

Awareness, Communication, and Outreach for Social Protection Schemes during COVID-19

(Detailed pitchbook and case studies)

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Poor communication reduces opportunities to optimize the impact of cash transfer programs

Beneficiaries in India had stronger levels of awareness around safety and precautions for COVID-19 than that of social protection programs

Did someone from govt. contact you to explain symptoms of and precautions to COVID-19?



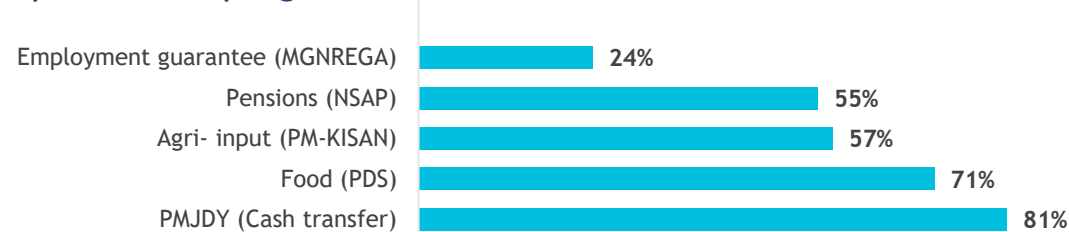
Did someone from govt. contact you to explain government benefits ?



Program related awareness (PMGKY)



Specific sub program awareness



Data source: MSC's survey on response to COVID-19
Quantitative surveys (demand side): 5082, Qualitative surveys (demand side): 449; Qualitative survey (supply side): 96

The government of Indonesia needs to strengthen communication around social protection programs as current awareness levels are low

Do you have detailed information about eligibility, and entitlement for PKH?

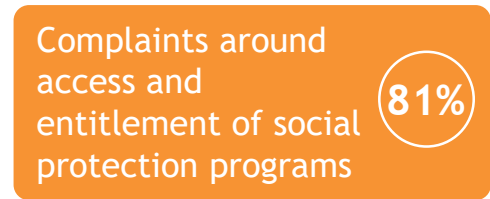


Do you have detailed information about eligibility, and entitlement for BPNT?



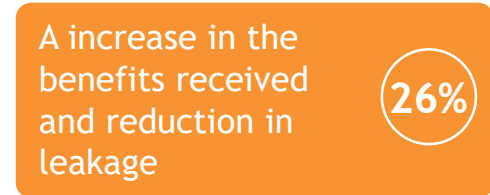
Grievances around social protection programs

The Indonesian Ombudsman has opened special complaints regarding issues during COVID. Majority of complaints received are regarding social assistance










Evidence: Empowering citizens with information

In Indonesia, sending households **official identification cards with information** about the benefits they were eligible to receive from a subsidized rice program led to:



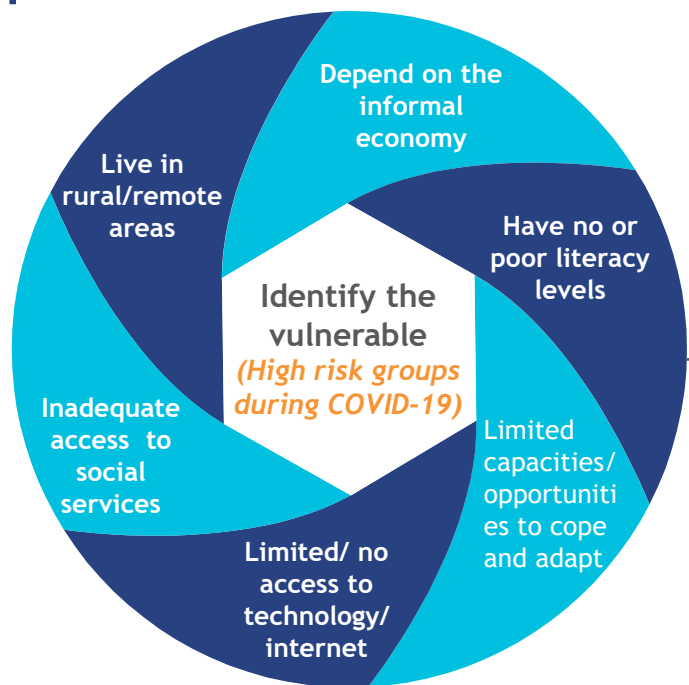
<https://www.microsave.net/wp-content/uploads/2020/06/Coping-with-COVID-19.pdf>

An effective communications strategy for G2P payments and direct benefit transfers requires a complex range of considerations and components for different stakeholders

Demand-side (G2P beneficiaries)	Supply-side (Front-line workers)
 <p>Program awareness (eligibility and entitlement) and guidelines to be followed (social distancing, health and safety etc.)</p>	<p>Program awareness (adjustments over time -operational, technical, etc.) and guidelines to be followed (exception management, safety, etc.)</p>
 <p>Benefit withdrawal process (when and where to collect the benefits, documents required etc.)</p>	<p>Compensation for front-line workers (extra commissions, health and safety costs to be covered, etc.)</p>
 <p>Communication channels (considering different programs, geographies, culture, capabilities and practices)</p>	<p>Channels used to spread awareness (leveraging above the line media, and digital mass communication with local P2P communication)</p>
 <p>Frequency of communication (one time, recurring considering the program objectives and target population)</p>	<p>Frequency of communication (formal v. informal, one-off v. continuous feedback)</p>
 <p>Managing fraud and grievance resolution (how and where to complain/see redress)</p>	<p>Accountability (tracking and rebutting rumors/incorrect information)</p>
 <p>Exception mechanisms for the vulnerable (sick, old, single women, etc.)</p>	
 <p>Two-way communication and feedback mechanism (to improve the program)</p>	<p>Query resolution (contact details of relevant department officers for urgent help on scheme implementation)</p>

*Details vary country to country depending upon the nature of the program

An estimated 15% of the population are often invisible and excluded. They are likely to become even more vulnerable during emergencies. Build a focused strategy reflecting their special needs



Understand the communication barriers

- Identity, culture, language, and norms
- Social, environment, economical, and geographical context
- Participation and community engagement
- Behavioral reasons, fear/ hesitation
- Lack of access to media/ digital channels
- Disability (Immobility and health issues)

Overcome the barriers

- **01** Prepare a **focused communication plan for the vulnerable** targeting each of the identified barriers
- **02** **Recruit/train** multilingual staff. Involve them in message (action-oriented and inclusive) designing and dissemination
- **03** Provide information in **multiple and accessible formats**. Also, involve community leaders, front-line workers
- **04** Involve **women for community engagement**. **Tailor activities as per gender** and local culture (e.g. a weekly radio show, hosted by local women)
- **05** Active outreach to **collect feedback**. Ensure access to up to date information (**where & how to access cash transfers/ social benefits**) based on feedback.

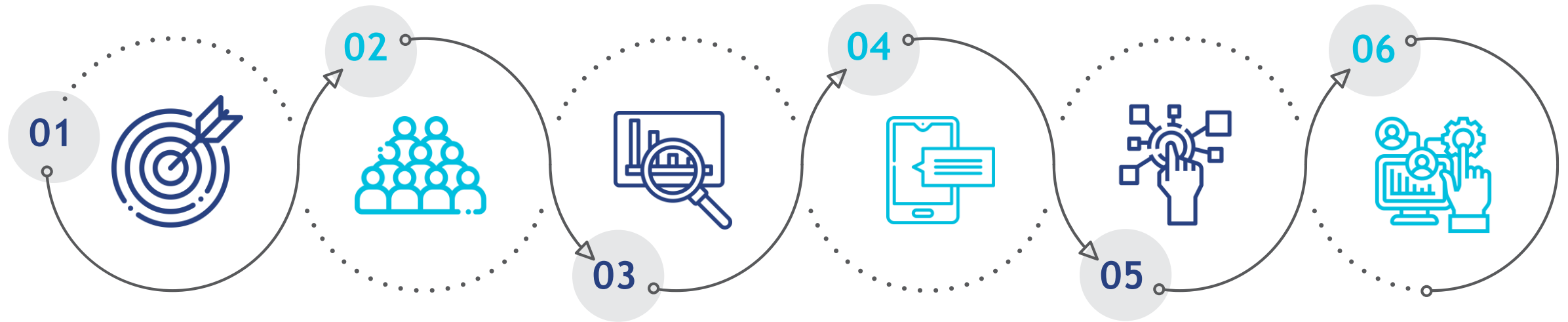
- **Illiterate beneficiaries** reported being **wrongly charged** by bank agents for conducting deposit/ withdrawal transactions during COVID
- **Illiterate women** reported **fraudulent transactions** where bank agents withdrew some amounts (COVID-relief) from their bank accounts without their knowledge

- Government issued exception management **guidelines/ provisions** to help the vulnerable but communication did not reach beneficiaries
- Old, disabled and sick received their food benefits in time due to **door step delivery** provision. However, many amongst them could not withdraw their cash assistance from banks during lockdown

https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19_CommunityEngagement_130320.pdf
https://www.unicef.org/disabilities/files/COVID-19_engagement_children_and_adults_with_disabilities_final.pdf

Well Made Strategy (WMS) provides a approach to develop impactful communications to influence policy change, respond to crisis, and improve participation in social schemes

6 step approach to strategic communication



Objective
(What are you trying to change?)

Audience
(Who are you trying to influence?)

Audience Analysis
(How do you connect with your audience?)

Messages and Ask
(What do you want them to know and do?)

Tactics and Channels
(How do you communicate with them?)

Monitoring, Evaluation, Reporting, and Learning
(How do you know if you have influenced them?)

Clearly define communication objectives as multiple policy changes and reforms announced during a crisis can confuse vulnerable beneficiaries

Step 1: Objective (What are you trying to change?)



