

# Optimizing awareness, communication, and outreach for government payments in times of crisis

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## Lessons from the response to COVID-19 under Pradhan Mantri Garib Kalyan Yojana (PMGKY)



Amid the COVID-19 outbreak in the country, the Government of India announced a relief package worth INR 1.70 lakh crore (USD 22.51 billion) for the poor under the *Pradhan Mantri Garib Kalyan Yojana (PMGKY)*. This would help them fight the battle against the coronavirus. Some of the key components of the initiative are:

- ▶ **Support through the Public Distribution System:** The PDS in India covers 800 million individuals or roughly two-thirds of India's population. Individuals will receive additional free ration equal to their current ration entitlement over the next eight months<sup>1</sup>. Additionally, each family will receive one kilo of pulses each month along with their other monthly entitlements under PDS to ensure protein sufficiency.
- ▶ **Ration support to migrant workers:** Migrant workers who do not have a ration card will get five kilos of wheat or rice per person and one kilo of lentils (*chana*) per family for the next two months. The government will also be rolling out a technology-enabled nationwide card

portability program—[One Nation One Ration Card](#)—that will help migrant beneficiaries access their monthly quota of subsidized food grains from any fair price shop (FPS) in the country. As of now, 20 states have agreed to implement portability.

- ▶ **Cash transfers to PMJDY account holders:** Under this initiative, the government has provided ex-gratia payment of INR 500 (USD 7) per month to 200 million [PMJDY](#) women account holders for three months.
- ▶ **Cash transfer under PM KISAN:** Under this initiative, the government provides advance payment worth INR 2,000 (USD 26) to 87 million farmers under the existing income transfer program, [PM KISAN](#).
- ▶ **Free LPG refills:** 80 million beneficiaries under [Pradhan Mantri Ujjwala Yojana \(PMUY\)](#) will be entitled to three free Liquefied Petroleum Gas (LPG) cylinders effective 1<sup>st</sup> April to 30<sup>th</sup> September, 2020<sup>2</sup>. The advance amount of the first LPG refill will be credited to the beneficiaries' bank account. The amount for the subsequent refills will be credited only after the beneficiary uses the amount and orders a refill.
- ▶ **Support to senior citizens, widows, and disabled:** Under the [National Social Assistance Program \(NSAP\)](#), the government has released INR 1,000 (USD 13) ex-gratia payment to 30 million beneficiaries

1. Initially, the government announced three months of free ration, which it subsequently extended to eight months.  
2. The government revised the end date of the program from 30 June, 2020 to 30 Sep, 2020.

Effective implementation of these measures depends on awareness and communication among beneficiaries of the various aspects of the program, the quality and reach of last-mile delivery, and ensuring that every eligible individual can access

the program’s benefits on time. Communication and outreach design of a program, in particular, is of high importance as it has a direct bearing on other aspects of its implementation.

**The table below maps different components of communication and outreach programs for both the demand and supply side.**

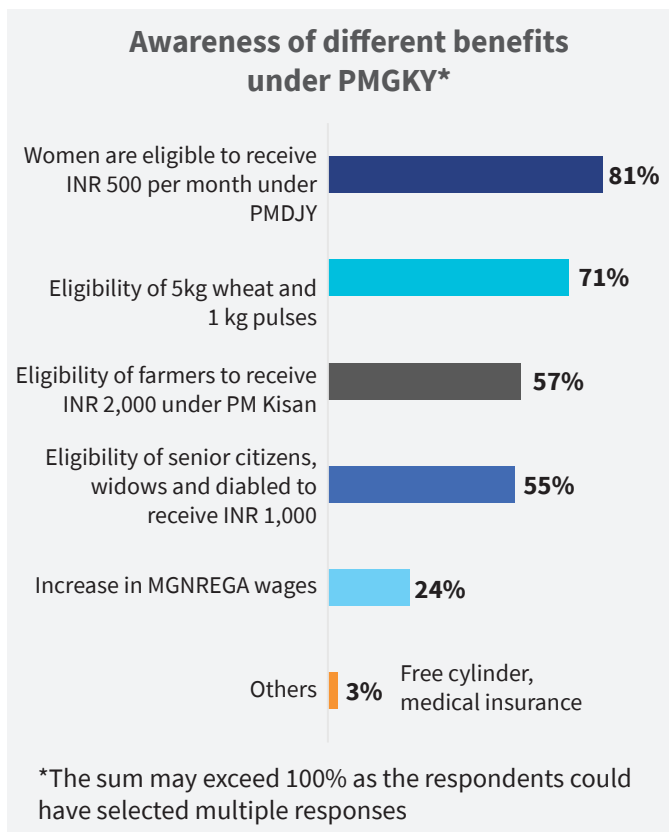
Demand side	Supply side
1. <b>Program awareness</b> (eligibility and entitlement)	1. <b>Program awareness and changes</b> (adjustments over time- operational, delivery, technical, etc.)
2. <b>Guidelines to be followed, particularly at times of disbursement of cash or food</b> (social distancing, health, and safety, etc.)	2. <b>Program guidelines to be followed</b> (safety precautions, staff training, social distancing, exception management, etc.)
3. <b>Benefit withdrawal process</b> (when and from where to collect the benefits? Whom to contact? What documents would be required?)	3. <b>Compensation for frontline workers</b> (extra commissions, health and safety costs to be covered, etc.)
4. <b>Behavioral</b> (safety and health-related for COVID-19—particularly as beneficiaries conduct cash-out transactions)	
5. <b>Communication channels</b> (considering different programs, geographies, culture, and practices)	4. <b>Channels used to spread awareness</b> (utilizing above-the-line media, and digital mass communication with local P2P communication)
6. <b>Frequency of communication</b> (One time/ recurring considering the program objectives and target population)	5. <b>Frequency of communication</b> (formal versus informal, one-off versus continuous feedback)
7. <b>Managing fraud and unauthorized charges by agents</b>	6. <b>Accountability</b> (Tracking and rebutting rumors and incorrect information)
8. <b>Grievance resolution</b> (how and where to complain or seek resolution)	7. <b>Query resolution system</b> (contact details of relevant department officers for urgent help on program implementation)
9. <b>Exception mechanisms for the vulnerable</b> (sick, the elderly, single women, etc.)	
10. <b>Two-way communication and feedback mechanism</b> (to evaluate if a program is meeting its stated objectives)	

