Next Generation Government Disbursement Programs

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Executive summary

— Public disbursement programs are a **vital instrument in governments' policy toolkit**. In times of economic stability, they empower governments to tackle poverty and inequality, while fostering financial inclusion and cohesion among citizens. They also enable governments to deliver vital fiscal stimulus to business, including grants and loans to support small and medium-sized companies.

— **Disbursement programs use taxpayers' money, so governments must work hard to maximize their impact**. Funds must be distributed efficiently and cost-effectively—only to those who need them, and only in line with social welfare and policy objectives. Governments are increasingly realizing disbursement programs can not only be used for effective social protection but, also in some cases, to amplify the benefit of that support to specific areas of the economy. When disbursed funds are spent in the formal economy, part of this money returns to the state in the form of sales or value-added tax.

— Still, **there have been challenges on both sides**. Well-defined eligibility criteria, quick identification of those in need while limiting fraud, and ability to reach eligible recipients in a timely manner are top of mind for the public sector. Beneficiaries face challenges of their own: many are unaware of available social aid and their ability to qualify in the first place, and the application process can be onerous.

— **Public disbursement programs play an even more important role in times of crisis**. With the COVID-19 pandemic, the public administrations came under pressure to deliver timely, targeted financial support to an unprecedented number of people and businesses in need. Agreeing on eligibility criteria and generating a clear list of eligible beneficiaries was the first stumbling block. But this was nothing compared to the challenge of onboarding a large number of new constituents based on a new set of eligibility criteria—some of them unbanked, and many of them spread across rural and remote locations.

— COVID-19 shone a spotlight on the vital importance of effective digital government disbursement. The learnings can be used to shape the next generation of programs, harnessing modern payments technology to help better prepare for the next emergency disbursement event. **Digital identification, mobile communications, and digital payments are the three critical building blocks for digitalizing government disbursement** and expanding financial inclusion. When successfully combined, these three elements have the power to make disbursement programs better targeted, more efficient, scalable, resilient, and citizen-centric.

— Going forward, **social protection and government disbursement programs have to adapt to meet recipients' needs and capitalize on digital and technological advancements**. Governments need to act now to develop a robust, citizen-first disbursements playbook that is well placed to support the social protection obligations to citizens and sharper in fostering growth and resilience funding to business—both in times of crisis and beyond.

About the study

This study has been commissioned and developed in collaboration between Visa—a global payments organization—and Kearney—a global management consulting firm. Our mutual goal is to engage with government officials and policymakers—inspiring them to collaborate and leverage the opportunities provided by digital payments to enhance public-sector services and maximize value for society and the economy.

The study was conducted between June and September 2022. All insights, recommendations, and conclusions featured in this study are based on data and information sourced both before the COVID-19 pandemic and during the last two years of the pandemic.

Primary research

20+
government officials and leaders of public-private partnerships

10+
Kearney Financial Services experts, with experience at the intersection of payments and public sector

9
Visa subject matter experts across different geographies and functions

Secondary research

75+
data sources referenced in the white paper

30+
research and content pieces by international organizations, e.g., the World Bank, the OECD, the UN, the EU, the Asian Development Bank, and the Better Than Cash Alliance

20+
reports of programs and studies published by public sector entities

Global examples

60+
programs deploying digital payments in public disbursement including focus area, description, and results

4
in-depth case studies of flagship disbursement programs across different geographies

The case studies span several themes — permanent social protection, emergency relief disbursement, financial inclusion, and digital ID

1. Introduction

Governments around the world use disbursement programs to make regular payments to their citizens and businesses, from unemployment benefits and social benefit transfers to small business grants. Disbursement programs provide vital financial support for people and companies in economically and socially vulnerable situations, but their remit goes much further. They are also designed to drive prosperity by reducing poverty and inequality, and to enhance financial access and inclusion across society as a whole. Crucially, they are a powerful tool for governments in their drive to deliver economic stimulus and achieve fiscal policy goals.

For decades now, many governments around the world have actively pursued financial inclusion as a way to alleviate poverty and economic vulnerability. The 2018 World Bank ASPIRE report[1] puts the average global spending on social safety nets at 1.5 percent of GDP—covering a global average of 45 percent of the poorest quintile.

Many countries have worked tirelessly to improve their social assistance policies. In Brazil, the Programa Bolsa Família—a nationwide conditional cash transfer program, allowed low-income families to receive social benefits on the condition that they, for example, send their children to school. The program reached 14.28mn families (about 20% of Brazil's population) in 2020, making it the largest such program in the world. In India, financial inclusion became a government policy initiative based on recommendations of the Rangarajan Committee in 2008. However, the biggest change came with the rollout of Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014, generating more than 260mn new operative accounts and more than 245mn new debit cards in just four years.

As the COVID-19 pandemic (referred to as "the pandemic", "COVID-19" or "the COVID-19 crisis" hereafter) unfolded, governments launched fiscal and monetary initiatives designed to alleviate the financial impact of the crisis. They provided financial support for vulnerable and low-income households, including those disproportionately affected through loss of employment and income, and introduced packages to support small businesses hit by tight liquidity and a significant drop in turnover. The series of lockdowns and social distancing measures provided a compelling demonstration of the vital importance of social protection systems that are well-functioning, efficient, inclusive, scalable, resilient, and remote. Technology and innovation supercharged national disbursement programs, with the most impressive solutions being those designed to combat specific national challenges and adapt to the needs of citizens.

This paper explores the digitalization of public disbursement programs, taking a closer look at the challenges facing governments and beneficiaries and analyzing the opportunities that lie ahead. The pandemic exposed existing issues with public disbursement systems and triggered new ones—highlighting gaps in the power of governments to deliver emergency aid to their citizens in a fast, efficient manner. **This paper demonstrates the critical role that well-developed digital infrastructure and digital payments can play in delivering more effective government aid and in scaling up programs and payments. It is here that the "digital trinity" of digital ID, mobile communications, and digital payments infrastructure can act as the key building blocks for a new type of digital and fit-for-purpose government disbursement.**

The paper draws conclusions based on global government disbursement programs targeting individuals and businesses—both as emergency relief and during non-crisis times. It takes stock of some of the critical learnings derived from this unprecedented global situation and explores further opportunities for development moving forward.

[1] The 2018 World Bank report based on the Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE) database covers 124 developing and transitioning countries and 80 percent of the world population, using data collected from 2009 to 2016.

What are government disbursement programs?

Government disbursement programs are programs funded by governments as part of their social protection systems to support, among others:

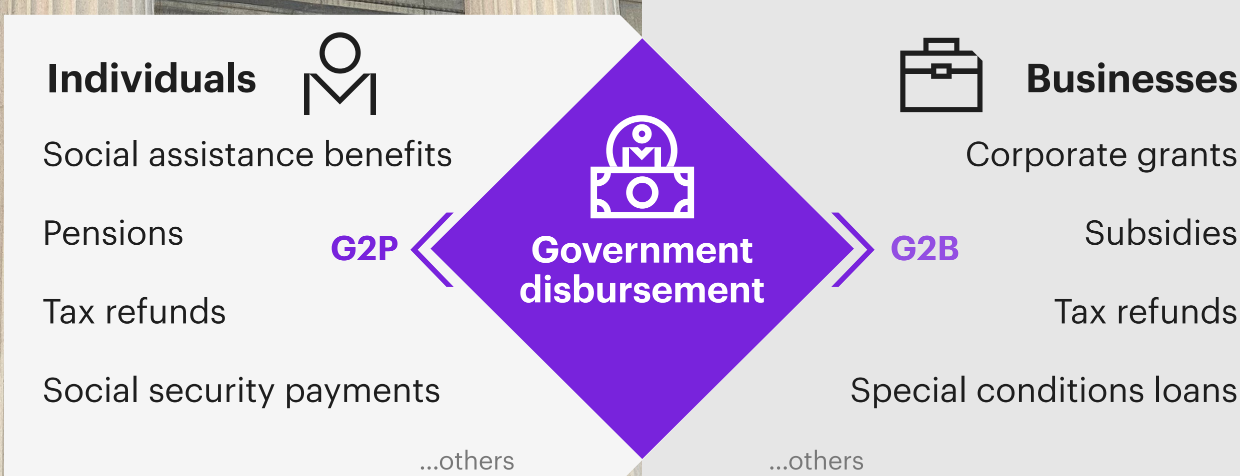
1. **private individuals and families**, especially vulnerable individuals and families or those experiencing temporary difficulties. Governments disburse funds to citizens for the provision of social benefits, emergency payments, pensions, social security benefits, etc.

2. **small businesses**, usually with the goal of increasing employment, promoting investment and entrepreneurship, or bolstering economic growth. Government support here includes grants, subsidized or guaranteed loans, and sponsored worker training programs.

In this paper, we refer to supported citizens and businesses as the “recipients” or “beneficiaries” of government disbursement programs.

For the purposes of this paper, we focus on in-cash social assistance schemes (also called social safety nets)—non-contributory and mostly non-conditional interventions designed to help individuals and businesses cope with poverty and vulnerability.

As part of their social protection systems, besides social assistance, governments also run social insurance programs (contributory interventions) and labor market programs (designed to improve chances of employment and to smooth income during unemployment). The latter are occasionally referenced, but not covered in detail, in the current paper.



2. The critical role of government disbursement programs

In most countries around the world, governments play a central role in supporting economic health and providing aid to economically vulnerable citizens and businesses. In crisis situations, governments must be able to rapidly increase both the scale and speed of the distribution of state-disbursed funds. With many experts anticipating feeble growth and elevated inflation for a considerable amount of time, government disbursements are likely to remain a policy instrument of first resort.

