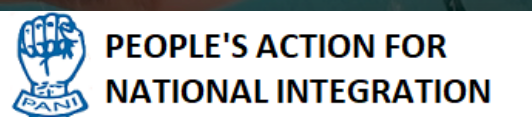




LEAVE NO HOUSEHOLD BEHIND

Social Protection - A Critical Safety Net for Vulnerable Communities





“Social protection is basically the idea, that we should take care of each other.”

Noam Chomsky

Social Protection – A much needed cushion for communities

Social protection (SP) broadly refers to welfare programs and schemes that are financed by the state to protect individuals and families, against poverty, social exclusion and vulnerabilities along their lifecycle¹.

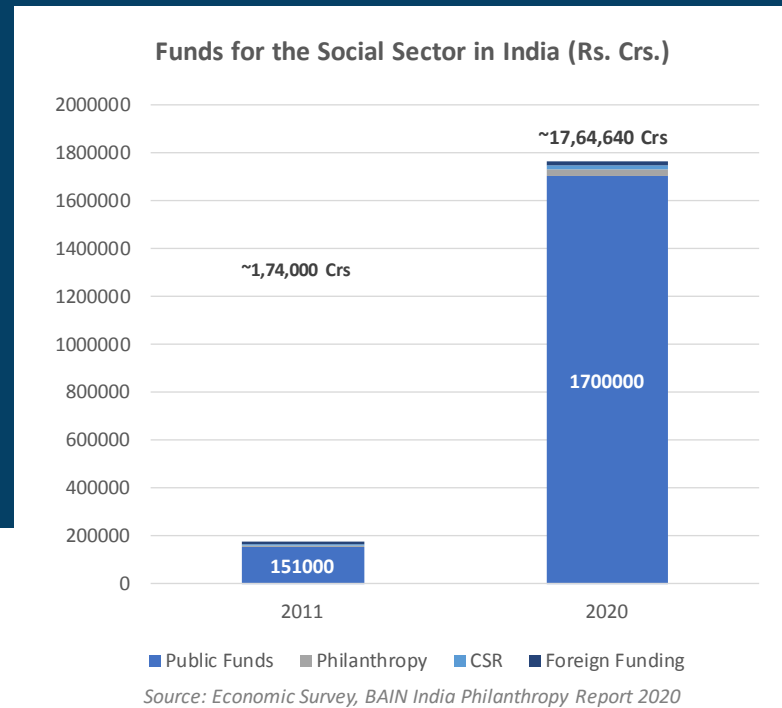
Social protection is a human right and an integral part of the 2030 Agenda for Sustainable Development. SDG 1 calls for all countries to provide social security to all as a means to end poverty in all its forms everywhere by 2030.

In emerging economies such as India, growth has been accompanied with widening income inequalities. Social protection schemes such as food security, direct benefit transfers, employment guarantees help to reduce poverty and inequality. By **providing a critical safety net to vulnerable families**, they prevent families from falling or remaining in poverty, and contribute to economic growth by raising labour productivity and enhancing social stability.

India has witnessed a 10X growth in central and state expenditure on social security and welfare programs over the last 10 years².

It spends roughly two percent of its GDP on core social protection and welfare schemes. This translates into an investment of 17 lakh crores delivered through more than 10,000 schemes³.

The annual budgets for some of India's key flagship welfare schemes amount to nearly four lakh crore (INR 3, 79,100 crore) per year⁴. These include MGNREGS, PM Kisan Samman Nidhi Yojana (PM Kisan), and National Social Assistance Programme, among others.



COVID Lockdown – The big stimulus announcement

In 2020, in the wake of the first national lockdowns, the role of social protection in India became more prominent. India's Finance Minister announced the Pradhan Mantri Garib Kalyan Yojna (PMGKY)⁵- a concerted effort to boost food and financial security for families whose lives had been disrupted by the pandemic.

With an announcement of a relief package of 1.70 Lakh crores, PM Garib Kalyan Yojna, comprised a wide range of social welfare schemes, including the provision of ration, direct cash transfers, increase in MGNREGS⁶ spends, support for senior citizens and cash relief for farmers.

The package provided a much-needed cushion to communities dealing with the shocks to livelihoods inflicted by COVID. Many of these services were labour intensive in nature, supporting a large number of informal jobs. It was widely believed that such SP spending could therefore also contribute to reviving demand in the economy⁷.

Disruption of livelihoods in HUF Communities

One of Hindustan Unilever Foundation's (HUF) key flagship programmes is implemented by People's Action for National Integration (PANI) in Balrampur, an aspirational district, located on the banks of the river Rapti in Uttar Pradesh. The district has its fair share of development challenges. 90% of farmers are small plot holders, with average landholding size of 1.64 acres. High intensity rainfall and erratic floods lead to routine, large-scale annual crop losses. The combination of climate change, inefficient agricultural practices, high input costs (including water), poor yields and poor price realization of crops have resulted in high outmigration from the district.