Focused : To enable the beneficiaries understand various policy measures announced by government during COVID-19 including changes in existing social protection programs



Timely: To ensure no beneficiary misses their entitlement due to delayed communication about the program details



Transparent: To help beneficiaries understand the political announcements without leaving any room for manipulation /misconceptions

Examples of communication failures from India

Unclear message	Impact	Should-be
Cash (COVID-relief) assistance of INR 500 (USD 7) to PMJDY women account holders for next three months	People queuing banks and bank agent centers to open new bank accounts without knowing the assistance was only provided for existing beneficiaries .	Cash (COVID-relief) assistance of INR 500 (USD 7) only to existing PMJDY women account holders for next three months
Three free LPG refills (14.2 kg) to PMUY (low-income) beneficiaries as COVID- relief	Beneficiaries calling LPG dealers to enquire about the duration for which they can take the refills. Beneficiaries using small sized refills (5kg) were <u>confused about their entitlement</u> even more	Three free LPG refills (14.2 kg) or 8 refills (5kg) to PMUY (low-income) beneficiaries as COVID- relief. Free refills can be availed from April 1st 2020 to September 30th, 2020

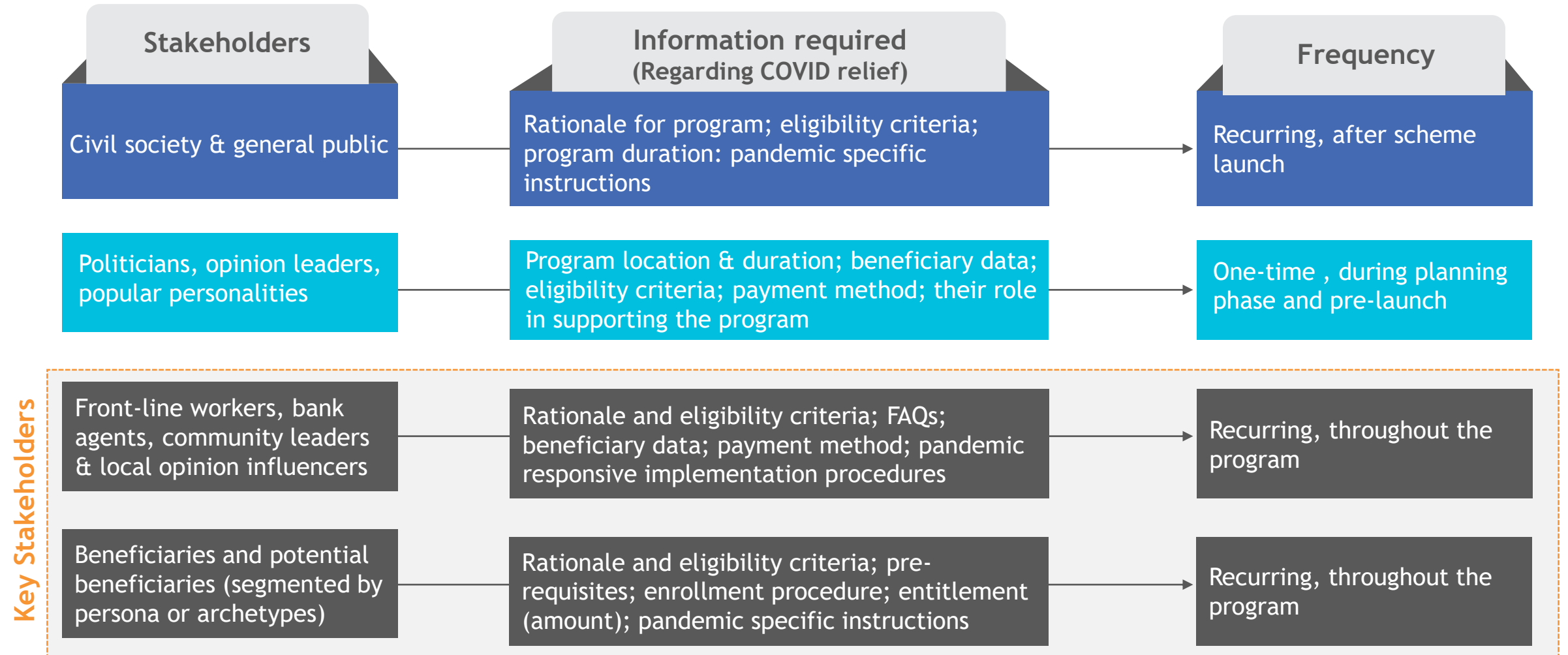


Said is not yet heard. Heard is not yet understood. Understood is not yet approved. And approved is not yet done.



Customize the content and frequency of communication based on the nature and involvement of the many stakeholders involved in the program

Step 2: Audience (Who are you trying to influence?)



Identify and analyze the stakeholders addressed by the communication strategy to tailor messages, channels and “teachable moments” suitable for them

Step 3: Audience analysis (How do you connect with your audience?)

Stakeholders and key intermediaries who can help reach target groups: community/religious leaders, local opinion influencers, youth or women’s organizations, NGOs etc. as well as bank agents/shop keepers disbursing cash/food

Understand your audience

- Who is your target audience?
- How are they currently receiving information?
- Which sources do they prefer & trust?
- Are most of your audience literate?
- What languages does your audience speak?
- In which language and channel do they prefer and trust to receive information?



Identify trusted influential leaders such as faith leaders, village chiefs, teachers, nurses, and others and provide them with clear information so they do not inadvertently spread misinformation.



Prepare response channels to counter rumors including fixed loudspeakers at key locations, SMS blasts, radio shows, short audio and video snippets, and info graphic content that can be shared across different messaging platforms



Identify the factors acting as barriers and facilitators to do a comprehensive situation analysis for vulnerable groups during the ongoing pandemic



Eligible individuals for COVID relief are identified by **local governments / community leaders** for a cash transfer program in Brazil. Individuals are then sent **SMS messages (in local language)** that directs them to open an account via WhatsApp or a Facebook chat

https://www.unicef.org/disabilities/files/COVID-19_engagement_children_and_adults_with_disabilities_final.pdf
<https://communityengagementhub.org/wp-content/uploads/sites/2/2020/05/CE-low-resource-settings-distance-April-2020.pdf>

Messaging should be branded, clear, continuous, and tailored for beneficiaries/front-line workers to enhance the efficiency and accessibility of cash transfer or food relief programs

Step 4: Messages and ask (What do you want them to know and do?)

A branded, consistent but differentiated communication plan



Messaging should be branded, concise, compelling, actionable, and centered on beneficiaries' needs and perceptions



Provide information, address the fears of beneficiaries, and address questions raised through community engagement or grievance redress mechanism (GRM)



Develop distinct plans for rural and urban population based on Risk Communication and Community Engagement (RCCE)



Different messaging methods should be developed for different communication channels - but **consistent** across all of them

Critical information to be shared



Beneficiaries: eligibility criteria, enrolment process, entitlement, payment/distribution method, GRM, and hotline/IVR service numbers



Local officials, front-line workers, and community leaders: programme location and duration, selection criteria, number of recipients, payment/distribution methods, their role in the programme, FAQs, and GRM

Communication Concerns!

Language of the messaging should be simple and vernacular

Messaging should be designed to overcome exclusion factors such as illiteracy, disability, etc.

The absence of adequate information caused distress to many beneficiaries in India. Whereas, effective communication campaign helped to reduce misconceptions and increase uptake. [Read More](#)

The efficacy of a channel is dependent on its audience, outreach, engagement, and cost-effectiveness; adopt multiple channels for wider outreach

Step 5: Tactics and Channels (How do you communicate with them?)

Efficacy of a communication channel

- Select channels based on reach, frequency, and credibility
- Channels should be trusted able to meet the communication objective
- Provide effective two-way communication
- Provides a way of gathering feedback/grievances from beneficiaries/workers
- Be attentive to the needs of the vulnerable/disability groups

Key communication tools



Social Media/web: Social media can facilitate dialogue ... and misinformation



Radio: most accessible and trusted, two-way radio call-ins, and cuts through literacy issues



Posters, newspapers, and noticeboards: traditional method, and use of graphics are preferred for oral segment



Face-to-face/Front-line workers: preferred source, could be costly, and reaches only a small portion of the population (COVID restrictions)



SMS: can reach millions at the click of a button, at low cost and effort. **IVR:** uses recorded messages to provide a menu of options for callers to access information and provide survey feedback

Considerations for communication

- Use and access to variety of channels vary across gender, age groups, literacy rate, and location (urban v. rural) and countries
- **Use multiple channels:** mobile technology provides a new and accessible communication channel but it should be used along with the **traditional channels**
- People value face-to-face and oral communication most - it allows questions
- **Engage communities** via formal community leaders or informal leaders (e.g., faith, traditional) and community group.
- Use of SMS/WhatsApp to aid quick coordination and information dissemination between the office staff and field-based officials/agents

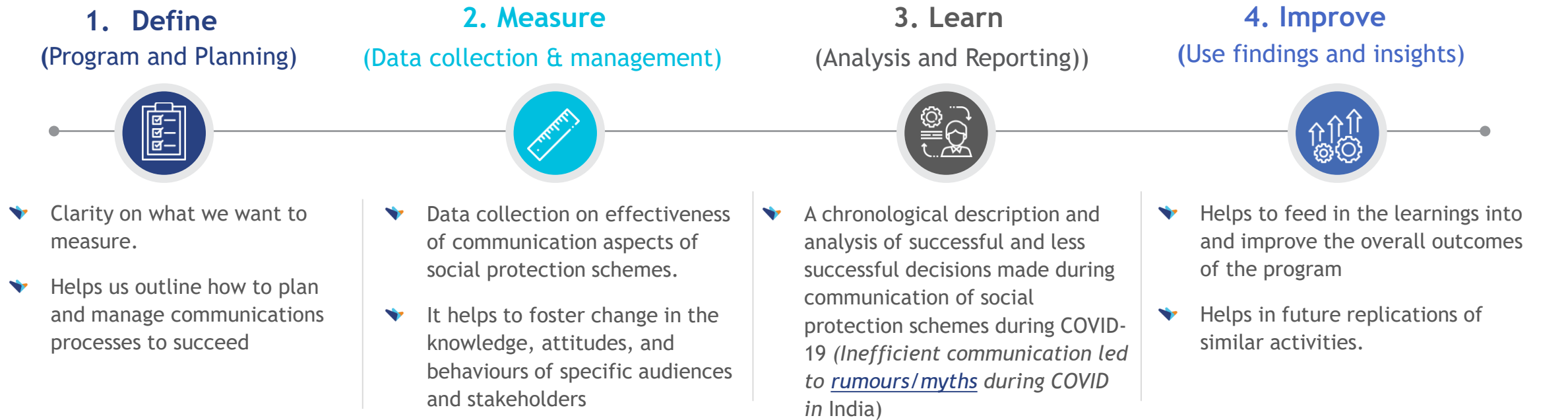
MSC's cross country research on coping with COVID highlights that time spent on phone has increased for more than half (57%) of the low and middle income segment - and much of this is to search for information on COVID

Community radio networks were expanded in India to provide correct information about COVID and government benefits to people in remote areas

*TV is an important tool to spread macro level information about any program but needs to be used along with other key communication tools to raise program level nuanced information

Ensure that communications are strategic: understand and learn from what works, what doesn't, when and for whom ... and adjust accordingly

Step 6: Monitoring, Evaluation, Reporting, & Learning (How do you know whether you have influenced them?)