2.1. A sizable portion of government spend before the pandemic

Government disbursement programs have played an important role in the global economy for decades. Globally, the median country spends around USD66 annually per person[2] on social safety nets. In the period between 2010-2014, spending on social safety nets totaled USD329bn in 120 developing countries explored[3] by the World Bank.[4]

Support to businesses before the pandemic mostly took the form of subsidies at the national level and grants from supranational entities. The European Union, for example, supports more than 200,000 businesses every year through grants, business loans, microfinance, guarantees, and venture capital. The Canadian government allocated USD6.2bn (CAD8.4bn) in loans and USD1.3bn (CAD1.8bn) in loan guarantees for small businesses, and an additional USD333mn (CAD450mn) in late-stage venture capital to Canadian entrepreneurs in 2018.

[2] Considering total population, not just beneficiaries. Amount in purchasing power parity terms. Excluding health fee waivers.
[3] The study includes countries defined as "developing" by the World Bank. The World Bank uses income classifications to group countries (based on gross national income per capita), referring to the low- and middle-income groups taken together as the "developing world." (Source: What are emerging markets? – World Bank Data Help Desk).
[4] The objective of *The State of Social Nets* is to compile, analyze, and disseminate data and developments at the forefront of the social safety net agenda. This series of periodic reports is part of broader efforts to monitor progress in the implementation of the World Bank 2012–22 Social Protection and Labor Strategy. This second edition examines trends in coverage, spending, and program performance based on the World Bank Atlas of Social Protection: Indicators of Resilience and Equity (ASPIRE) updated database. Publication date: 2015.

2.2. COVID-19 magnified the demands on government disbursement

The rapid spread of COVID-19 was a game-changer for government disbursement programs. As jobs were decimated and income was eroded, many citizens were left struggling under unprecedented financial strain.

In Latin America and the Caribbean (LAC), the impact of COVID-19 was devastating. Income dropped for 60 to 70 percent of all households. Nearly half of workers stopped working, while 16 percent lost their jobs. Meanwhile, in Southeast Asia, there were 10.6mn fewer employed workers in 2020 compared to a non-pandemic scenario, according to the International Labor Organization.

In other countries too, the repercussions were profound. In April 2020 the unemployment rate in the U.S. hit 14.8 percent—the highest level since records began in 1948—equal to 22.1mn jobs lost in just four months. In July 2021, aggregate employment was still languishing at 5.4mn jobs below its pre-pandemic level, according to the U.S. Congressional Research Service.

In a bid to address these dramatic losses, governments moved swiftly to ramp up their social protection programs. By January 2022, almost 4,000 social protection and labor measures had been planned or implemented by 223 economies in response to the pandemic. The financial fallout also triggered a spike in the number of recipients of government support. By 2020, 28.9 percent of the global vulnerable population was receiving social assistance. Between 2020 and 2021, over 1.3bn people—or 17 percent of the world's population—were receiving at least one COVID-19-related disbursement payment.

Effects of the COVID-19 pandemic on the economy[5]

2/3
households in LAC suffering a drop in income

10.6mn
fewer employed in Southeast Asia

14.8%
highest unemployment rate in the U.S. since 1948

70%
informal workers in G20 suffering income drop

50%
SMBs reported a strong drop in revenue

Effects of the COVID-19 pandemic on government disbursement programs[6]

4,000
social protection and labor measures globally

223
economies providing COVID-19 support

1.3bn
people receiving at least one COVID-19 aid

$800bn
in social protection in the first 9 months of the pandemic

$3.9tn
spent on rescue packages for SMBs in OECD countries

[5] World Bank, 2021; ILO, 2021; Congressional Research Service, 2021; ILO and OECD, 2020; OECD, 2022.
[6] OECD, 2022; World Bank, 2021 and 2022 ("living paper").

As the number of social protection programs increased, so too did the budgets involved. In the last nine months of 2020 alone, at least USD800bn was invested in social protection. Between March 2020 and May 2021, global fiscal support amounted to USD13.8tn. Government spending on social assistance to private individuals surged from 4.4 percent of GDP to 8.9 percent of GDP in Spain; from 5.3 percent of GDP to 8.4 percent of GDP in France; and from 4.1 percent of GDP to 4.7 percent of GDP in Australia.[7]

The World Bank's Map of SME-Support Measures in Response to COVID-19 shows that 22 out of 135 countries offered grants to businesses affected by the pandemic in April 2020. OECD countries spent USD3.86tn on rescue packages for small businesses. In the U.K., small and medium-sized businesses (SMBs) in the retail, hospitality, and leisure sectors received cash grants of between USD12,800 (GBP10,000) and USD32,000 (GBP25,000) during the first few months of the pandemic. Germany rolled out a USD11.4bn (EUR10bn) program of direct subsidies to sole entrepreneurs and micro-enterprises. These measures were part of a fiscal stimulus estimated to reach up to 11.2 percent of G20 countries' GDP in 2020.

2.3. Crises exacerbate longstanding financial inequality

COVID-19 has demonstrated the potential of global crises to disrupt the lives of people and businesses globally—and the pandemic will certainly not be the last crisis the world will face. The looming global recession, growing energy prices and inflation, food shortages and hunger in parts of the world, and climate change will dominate the global agenda in the coming years.

At the same time, those people that are already vulnerable tend to be the hardest hit in times of crisis. Low-paid, often low-skilled, workers were particularly affected during the initial phase of the COVID-19 crisis. Workers employed in the informal economy[8] were also dealt a heavy blow. According to the World Bank, the pandemic has magnified income inequality across emerging markets and developing economies—as measured by the Gini coefficient—pushing it back to levels last seen in the early 2010s.

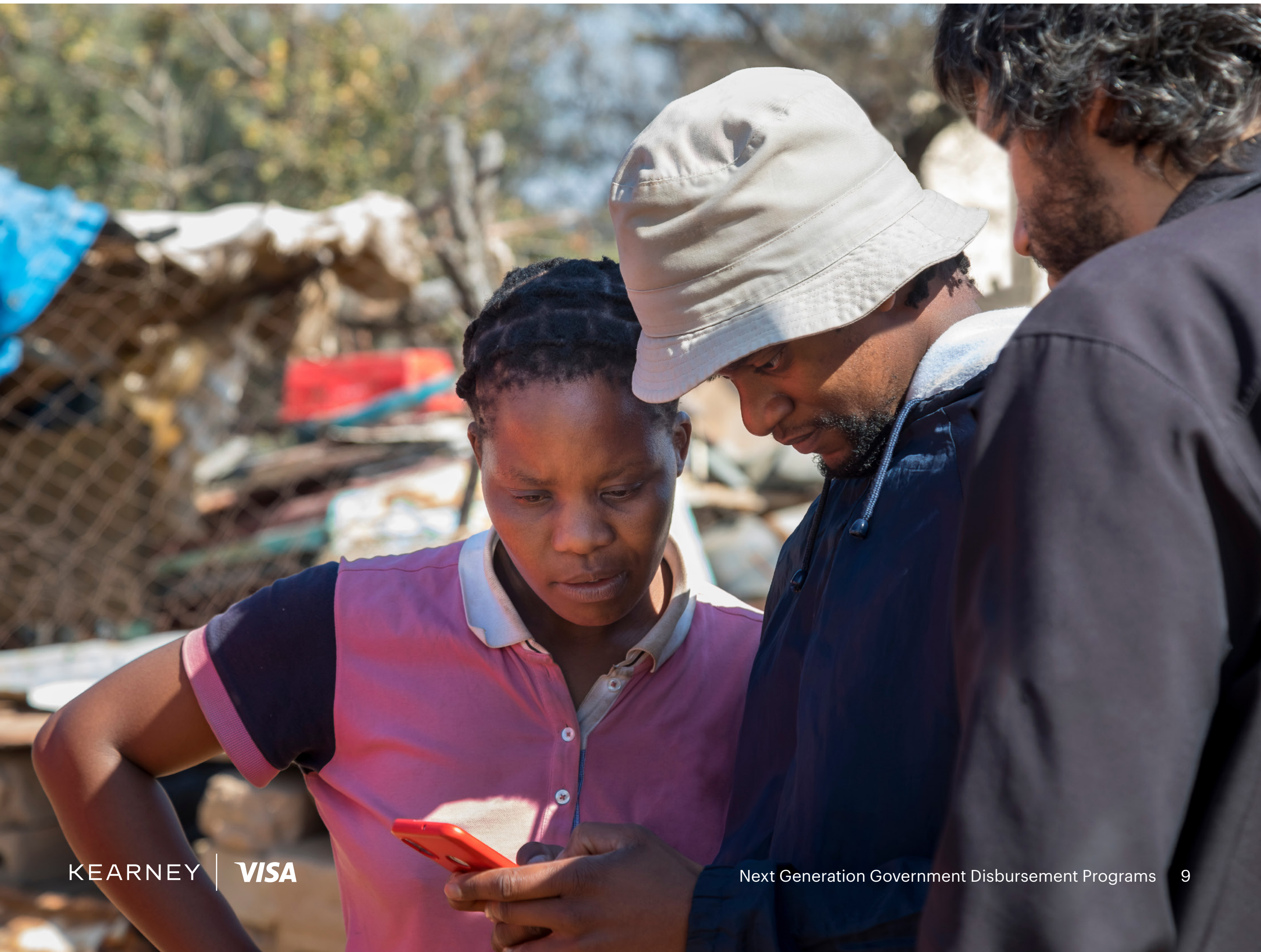
The pandemic has provided a crucial lesson for governments. Future crises have the power to aggravate poverty, widen the income inequality gap, and erode the social policy gains made in recent decades. As the number of individuals and businesses in need grows, government disbursement programs will remain a critically important policy instrument—and the ability to efficiently and effectively distribute funds will become more vital than ever.