Since 2014, with support from HUF, PANI started incubating a local field force of young women or Community Resource Persons (CRPs). The CRPs act as agri-extension workers for their communities and provide technical expertise and other services to local farmers. This cadre of 'Rural Frontline Professionals' is driven to modernise agriculture, conserve water and catalyse good governance for common resources such as water bodies and forests. When COVID struck in 2020, Balrampur was serviced by over 300 CRPs.

The first wave of the COVID-19 lockdown caused tremendous distress in rural areas. Markets were shut and harvested crops could not be taken to mandis for sale. Without harvest income, access to basic food rations became a challenge. As witnessed in many parts of the nation, Balrampur also experienced unprecedented waves of reverse migration. Close to 100,000 migrant workers returned in the first week of the Lockdown⁸. Most migrants were returning to their villages, jolted by the loss of livelihoods. Their re-entry upset entire family systems as share of space, food and other resources got impacted. Villages had little to survive on or provide for the sudden bulge in their population.

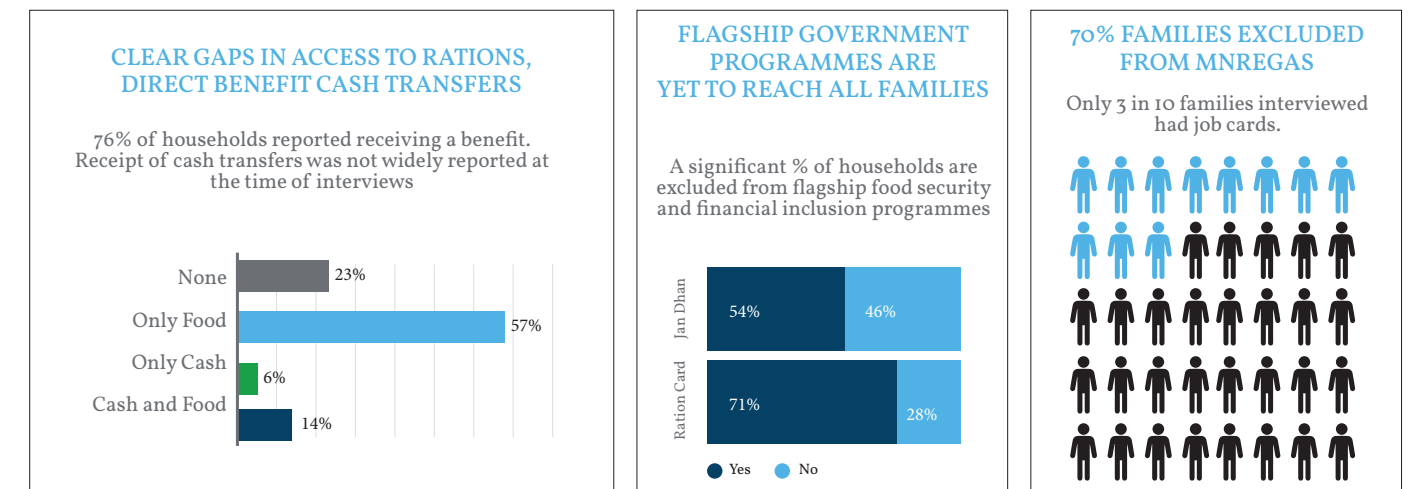
As the initial surge of food ration donations from individuals, corporates, foundations and non-profit organisations ebbed, it was evident that while these relief measures were essential, they may not be sufficient.



Massive gaps in access to social protection schemes

Cut off from the field due to the lockdown restrictions, the central teams at PANI and HUF had limited visibility into what was happening to local communities. As the CRPs were based in their respective villages and were mobile-enabled, a rapid assessment survey was undertaken to assess the extent of benefits that households were being able to access.

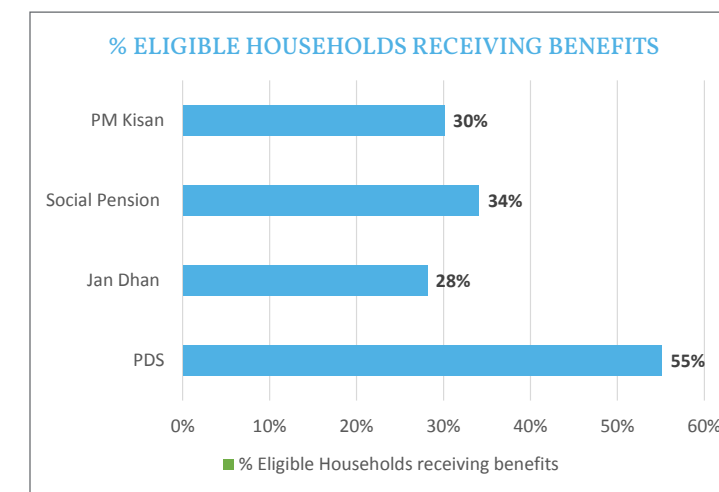
The assumption was that government schemes and entitlements were near universal in their coverage and accessibility. The rapid assessment survey threw up some surprises - there was a real gap in access to government benefits:



* Rapid surveys done in two cycles in 2020-21 in East UP

The rapid assessment survey revealed that despite the scale, intent and financial outlay of welfare schemes, accessing social protection programs and schemes was a challenge for ordinary citizens.