## Insights on ACO from the COVID study (demand-side perspective)



### 1. Program awareness (entitlement, and eligibility)

The success of any program or intervention has a direct link with the number of deserving beneficiaries who benefit from the program. Beneficiaries should be equipped with adequate information about the eligibility conditions and entitlements so that the maximum number of eligible people can apply for the program. Incorrect or incomplete information about the eligibility might exclude deserving people. Partial information also leads to confusion and encourages ineligible people to apply for the program.



Our recent survey indicates<sup>3</sup> that 41% of beneficiaries were aware of the benefits announced under PMGKY. Most beneficiaries had **macro-level** information about the various programs and measures announced by the government but only a handful of them knew about the **nuanced details**. For example, **71%** of the eligible households under PM KISAN received the cash benefit under PMGKY. The other 29% had no information about the reasons for not receiving the subsidy. Although the program website allows a beneficiary to track subsidy payments using their *Aadhaar* (national biometric identity) number, the website gives no details of the reasons for the failure of subsidy payment beyond *Aadhaar*-related issues.

Similarly, beneficiaries knew that free LPG cylinders were being distributed under PMUY, but hardly anyone knew the **number of cylinders** they would be entitled to and the **time during which they could avail the cylinders**. Our research highlights that only **57%** of the eligible households under **PMUY** confirmed that they have received the advance amount to purchase LPG cylinders as announced under PMGKY.

The case was no different for social security pensions, as people only knew that the government has announced “some” extra benefits for pensioners, but they saw the amount only when their bank accounts were credited. This gap in information is particularly relevant for women, the elderly, and vulnerable beneficiaries as the communication is not targeted and does not trickle down to the beneficiaries. For instance, women have no or extremely limited information about subsidy entitlements despite being the primary beneficiary of the PMUY (LPG program for low-income households).

3. Quantitative surveys (demand-side): 5,082, Qualitative surveys (demand-side): 449; Qualitative survey (supply-side): 96

**13% of eligible beneficiaries who did not receive food support** under PMGKY were not even aware of the program. Frontline functionaries find it easier to manipulate beneficiaries and divert their entitlement or resort to unfair practices if they are less informed. For instance, our survey showed that beneficiaries in many states like Uttar Pradesh, Delhi, Madhya Pradesh, and West Bengal received only part of their entitlement but they did not complain as they were not informed enough to do so. A PDS beneficiary from Rajasthan said, “The Fair Price Shop owner says that we have to buy salt worth INR 10 (USD 0.13) along with the monthly food entitlement. We do not know if this is mandated but we buy salt as we do not have a choice.”

#### **Multiple benefits in one bank account causes confusion**

Usha, a 40-year-old respondent from Bhopal has a bank account under the PMJDY program. After the lockdown, she heard from her neighbours that the government was giving women INR 500 (USD 6.5) in their PMJDY accounts. She reached out to a nearby BC point to inquire about her bank balance. She was happily surprised to learn that she had a balance of more than INR 3,000 (USD 40). She was completely unaware of the amount as she did not receive any SMS alert to tell her it had been credited. She withdrew all the amount at once, but could not understand what benefits she received as her bank has suspended passbook printing during the lockdown.