[7] Kearney calculations, taking as baseline OECD data from 2017 to 2019 (latest year available) on income support to the working age population (excluding pensions, health, and all other social services included in public social expenditure), and estimating the increase based on the 2019-2020 difference in data on in-cash social benefits to households, also from the OECD.
[8] The informal economy includes largely legal income-generating activities conducted beyond the visibility and reach of public authorities.

3. Challenges for government disbursement programs

Government disbursement programs come with some common challenges—both for the government agencies themselves and for the recipients.

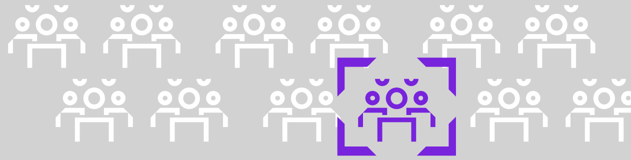
Disbursement programs use taxpayers' money, so governments must work hard to maximize their impact. Funds must be distributed efficiently and cost-effectively—only to those who need them, and only in line with social welfare and policy objectives. Meanwhile, beneficiaries face some challenges of their own. Many are unaware that they are eligible for social aid in the first place, and the application process can be onerous.



3.1. Challenges faced by governments

IDENTIFICATION

Lack of formal identification



When it comes to ensuring that social aid reaches only the intended recipients, lack of formal identification is a tough challenge. Estimates suggest that at least 1bn people have no formal identification. Without an effective identity (ID) system—ideally based on digital ID or device authentication—beneficiary lists are often littered with nonexistent individuals or "ghosts." This not only opens up the potential for abuse, but can also lead to people who are eligible for support being overlooked or impossible to identify if they have no formal ID. In disbursement programs involving business loans, governments also have to identify the beneficial owner of the legal person as part of the loan onboarding process. When more than one individual has controlling ownership and qualifies for the role, the identification process can pose significant delays.

India reduced internal fraud and leakage from pension payments by 47 percent when the country transitioned from cash to payments via biometric smart cards. The government saved millions of dollars annually in administrative costs—more than enough to cover the cost of the new system.

ELIGIBILITY

Complex constraints on eligibility

Determining eligibility for government disbursement programs quickly and with minimal requirement for face-to-face contact is complicated, as existing government social assistance databases often lack data on a large segment of the population. When there is pressure to distribute economic aid as swiftly as possible, eligibility can sometimes be compromised.

When the **U.S.** government passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in 2020, it excluded household liquidity from the eligibility criteria. But research found that households with more than USD3,000 in the bank spent none of their CARES payments, while families with USD500 or less spent almost half of every CARES dollar within 10 days. As a result, this fiscal stimulus designed to boost the country's economy became "something of a blunt instrument" according to University of Chicago's Constantine Yannelis.

REACH

Hard-to-reach segments of the population

Perhaps unsurprisingly, those people who are in the greatest need of government support are often the hardest to reach. This includes individuals with low levels of literacy, limited access to technology, and those who live in remote rural areas or regions of conflict. It also includes children (who might not qualify for government support on their own), women, the elderly, disabled people, and members of minority or indigenous groups. For governments, finding effective ways to reach these communities—and enhance their access to financial aid and to the financial system—is a top priority.

When the conflict in **Ukraine** displaced millions of Ukrainian citizens, the United Nations High Commissioner for Refugees (UNHCR) used security codes to distribute assistance. Unique codes sent via text message directly to the Ukrainian refugees enabled them to withdraw the money from any ATM in Poland. This approach enabled the UNHCR to overcome the issue of both limited access to the formal banking system among displaced populations and the inefficiencies associated with traditional paper-based payment methods.

IMPACT

Spending disbursements in undesirable areas

Against a global backdrop of widespread financial vulnerability, governments are keen to ensure that social assistance disbursements are spent as intended—to support the wellbeing of their citizens and to achieve policy objectives when granted to small businesses. Governments can utilize controls to prevent certain types of spending, directing consumption instead to sectors of the economy that will benefit from the fiscal stimulus.

The **Greek** government used such an approach when it implemented the Freedom Pass, which made digital payments of USD180 (EUR150) only to citizens who had been vaccinated against COVID-19. The Pass delivered two important benefits for the government: first, it encouraged beneficiaries to take part in vaccination programs; second, it ensured that funds were spent in vulnerable sectors of the economy, as the Pass could only be used for purchases within Greece, and specifically in the sectors of tourism, culture, and transportation.

Combating eligibility fraud among small businesses

One of the biggest challenges of the pandemic showed up in government-to-business grants and support. Aid was dispensed with a "firefighter hose," designed for rapid impact. Errors began to emerge, sparking nationwide scandals over misuse and interception fraud (for example, funds provided to companies that were inexistent, not in need, or otherwise ineligible).

In late 2021, **Australian** Service New South Wales (NSW) and NSW Police established Strike Force Sainsbery to investigate fraudulent applications for COVID-19 business support payments. By that point, Service NSW had identified suspected fraudulent COVID-19 micro-business grant applications worth USD11.9mn (AUD15.9mn)—or 2.6 percent of all paid applications.

In the **U.K.**, the Bounce Back scheme was set up to help businesses survive the pandemic, with the government guaranteeing loans of up to USD67,500 (GBP50,000). Government estimates suggest that as much as USD4.7bn (GBP3.6bn) to USD8.3bn (GBP6.3bn) of the USD61bn (GBP46bn) provided was lost to fraud or error.

Several European countries used digital solutions to identify and combat fraud in support schemes for businesses. **Norway** used data mining to identify fraudulent claims for 'ghost' employees from the wage compensation scheme administered by the Social and Welfare Administration agency, which by mid-2021 paid in total USD852.8mn (NOK8bn). Data was collated from public company information, the agency's own databases, bank statements, and the Norwegian tax administration, estimating fraud to be USD2.98mn (NOK28mn).

Financial benefits of digital payments

Keeping costs under control

The scale of government disbursement programs dramatically amplifies even small differences in the costs between payment instruments. Concerted efforts to digitalize government payments have delivered significant savings.

USD7bn

of savings were generated by **India**'s government payments digitization program over 2.5 years.

USD1.27bn

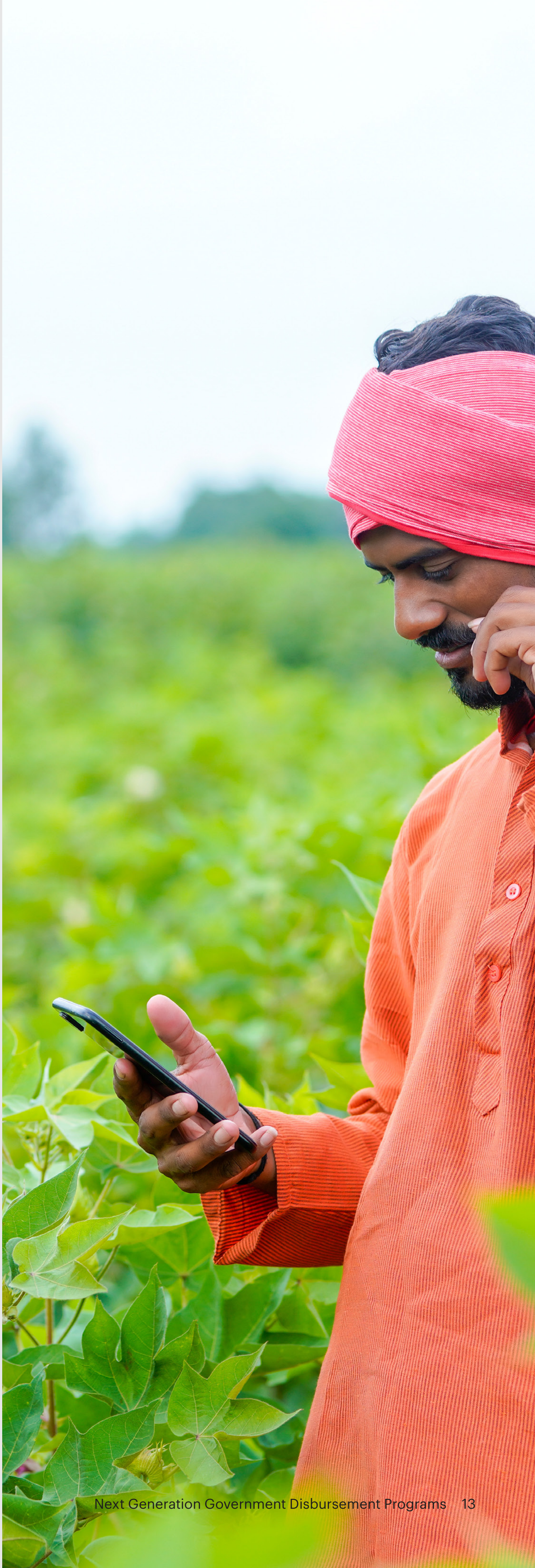
were saved by **Mexico** per year due to its government payments modernization program.

38%

according to data of the government of **South Africa,** this is how much lower the cost of digital payments for social transfers is, compared to that for payments made in cash or by check.

USD651mn

(PLN3.1bn) is the estimated savings between 2022-2023 of **Poland**'s largest social disbursement program, by moving from cash to digital payments, along with other optimization initiatives.



3.2. Challenges faced by recipients

AWARENESS

Low awareness of disbursement programs

If people are unaware of government disbursement programs, they cannot apply for them—and cannot benefit from them. Members of marginalized communities may face serious difficulties when it comes to finding out about programs and determining their eligibility. In addition, frequent changes to programs and requirements may deter many potentially eligible recipients from applying in the first place.

"[I found out about the benefit for the mentally disabled] by chance. The Chairman of the Committee knew [that] my kid was disabled. He asked if we had received any support or not. I replied that we hadn't received any."