A survey conducted by Dalberg in April 2020, covering Below Poverty Line (BPL) families across 10 states corroborated our own findings and revealed the following:



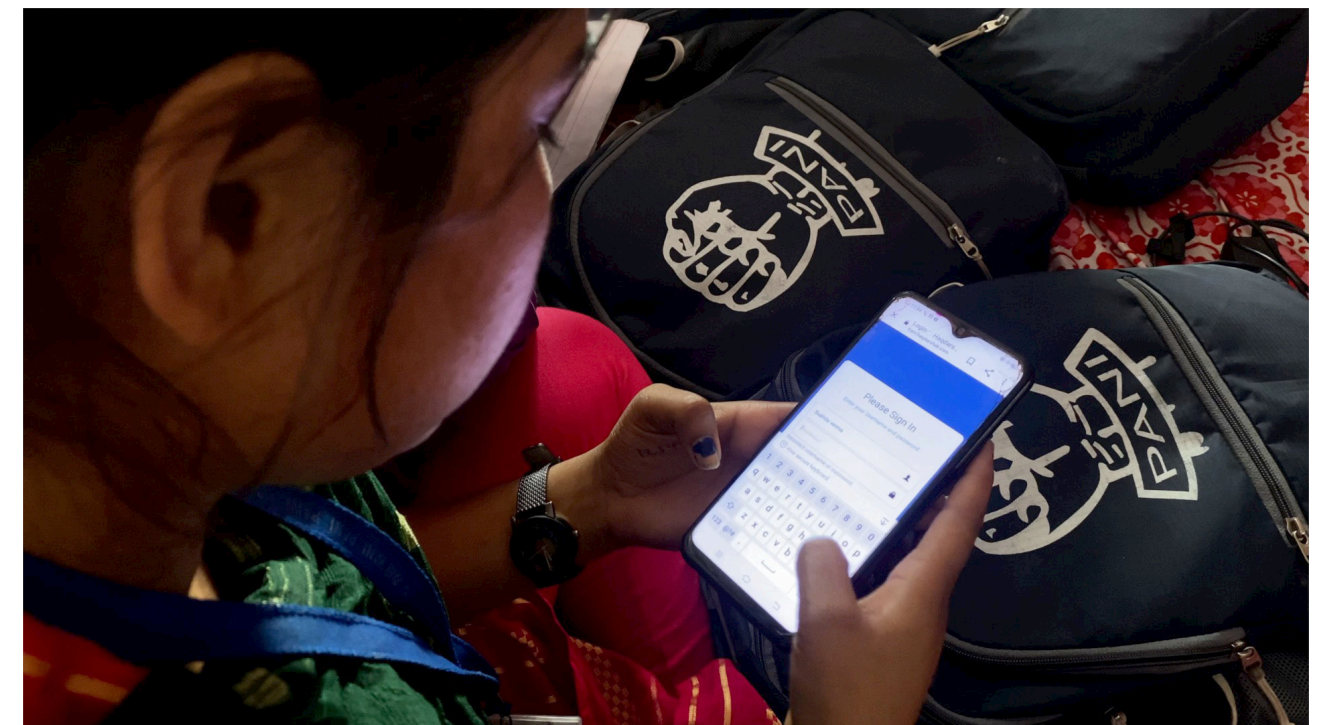


Forging partnerships to secure communities

This was a wake-up call for HUF and PANI as standard interventions would not bear results when families were struggling on basic needs. The programme areas needed a safety net. PANI with its strong grassroots foundation was well paced to provide this support, by leveraging its key institutional assets:

- A *locally groomed field cadre* of determined CRPs who had connect and credibility within their communities.
- *Digital skills* on the *frontlines* as this field cadre was already well versed in using mobile based applications to conduct surveys, record data and attend virtual trainings.
- *Established connect* with the bureaucracy at the block and district levels.

While PANI had these core institutional strengths, expertise in government welfare schemes was the need of the hour. HUF supported a partnership between PANI and Haqdarshak, a social enterprise that facilitates citizen access to government welfare schemes. Haqdarshak uses a propriety application to support the entire process of scheme identification, documentation, applications and subsequent disbursement.