Our data shows that 35% of the households were eligible for two and more than two cash transfer programs under PMGKY. There was widespread confusion among the households about which program benefits they had received and which they had not, as **multiple cash benefits** were paid into the same account without clear notifications. The [suspension of passbook printing](#) by banks during the lockdown added to the confusion, as beneficiaries could not track the amounts credited in their bank account. In some cases, households did not even have a bank passbook in the first place.

Another major communication issue was regarding the credit of INR 500 (USD 7) in PMJDY bank accounts. Although the government had announced the relief for existing bank account holders alone, many customers queued up at banks to open new bank accounts under PMJDY in the expectation of receiving the benefit.

Overall, **communication has been weak in most social protection programs announced in response to COVID-19**. Our survey highlighted that representatives of the government department contacted only 29% of eligible beneficiaries to explain the benefits of the social protection programs.





## 2. Guidelines to be followed particularly at times of disbursement of cash or food (social distancing, health, and safety, etc.):

Beneficiaries should also be made aware of operational changes made to the programs. Many beneficiaries reported changes in the way benefits were distributed and delivered after the lockdown, including:

- Long wait time at bank branches and FPS due to implementation of social distancing norms;
- Changes in days and timings for ration distribution;
- Home delivery of cash through India Postal Payment Bank;
- Distribution of medicines to pregnant women; and
- Doorstep vaccination of children by local health workers.



4. Our study reported almost every household had a mobile phone; 85% households have a feature phone, 73% households have a smartphone; 58% households had both a smart and a feature phone

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My child did not get her vaccinations as the health center was closed during the lockdown. However, I am not sure but I have heard that health workers will be visiting my house to give the vaccinations. I am worried... when will they come?”

- A woman in Rajasthan

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Beneficiaries, however, did not get this information beforehand and had to contact frontline workers or local government officials multiple times to get clarity on such changes.

## 3. Benefit withdrawal process (when and where to collect the benefits, documents required, etc.)

In many ways, this is the most important part of the communication and much attention is needed on the content that goes out to beneficiaries. Beneficiaries should receive clear communication about [their entitlement, the documents required to collect the entitlement, the channel through which the entitlement is to be distributed, and the key contact person who will distribute the entitlement.](#)

For instance, beneficiaries of cash transfer programs mostly visited banks to inquire if their accounts had been credited with the program benefits. **Many bank accounts are still not linked with mobile phone numbers. This forces beneficiaries to visit banks several times to find out if the amount had been credited and to access the benefit.** Government departments and banks should prioritize linking beneficiary mobile numbers<sup>4</sup> to send messages on balance confirmation and transactions. Similarly, migrants and people

without ration cards who were supposed to get the food benefit from the government struggled to identify the grain distribution centers due to lack of adequate information.

#### 4. Behavioral (Safety and health-related) issues

People must have correct information about safety precautions, diagnosis, symptoms, and preventive measures to safeguard themselves from catching the growing infection—particularly when they gather to cash out benefit payments. Social distancing is more challenging in rural areas where people are used to sharing spaces and staying together.

In a situation when the country went through a series of strict lockdowns for many months, the print and the broadcast media would not have helped much unless they received support from the local government. Our study indicates that the local governments and their stakeholders proved to be an important channel to spread awareness among the masses, especially in rural areas.

For instance, local health workers including [ASHA](#), [ANM](#), and [Anganwadis](#) played a critical role in controlling the growth of pandemic in villages by monitoring, swift action, and spreading awareness. They informed people about **social distancing measures to be taken, the use of sanitizer and masks, and the importance of handwashing**. They also tracked people who returned from cities and ensured they practiced self-isolation.

Our research highlights that **all households reported high awareness of COVID symptoms and precautions**. Panchayat, district, and block officials along with ASHA workers are the main sources of information. Other sources for COVID updates are advertisements on TV or radio and word of mouth. Among respondents, 50% note that they got information about the various safety precautions from local health workers and community leaders.

#### 5. Communication channels (considering different programs, geographies, culture, and practices)

The government should select communication channels based on their reach, frequency, credibility, target audience, and geography. It should deploy multiple communication channels to create awareness about a specific program. Traditional communication systems, which have more resonance and credibility, need to be used as well

	Rural	Urban
Panchayat	88%	12%
Block/ district officials	80%	20%
Social Media	69%	31%
Friends/ family/ neighbors	68%	32%
Television/ radio	67%	33%
Newspaper	67%	33%
Announcements	59%	41%



**Community leaders, FPSs, local health workers, common service centers (CSCs), and bank agents**, among others, will have a broader reach than newspapers in rural areas with a less literate population. However, communication using text messages and print media advertisements will be more relevant for literate people, especially in the urban areas. A good mix of communication channels is therefore required to communicate information effectively.