Nguyen Xuan Chung, a 57-year-old father of a disabled child, Vietnam[9]

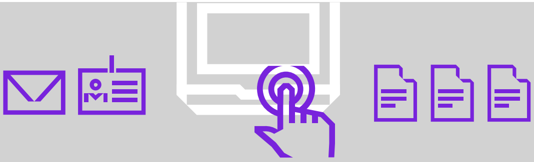
"[The application method] wasn't very clear to me, but I tried anyway and it worked out. There was also an intermediate step: my request had to be validated by my ex-partner – as if he had to allow me to receive the check."

Cristina, a 40-year-old single mother of two, Italy[10]

[9] Ethnographic research commissioned by Visa in Vietnam, 2022.
[10] Ethnographic research commissioned by Visa in Italy, 2022.

APPLICATION

Time-consuming, inconvenient application processes



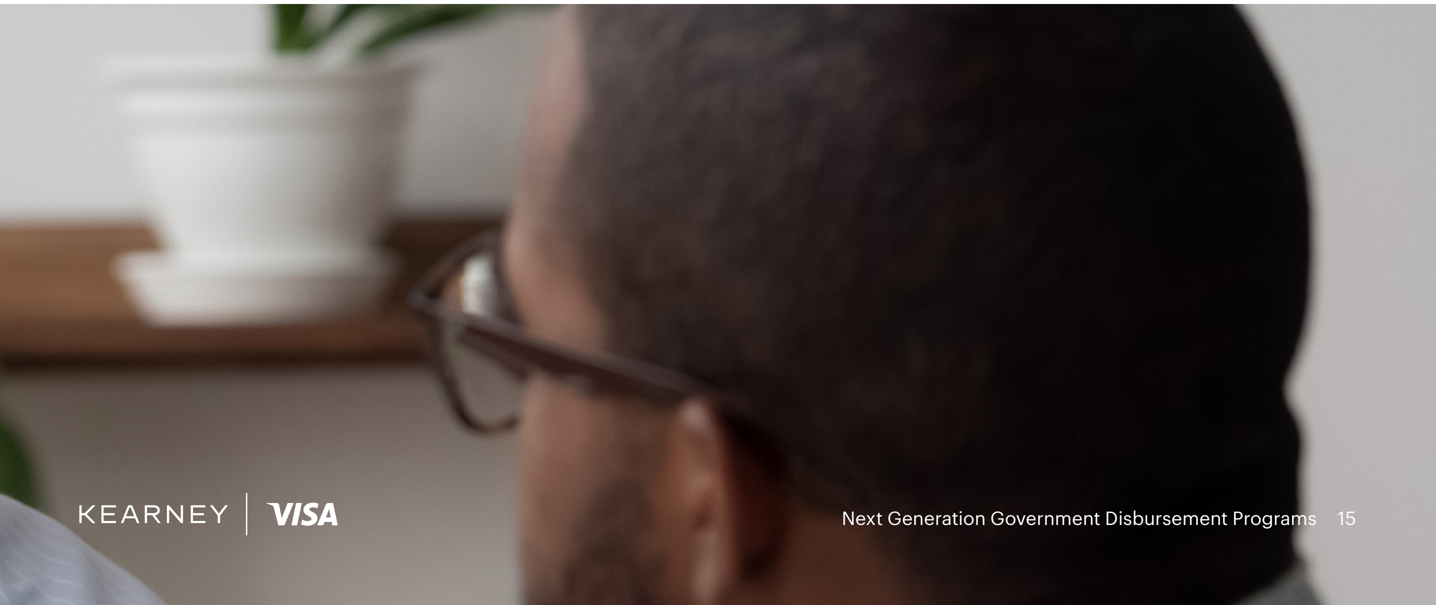
Participation levels are also hampered by the time and inconvenience associated with filling out applications and complying with program requirements. Before COVID-19, face-to-face applications were the norm—as were the reams of paperwork and complicated eligibility criteria that came with them. The shift to digital, app-based applications may have significantly streamlined these processes, but it has also left less digitally savvy applicants struggling to complete online-only application processes.

The social protection response in the Philippines during the COVID-19 pandemic is unique among the countries that responded rapidly to the crisis for its reliance on manual processes, including using paper forms distributed by local government officials to expand coverage, rather than leveraging its social registry or cross-checking against other administrative databases. The pace of payments was uneven, reaching existing beneficiaries of social protection programs much faster than new ones, thus giving the impression of a rapid response, while masking the significant delays faced by many beneficiaries.

"[The public official] knew we were going to be approved [for the housing benefit] because of our income. She knew by experience, essentially, and she told us as much. But she had to send in the papers, so that the government would approve the application. The government took two months to approve them. This whole delay was pointless."

Marina, mother of two and a long-time recipient of Greece's housing benefits[11]

[11] Ethnographic research commissioned by Visa in Greece, 2022.



RELIABILITY

Lack of certainty on payment transfers

Once they have successfully applied for funds, recipients need to understand exactly when the first transfer will take place. For the financially vulnerable, it is vital to have the certainty that these regular payments will arrive on time.

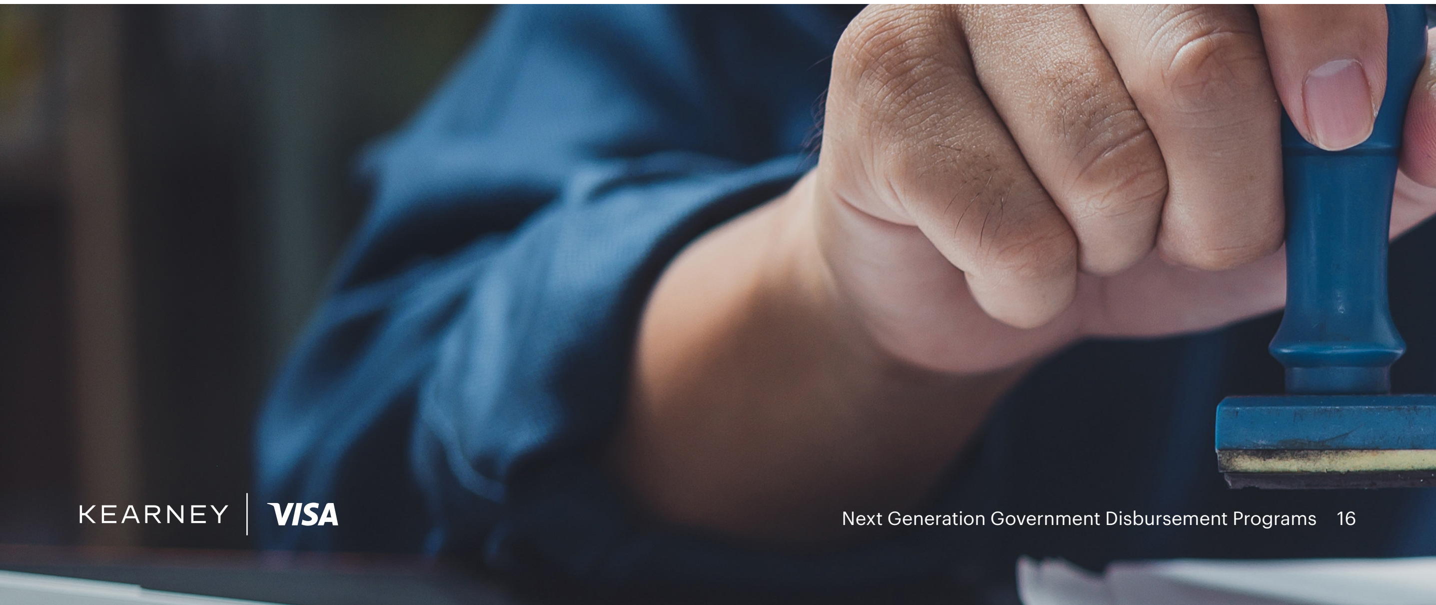
Where recipients have recently changed their chosen method of disbursement to digital, reliability becomes even more important. Recipients often need reassurance that the government will not withhold the benefit transfer or limit the use of funds in any way. Lack of trust and lack of knowledge often lie at the heart of these concerns.

In the U.S., the IRS and Treasury Department were able to start distributing COVID-19 relief packages within two weeks of passing the CARES Act, as they could rely on tax returns on file for many eligible recipients. To accelerate the disbursement process, the "Get My Payment" tool was up and running within two-and-a-half weeks after the act was signed. It allowed the 30 million individuals and families eligible to receive aid who do not normally file a tax return, as well as those who do file tax returns but may never have connected a bank account to the IRS, to provide account details, and thus receive their payment more quickly by direct deposit.

"[Having waited 14 months for the benefit], I would like the approval to take a month, then receive money within the next 30 days rather than having to stress and be put in a difficult position where I don't have the funds to pay food and bills. […] We had some money saved, I also had to borrow some from my parents - it was a difficult phase."