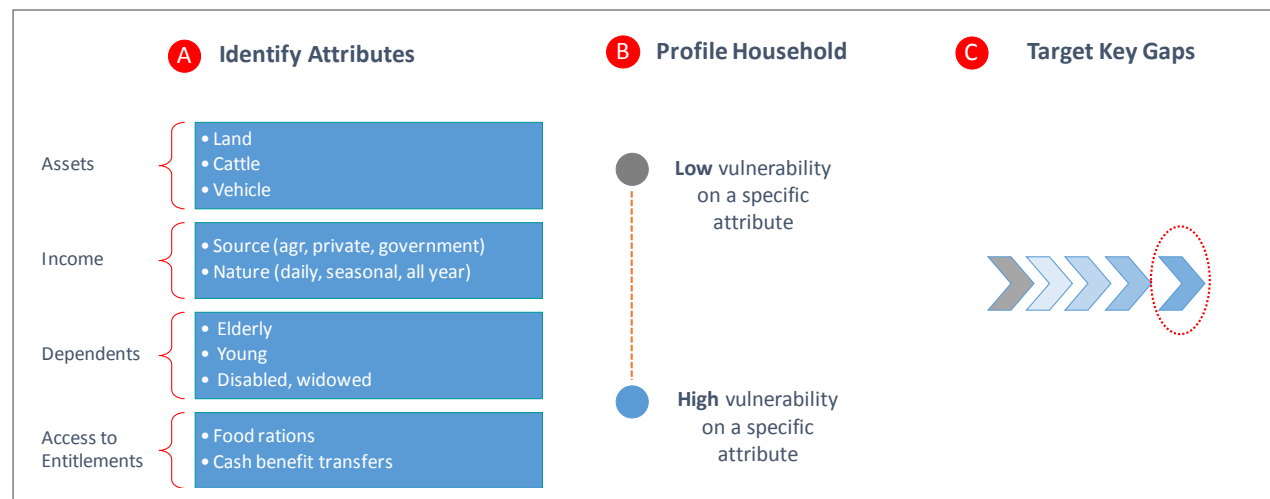


Getting started – target vulnerable households, target gaps

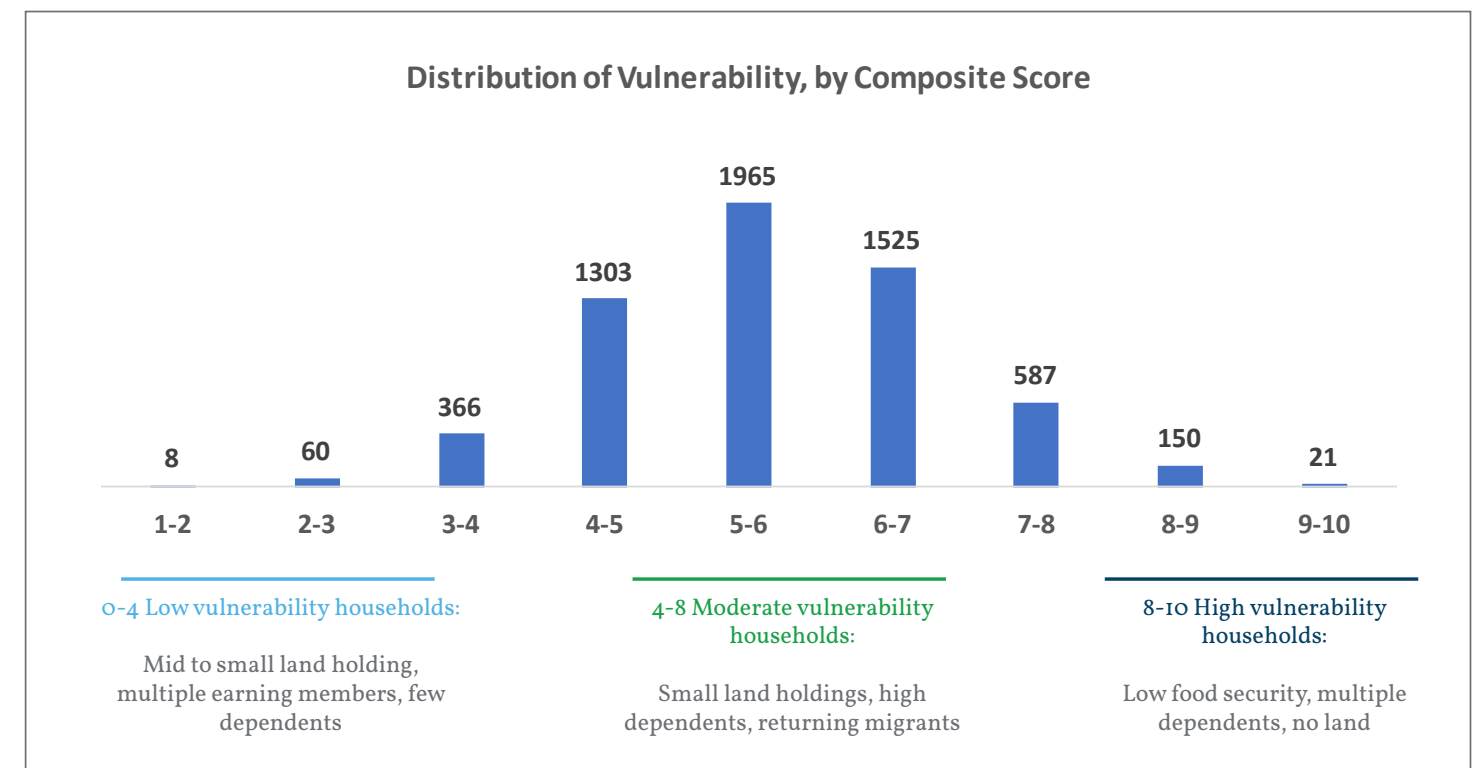
‘Leave no Household Behind’ was the intent that drove the early efforts of HUF, PANI and Haqdarshaq. This required identification of the most excluded households, assessing their gaps in benefit access and systematically targeting those key gaps. The programme started with a pool of 50 CRPs in 3 blocks of Balrampur district. They conducted a household survey to profile sources of vulnerability and identify the extent to which families had access to government benefits.