The initial buzz around the program should be created using the communication channel with maximum reach. Once the beneficiaries are aware of the program, other information spreads quickly through word of mouth. In rural areas, local program managers should ensure the use of the places of the mass congregation like **frontline beneficiary centers, such as ration dealers, fertilizer shops, and common service centers; microfinance collection sites; SHG centers; primary health centers; government hospitals; village panchayats; and government offices, among others to display posters and other marketing collateral.**

Our survey revealed that most beneficiaries had heard about the various programs from frontline functionaries including the FPSs, LPG dealers, fertilizer shops, and local health workers. Later, the beneficiaries made efforts to gather more specific information about the different benefits available.

**Self-help group centers can also be used to spread awareness about programs that target women.**

This also presents an opportunity to consider broader financial education and to take account of the special circumstances and aspirations of women. Social networks are a much stronger source of information for women compared to men, as highlighted in an MSC study on [Coping with COVID-19](#). NGOs and private companies can also prove to be effective at disseminating information.

Respondents in rural areas revealed that many NGO representatives were running campaigns<sup>5</sup> to contain the spread of rumors and help people become more aware of the disease. Around [92,000 organizations](#) were urged to work with district administrations and contribute to the response efforts given their deep connect and reach with the last-mile. Besides, a few private companies used [innovative](#) methods for community engagement that helped people understand and resolve basic issues<sup>6</sup> around government help and social protection programs during the pandemic.

## 6. Frequency of communication (recurring considering the program objectives and target population)

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Communications and training campaigns around social assistance programs must be designed as an **ongoing activity, involving multiple channels, to trigger peer learning through word of mouth**. This is because as per principles of good communication, if a message reaches more people with a high frequency of exposure, they are more likely to respond to the message.

**In India, we have seen that while 88% of people got information on COVID-19 from advertisements on TV or radio, while 51% also highlighted the importance of word of mouth.** This mode is particularly important as local opinion influencers can clarify questions and respond to concerns. These influencers include community and religious leaders, government frontline workers, FP shopkeepers distributing rations, and the bank officials or CICO agents responsible for disbursing cash.

For this reason, these opinion influencers must be an important focus for any communication around the programs offered. Further, SMS can prove to be an effective tool to increase the frequency

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5. <https://www.outlookindia.com/newscroll/gehlot-seeks-support-of-civil-society-ngos-to-campaign-to-raise-awareness-on-coronavirus/1857447>

6. <https://gramvaani.org/?p=3631>

of communication as almost every household reported having a mobile phone in our survey. However, **communication through all channels must be clear, concise, and consistent.**

## 7. Managing fraud and unauthorized charges by agents

During a crisis, bad actors across the globe seize opportunities that arise from the inevitable disruptions to norms and systems to defraud people—particularly those in vulnerable communities with limited access to information. This problem also extends to cash-out agents, many of whom [levy unauthorized charges in the best of times](#), but often increase their demands when recipients are most vulnerable.

Illiterate people who use digital channels or receiving benefits for the first time are most likely to face fraud and unauthorized charges. **Communication campaigns will need to pay special attention to ensure that beneficiaries are aware of the risk of fraud and the most common kinds of frauds perpetrated.** This will require regular and continued communication to highlight the changing strategies of fraudsters.

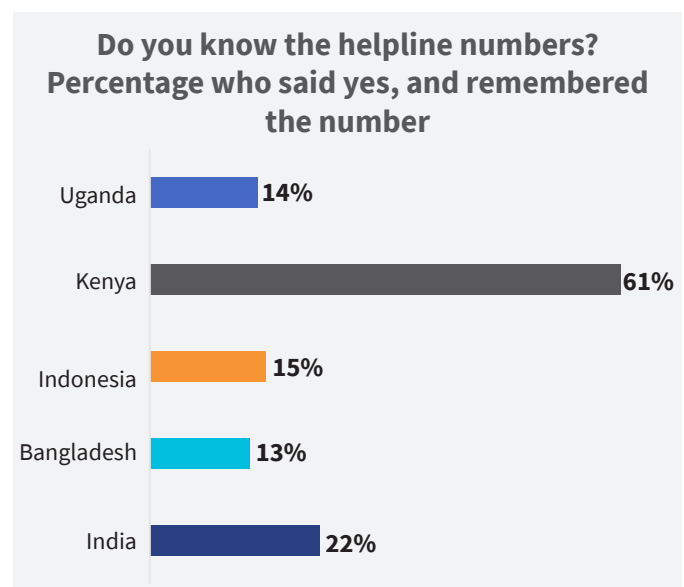
Beneficiaries should know the charges they are supposed to pay to get any government service, as they are often charged incorrectly. A PM KISAN beneficiary from Uttar Pradesh had to spend INR 500 (USD 35) to check his enrolment records and resubmit his documents to avail the program benefit.