Giorgos, a 59-year-old recipient of basic income benefits, Greece[12]

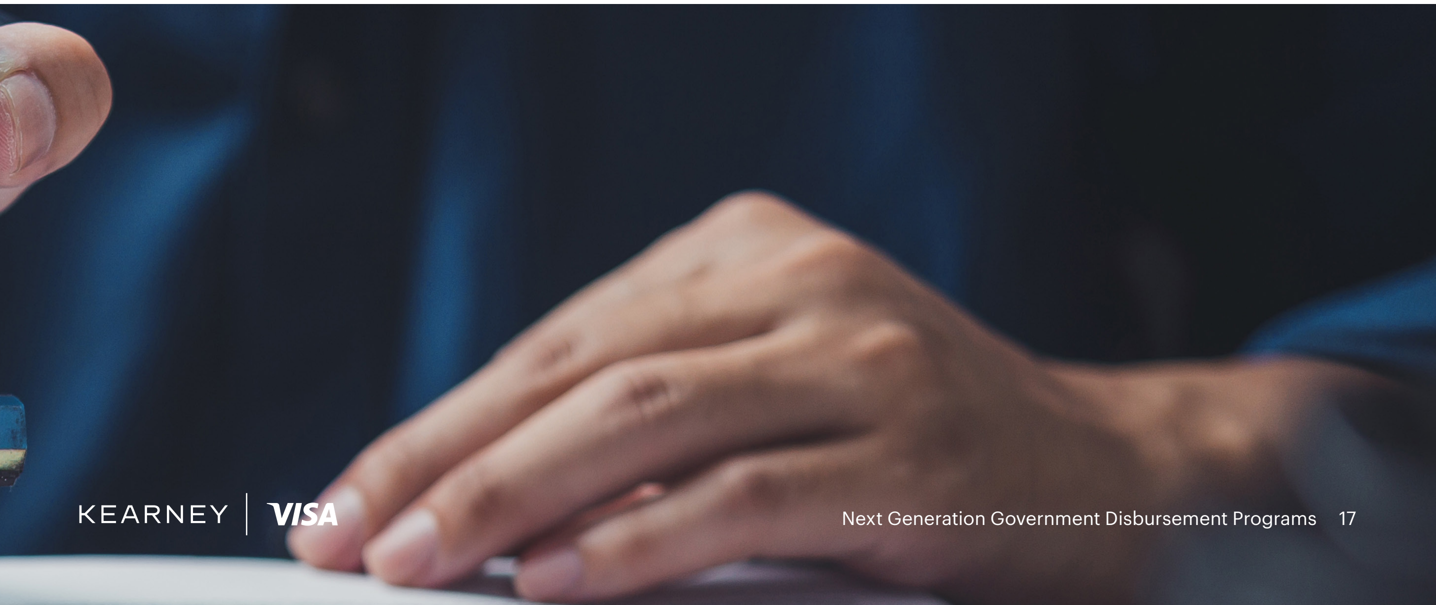
[12] Ethnographic research commissioned by Visa in Greece, 2022.



CONVENIENCE

Difficult access to funds

The success of disbursement programs depends on the recipients having easy, convenient access to their funds. This means that the method chosen by the government needs to be aligned with the penetration and accessibility of different payment methods in that particular geography. In the U.S., for example, around 5 percent of the adult population does not have a financial services account. For these individuals, it is important that alternative payment methods, such as prepaid cards, are available. Prepaid cards can also provide a good alternative for banked recipients reluctant to share their bank account details with the government. To spur the adoption of digital payments, governments should also explore the opportunity to create digital training programs—supporting individuals and SMBs in building their skills and overcoming challenges related to applying for, receiving, or accessing payments.



4. Government disbursement and the COVID-19 pandemic

When the COVID-19 pandemic gained pace and the magnitude of its effect started to become apparent, many governments were confronted with a pressing need to support a significantly larger group of citizens and businesses with public disbursement programs. Agreeing on eligibility criteria and generating a clear list of eligible beneficiaries was just the first step and it was already a stumbling block. Onboarding a large number of new constituents based on a new set of eligibility criteria—some of them unbanked and many of them spread across rural and remote locations—and ensuring the funds reach them in a timely manner proved significantly more trying.

The COVID-19 pandemic provided a compelling demonstration of the critical role that well-developed digital infrastructure and digital payments can play, especially in delivering and scaling up more effective government aid delivery. Many governments became convinced of their advantages based on first-hand experience and innovative solutions implemented during the pandemic. But some still face challenges in sustaining programs that were designed and launched during this time. As the pandemic starts losing strength, previous practices could creep back in—for several reasons.

The end of special conditions

During the pandemic, special conditions were agreed to and granted for a limited period of time to ensure that financial support could be delivered to those in need as quickly as possible. But as the pandemic recedes and the world learns to live with COVID-19, agreements signed in the uncertain days of lockdown are being revisited and revised.

The digitalization of disbursement programs cannot happen without digital payments infrastructure—but this can be out of reach for governments with limited funds. In Togo, the government worked with two national mobile payment operators to deliver social benefits during the pandemic. When the program was launched, all parties agreed to eliminate transfer tariffs so that applicants could receive their money without paying fees. Nevertheless, the provision of favorable conditions for the adoption of digital payments should go beyond the scope and timeline of a disbursement program, in order to ensure habit formation and long-term continuation.

Lack of awareness of temporary programs

In the Philippines, the deposit accounts provided to beneficiaries during the COVID-19 Social Amelioration Program were temporary and restricted. They could be converted to a full account within 12 months if they met Know-Your-Customer (KYC) requirements, but beneficiaries had to actively take steps to convert, and awareness of the possibility of conversion was very low. In such situations, governments can play a supporting role by providing targeted financial education, and by launching far-reaching communication campaigns on how to retain access to benefits beyond the pandemic.

Parallel structures and multiple stakeholders

In many countries, disbursement programs involve different government entities—even in non-crisis times. For example, social protection agencies often oversee the definition of disbursement objectives, strategies, and criteria, while the Ministry of Finance handles the effective distribution of funds and the payments infrastructure. This can lead to a separation of design and execution. With governments under pressure to find emergency solutions and prioritize speed over procedures, the responsibility for running emergency disbursement programs often fell to different administrative entities than those normally in charge, often requiring multiple stakeholders to work together.

In Namibia, the government introduced the Emergency Income Grant (EIG) at the beginning of the COVID-19 pandemic in order to cushion the impact of the pandemic and help households who experienced reduced or no income. Under this first-of-its-kind initiative, the Finance Ministry processed payments in collaboration with the Social Security Commission and other financial sector and information communication technology stakeholders, committing to make EIG payments no later than seven days from the day of application. While the COVID-19 crisis has demonstrated the ability of governments to react swiftly, permanent structures and partnerships have not matched the speed of this response.

For digitalization to become a permanent part of government disbursement, the structures and responsibilities for the new process must be formalized as successors of the pandemic programs, with digital methods and capabilities carried over at program end. The clear, formal allocation of responsibilities, and the extensive information interchange are both essential to continuous improvement.

Ad hoc regulatory modifications

In some cases, the COVID-19 pandemic found governance systems and processes unprepared to scale up social protection programs. The health crisis exposed many social protection systems as fragmented and patchy, and prone to structural setbacks. As a result, many programs were based on ad hoc agreements and legal modifications. For example, for Colombia's Ingreso Solidario disbursement program, a regulatory change allowed for the exchange of information between mobile network operators, banks, and the government—for the duration of the program only. Permanent structures must be put in place to ensure their sustainability over time.

The risk of returning to old habits

Once government and private sector incentives recede and physical restrictions are no longer in place, some recipients might go back to previous payment practices. Often, this means reverting to cash payments—either because recipients have not had time to become familiar with the digital instruments, or because they feel the costs—with transaction fees now included—have become too high.

In Jordan, the government distributed emergency aid to vulnerable households during the COVID-19 pandemic through mobile wallets, with self-onboarding simplified and heavily promoted across the different mobile wallet providers. While the number of mobile money transactions experienced a large jump for two months, a large drop was observed after July, possibly indicating that a significant portion of beneficiaries only used the system to receive aid payments and will likely not become active users of the mobile wallets once aid payments are reduced or halted.

Sustaining the gains made during the COVID-19 pandemic relies heavily on government action. There are two important imperatives ahead of responsible government agencies: one, sustaining and further digitizing government disbursement programs; and two, making programs simpler and more citizen-centric in order to encourage and drive adoption. Governments that act on these two imperatives have the opportunity to significantly increase financial access and inclusion, and advance digitalization of society and the economy.

There are two important imperatives ahead: one, sustaining and further digitizing government disbursement programs; and two, making programs simpler and more citizen-centric in order to encourage and drive adoption.

Boosting financial inclusion

Digital payments are typically the first entry point into the financial system for recipients who had previously relied on cash alone. A convenient and reliable digital disbursement not only proves its benefits but also encourages future usage of electronic financial products. Governments can contribute to the financial education of their citizens in a way that private financial institutions are unable and unlikely to pursue. Incorporating financial enablement into digital disbursement programs has powerful long-term benefits for the most economically vulnerable citizens.

According to the Global Findex Database, an estimated 25mn of people aged above 15 years in **Brazil** entered the financial system for the first time to receive money from the government. In total, 15 percent of adults in LAC made their first utility bill payment directly from their account for the first time during the pandemic. For customers to gain confidence in digital tools, they need to become familiar with those tools and repeatedly use them. In **Tanzania**, customers had the option to receive digital payments through the provider of their choice or stick with cash payments. Over a year, the number of recipients opting for digital payments gradually rose from 17 to 44 percent as their awareness of and confidence in using the digital option grew.

Financial inclusion also emerged as a driver for Central Bank Digital Currencies (CBDCs)—the digital form of a country's fiat currency. Some countries are at least conducting research on CBDCs. In the **Bahamas**, the Sand Dollar was introduced to help facilitate financial inclusion across 390,000 people spread across 30 inhabited islands—many of them remote. CBDCs can also overcome prohibitive banking requirements; a case in point is the e-naira in **Nigeria**. The Central Bank of Nigeria has ensured that socially and financially disadvantaged persons are not being precluded from opening accounts for lack of acceptable identification, and has established a three-tiered KYC regime with flexible requirements for low- and medium-value account holders.