The results of the survey revealed a clear distribution of households across high, moderate or low vulnerability. This enabled PANI to prioritise and start with households that needed help the most.



Sources of vulnerability such as landlessness, high dependence on seasonal or daily wages, gender, elderly dependents, disability were mapped to each household. A composite score indicating their overall vulnerability was derived basis standard weightages.



Haqdarshaq's team based in Uttar Pradesh reviewed the survey data and identified a targeted pool of schemes that could address the spectrum of households. The aim was to unlock at least Rs. 10,000 worth of social protection schemes (in cash and kind) for 22,500 households or 7,500 households in each of the three blocks. *The sum was a surrogate to ensure that each household received a targeted portfolio of scheme benefits aligned with their source of distress.*

Haqdarshaq initiated an extensive training of CRPs on the use of their platform, eligibility documentation processes and scheme applications. Thereon, the CRPs took the lead to:

Support vulnerable families to complete their eligibility documentation



Assist families to file applications for specific schemes online or submit at local CSCs



Track application progress, update families on application status



Upload proof of benefits received by families to close the application loop

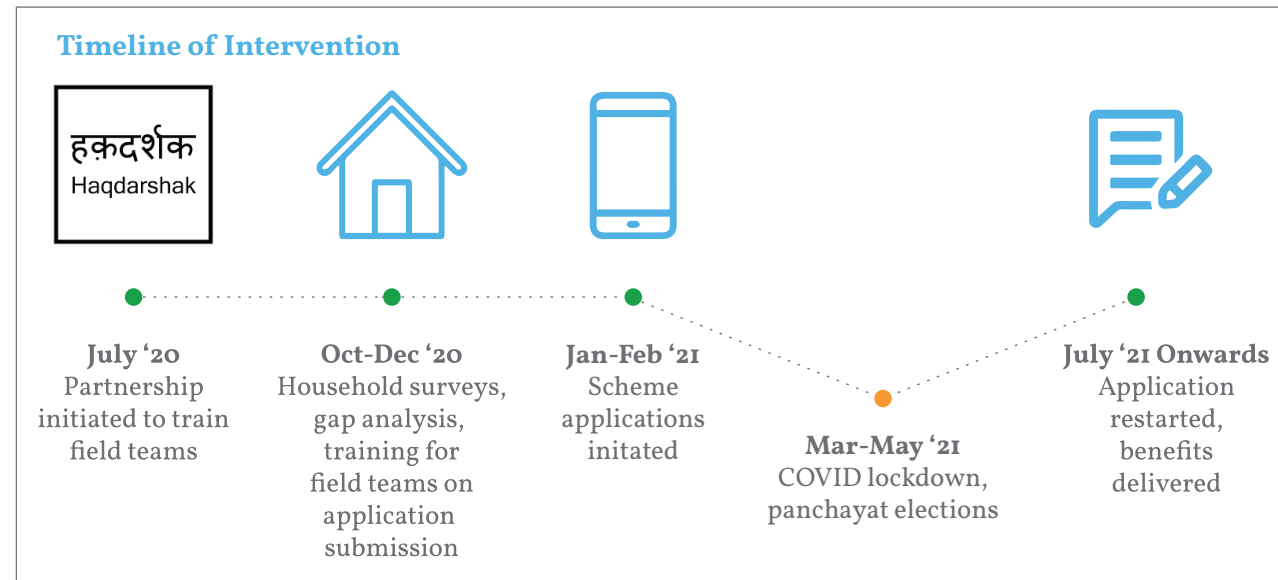


“Earlier we only used to meet households with farms who had adopted our methods. But the social protection work has connected us with entire villages. Every house had someone who needed either a shram card, or access to pension scheme or Kanya Sumangala scheme or ration card. With this work I feel like we are now taking everyone forward.”

RITA CHOUDHURY
Field Coordinator, PANI

The process had its share of challenges and disruptions

While the programme eventually delivered significant results under difficult circumstances, the process was not all smooth. The CRPs faced several challenges as they initiated applications with families in their villages:



• **Even when households were eligible for a scheme, they lacked the qualifying documents** that were a prerequisite for accessing the schemes. Typically their mobile numbers were not registered in their names, their names or birth dates were different in different documents such as the Aadhar card and bank book, and in some cases the documents needed to be signed by a Sub Divisional Magistrate who was only accessible far from the village.