- ▶ The Government of India (GoI) made **communication clarifications on COVID-relief** on realizing the **missing pieces** in initial communication. (e.g. on the duration for free refills of LPG cylinders and the size of cylinder)
- ▶ GoI conducted a telephonic survey **on COVID-19 to capture feedback on symptoms**. Similar survey can be conducted to capture feedback on social protection schemes
- ▶ The Government of Kenya increased efforts to raise awareness about digital frauds and risks as feedback on increased cases of digital frauds after addition of new beneficiaries to existing social protection schemes during COVID-19.

https://www.odi.org/sites/odi.org.uk/files/long-form-downloads/odi_rapid_mel_toolkit_201801.pdf

<https://bit.ly/2BZvinl>

<https://onthinktanks.org/articles/monitoring-your-comms-try-this/>



ANNEXES - India's PMGKY Program

India is delivering a swift response to secure G2P beneficiaries from COVID-19. However, communication issues exist at both demand and the supply side

Cash transfers to beneficiaries as COVID-relief*



INR 500 (USD 7) cash transfer to **200 million women** for three months



INR 2,000 (USD 28) advance payment to **87 million farmers** under PMKISAN



INR 1,000 (USD 14) ex-gratia payment to **30 million beneficiaries** (senior citizens, widows and disabled) under National Social Assistance Program (NSAP)



INR 784 (USD 11) advance payment to **80 million poor women** to buy cooking LPG

Demand side communication issues

- Partial information about entitlements
- No information/SMS on credit of social protection benefits
- Tracking cash transfers amidst suspension of bank passbook
- Delayed communication on guidelines to be followed
- Benefit withdrawal/ Alternative mechanisms (Exception management)
- No or less communication about grievance resolution mechanism (GRM)
- No acknowledgement of complaint registration
- No mechanism to register feedback
- Rumours/ misconceptions

Supply side communication issues

- Program details
- Operational/ technical changes
- Supply and logistics
- Guidelines to be followed (Distribution of benefits/ safety precautions, training, etc.)
- Compensation and extra commissions
- Complaint registration and resolution

*USD 24 billion package announced as covid response. A total of USD 10 billion for cash transfers, April 2020
Data source: MSC's survey on response to COVID-19

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Awareness, communication and outreach for social protection schemes in times of crisis: Highlights from India's PMGKY response to COVID-19 (for program details [click here](#))

PMGKY Program awareness

41% HHs aware of benefits provided

39% Rural **45%** Urban

Beneficiaries reported loss

8% Partial entitlement received (food)

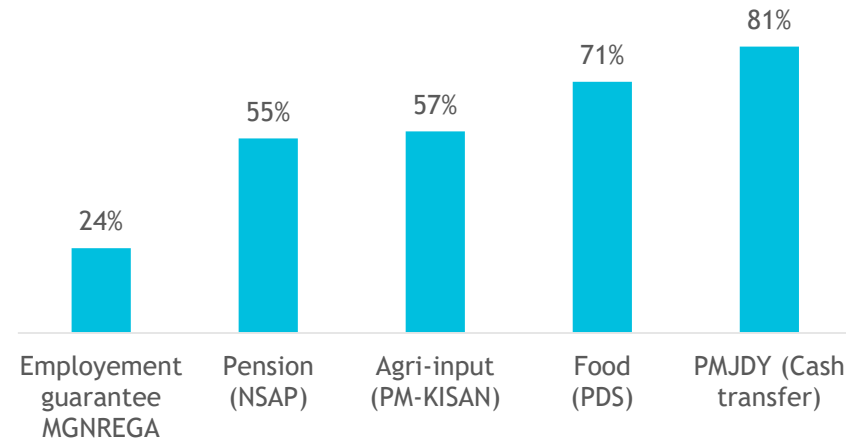
14% Not aware if they received benefit (LPG cash transfer)

Grievance resolution

45% People knew the helpline numbers

- Lack of trust in systems
- Casual complaints to front line workers

Specific sub-program awareness



Top sources of information (rural vs urban)



Frontline workers, local government, word of mouth



Print, and broadcast media

For details of communication architecture and more insights [click here](#)

Government more active communicating safety and precautions for COVID-19 than social protection programs

Did someone from govt. contact you to explain symptoms of and precautions to COVID-19?



Yes

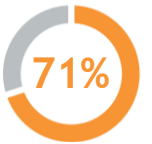


No

Did someone from govt. contact you to explain government benefits?



Yes



No

SMS was a crucial channel for information dissemination



85% households had a feature phone



73% households had a smart phone



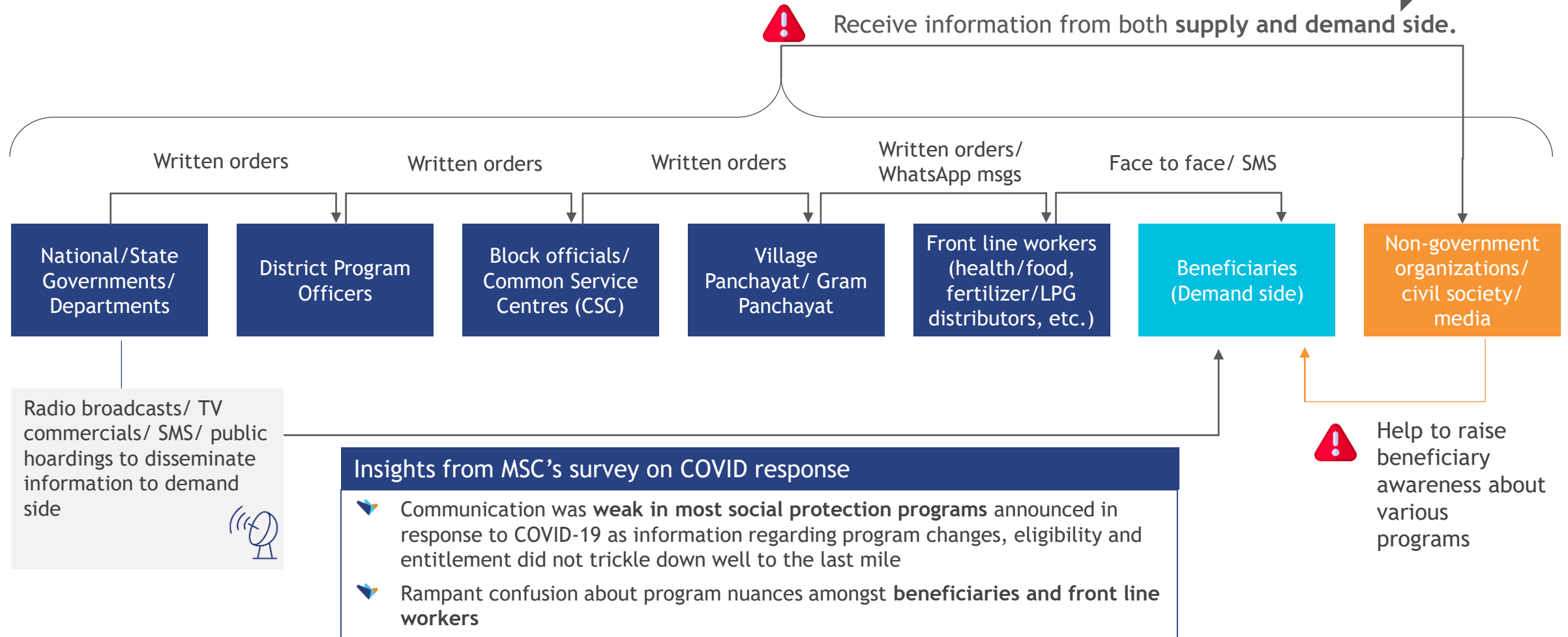
58% households had both smart and feature phones

*Use of **Whatsapp** for information sharing and complaint resolution was common with front line workers for details [click here](#)

Data source: MSC's survey on response to COVID-19
Quantitative surveys (demand side): 5082, Qualitative surveys (demand side): 449; Qualitative survey (supply side): 96
<https://www.microsave.net/wp-content/uploads/2020/06/Coping-with-COVID-19.pdf>

India has a robust architecture to disseminate information at various levels. However, the effectiveness of the communication content and channels needs to be improved

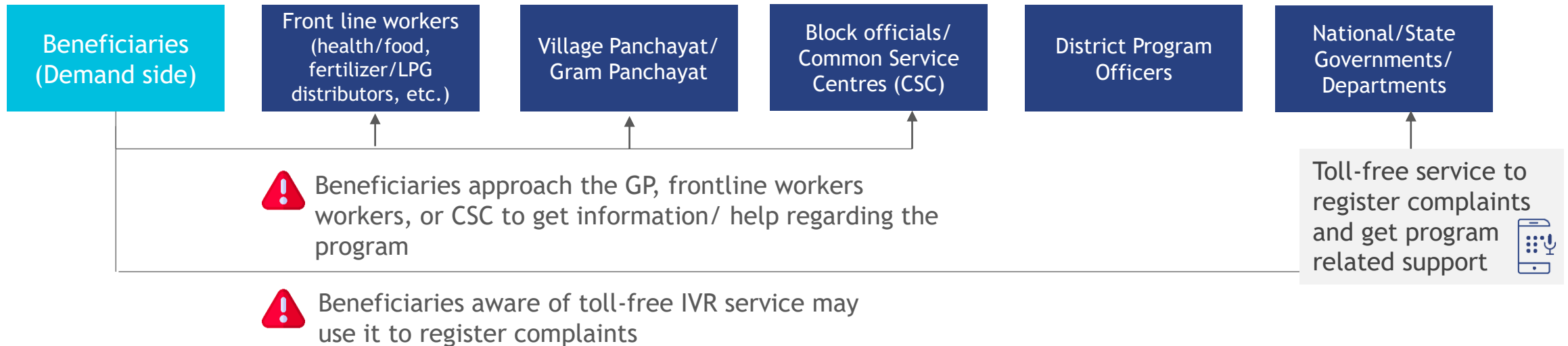
Standard flow of information between stakeholders (From supply to demand side)



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Capturing feedback and response to beneficiary grievances for social protection schemes must be strengthened in India

Standard flow of feedback/complaint between stakeholders (From demand to supply side)



Insights from MSC's survey on COVID response

- Beneficiaries of social protection programs do not know where and who to complain
- Those who know about the toll-free numbers do not believe the issue would be resolved
- Beneficiaries mostly contact the front line workers to get immediate queries resolved. They resorted to phone calling instead of physically visiting FLWs due to the fear of contacting COVID-19
- Beneficiaries reached out to frontline beneficiaries but did not receive much help during COVID-19

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ANNEXES - Case studies



Step 1 - Objective

(What are you trying to change?)