**Similarly, governments will need to ensure that beneficiaries are aware of their rights and know how much they have to pay for agents' cash-out services.** The best practice for the government is to pay the commission of agents directly and inform beneficiaries that are not supposed to pay for the cash-in/cash-out services. Thereafter, it is important to ensure that beneficiaries know where to go to complain when and if agents do try to charge them for cash-out services.

For instance, many beneficiaries, especially the illiterate and vulnerable, reported being charged unauthorized withdrawal fees by the bank agents. Moreover, **a few women reported fraudulent transactions** where bank agents withdrew amounts from their bank accounts without informing them. Also, beneficiaries in some places of Rajasthan and West Bengal reported not being allowed to enter banks during the lockdown. Some were then forced to pay an unofficial charge of INR 10 (USD 0.13) to “facilitators”—typically junior staff and security guards—for cash withdrawals or deposits.

## 8. Grievance resolution (how and where to complain or seek solutions)

Grievance resolution is largely ineffective for most government benefit programs and suffers from a range of issues. These include **faulty toll-free numbers, lack of acknowledgment of registered complaints, absence of mechanisms to track the status of complaints, centralized complaint registration systems that do not incorporate regional languages, and lack of accountability of officers who handle registered complaints.**





Most benefit programs have a toll-free number or dedicated email ID to register complaints but the existing issues have eroded the trust of respondents in the system. A cross-country average of just 32% of respondents was aware of the COVID-19 helpline number as per our [study](#) on COVID-19 response. Beneficiaries prefer to register their complaints with the local government departments rather than use the toll-free numbers.

Most eligible beneficiaries who did not receive any of the benefits under PMGKY chose not to register a complaint. This is because they:

- Did not know where and whom to lodge a complaint with;
- Did not believe the issue would be resolved;
- Did not wish to step out due to the fear of contacting COVID-19;
- Reached out to frontline beneficiaries but did not receive much help.

Communication must also cover recourse mechanisms that **allow reporting, registering, tracking, and resolving beneficiary complaints and communication around it.** Many beneficiaries reported not getting benefits under PM KISAN, PMJDY, and other cash transfers, but did not know where to register a complaint.

## 9. Exception mechanisms for the vulnerable (sick, old, single women, etc.)

Communication must also **be tailored to reflect the special needs of the most vulnerable.** The communications strategy also needs to be sensitive to vulnerable people who need a different communication channel to get the right information at the right time. In India, government benefits are distributed after proper beneficiary authentication, usually through biometric authentication using *Aadhaar*. However, the **government has also laid down exception management guidelines to extend benefits to vulnerable people.**

Many state governments have temporarily **suspended the biometric authentication criteria** to safeguard beneficiaries from the risk of infection through the fingerprint authentication mechanism. For example, the Governments of Rajasthan and Punjab issued guidelines to FPSs to suspend the use of biometric authentication during the lockdown and provide doorstep delivery of grains to the sick and the elderly. They issued exception management guidelines and guided frontline functionaries to use other methods, such as **one-time-password (OTP) and home delivery** to distribute the benefit. However, since many beneficiaries were not aware of these guidelines, they struggled to access their entitlement.