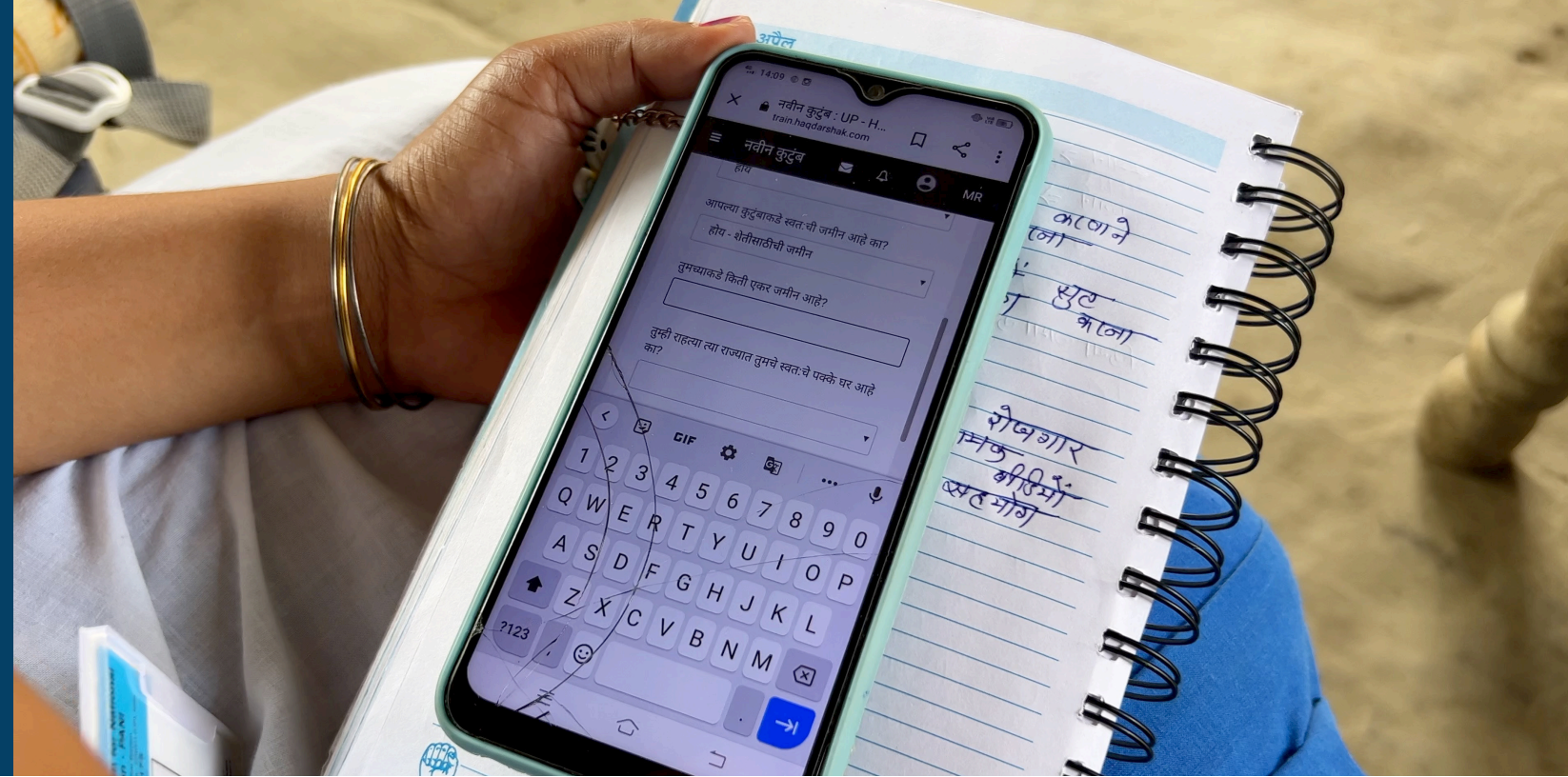
• **Local political leaders and duty bearers would tend to favour members of their own caste** or preferred constituencies, to the exclusion of others.

• **Past experience of community members** where fraud agents would take their documentation and a fee, without delivering benefits caused anger and suspicion if there were delays in unlocking benefits. General turnaround times for most schemes was low and without constant follow ups had the tendency to fall through the cracks.

• **Resurgent COVID waves and panchayat elections** slowed down work on applications and submissions. The mobility of CRPs was severely restricted as lockdowns were imposed and the model code of conduct for UP Gram Panchayat elections came into play.