Clear communication objectives help the program achieve huge success: A case from India's 'Give it up' initiative

Demand side communication issues



In India, domestic LPG subsidy is heavily subsidized by the government which translates to a huge annual subsidy burden on the government, draining precious resources, which otherwise could be used for developmental activities. The government launched the Give It Up Campaign; to appeal well-off citizens to voluntarily surrender their subsidies. The clear objective, and wide publicity of the program inspired 10 million well-to-do households to voluntarily surrender their LPG subsidy so that it can be channelled to needier households

Policy Interventions/Best Practices



- The program laid down clear objectives that the campaign aimed to achieve and the target audience was presented with a clear picture of the problem and the proposed solution.
- The campaign eschewed the traditional use of information communication material and identified behavioral levers for fulfilling the outcome
- The program nudged people by promoting what amounts to mass philanthropy in India – where each individual action is small, but adds up to substantial outcome.

Impact



More than 10 million well off citizens in India gave up their LPG subsidy. The savings made were transferred to the below-poverty-line (BPL) household by creating a new LPG program called '[Pradhan Mantri Ujjwala Yojana](#)' (PMUY)

Communicating the rationale behind the subsidy calculation using the Human-centered design approach

Summary



Three Union territories (Chandigarh, Dadra Nagar Haveli, and Puducherry) in India implemented cash transfers in lieu of In-kind food distribution under Public Distribution System (India's flagship food program). Many communication issues surfaced as beneficiaries had no clarity on the sufficiency and rationale of cash subsidy, and the timing of subsidy credit. MSC worked along with Chandigarh government to design a focused SMS to build awareness about the subsidy

Policy Interventions/Best Practices



- *MicroSave* underwent a series of processes from **concept generation** to **rapidly prototyping the SMS design** in Chandigarh
- SMS was designed in vernacular language and it included information **on the timing of subsidy credit, bank account in which it was credited, rationale behind the subsidy calculation** and other necessary information
- Many SMS versions were designed and tested with beneficiaries across different locations in Chandigarh.

Impact



The Government accepted the final version of the SMS and sent it to program beneficiaries every month. A well timed and regular message helped beneficiaries understand the objectives of the changes introduced in the program

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Step 2 - Audience

Who are you trying to influence?

Communication campaign to address the needs of the target audience: A case from Pradhan Mantri Ujjwala Yojana (LPG program for the low income households in India)

Summary



The GoI distributed more than 80 million new LPG connections to the poor in India. The program achieved huge success and helped improve LPG penetration in the country. The program was widely publicized and promoted but the government initially failed to realize that majority of the target beneficiaries got an opportunity to use LPG for the first time. Beneficiaries needed to be made aware about the **safety parameters** required for installing and using LPG. After the government received **feedback on the need to initiate a safety campaign** from the major stakeholders, **a nation wide awareness** and safety campaign was launched.

Policy Interventions/Best Practices



- A **massive safety awareness** campaign was conducted for four months to inform beneficiaries about the Dos and Don'ts of using an LPG cylinder
- A local opinion leader (beneficiary) was identified from every village to increase awareness about the program
- The government also targeted children and conducted awareness drives in schools/colleges so that the kids can help their mothers understand the safety measures well
- Marketing material on safety and awareness was widely distributed amongst the program beneficiaries

Impact



The campaign received huge response from beneficiaries and proved to be instrumental in raising the awareness of the target beneficiaries

<https://www.wlpga.org/wp-content/uploads/2018/12/Ujjwala-rollout-Safety-until-the-last-mile-IS-Rao.pdf>

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HaloYako's marketing strategy focused and targeted towards the youth population in Tanzania

Summary



HaloYako is a digitally enabled saving service in Tanzania offered by Halotel in partnership with FINCA Microfinance Bank and supported in part by Mercy Corps Agrifin Accelerate, a partner of the Mastercard Foundation. The blog highlights six insights from the product's pilot marketing strategy crucial for HaloYako's success.

Policy Interventions/Best Practices



- Youth members from the community were hired to promote the product, motivating their young peers to adopt the product.
- Roadshows along with music and entertainment were used, as it attracts the attention of the young people.
- Agent network distribution and strength is crucial to earn client trust.
- Targeting under-represented groups by gender, age, and region; and appreciating the different cultural context of these groups reduces the resistance to product adoption.
- The timing of the communication with customers through any channel, should be considerate of customer's routines and behaviour instead of blasting messages.
- Due to limited uptake of the product by women, it was aligned to women's savings needs and opportunities through group support settings, and the product was presented as addressing the challenges they face.

Impact



Over two-thirds of registered users of HaloYako are below the age of 35 years.

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Step 3 - Audience analysis

How do you connect with audience?

Personalized information at “teachable moments” proves to be more effective at driving change: Highlights from Chile’s national pension authority research

Summary



IPA researchers partnered with Chile’s national pension authority to see how providing low-earning government workers with personalized retirement information (via service kiosks installed in government offices in metropolitan Santiago) impacts their financial knowledge and decisions about the labor market and retirement planning. Preliminary results showed that personalized information increased the amount of voluntary indications but the impacts faded over time. The use of personalized information tailored to user needs proved to be more effective at driving change rather than providing generic information.

Policy Interventions/Best Practices



- The workers were required to identify themselves with their national ID numbers (Rol Unico Tributario, [RUT]) and their fingerprints. The system would use this information to pull up their pension data, assigning them into two groups.
- One group was provided generic savings & retirement information while the other group received personalized instructions on how changing their current contribution levels would affect their expected retirement savings
- The Superintendencia de Pensiones (SdP), the national pension authority, established self service kiosks where individuals could register through their fingerprints and ID number. The self service kiosks were established in 8 govt. offices in the metropolis of Santiago. Government offices are relatively accessible to the general public.

Impact



Participants were able to receive information about their pensions at a key “teachable moment”. This enabled them to make informed decisions on whether they needed to increase or decrease their contributions.

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Adopting heuristic methods to improve financial outcomes for micro entrepreneurs

Summary



The blog talks about the functional differences between two models for financial literacy in developing countries: “Financial Literacy Training” and “Financial Heuristic”. Using an example of a women running a small shop, who faces challenges on bookkeeping and financial skills. For the success of any aid effort, it has to focus on behavior and not just knowledge, and needs continuous evaluation and refinement. One-size-fits-all approach largely ignores the context. Some of the insights from the project in Ecuador are given below.

Policy Interventions/Best Practices



- The practices were easy to remember for participants and were straightforward to implement.
- Program was structured as an opt-in “30 day challenge” to allow participant to develop their heuristics into daily practices.
- The practices were built up from the local knowledge which varies from location to location.
- To deliver information, channels that were already being used by these participants were adopted.
- The focus has to be on the behavior of the participants, as knowledge or ideology does not alone determine outcomes.

Impact



The 2015-16 Financial Heuristics project in Ecuador saw an increase of 7.3% in sales and 8.2% in profits among the micro entrepreneurs who had participated. Whereas the traditional financial literacy training programs aimed at the **same audience** had minimal impact.

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Overcoming communication and cultural barriers to improve service provision to indigenous populations: Highlights from Mexico's CCT program 'Prospera'

Summary



Mexico implemented its flagship conditional cash transfer program—Oportunidades, now Prospera –more effectively to help indigenous populations break the transmission of intergenerational poverty. Indigenous people had higher drop out rates than non-indigenous but they participated in increased numbers after the communication program addressed the existing social and cultural barriers.

Policy Interventions/Best Practices



- Fostered the inclusion of marginalized populations
- Addressed communication and cultural barriers for service provision
- Reached beneficiaries living in remote areas.
- Adjusted operational/administrative rules and training procedures.
- Recruited and trained bilingual staff to communicate with beneficiaries in their own languages.
- Introduced a training program and certification system for bilingual social workers; and a self-sustaining evaluation system was established to enable program adaptation and course correction.

Impact



As a result, indigenous people participated more fully in the program, the populations received messages in culturally appropriate ways, and the number of staff interacting with indigenous people in their native languages increased from 110 in 2010 to 562 in 2015.

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Easy access to freely available information equips women farmers to improve their work conditions: Highlights from Uganda

Summary



A small percentage of women farmers in Uganda participated in commercial farming due to lack of knowledge and resources. This resulted in poor wages and an unfair disadvantage for the female farmers in the agricultural industry. The NGO, Women of Uganda Network (WOUGNET) recognized the importance of freely available information for achieving just and favorable conditions of work and established the “Enhancing Access to Agricultural Information Using Information and Communication Technologies” (ICT) Program. The Information Centre used many innovative avenues for communicating information on agriculture. The Centre was not only successful in creating strong links within the farming community but also in strengthening relationships between the community and external players such as agricultural officials and like-minded organizations, who assisted the community in providing the reliable, good quality agricultural information that was vital to their success

Policy Interventions/Best Practices



- Training on the use of traditional and modern communication methods, such as radios, mobile phones and the internet to the most vulnerable/ excluded
- Community meetings, host radio programs and public notices, translating all communication into the local language
- Program reforms were designed in consultation with the target community

Impact



Dissemination of correct, concise and meaningful information provided women with vital knowledge about their livelihood/ occupation and market strategies making them participate in the economy more actively

Use of innovative technology and participatory media proved to be effective in increasing COVID related awareness and in rural India

Summary



Gram Vaani is working with community voices and have built several tools to change the way information flows from rural and marginalized communities. Their tools Mobile Vaani, community radio proved effective in raising awareness in rural India

Policy Interventions/Best Practices

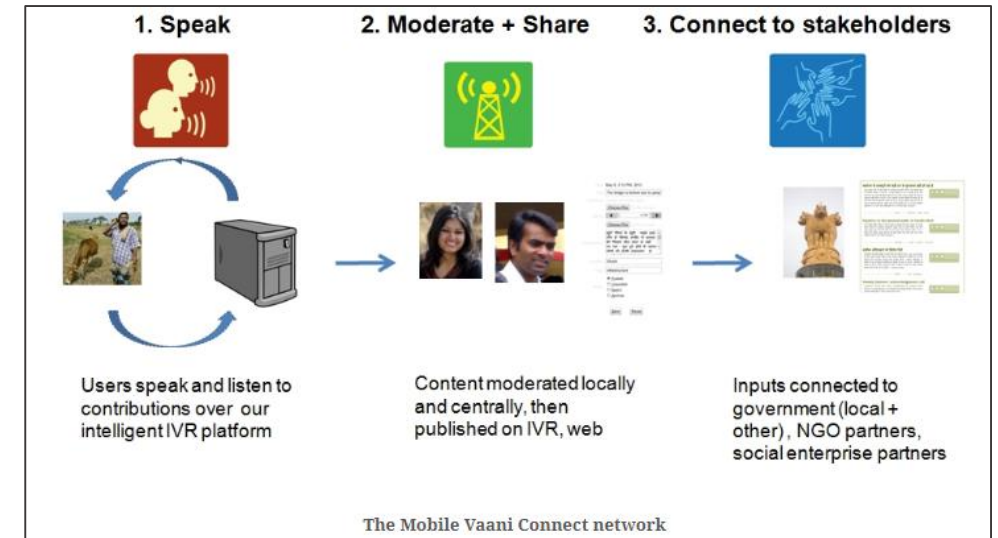


- Conducted community surveys during COVID-19 to understand grave issues arising in nutrition and food security schemes,
- Started state-wise COVID-19 dedicated IVRs in four states now. These are missed-call based IVRs. Users can listen to pre-recorded FAQs and other content
- Partnered with other companies/ NGOs to provide response services to the vulnerable

Impact



Issues highlighted by them are helping people with securing food, cash, utilities, and escalating the need to strengthen government guidelines



- Many states sought support of NGOs/ civil societies to run awareness campaigns for compliance of social distancing, bust rumours, provide information on food rations distribution, migrants, etc.
- Around 92,000 organisations were urged to partner with district administrations and contribute to the response efforts given their deep connect and reach with the last-mile

Government of Indonesia has adapted ‘Community- driven development’ platforms to meet the needs of vulnerable communities

Summary



Community-driven development programs, puts citizens at the center of designing their own solutions, provides a fast and flexible way to deliver cash and basic services to the poorest and most vulnerable. The CDD systems were institutionalized within the government under the Village Law, authorizing the transfer of funds to villages with the goals of reducing poverty and improving living standards through community-led development and empowerment. CDD based approach is laying the groundwork for a stronger and more resilient future.