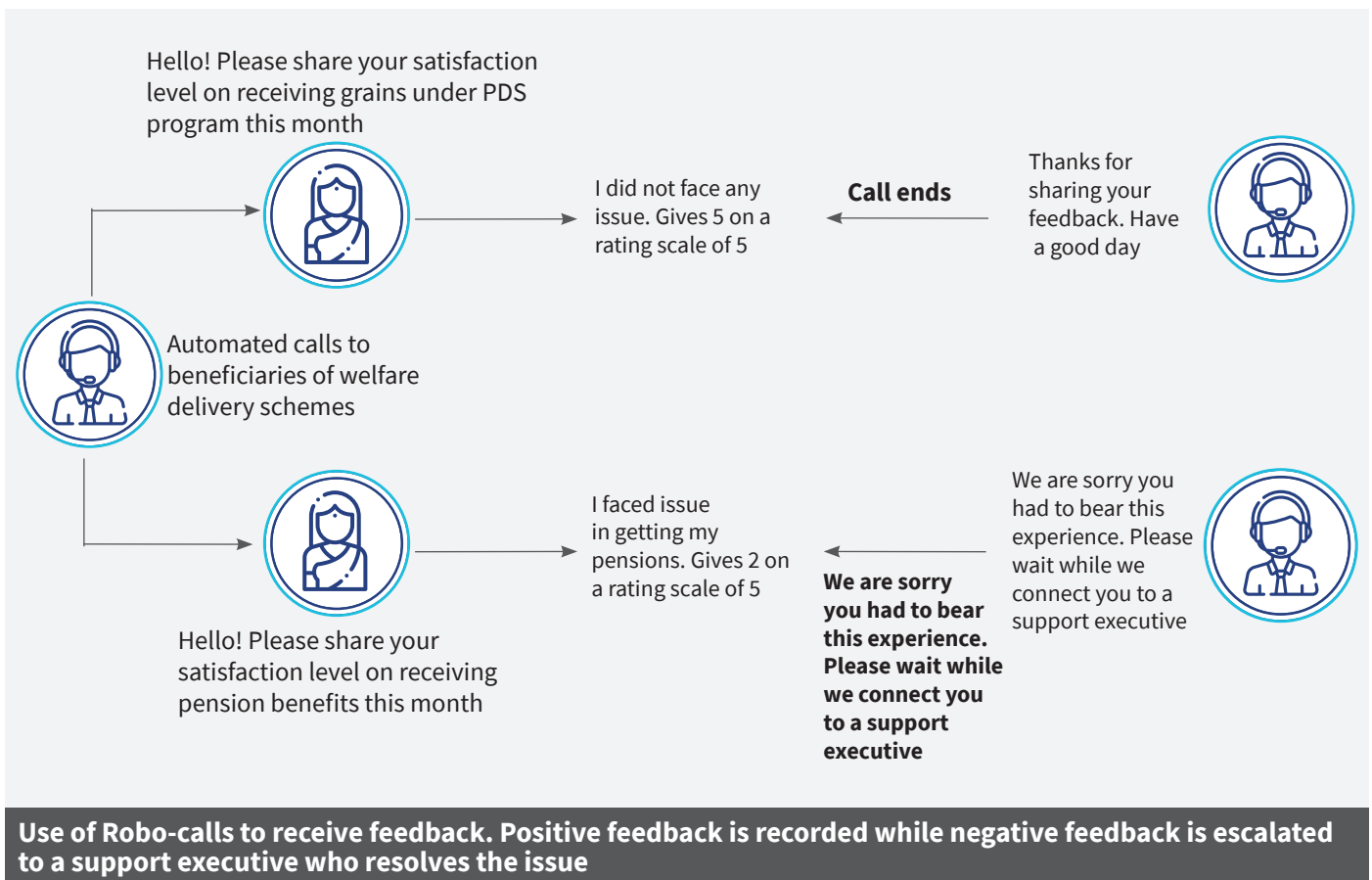
## 10. Two-way communication and feedback mechanism

The best way to evaluate if a program is meeting its stated objectives is to incorporate regular feedback from beneficiaries. **Beneficiaries need to be able to voice their feedback<sup>7</sup> and the government should act upon it to improve the program constantly. The government needs to adopt a participatory approach and devise a mechanism to capture feedback to ensure two-way communication between the government and the last mile.**

An effective feedback loop is functional in Andhra Pradesh as the government is keen on getting independent feedback from beneficiaries on various government welfare programs. To ensure smooth delivery of welfare programs like the

Public Distribution System (PDS) and the National Social Assistance Program (NSAP), the government has integrated a 360-degree feedback mechanism in the system. After a beneficiary receives their monthly entitlement, the system directs an automated call to them requesting their feedback and satisfaction with the delivery of services (see diagram below).

Our analysis of government benefit programs reveals that communication is largely one way and focuses on informing beneficiaries around the components of the program. However, the current systems are unable to respond to the queries of beneficiaries or incorporate their feedback. The Andhra model of capturing feedback is simple and effective, and offers lessons for other governments.



7. <https://www.microsave.net/2014/09/09/communication-the-achilles-heel-of-direct-benefit-transfers-part-ii/>

## Insights on ACO from COVID study (supply-side perspective)



The services of frontline functionaries like FPS owners, bank agents, health workers, LPG retailers, and other community workers **are indispensable, especially in the times of an emergency like COVID-19**. Their network is essential to deliver social protection to the last mile across India. We must understand and resolve the communication-related challenges they face to help them to continue providing their services effectively. These include:

### 1. Core program and any changes or adjustments over time (operational, delivery, technical, etc.)

Frontline functionaries **need information around any changes announced by the government on a priority basis**, and well before the changes are implemented so that they can seek clarification as necessary, as beneficiaries route their queries to them. For instance, many low-income beneficiaries started to contact their LPG dealers to inquire about the promises of free LPG cylinders. Many dealers had too little information about the details to pass on to the beneficiaries. The government needs to ensure that frontline functionaries receive correct and detailed information to help stamp out rumors and incorrect information at the last mile (see below).