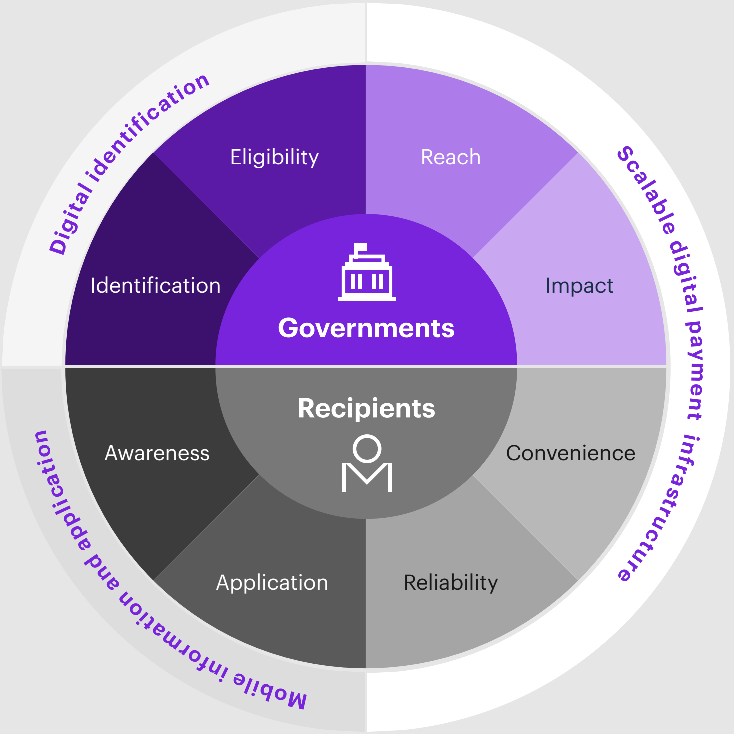
5. Designing citizen-centric digital government disbursement

The COVID-19 pandemic has provided a valuable opportunity for many governments to observe first-hand the benefits of digital disbursement. Some of the digital solutions implemented during the pandemic will not be sustained beyond it. But the learnings can be used to shape next-generation programs that use technology to raise awareness and provide access to more citizens and businesses in need of the public safety net, to reduce fraud and better target public funds, and to boost adoption through convenience and simplicity of design—thus preparing governments for the next emergency disbursement event.

The role of digital technology in social disbursement programs extends through the entire value chain of activities, from informing potential beneficiaries about programs, to onboarding and identifying them, screening them for eligibility, helping them to better manage their money and save, and using nudges to making the payments. Digital identification, mobile communications, and digital payment infrastructure (as a gateway to digital financial services) represent the so-called "digital trinity"[13]—the three key building blocks for digitalizing government disbursement and growing financial inclusion (see Figure 1). Together, these building blocks address the majority of pain points for both public officials and social aid recipients. They also make disbursement programs better targeted; more efficient, scalable, resilient; and increasingly customer-centric.

[13] The "digital trinity" is sometimes referred to as the JAM Trinity (Jan Dhan-Aadhaar-Mobile)—the key enabler at the center of India's transformed digital payment landscape.

Figure 1
Pain points of government disbursement programs and ways of addressing them



5.1. Mobile information and application process

A growing number of people have access to smartphones and mobile devices. While internet connectivity might still be lagging behind in some countries, almost everyone can connect online via 3G- or 4G-enabled devices. 53 percent of the world population is now using mobile internet, with only 6 percent (450mn people) not covered by mobile broadband.

The high degree of connectivity and penetration of mobile technology in the developing world gave governments a significant advantage during the COVID-19 pandemic, enabling them to communicate information on social disbursement programs to large numbers of potential beneficiaries. Moving communication to digital channels increased awareness and made the process easier for potential recipients.

During the crisis, a number of countries launched digital applications for emergency relief through mobile devices, WhatsApp, or websites. Large volumes of applications were collected in a short period.

After traditionally having required applications in person at Social Security Agency offices, in 2020 **South Africa** implemented applications for its COVID-19 Social Relief of Distress grants through a self-service portal accessible from computers and mobile phones. 45 minutes after the applications first opened on the website, utilization of the hosting server was above 95 percent. The government of **Pakistan** launched its primary social protection response to COVID-19, the Ehsaas Emergency Cash Programme, within the first 10 days of the nationwide lockdown, and started to pay beneficiaries only days later. The program required new beneficiaries to nominate themselves through SMS, web-based, or district registration services. Around 11.9mn new beneficiaries enrolled in addition to the 5mn beneficiaries of an existing social protection scheme.

Access to mobile services increased awareness of social disbursement programs and citizen engagement. The ability to apply remotely boosted participation by encouraging applications from a wider cross-section of the population than ever before.

5.2. Digital identification

Digital ID can open up the financial ecosystem to at least 1bn people that are currently excluded from it, enabling them to access financial products and actively participate in economic life.

The **Indian** government did exactly that when it introduced the Aadhaar identification card, which assigns a unique, 12-digit number to every resident and draws on broad information captured on every individual covered (mobile phone number, biometrics, photograph, and demographic details). Aadhaar penetration had reached over 99 percent of the adult population as of 2018 and is now increasingly being used across other government services.

Bangladesh also has a digital ID—with a biometric national identity card—and digital payment program, which has made significant strides in the last decade. During the COVID-19 pandemic, the recipients were not required to pay cash-out fees, and the National Identity Card verification—a biometric, microchip-embedded, smart identity card carried by two-thirds of the population—ensured the benefits reached the right people. (See **Case Study: Responsible digital payments in Bangladesh** on page 32).

Other digital ID solutions have proven their success across borders. The **Ukrainian** DIIA e-government platform and app gained traction during the pandemic through the introduction of ePidtrimka (eSupport)—a one-off payment of roughly USD37 (UAH1,000) to fully vaccinated Ukrainians linked to a digital bank card. In the first two months, the government issued 9.5mn ePidtrimka cards. At the same time, the Ukrainian government is using Diia to send financial assistance to those displaced by the Russian invasion.

Digital ID can help governments to more accurately assess beneficiaries' eligibility for social programs. Connecting a digital ID with other government records, such as tax records or social benefit registry, gives governments the power to verify the identity of applicants and to fine-tune requirements as disbursement programs evolve. Such initiatives have been attempted, albeit mostly using traditional, rather than digital, national IDs.

For example, **South Africa**, **Namibia**, **Türkiye**, **Pakistan**, and **Brazil** used databases linked by the national ID number to screen applications against multiple criteria. In Brazil, the government enrolled beneficiaries from the Cadastro Único—the shared registry for the country's vulnerable population—into the COVID-19 Emergency Aid program. At the same time, self-employed or informal workers who were not in the single registry but were impacted by COVID-19 could apply to the program via cell phone. Brazil's public IT company, Dataprev, then cross-checked benefit claims against some 20 continually updated databases, including tax, social security, and public employment.

Further innovations can strengthen identification and allow more targeted eligibility checks; for example, by using "ambient authentication" data such as device serial number, URL[14] fingerprinting, geolocation, or biometric log-in for validation. These can be used to verify the identity of a mobile device user either on their own, or as an additional layer of identification to one-time passwords—helping governments to detect duplicate applications for benefits. Crucially, the ability of the public sector to minimize fraud in recipient identification and target the funds to eligible recipients goes a long way toward increasing the trust of citizens and business in government integrity and fair practices.

[14] Uniform Resource Locators (URLs).

5.3. Scalable digital payment infrastructure

Before the pandemic, just over half of countries around the world had the ability to make emergency monetary assistance transfers to individuals via electronic payments, according to the 2018 Government E-Payments Adoption Ranking compiled by the Economist Intelligence Unit and sponsored by Visa. As per the World Bank Global Financial Inclusion Database, 22.4 percent of the recipients of government disbursements in the lower-middle-income countries[15]—as defined by the World Bank—received them in cash in 2017. This was the starting point of many countries when the COVID-19 pandemic started to unfold.

Countries used a variety of payment methods to deliver scaled-up benefits to their citizens. Some governments opted to use solutions that they were already familiar with and perceived as being scalable to meet rapidly increasing demand. (See **Case Study: MoneyToPay – prepaid cards, Spain** on page 28). In other countries, governments turned to technology for new and innovative ways to distribute emergency aid as quickly as possible. This was particularly true for countries with a high share of unbanked population, largely cash-based payments, and face-to-face disbursement of funds.

Both **Nepal** and **Guatemala** started utilizing tokens to distribute aid to the most vulnerable and difficult-to-reach communities. In Nepal, the Rahat tokenized aid distribution management system, based on blockchain technology, is used to distribute funds to individuals affected by crises by sending the recipient a unique token through SMS. Recipients can redeem these tokens for cash or when making purchases, either through a digital wallet, a QR code, or even a merchant's mobile app. In its own attempt to reach unbanked citizens, Guatemala launched the Bono Familia COVID-19 relief program, which utilized SMS to provide all eligible individuals with a unique token: a 16-digit code that they could use to make purchases and withdraw cash. (See **Case Study: Bono Familia, Guatemala** on page 30).

Colombia's innovative Ingreso Solidario program played its own part in disbursing emergency funds to hard-to-reach individuals in need. The unconditional emergency transfer program reached nearly 3mn households–of which 63 percent are headed by women and one-third are first-time users of mobile money accounts–by subscribing not only the banking system but also several large fintechs in the country to reach beneficiaries, including Venezuelan refugees.

When choosing payment methods for a social benefit program, it is important for governments first and foremost to communicate to beneficiaries that digital payments are cheaper and more convenient to receive than cash or checks. In **Liberia**, for example, by receiving their salaries as digital deposits, teachers saw the cost of collecting their money (including bus fares) fall by 92 percent, from USD25 per paycheck to USD2. Cash represents a financial risk to the recipient, increases the risk of poor financial management, and often requires the beneficiary to travel long distances at their own expense to collect it. Digital distribution mitigates these issues and many others.

When exploring digital payment alternatives, governments need to consider the most common and easily accessible payment methods for citizens—and the most widely available acceptance method. It is important to determine the best way to reach all eligible recipients—even those that are remote, unbanked, or otherwise difficult to reach—and the speed both in crisis and non-crisis situations. In some countries, an SMS or USSD code might be the easiest and most widespread way to reach potential beneficiaries; in countries with wider penetration of smart phones, QR codes and mobile wallets might provide the required reach and convenience. In countries with a high proportion of unbanked citizens—some of whom have no official ID—alias directories, based for example on utility bill payments, could provide unique identification and open up access to public funds to marginalized individuals by linking their alias to a virtual account. Governments can better harness these different options to provide fast, easy access to funds for target beneficiaries.