Policy Interventions/Best Practices



- To respond to some of the challenge of spreading awareness about COVID-19, a new digital tool, the Villages Against COVID-19 application, is supporting villages at the frontlines. The app serves as a data collection and tracking tool for the villages to monitor health data, job loss, poverty and social assistance on a weekly and monthly basis.
- New ICT-based approaches strengthening monitoring systems to better remotely track the effectiveness of cash for works programs; and assess COVID19 social and economic impacts in urban areas.

Impact



Today, villages are adapting to meet the social demands brought on by COVID-19. A new unconditional cash transfer program, which uses a community-based targeting mechanism, will reach an estimated 12 million households who otherwise would not have been reached.



**Step 4 - Messages and ask
What do you want them to know
and do?**



The differential impact of inadequate and effective communication on beneficiaries

Summary



The [blog](#) highlights the plight of a beneficiary from India, who took over two months to open a bank account for one of the Direct Benefit Transfer (DBT) scheme, due to lack of detailed and adequate information. The blog also talks about the positive impact of communication campaign that was used for another scheme in Delhi.

Policy Interventions/Best Practices



- With the introduction of DBT for wage payments under MGNREGA (rural employment scheme), workers without a bank account were asked to open one.
- A worker had to visit a bank branch which was about 12 kms from her village. Due to the distance and lack of information about the mandatory documents (job card, KYC) for opening a bank account, she had to visit the bank three times and managed to open the account after 2 months of running around.
- Moreover, she was not aware of the BC agent and services offered by him, who was 2 kms away from her home.
- With the misperception that her account was government's account, she was not clear if she should use this account for other banking services. Hence, only used the account to withdraw her wages.

Impact



- Prior to the communication campaign under *Dilli Anshree Yojana*, nearly 69% of the sample beneficiaries believed that they should not save money in the bank account in which the subsidy amount is received. As the government has access to these individual accounts and they may be removed from the beneficiary list.
- After the campaign, the above misconception had come down to 26% amongst sample beneficiaries.

[Return to Step 4](#)

Lack of clear messaging leading to suspension of social protection benefits: A case of social pensions in India

Summary



The social pensions to old age, widow, and disabled beneficiaries were distributed in cash to the beneficiaries until 2014, post which the pensions were directly transferred to beneficiary bank accounts. However, the government mandated that the beneficiaries should get them physically verified once every year to continue receiving their pensions. This message was **not communicated well** as a result of which pensions of many beneficiaries were temporarily suspended. Beneficiaries had to **make multiple visits** to the government departments to find out the reason behind pension suspension and re-application.

Policy Interventions/Best Practices



- Beneficiaries had no details about the physical verification condition as they did not receive any communication from government after the change was announced in 2014
- Beneficiaries were supposed to visit the block/ districts once every year for physical verification failing which they were considered dead and their names were removed from the government database

Impact



- Insufficient communication **increased inconvenience** not only for beneficiaries **but also increased the work of the government staff and officials** who had to re-verify the applications.
- Government has now formed verification teams in every state who visit beneficiaries for completing the annual physical verification

<https://darpg.gov.in/sites/default/files/National%20Social%20Assistance%20Programme.pdf>

[Return to Step 4](#)



Step 5 - Tactics and channels
How do you communicate with them?



Red Cross developed partnerships with private sector, and adoption of multiple channels for communication with beneficiaries after the Haiti Earthquake

Summary



During the Haiti Earthquake operation, Red Cross changed its communication methods with beneficiaries. It was important to save lives, promote dignity, build trust in its operations, and give the people a voice in the decision making process. Further, they tried to enhance accountability to beneficiaries in humanitarian aid delivery, by using advanced technology to spread awareness and information faster and to a wider audience.

Policy Interventions/Best Practices



- Various tools of communication were adopted such as SMS, Radio, setting up a dedicated call centre and freephone hotline service, the use of posters and noticeboards, and community mobilisation and announcements.
- Red Cross in Haiti had developed partnerships with the private sector: Digicel provided a free SMS subscription, an IVR project with Trilogy International Partners and Digicel, Noula (a call centre and crisis mapping charity) managed the questions and complaints line, and Trilogy International Partners also provided SMS and a free hotline service.

Impact



74% of the people interviewed reported receiving information from the Red Cross; 96% said it was useful information; 83% reported taking action after receiving the information; 73% shared the information with others; 10% have communicated back with the Red Cross. The evaluation also suggested that word of mouth and radio were the preferred channels for receiving information.

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Alight's campaign on COVID-19 was able to reach over 100 million people globally, with the use of social media, radio, television, door-to-door campaign, and billboards

Summary



With the emergence of COVID-19, a campaign called [In Our Hands](#) was developed by Alight (formerly known as American Refugee Committee) and IDEO.org. It was aimed at providing bite-sized, positive health messaging, and prevention techniques, and attempting to dismantle the prevailing myths and misinformation about COVID-19.

Policy Interventions/Best Practices



- Social media was used as the main communication platform
- They worked with over 170 influencers from over 10 countries
- Alight's agency partner, Kepler, executed a highly targeted digital advertising campaign to amplify the message
- To enhance the outreach to the grassroots level, various other channels such as radio, television broadcast, billboard installations, door-to-door sensitization were also adopted in a customised manner for each country.

Impact



In countries such as Kenya, Pakistan, Somalia, South Sudan, and Uganda the campaign reached to over 26 million people in both rural and urban areas. Whereas, globally the campaign reached about 100 million people.

[Return to Step 5](#)

Using SMS to encourage the use of mobile wallet services in Paraguay and the Philippines, by tailoring the communication strategy to each market and customer groups

Summary



CGAP partnered with mobile money providers Tigo Money (Paraguay) and Mynt (Philippines) to test a real-time, interactive, and automated SMS platform's ability to increase mobile wallet use among customers. A two-way customer support messaging platform was provided by Juntos, to build customer relationship through personalized, dynamic, and friendly conversations.

Policy Interventions/Best Practices



- **Successful strategies for Tigo Money in Paraguay:** hypothetical stories based on successful real use cases motivated customers to use wallet transactions, starting with one-two messages a week and then gradually increasing the messaging frequency, sending 4 or more messages in the first week had negative effects, providing exclusive information, question and answer sessions encouraged customers to share their financial experiences.
- **Successful strategies for Mynt in the Philippines:** customers were given the options to select a language of their choice, customers were also given the choice of selecting the topics for conversation, and customers were asked to share their experiences or feedback on why they were not using the service.

Impact



In Paraguay, a **21 percent increase** in mobile wallet transactions by customers who had participated in the SMS conversations was witnessed just after 2 months. In the Philippines, the customers transacted **7 percent more** after 4 months of participation. This intervention was a low-cost, scalable method to enhance interaction between service providers and customers, to drive their frequency of transaction by customers.

[Return to Step 5](#)

Center For Inclusion undertook initiatives in Ghana, Benin, and Uganda using radio to educate and empower consumers

Summary



Center For Inclusion undertook initiatives in Ghana, Benin, and Uganda to raise consumer protection awareness of their rights and responsibilities when accessing financial services through multimedia campaigns, digital tools and other outreach strategies. The study used a four part approach to determine the appropriate components and strategy for raising financial protection awareness. The policy intervention focused on the use of radio communication channels to disseminate information to users of financial services. The intervention used the channel that has the maximum reach and modified its use by introducing other aspects such as storytelling techniques, drama and animated shorts.

Policy Interventions/Best Practices



- The study explored the use of different communications channels including radio, social media, and traditional media to reach the target audiences.
- In addition to exploring these communication channels, the study also experimented with storytelling techniques, from radio interviews to dramas and animated shorts.
- Radio emerged as a key information source in the three countries and listenership data gathered from the campaigns showed substantial coverage, with over two million listeners reached per show.

Impact



The overall campaign saw an increased listenership over the period of the campaign.

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Using murals to raise COVID-19 awareness amongst Kenyans living in informal settlements

Summary



Kenyans, particularly in informal settlements, have limited or no access to social and mainstream media. This is further exacerbated in informal settlements by limited literacy. This makes them particularly vulnerable in the event of a mass outbreak. Hope Raisers, a community organisation supported by [Yetu](#) - a partnership project between USAID and the [Aga Khan Foundation](#) - has been undertaking activities to raise public awareness about Coronavirus prevention in Korogocho, one of Nairobi's largest slums. Korogocho is the fourth largest informal settlement in Kenya, with more than 150,000 people crammed together in tin and mud shacks with open sewers and too-narrow paths. Public awareness materials were being torn down for personal use like toiletries, etc.

Policy Interventions/Best Practices



- Hope Raisers decided to use murals - artwork painted on walls - to raise awareness and spread information about coronavirus prevention.
- The organisation is currently mobilising resources locally to provide care packages to most vulnerable households in Korogocho.

Impact



Today, informative murals adorn different walls along roads with heavy foot traffic. Two in five people living in Korogocho have seen the artwork according to an estimate



[Return to Step 5](#)

Use of agents and SMS to teach financial literacy to empower women in remote villages in Philippines

Summary



To achieve financial inclusion in Philippines, Grameen Foundation partnered with Digipay in 2018 with the use of Community Agent Network (CAN) Program and WomenLink Philippines. The objective was to enhance access to financial services and products for women and households in remote villages.