### 2. Program guidelines to be followed (safety precautions, staff training, social distancing, exception management, etc.)

Frontline workers need to receive clear communication about guidelines they are supposed to follow, especially when the governments make on-going changes in the distribution of social

protection benefits. For instance, many frontline workers received clear guidelines from the government to train their staff on safety practices to be followed while distributing food and LPG refills, among other goods, but many others did not. Moreover, LPG delivery boys reported facing resistance from the police during the initial days of the lockdown and the issue was only resolved after they were issued special permission letters. Such small but important components should make a part of the communication strategy for frontline workers to help them work effectively.

### 3. Communication channels to spread awareness (utilizing above-the-line media and digital mass communication with local P2P communication)

Frontline functionaries received communication and guidelines from various government departments through **physical meetings, video-conferences, WhatsApp, phone calls, and written orders**. Most of this communication was around:

- Changes in shop operations
- Safety guidelines to be followed
- Use of biometric devices
- Crowd management
- Exception management techniques (doorstep delivery of food grains, use of OTP, etc.)
- Prioritizing cashless payments to reduce infection risk
- Training delivery and support staff
- Suspension of over-the-counter purchase of LPG, fertilizers, and agro-inputs and promotion of home delivery of supplies
- Ward<sup>8</sup>-wise distribution or token-based distribution

8. An administrative division of a city or borough that typically elects and is represented by a councilor or councilors



**Whatsapp** in particular has become one of the most used **frequently used tools**<sup>9</sup> to communicate information rapidly. Yet written orders are also useful as the frontline functionaries can display their copies at the business centers and refer to them regularly.

#### 4. Frequency of communication (formal vs informal, one-off vs continuous feedback)

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The communication for frontline workers needs to be participatory and two-way. They should receive updated information about **personnel, finance, and logistics** (supporting staff and officers, commissions, and supply level or any other operational changes) regularly as it helps them to make effective decisions.

For example, in our survey, some frontline workers noted that they **faced a shortage of supplies and delays in getting them** but did not receive any advance information about it. They were thus unable to respond to queries from beneficiaries. FPS owners highlighted that their operational costs increased due to additional labor and storage requirements for the distribution of COVID-19 relief. Yet there was no way for them to request the government for extra support and timely payments.

Frontline functionaries stare at an uncertain future and a risk to their lives amid the COVID-19 pandemic but lack the necessary guidance and reassurance from government and service providers. Many frontline functionaries highlighted the **need for recognition and health insurance for their staff** for working tirelessly during this time. However, they do not know how to voice issues, as communication is mostly one-way for them. A bank agent said, **“We requested service providers to provide insurance in case we get infected with this disease but we did not hear from them.”**

#### 5. Query resolution system (contact details of relevant department officers for urgent help on program implementation)

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None of the states have a dedicated grievance resolution system to record the queries or complaints from frontline functionaries. Frontline functionaries **usually contact officers from the department to resolve their challenges**. Most of the time, frontline functionaries help resolve each other's issues through WhatsApp groups. Frontline functionaries need a dedicated grievance resolution system to register and resolve their inquiries. The system should issue an acknowledgment number for each of the registered complaints, which it should escalate automatically if not resolved within a **specified turnaround time**.

#### 6. Compensation for frontline workers (extra commissions, health, and safety costs to be covered, etc.)

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Most frontline functionaries include FPSs and LPG dealers did not receive **any communication around commission and the timing of payments**. MSC's qualitative research with them highlighted that they had not received any communication from the government or oil marketing companies as to whether they would receive any **additional compensation for distributing extra grains or for delivering LPG cylinders** during the lockdowns.



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9. <https://www.microsave.net/2018/10/21/whatsapp-with-agent-monitoring-and-support/>



“

I have to spend INR 300 to 500 (USD 4-USD 7) per month on sanitizer and personal protection equipment. I am yet to receive my commissions for the month of March. My savings are drying up, I hope this crisis ends soon

”

- FPS dealer

Furthermore, most FPS owners did not receive their compensation due earlier (typically for the last three-four months) from the government. To make matters worse, the government did not give any clear communication to them about the release of these past dues. Frontline functionaries reported that they found it difficult to continue offering services without receiving any communication about their compensation—both past and future. They need to also know whether they would receive additional money to cover the cost of ensuring sanitary practices—masks, hand sanitizer, gloves, among other supplies.