[15] The 2018 World Bank report based on the ASPIRE database covers 124 developing and transitioning countries and 80 percent of the world population, using data collected from 2009 to 2016. The World Bank uses income classifications to group countries (based on gross national income per capita), referring to the low- and middle-income groups taken together as the "developing world." (Source: What are emerging markets? – World Bank Data Help Desk).

While there is no "one size fits all" solution, governments that offer multiple payment methods stand to create a better overall experience for beneficiaries, making government services more user-friendly and accessible. Even payment methods that are relatively safe, fast, and reliable may not be a suitable solution for some recipients. Bank transfers, for example, would not be the preferred method of choice for beneficiaries that are particularly concerned about data privacy, those who would like to avoid joint account access, or those who would prefer disbursed funds to go into a separate pot in order to not be automatically deducted for overdraft repayment. Choice ensures inclusiveness and access and over time fosters adoption.

Well-developed digital infrastructure and digital payments play a critical role in delivering and scaling up effective government aid. The post-pandemic times can be an opportunity to invest in more comprehensive, coherent, and universal systems for government-to-consumer and government-to-business payments. This would require increased collaboration and interoperability between government offices, as well as a move away from individual "programs" to "systems" that combine a range of social assistance measures.

Each element of the "digital trinity" plays an important part in optimizing government disbursement programs, but countries that can successfully combine all three are still few and far between. One positive exception is **Singapore**, which used all three elements in combination to deliver COVID-19 relief aid that was quick and convenient for beneficiaries. The government was also able to minimize fraud and fine-tune the program based on changing imperatives during the pandemic and evolving policy objectives. (See **Case Study: COVID-19 Support Grant and COVID-19 Recovery Grant, Singapore** on page 34).

While there is no "one size fits all" solution, governments that offer multiple payment methods stand to create a better overall experience for beneficiaries, making government services more user-friendly and accessible.

6. Government disbursement case studies

Case study #1

MoneyToPay – prepaid cards

Country	Initiative timeline	Size of disbursement program
Spain 	**Launched:** 2020 **Status:** Varies by state—in some, still ongoing	**# Recipients:** Almost 400,000 as of 2022

Spain was one of the first European countries to see a spike in COVID-19 cases. To mitigate the impact on its health care system, the government imposed a nationwide mobility ban. This severely restricted access to basic necessities for an estimated 7 percent of the Spanish population—or an estimated 3.3mn people suffering from severe poverty or material deprivation. According to Juan Vicente Peral, the previous president of the Spanish Federation of Food Banks, demand for in-kind donations has increased between 30 and 40 percent compared to before the pandemic.

MoneyToPay—CaixaBank's subsidiary and joint venture with Global Payments—joined forces with Visa to distribute social aid to the most vulnerable populations through prepaid cards. The cards reduced the need for social interaction in the middle of the COVID-19 pandemic and national lockdowns. They could be used to purchase predetermined types of goods such as food, basic hygiene products, and medicines at supermarkets and pharmacies. The cards were designed to be rechargeable to minimize paperwork and social contact.

MoneyToPay then partnered with more than 100 local government agencies and NGOs to quickly identify vulnerable families and efficiently disburse the aid. The approach was tailored to meet the specific capabilities of different cities. For example, in the municipality of Madrid, the cards were distributed through existing systems provided by the Department of Families, Equality and Social Welfare (Área de Gobierno de Familias, Igualdad y Bienestar Social), while the government of Andalusia reached recipients through the Red Cross.

The prepaid cards presented several benefits for the Spanish government:

— The use of prepaid cards accelerated the distribution of aid, as beneficiaries did not need to be formally included in the banking system to receive funds. In Madrid, government officials announced that 2,000 families would be reached within the first week of April—just 14 days after the nationwide lockdown began.

— Prepaid cards could be safely delivered, reducing the risk of theft associated with cash and eliminating the need for social contact.

— Public funds were distributed to consumers to spend exclusively at neighborhood merchants that had been hardest hit by lockdowns.

On the recipient side, the authorities' ability to recharge prepaid cards gave beneficiaries the security of a reliable monthly transfer of funds. It also made it easy for them to access their funds and use them straight away.

Based on the success of the prepaid cards, Spanish authorities continue to use them in other social programs such as Madrid's Tarjeta Familias. The ease of use and the quick setup make prepaid cards an excellent solution to reach those in need rapidly and reliably.

Results

— Funds distributed to most vulnerable populations within two weeks to one month

— Gradual expansion of the program's scope: initially, 2,000 families in Madrid were targeted with a monthly payment of USD114 (EUR100); by 2021, more than 7,000 were receiving benefits of up to USD745 per month (EUR630)

Challenges overcome

Identification | Eligibility

Reach | **Impact**

Awareness | Application

Reliability | **Convenience**

Case study #2

Bono Familia

Country	Initiative timeline	Size of disbursement program
Guatemala 	**Launched:** 2020 **Status:** Ongoing throughout COVID-19 pandemic, ended in January 2021	**$:** USD780mn **# Recipients:** 2.7mn recipients

Under the Bono Familia initiative, the Guatemalan government supported almost 2.7mn poor and vulnerable families in the country—almost 80 percent of all households—through an emergency fund disbursement program that provided a maximum grant of USD130 (GTQ1,000) per beneficiary in three separate cash transfers.

The government developed a solution that enabled funds to be paid in just 15 days. In partnership with the World Bank and UNICEF, the Ministry of Social Development worked with commercial banks, telecommunication companies, and VisaNet Guatemala, among others, to create an innovative platform to identify, register, and pay benefits to affected families.

With no Social Household Registry in place, families were deemed eligible if their electricity consumption was less than or equal to 200kWh in February 2020. They were notified through their electricity bill stating, "Eligible for Bono Familia." These pre-screened beneficiaries were then required to register with their personal ID card and their phone number.

Once the Ministry of Social Development (Ministerio de Desarrollo Social) had confirmed beneficiaries' identities, it sent a 16-digit code to their mobile phones. This code gave beneficiaries access to a virtual bank account via which they could make essential purchases at merchants, gas stations, and convenience stores, and/or withdraw cash (by also showing their national ID card).

Leveraging Visa Direct technology, the program enabled the government to make real-time transfers for the Bono Familia program. This effectively gave recipients instant access to the funds. In turn, VisaNet Guatemala created tokens that linked the virtual accounts, thus enabling beneficiaries to spend those funds at any location accepting Visa card payment.

Bono Familia marked the creation of an unprecedented private-public sector alliance in Guatemala, which played a critical role in ensuring the successful scale-up of the government's cash transfer response.

Results

- The emergency fund disbursement solution was created in only 15 days
- The government of Guatemala assigned several banks with expanding the number of virtual accounts, leading to the issuance of thousands of new electronic Visa payment credentials

Challenges overcome

Identification

Eligibility

Reach

Impact

Awareness

Application

Reliability

Convenience

Case study #3

Responsible digital payments in Bangladesh

Country	Initiative timeline	Size of disbursement program
Bangladesh	**Launched:** 2020 **Status:** Throughout the COVID-19 pandemic	**$:** USD147mn (BTD12.5bn) in social security funds; USD588mn (BDT50bn) stimulus to RMG workers **# Actual recipients:** 5mn vulnerable families; 4mn exporting industry workers

Since 2015, the Bangladeshi government has been digitalizing all social safety payments to its citizens as part of its Digital Bangladesh Vision strategy, which aims to drive economic development through digitalization. The Department of Social Services, which runs 52 social safety net programs with 20mn beneficiaries, pays all its benefits digitally. The administration's efforts have also increased financial inclusion, with 79 percent of the population now part of the financial ecosystem—largely driven by the mobile financial services providers.

During the country's first nationwide lockdown in April—through May 2020, the government launched a stimulus package of USD588mn (BDT50bn) for companies in the RMG sector and other exporting industries. Factories had to disburse wages digitally, through either mobile money accounts or bank accounts, to be eligible for the benefits, which led to a significant increase in mobile financial services (MFS) accounts. At the same time, the government used mobile financial services—such as bKash, Rocket, and Nagad—to distribute another package of USD147.05mn (BDT12.5bn) in social security funds to 5mn low-income families. The families were chosen as the poorest among the 12.5mn who were already receiving relief assistance from the government.

The recipients were not required to pay cash-out fees, and the National Identity Card verification—a biometric, microchip-embedded, smart identity card carried by two-thirds of the population—ensured the benefits reached the right people. This increased user numbers and helped build trust in digital payments in the process.

Bangladesh also implemented partnerships involving both private and public sector institutions during program rollout. As of June 2020, 1.14mn digital bank accounts had been opened for the Department of Social Services' cash transfer recipients—64 percent of which belonged to women. Thus, the COVID-19 pandemic empowered the government of Bangladesh to get financial aid to these previously hard-to-reach population segments as seamlessly as possible.