Policy Interventions/Best Practices



- Women agents were equipped with mobile phones to provide digital financial services (DFS) such as top-up of load, e-money transfer, and bills payments
- Digipay provides a platform for digital payments and services through a mobile wallet
- Small and medium enterprises are able to perform financial transactions on smartphones, tablets, or computers
- SMS was used to spread awareness on digital and financial tips to thousands of registered women and agents
- Messages are simple yet actionable

Impact



There has been an increase in cash savings and an increase in payment of bills through the agents. Agents provided the feedback that information and tips were fairly accessible due to the regular use of mobile phones. Messages can be read anytime and the information is divided in short digestible messages.

[Return to Step 5](#)

Mobile technology proved to be effective in communicating cash transfers remotely during COVID-19: Country examples

PERU

42 per cent of the country's adults in PERU have bank accounts. The Yo me quedo en casa (I stay home) Bono offered 50 per cent of the minimum wage to 2.7 million of households to cope with the COVID crisis.

- ▶ Beneficiaries who did not have an **account would receive, through SMS, a code and a link to access a simplified mobile banking system**. By inserting the code in the system, beneficiaries could select withdrawal options and get their payments from the selected
- ▶ **An internet platform was set up so beneficiaries could check their eligibility** and check date, time and place to receive their payments.

COLOMBIA

Colombia's Ingreso Solidario provided benefits to millions of beneficiaries, including three million households that had never received social payments before

- ▶ Beneficiaries who already were bank account holders received an **SMS** informing that their payment will be made directly on their accounts.
- ▶ If they did not have a bank account, they received an SMS with different instructions depending on their level of connectivity (download app or use USSD technology)

Mobile technology proved to be effective in communicating cash transfers remotely during COVID-19: Country examples

JORDAN

Selected program beneficiaries **received a message to choose a provider or to open an account in order to receive their payments. The providers also receive information** when selected by beneficiaries to follow up and provide assistance in opening or operating their accounts. Generally, communication with ECT beneficiaries will be done through various channels

- National Call Centre
- Free interactive text messaging, through Rapid-Pro platform,
- **A third-party moderator** to contact beneficiaries that are **irresponsive to interactive text messaging** (illiterate or with limited tech-capacity)
- **Payment Service Providers** (e-wallet private firms) will play a role in contacting beneficiaries that need additional support; to open wallets on their behalf.
- WhatsApp to share IEC materials and videos, by NAF and Payment Service Providers

ECUADOR

Ecuador was delivering its Bono Contingencia for informal workers below the poverty line.

- Using the data available in their social registry, the government sent **text messages to beneficiaries indicating their eligibility**, also making available **a call center and a website to clarify any doubts**. To avoid overcharging the cash points, the government established different payment dates based on the last digit on the beneficiaries' ID number.

COSTA RICA

Costa Rica has introduced a new emergency benefit (Bono Proteger) that provides, for three months, a monthly benefit of 125,000 Costa Rican colones (US\$220) to employees and independent workers (both formal and informal) who have lost their jobs and livelihoods

- **Outreach** is provided through a **phone application** that is being used by **90 per cent** of eligible workers



Step 6 - Monitoring, Evaluation, Reporting, and Learning

How do you know whether you have influenced them?

Lessons learned from monitoring and evaluation of 'Beneficiary Communication and Accountability' (BCA) during the recent disasters

Summary



After three mega disasters in less than six years, two occurring within 12 months of each other, a unique opportunity existed to capture the lessons learned within the three respective responses from the volunteers and staff still involved. This document provides a reference to the current key documents available in the **Beneficiary Communication and Accountability** field, including guidelines, **workshop results and evaluations** of specific phases and disasters. Many countries like Pakistan and Indonesia are using these learning to fight the future disasters

Policy Interventions/Best Practices



- The Indonesian communication outreach (COP) program formed a strong two-way dialogue with tsunami-affected communities in Indonesia, increasing the transparency, relevance and effectiveness of their work with communities
- This programme had an effective beneficiary feedback system at its core, supplemented by communication tools such as radio, print, television and SMS.
- The learnings were documented to be used to connect with beneficiaries during other future natural disasters

Impact



The success of this programme set a precedent for BCA responses in the Sumatra earthquake in 2009. The program helped in development of global indicators for BCA to monitor progress which would be of use to measure impact of future programmes

[Return to Step 6](#)

Monitoring communications in real time helps in improving the overall program outcomes- A case from India

Summary



Andhra Pradesh, a state in India has optimized its social protection programs by constantly capturing beneficiary's feedback. Beneficiaries get **automated calls** to capture their feedback on the delivery of the social protection benefits. Beneficiaries are supposed to rate the program on different parameters **like awareness, entitlement, access, and complaint resolution**. The feedback is then channelled to the concerned departments and issues are resolved within a specified timeline

Policy Interventions/Best Practices



- To give a **personalized touch** to the call and to get beneficiaries' attention, the call is recorded in the voice of the state Chief Minister (CM)
- The call ends on positive feedback while it gets transferred to a support executive to solve/ record beneficiaries' grievances

Impact



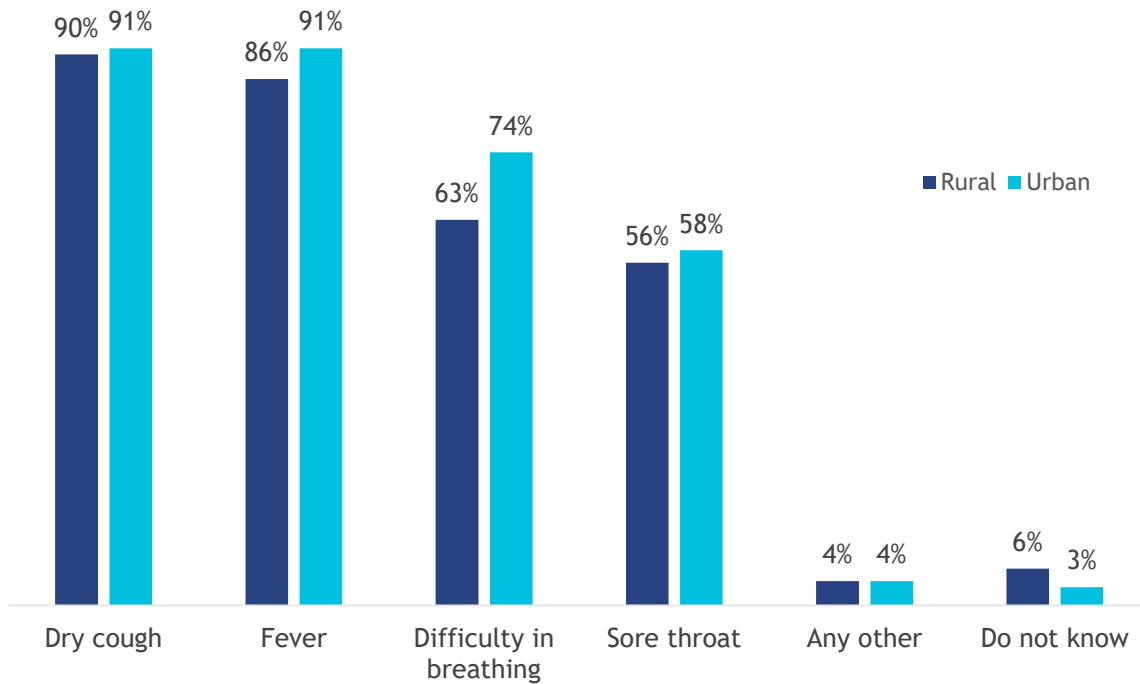
- The call data is regularly monitored and is used to constantly improve the overall program objectives.
- It has also helped in achieving administrative efficiency as the **gray-practices/ fraud** get constantly reported and acted upon



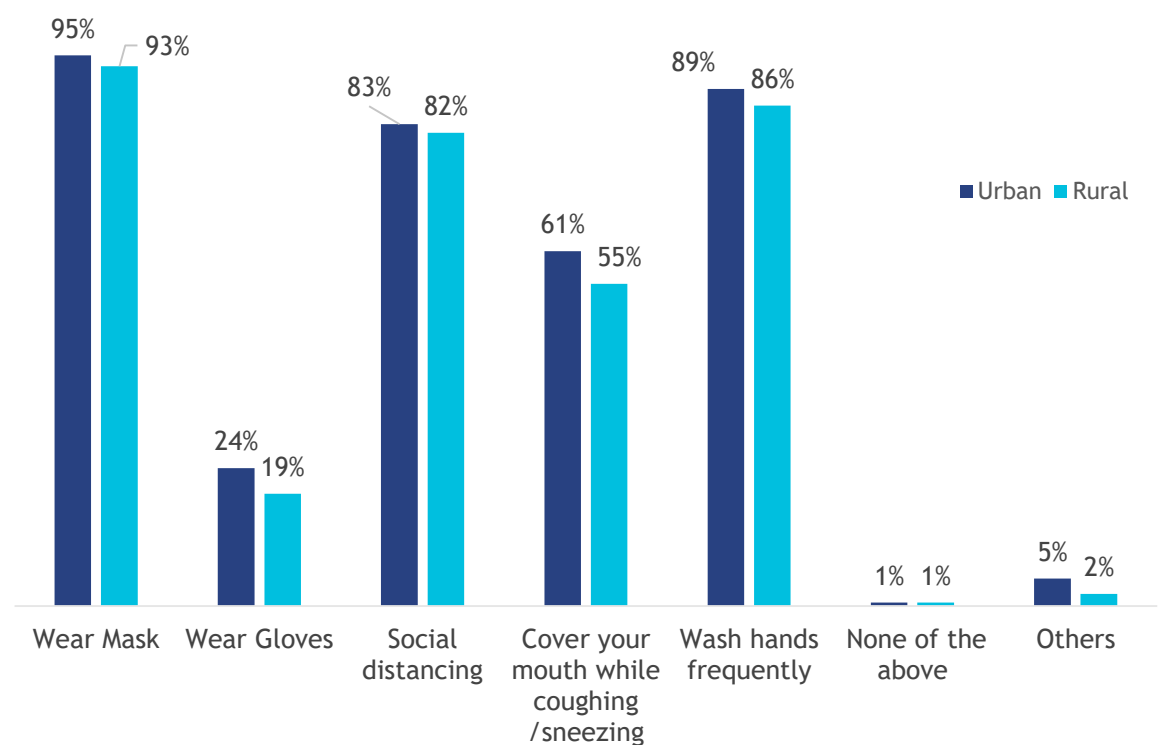
ANNEXES - Data / Insights

Government in India was active in spreading health related information as households reported high awareness of COVID-19 symptoms and precautions; the main sources of information were panchayat, block, and district officials

Awareness of the most common symptoms of COVID -19 infection* (rural vs urban)



Awareness of preventive practices to be undertaken * (rural vs urban)