Our survey highlighted that none of the FPS dealers received **any compensation for sanitizers, masks, and other safety-related purchases they made to protect their staff and customers.**

“

The government should support people like us in some way or the other whose work involves interacting and coming in contact with people. Every day, I interact with 40 to 50 people and for every person, I have to arrange for sanitizer from my pocket. I also have to look after my workers. I have a family of seven to feed with INR 8,000 [USD 106] and I have not received my commission since April. So where do I pay it from? We are nothing but free servants of the government.

- An FPS owner from Uttar Pradesh points out

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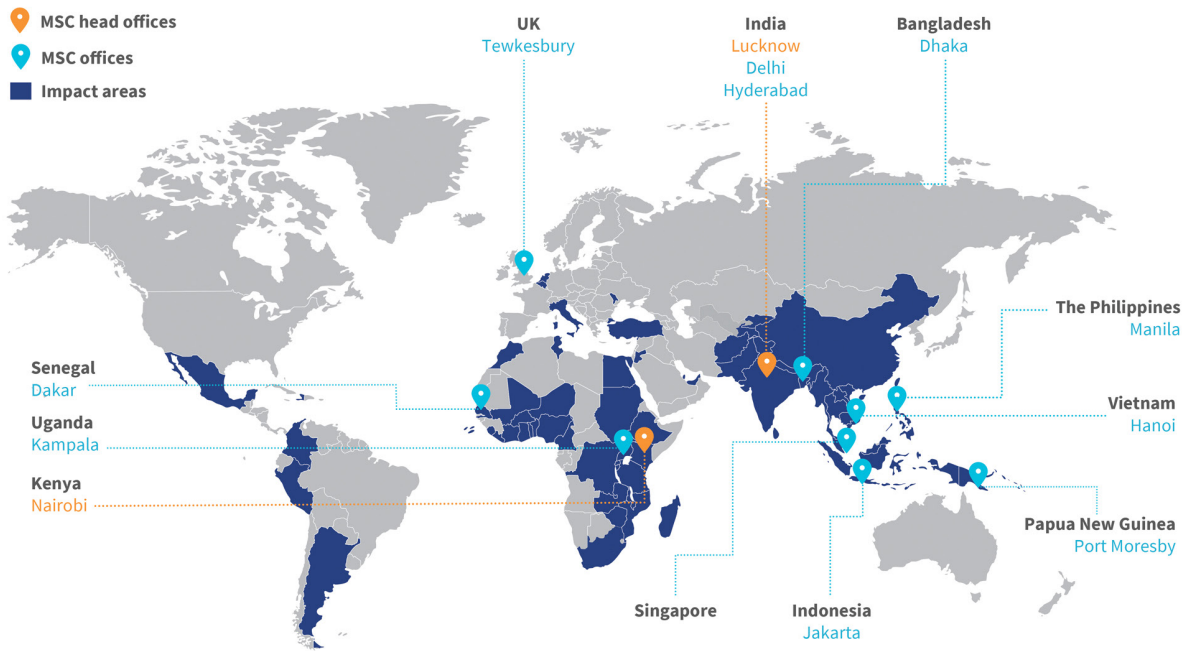
A few LPG retailers, however, have received some masks and sanitizers from their oil marketing companies. It was not a common practice though. Similarly, only a few banks have provided incentives and grants to their agents. Some banks offered agents a one-time payment to cover the costs of protective gear, such as sanitizers and masks. For instance, the Maharashtra Gramin Bank has provided INR 2,000 (~29 USD) to allow agents to purchase masks, sanitizers, and gloves. The State Bank of India, UCO Bank, and Bank of Baroda also announced similar incentives.

## 7. Accountability

Frontline functionaries should also receive guidance to **debunk the rumors or incorrect information around any government service.** Since they are opinion leaders connected with the last mile, they could prove effective to check the spread of false information. For instance, our survey highlighted that many beneficiaries withdrew their subsidies within 2-3 days of their credit, as they feared the government might reverse the payment if the money remains in bank accounts. This causes unnecessary queuing at the banks and bank agent centers. A similar rumor<sup>10</sup> that extra food rations will be taken away from those who hoarded it had spread in some southern districts in the country. Such myths need to be busted and frontline functionaries can be made responsible to provide the right information to beneficiaries.

Together, these 17 key components are essential to build an effective communications strategy for government-to-people payments and direct benefit transfers. In a time of crisis, implementing them effectively is not easy but can make the difference between a successful program that saves lives and one that cannot.

10. <https://timesofindia.indiatimes.com/city/jaipur/women-in-south-rajasthan-counter-rumours-on-covid/articleshow/76049369.cms>



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