Results

- Partially driven by the disbursement programs, merchant payments using MFS accounts increased in value by 15 times between April 2020 and May 2021
- As government disbursement programs targeted women, in particular in the RMG sector, the number of female-owned MFS accounts increased 21.5 percent between 2019 and 2020 and by 11 percent between March 2020 and May 2021
- The government stimulus package to the RMG sector drove the opening of 3mn new MFS accounts in the eight months from April to November 2020, out of which 1.92mn were opened in the first 15 days of April 2020

Challenges overcome

Identification

Eligibility

Reach

Impact

Awareness

Application

Reliability

Convenience

Case study #4

COVID-19 Support Grant and COVID-19 Recovery Grant[16]

Country	**Initiative timeline**	**Size of disbursement program as of Dec, 2021**
Singapore 	**Launched:** CSG: May 4th, 2020; CRG: January 18th, 2021 **Status:** CSG: ended December 31st, 2020; CRG: up to December 31st, 2022 Each CRG recipient can receive up to a total of three tranches between the start of the scheme on January 18th, 2021, and the end of 2022.	**$:** USD198mn (SGD272mn) (combined CSG in 2020 and CRG in 2021 **# Actual recipients:** 125,000 individuals (98,000 for CSG in 2020 and 27,000 for CRG in 2021) **# Key target:** Individuals who had experienced involuntary job loss, no-pay leave (NPL), or significant income loss. CSG: employees only; CRG: employees and self-employed persons

In the first month of the pandemic, 15 percent of the working population of Singapore reported a reduction in their wages. By the third quarter of 2021, the total number of people employed in the country had fallen by nearly 200,000—14 times more than the number of jobs lost during the Global Financial Crisis.

In May 2020, the government launched a COVID-19 Support Grant (CSG) to provide financial assistance to lower-to-middle-income individuals as they sought new employment opportunities. Applicants were eligible if they had a gross monthly household income ≤ SGD10,000, or per capita monthly household income ≤ SGD3,100 prior to job loss, involuntary no-pay leave (NPL), or income loss. In the case of job loss or NPL, recipients were granted up to SGD800 per month for three months. In the case of monthly salary loss of at least 30 percent for at least three consecutive months, recipients received up to SGD500.

In 2021, the program was relaunched as the temporary COVID-19 Recovery Grant (CRG). CSG recipients that were still experiencing difficulties due to the pandemic could also apply, alongside new applicants. The program targeted individuals who had experienced income loss of at least 50 percent on average for at least three consecutive months, and whose gross household income was ≤ SGD7,800, or whose gross per capita household income was ≤ SGD2,600, prior to their income loss, job loss, or involuntary NPL. Compared to CSG, the assistance for those who had experienced job loss or NPL was decreased to SGD700.

To benefit from CRG assistance, applicants need to submit proof of job search or training prior to application for CRG, as well as demonstrate they had been economically active; that is, in employment for at least six months in the two years prior to the application year.

This allows the government to ensure that public funds reach individuals who, by rejoining the labor force, will help the economy recover from the crisis—rather than those who simply want additional cash.

Singapore's digital ID also carried several benefits both for the government and for recipients. The technology empowered the government to expand the program's eligibility criteria with no significant increase in the application processing time. It also enabled funds to be disbursed quickly and efficiently to the intended recipients, while reducing the risk of fraud. The implementation of digital ID provided both convenience and reliability for recipients, enabling them to apply from the safety of their own home via the platform. And once approved, the funds were credited directly into the applicant's bank account every month for three months, with no further action required.

To make disbursement easier and more convenient, the Singapore government and its Government Technology Agency launched GovWallet – a module integration that allows eligible citizens to receive and spend payouts in one place. While different governmental agencies are still in control of their distribution programs, recipients can track all their pay-outs and spending history via the SingPass or LifeSG apps, and use the LifeSG app to make digital payments powered by GovWallet to merchants via commercially available payment channels, such as PayNow and NETS. With every scan-and-pay, funds are transferred automatically from the government agency to the merchant. GovWallet can also be used to give users reminders on unspent credits, or to only allow spending at a specific selection of merchants. Moreover, GovWallet allows unbanked users to withdraw their payouts as cash from ATMs without an ATM card or spend them as e-credits through the app.

[16] The initiative timeline and other information included in this case study were provided directly by the Ministry of Social and Family Development in Singapore, Comcare and Social Support Division.

Results

- The government utilized the e-government platform, SingPass, to facilitate application, assessment, and communication of enrollment. Recipients used the platform to submit their application and supporting evidence digitally
- The CRG Application portal was set up specifically for the program and enables applications 24 hours a day, seven days a week
- Through the Employment and Employability Institute and Workforce Singapore, the government also provides job search assistance to selected recipients[17]

Challenges overcome

Identification	Eligibility
Reach	Impact
Awareness	**Application**
Reliability	**Convenience**

[17] Third-time CRG beneficiaries are contacted by NTUC's Employment and Employability Institute and offered support for their job search efforts. Eligible applicants may receive up to a total of three tranches of CRG support over 2021 and 2022. Each tranche comprises three months of financial assistance.

7. Takeaways

As governments strive to get financial support to their citizens as efficiently as possible, disbursement programs have to adapt to meet recipients' needs and capitalize on digital and technological advancements. Smarter public disbursement programs have compelling benefits. They have proven to provide vulnerable individuals with access to the financial system and help them better manage their lives; they boost transparency and trust in government spending and strengthen confidence in government integrity; and finally, they support the digitalization of society through the adoption of digital payments and contribute to a more prosperous economy.

Taking all of this into account, the pandemic provided public sector officials with some clear action points.

01

Implement long-term structural changes in social protection

The lessons learned from the social protection responses to the COVID-19 pandemic globally must be translated into long-term structural changes to social protection systems. Success will depend on the ability to properly document the impact of COVID-19 on poverty, inequality, and the lives of vulnerable and marginalized groups of society. It will also rely on the effectiveness of social protection systems in mitigating these effects.

02

Sustain and further digitalize disbursement programs

The pandemic highlighted a clear need to redesign the government disbursement system, and create fit-for-purpose processes that are faster, better targeted, more scalable, transparent and efficient, and end-to-end digital. The disbursement programs of the future need to include digital identification, easy remote onboarding, mobile-driven engagement and communication, instant digital credentials, and adequate payment options for beneficiaries. Laying the groundwork now can mitigate the trade-off between speed, scalability, and eligibility, which has emerged as the most significant design fault of current models. Governments that act now have the chance to avoid being caught up in a crisis situation when the next large-scale disbursement event inevitably comes.

03

Make programs simpler and more citizen-centric

User-centric design is becoming a critical determinant of the success of government disbursement programs. Minimizing the effort involved in the application process and managing beneficiaries' expectations around availability and access to funds are key challenges today. A disbursement experience that is simple, quick, and seamless is key for future acceptance and adoption. Given not all recipients will be online, consistent service delivery across touchpoints would require the public sector to orchestrate delivery across the channels. Citizen-centricity translates also in providing options—how to apply, how to get the funds, etc.—in order to meet people where they are and bring everyone onboard.

04

Ensure interoperability in the public-private ecosystem

Collaboration and interoperability across the public and private sectors are critical to maximizing the power of social benefit programs. Innovations generated in the private sector can enhance government efforts, making them more cost-efficient and more effective in reaching their target audience. Interoperability must also extend to government agencies themselves: if they can work successfully together, they can design disbursement programs that can better identify people in need, perform faster eligibility checks, reduce fraud rates, and ultimately deliver on government policy objectives. Public authorities stand to benefit from discussions with payment service providers that play a critical role in funds delivery, as well as with the non-profit national and international ecosystem that can contribute to the best understanding of the citizens.

05

Support constituents with targeted financial education

The pandemic accelerated the widespread adoption of digital payments. Yet in many countries, digital payments may fall back out of favor once emergency programs are phased out, due to factors like limited acceptance of digital payments at merchants, or high transaction costs. For many individuals, the shift to digital payments is about confidence—and for people who are joining the banking system for the first time, the transition takes time. To reduce the adjustment time and to make the change last, governments must support end-users through ongoing financial education programs. Beyond making and receiving digital payments, education about broader personal money management—such as regularly saving a small portion of disbursements until an event triggers its release—is essential for individuals' long-term financial health. It is here that the government has a real opportunity to act as a standard-setter, flying the flag for digital payments as a powerful vehicle for financial inclusion.

Appendix: Advantages of different payment methods

Where do network credentials make more sense for government disbursements?

Benefits that support payment network credentials (for example, physical or virtual prepaid cards, or tokenized credentials linked to a virtual account) over other instruments used by governments for funds delivery.

Network credentials

- **Where there is a financial inclusion or financial enablement objective** to help citizens become more financially independent.
  - Network credentials encourage savings goals and responsible cash management—disbursed funds are kept in a "separate pocket"
  - Network credentials help beneficiaries control their expenses and could avoid the consumer entering into an overdraft via overspending
- **Where the government would benefit from aggregate spend data** on beneficiary consumption behavior, enabling the identification and application of additional benefits to beneficiaries (for example, discounted travel)
- **Where governments seek to incentivize positive consumption behavior** (for example, vaccine rewards, purchasing in specific areas of the economy to boost economic support) or steer beneficiaries away from financially hazardous behavior (for example, gambling)

... versus:

Transfer to bank account

- Where a large part of the population is unbanked and does not meet credit or identification requirements to open a bank account
- Where the government seeks to facilitate basic banking in daily usage and transactions
- Where the government is looking for an off-ramp to CBDC disbursements

Checks

- Where the goal is to give beneficiaries access to the digital economy
- Where timeliness and efficiency are important, with fast onboarding and instant access to funds
- Where governments want beneficiaries to maximize the benefit value by eliminating expensive check-cashing

Transfer to MFS account

- Where mobile penetration or the network of mobile money agents is limited
- Where ATM network is mostly designed around card usage
- Where the government wants to give beneficiaries access to digital banking's multitude of value-add services


DONATION

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About Visa

Visa Inc. is a global payments technology company that connects consumers, businesses, financial institutions, and governments in more than 200 countries and territories to fast, secure, and reliable digital payments.

At Visa Government Solutions, our mission is to help governments as they seek to advance their economies. We seek to make public disbursement programs more inclusive and impactful; help government employees execute payments in their daily roles more conveniently and with greater transparency; simplify government revenue collection for payers through better customer experience and provide payment data insight and measurement to governments to help inform and shape their policies.

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