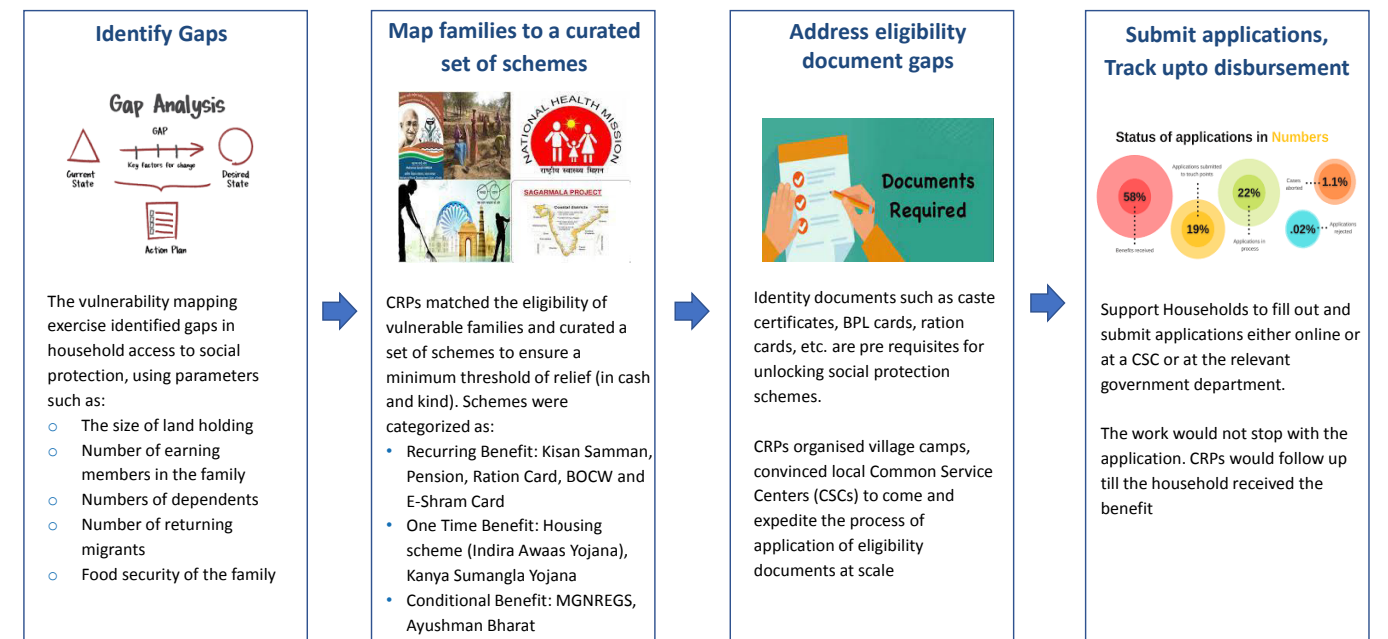
From eligibility to access: a basket of benefits to each household



In a year marked by several COVID waves, disruptions due to unseasonal rains and Panchayat elections, the CRPs delivered exceptional outcomes to bring vulnerable households into the social protection net:



These outcomes were made possible by a persistent, citizen-centric approach in the programme where each household was treated as a unique entity that had specific needs. The use of digital technologies, survey methods and village-based camps helped amplify both speed and scale:



Key programme outcomes

Covering 30% of households in each block – Sriduttgunj, Gainsari and Utraula, the pilot ensured that 23,215 families received annual benefits of Rs. 10,000 indicating that a portfolio of recurring, one-time and deferred benefits aligned with their source of distress had been effectively delivered.

BLOCKS	SRIDUTTGUNJ	GAINSARI	UTRAULA
Target No. of Pilot households	7,500	7,500	7,500
No. of households covered	8,124	7,548	7,543
Total benefits unlocked (Rs. Crs.)	15.14	11.02	10.62
Recurring Schemes	43.21%	47.11%	62.67%
One-time Schemes	33.61%	42.38%	30.65%
Deferred Schemes	19.17%	10.45%	6.66%



SCHEME CATEGORIES AND VALUE UNLOCKED

	NO OF HOUSEHOLDS	VALUE IN CRS
RECURRING BENEFITS		
Ration Card	15,461	11.28
PM Kisan Samman Nidhi	10,837	6.5
E- Shram Card	3,640	0.73
Labour Card(BOCW)	1,424	0.43
Old Age Pension	110	0.07
Disability Pension	1	0
ONE TIME BENEFITS		
PM Gramin Awas Yojna	397	4.76
Kanya Sumangala Yojna	3	0
DEFERRED BENEFITS		
PMJAY Ayushman Bharat	4,264	5.54
MGNREGA JOB Card	1,562	-
MGNREGA Work Demand	7,600	7.48

What Worked?

Trust is key

Because social protection is complex, relentless and time-consuming work, it cannot succeed without community energy and the drive of citizens. Social protection starts to become meaningful, when once-silent households become activated, initiate and self-organize to secure their documentation and demand their entitlements from the local duty bearers.

To achieve this what is therefore required is trust and the culture of accountability across all stakeholders.

Local for local

For social protection work to sustain, citizen energy must drive citizen entitlements and identity.

In villages across Balrampur, access to social protection is led on the ground by the CRPs, who in turn are generating a groundswell of citizen demand for access to government schemes and programs. Most CRPs serve vulnerable farmer families and communities from where they have emerged, and have a stake in. They know that eventually, it will be the community, not HUF or PANI that will take this momentum to its full course.