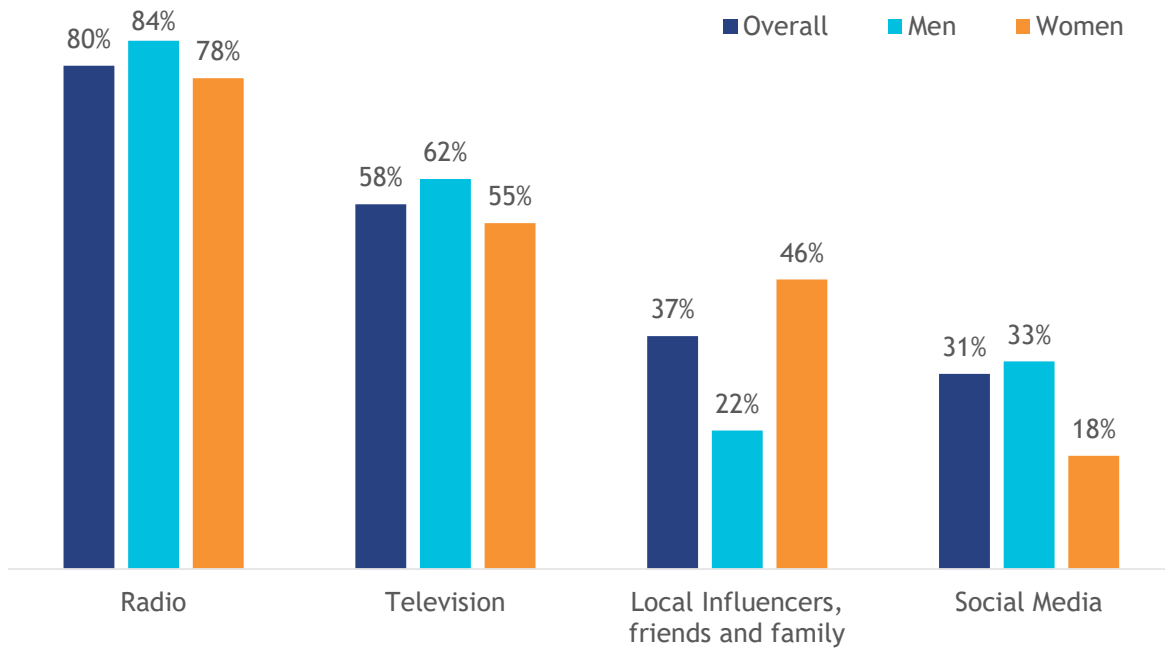


Data source: MSC's survey on response to COVID-19
 Quantitative surveys (demand side): 5082, Qualitative surveys (demand side): 449; Qualitative survey (supply side): 96

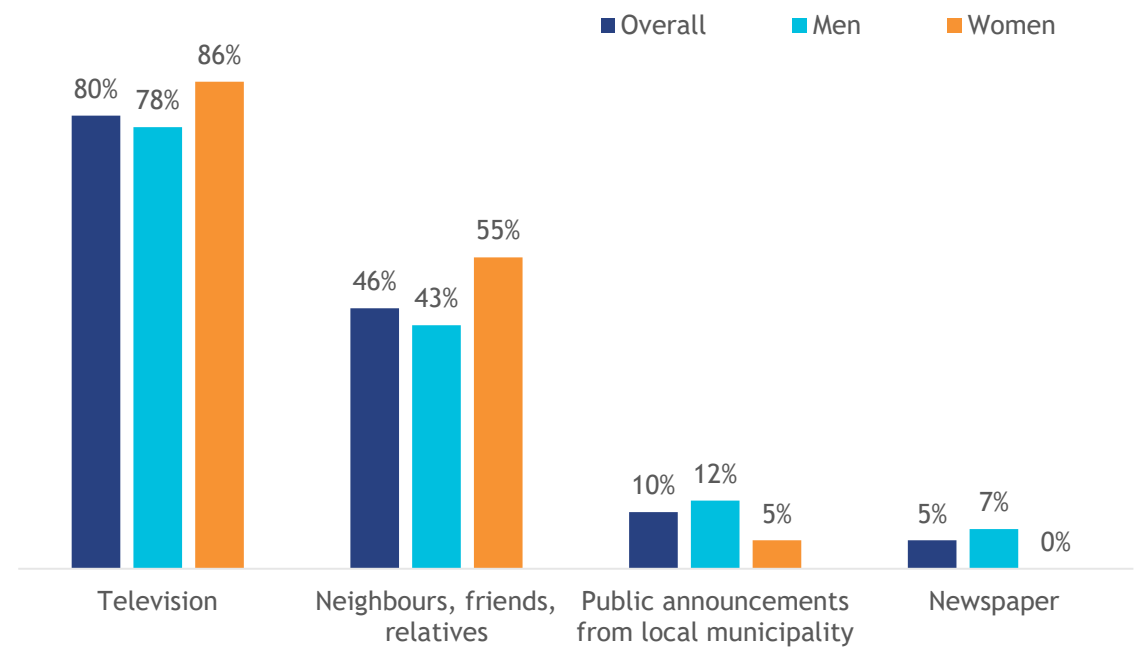
[Return to Step 6](#)

Data from Uganda and Bangladesh on sources of information about COVID-19, clearly highlights the difference in communication channels as source across countries and gender

Radio is the most common source for information on health in Uganda



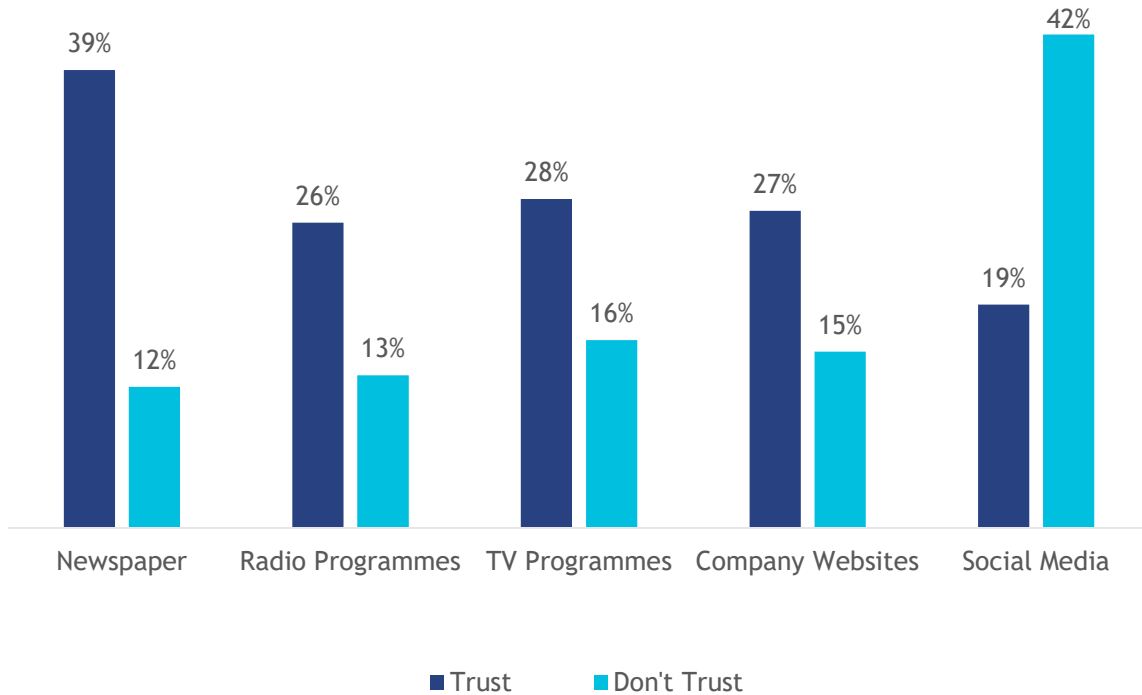
Television is the most common source for information on health in Bangladesh



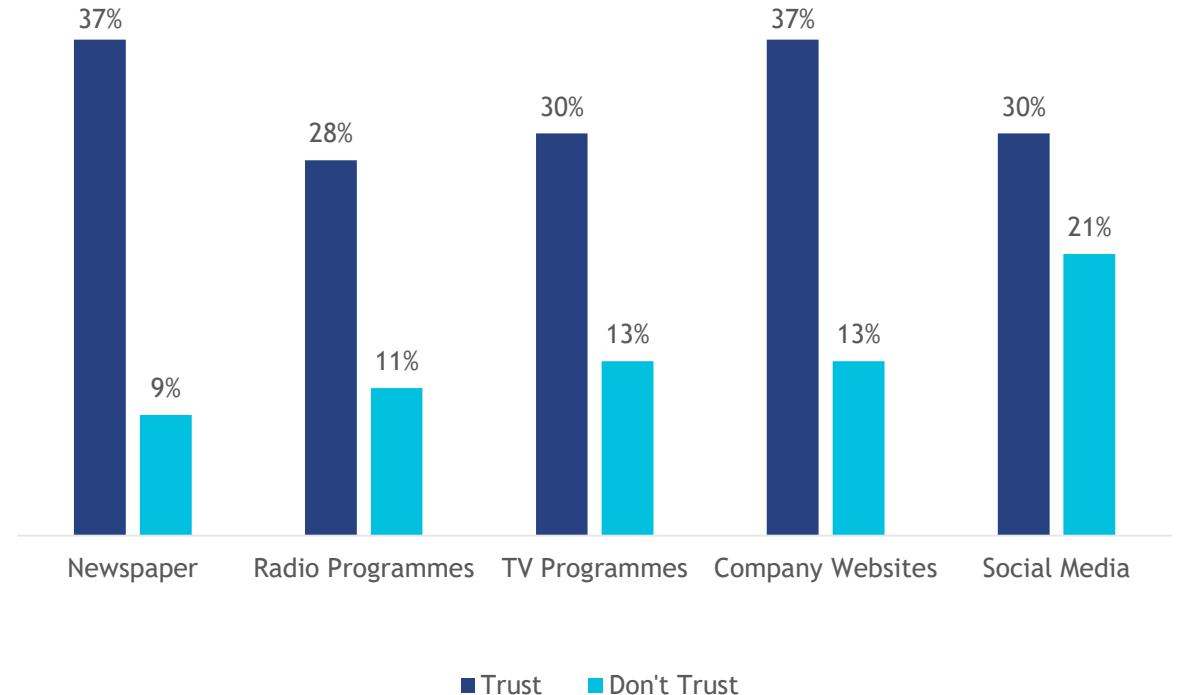
- The above data captures the source of communication channels through which information on COVID-19 or other health concerns were received by people in Uganda and Bangladesh.
- While Television features as a common channel in Bangladesh for health related information, it is not a heavily used channel for communication on cash transfer programs

Kantar's 2020 DIMENSION study reports higher trust in print and broadcast media channels than digital platforms but the trust levels vary with difference in age groups

Overall response



Response of group aged 18-34 years

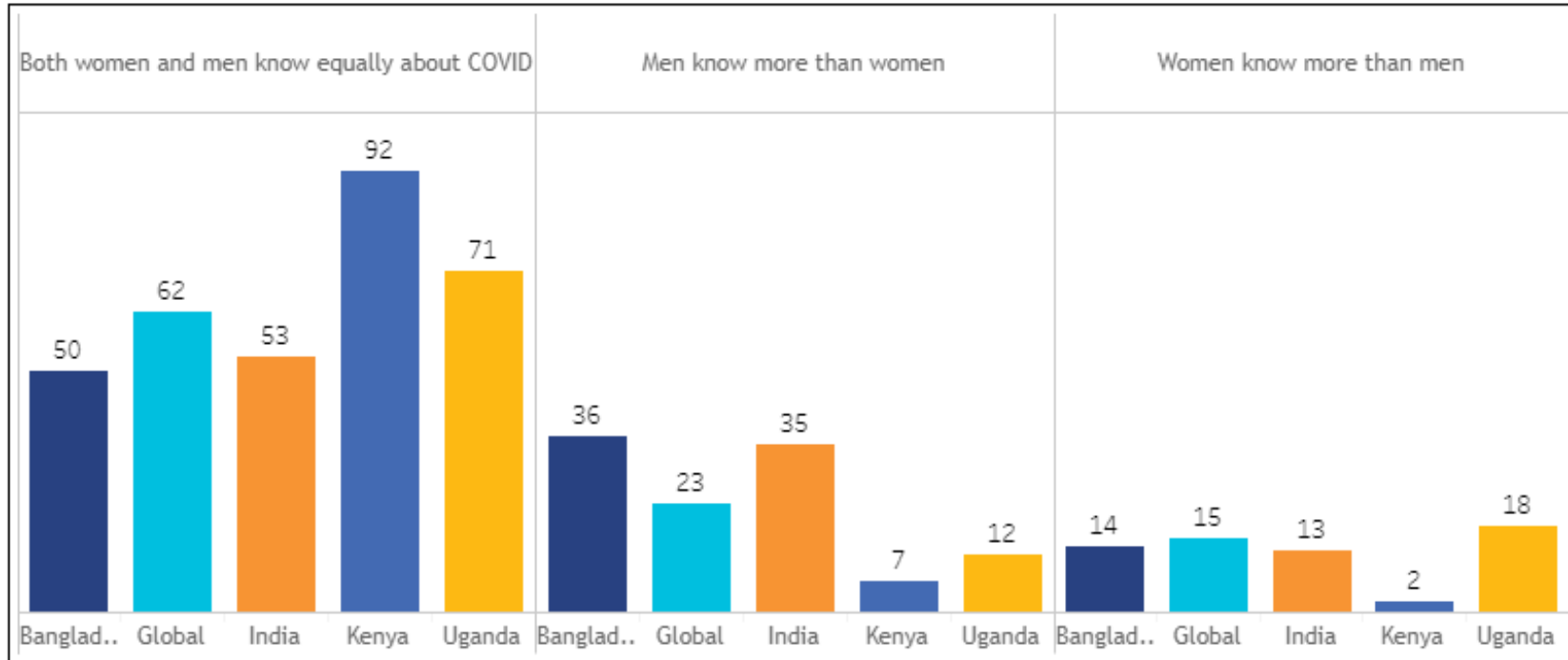


- The DIMENSION study by Kantar investigates how brands, media owners, and agencies can adapt to increasingly personalised media world, and draws on perspectives from practitioners and consumers. To provide clarity on the shifting habits of consumer before and after the onset of COVID-19, the findings from the DIMENSION study and Kantar's COVID-19 barometer have been combined.
- The [COVID-19 Barometer](#) has captured the opinions of over 100,000 people across 60 plus markets globally.

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Communication efforts for women need urgent attention. MSC's cross country study highlights women have least information about COVID-19

Who has more awareness about COVID-19?



In Kenya, the question "When should one go for testing?" was treated as a multiple response and in other four countries it was treated as a single response. To adjust for this difference in data collection, the global value for this indicator is calculated excluding Kenya.

Be gender-centric!

Governments need to proactively reach out to women, with specific [plans](#):

- Identify channels that engage with women. These may include: MFIs, savings groups, etc.
- Examine options for opinion influencers, such as health workers and group leaders, to engage in [conversations](#) with women as that is the most effective method of communication.

Communication channels have their own set of strengths and limitations and are put to use considering the target audience.

	SMS	Radio	IVR	Face-to-face	Social Media (WhatsApp)	Television
Common uses	<ul style="list-style-type: none"> Brief message Last minute reminders Contact information 	<ul style="list-style-type: none"> Give in-depth information Beneficiary perspective Call-ins and Q&A Multiple languages 	<ul style="list-style-type: none"> Provides access to recorded information on varied topics Oral communication Can be used for surveys and assessment 	<ul style="list-style-type: none"> For people with lack of access and savviness towards digital platforms Lack of trust on digital platforms 	<ul style="list-style-type: none"> Can be used for coordination amongst front-line workers and office staff 	<ul style="list-style-type: none"> General program information Feature stories/beneficiary perspective Multiple language version
Strengths	<ul style="list-style-type: none"> Low cost and effort Can be interactive 	<ul style="list-style-type: none"> Widely available Most trusted Use of storytelling techniques 	<ul style="list-style-type: none"> Convenience Flexible Ease of use due to its oral nature 	<ul style="list-style-type: none"> Two-way communication Interactive, reliable Relationship/trust building between provider and beneficiary 	<ul style="list-style-type: none"> Dissemination of information at once to the group members Discussion on challenges, experiences and learning from fellow peers in the group 	<ul style="list-style-type: none"> Video and audio format can be beneficial for non-literate audience
Challenges	<ul style="list-style-type: none"> Word limitations Literacy rate Ownership of a phone Full memory in a feature phone can prevent text receipt Correct information/mobile number of the targeted audience 	<ul style="list-style-type: none"> Awareness about frequency and timings of the radio program 	<ul style="list-style-type: none"> Voice-based content can be time consuming to navigate Higher implementing cost than SMS Pay-as-you-go mobile service may be expensive Ownership of phone 	<ul style="list-style-type: none"> Expensive in terms of human resources Impose restriction/social distancing in times of COVID 	<ul style="list-style-type: none"> Access to internet, electricity, and smartphone 	<ul style="list-style-type: none"> One-way communication Access/ownership of a television
Targeted audience	Beneficiaries and front-line workers	Communities	Beneficiaries	Front-line workers and community engagement	Front-line workers network, local agent and beneficiaries network	General public

https://www.sheltercluster.org/sites/default/files/docs/calp_communicating_cash_to_communities.pdf

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Our impact so far

550+
clients

>850
publications

Assisted development of digital G2P services used by **875 million+** people

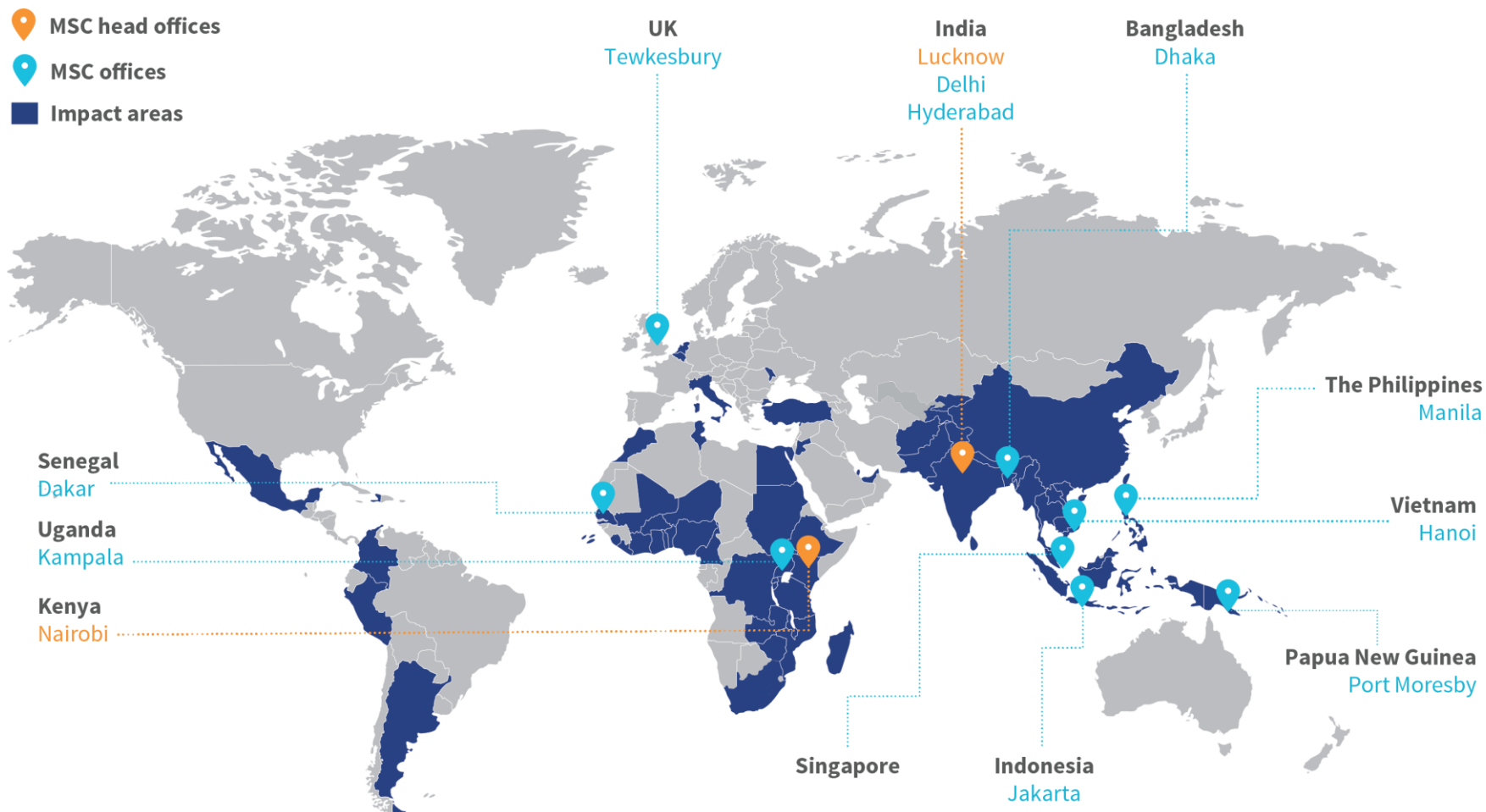
Implemented **>850 DFS projects**

Developed **275+ FI products** and channels now used by **55 million+** people

Trained **9,000+** leading FI specialists globally

Some of our partners and clients





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