As 'daughters of the village', CRPs don't see social protection as a one-off transactional service, offered to their community. They see it as the foundation for accelerating communities' Right to Participation, and for ensuring that entire villages, together, move one level up towards stability.

Recognizing that social protection is an interconnected domain of work, they have therefore located it alongside the agricultural and ecological conservation services that they provide to their villages.



“The CRP in our village, Pratibha, identified the beneficiaries and worked with us on their applications. We managed to create a pond as part of the NREGA and helped the villagers get a source of livelihood in these difficult times through the job card.”

SAIKAT ALI
Gram Sachiv Niyukt, Village, Jighana



“Our CRP made a big difference in our lives. We got the Kisan Samman Nidhi, e-shram card, Ration card, Adhaar card so many schemes. We now have a nursery and have used the Machan techniques on our farms. If she was not a woman we could not have reached out to her this comfortably.”

WOMAN FARMER
Utraula



The blueprint to replicate

What then were the key learnings from the Balarampur SP experience, and what could be the blueprint for replicating or scaling this pilot to other geographies and intervention?

A citizen-centric process is the only way

While different organizations in diverse geographies would adapt their execution strategies, keeping the citizen at the heart of the processes is core to unlocking their access to social protection. **The household is the core unit for benefit delivery.** This enables a composite set of schemes to target and comprehensively address different sources of vulnerability (income, age, gender, disability). It builds resilient households and greater agency as families experience responsiveness from the state for multiple applications. It galvanizes families from being passive recipients to active participants in development programmes in their villages. It also builds a surge of demand for benefits and citizens begin to believe that the system will serve them.

Social protection is foundational work for any development programme

Securing communities on their most basic food and financial security needs can be a tremendous foundation for any water or agriculture-based programme. HUF's experience with social protection in UP revealed that **cash on time can be catalytic for farmers.** When farmers receive financial assistance at the right time, they can ensure farm yield for the season. For instance, PM Kisan provides farmers with access to a benefit for Rs. 2,000. Timely access to these funds could enable farmers to take the right decision at critical points within the cropping season to buy seeds, inputs, etc. and thus ensure that the next cycle of production would not be impacted.



“Facilitating access to entitlement not only unlocks the floodgates of what is due to the citizens, but also ensures that the funds and benefits are channelized to the rightful target segments. It gives a sense of achievement and belongingness to citizens. It assures them that they also matter in the larger scheme of things.”

DEO DATT SINGH
Head - Operations, PANI

Collaborative design leads to multiplier effects

Collaboration enables different stakeholders to pool their resources and influence for multiplier effects. In this case:

- PANI brings the strength of its village-based, women-led CRP model, trust-based relationships with communities and credibility with the government system.
- The technology platform of Haqdarshak brings specialist knowledge of the social protection systems, a technology platform to track and manage thousands of applications.
- HUF brings the full force of ideas and conceptual clarity, while leveraging its resources and partnerships to build a larger eco-system of leveraged capital, support for this model, and amplify the model for country-wide replication.

Eventually, the learning is that by prioritising support to households through a targeted set of schemes based on their specific vulnerability profile it could be possible to deliver a 'minimum threshold' (of benefits in cash and kind) to each family.



The way ahead

Ultimately, the goal of PANI and HUF is to fuel awareness and generate a groundswell of citizen-led demand for social protection and entitlements. This cannot be possible without citizen energy on the ground and a collaborative eco-system where civil society, government and philanthropies move to make SP a foundational and cross-cutting work across all development programming.

“

“This challenging period was a wake-up call for us. Access to basic entitlements is the foundation of any development goals that we support as funders – be it water conservation, livelihoods, maternal and child health, education, gender equity or others. Social Protection is not aid or charity but is fundamental to every citizen’s right to a dignified and decent life. We recognise that India’s welfare schemes can reduce vulnerability and mitigate chronic poverty for the most marginalised and excluded. Embedding universal access to entitlements in CSR and philanthropic programmes can transform the recovery and renewal of India’s growth path.”

RESHMA ANAND
HUF

Footnotes

¹<https://socialprotection.org/learn/glossary/what-is-social-protection>

² <https://economictimes.indiatimes.com/news/economy/policy/expenditure-on-social-services-rises-12-to-rs-17-lakh-crore-in-fy21-eco-survey/articleshow/80588326.cms>

³<https://economictimes.indiatimes.com/news/economy/policy/expenditure-on-social-services-rises-12-to-rs-17-lakh-crore-in-fy21-eco-survey>

⁴<https://idronline.org/leave-no-household-behind-rights-social-protection/>

⁵<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1608345>

⁶ Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

⁷<https://thewire.in/economy/budget-2022-offers-the-opportunity-to-retrain-indias-focus-on-public-services>

⁸<https://timesofindia.indiatimes.com/city/lucknow/1547-people-booked-for-not-following-home-quarantine-rules-in-ups-balrampur-district/articleshow/75809820.cms>





LEAVE NO HOUSEHOLD BEHIND

Social Protection - A Critical Safety Net for Vulnerable Communities



PEOPLE'S ACTION FOR
NATIONAL INTEGRATION