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► **Reaching the most vulnerable in
the social protection response to
the COVID-19 crises in Mozambique:
Opportunities and Challenges**



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► Contents

► 1. Introduction	1
► 2. The Covid-19 Social Protection Response Plan	5
What does the Response Plan contain?	5
Post Emergency Covid-19 – Direct Social Support Programme	7
Civil society involvement	11
Cross-sector coordination	11
Communication	12
Financing	13
► 3. Innovative methods	17
Linking existing social protection programmes with shock-responsive actions	17
Extending social protection coverage to workers in the informal economy	19
Using technology to deliver social protection	22
► 4. Covid-19 Response Plan design process	27
► 5. What has already been implemented	31
► 6. Challenges and opportunities for the Social Protection Response to Covid-19	33
Existing challenges	33
Lessons learnt	35
Recommendations	38
► List of interviewees	42

► Acronyms

ENSSB II	National Strategy for Basic Social Security (2016-2024)
FCDO	Foreign, Commonwealth & Development Office
TAG Covid-19	Technical Advisory Group for the Covid-19 response
IFIs	International Financial Institutions
INAS	National Institute of Social Action
INSS	National Institute of Social Security
MCI	Independent Community Monitoring
MEF	Ministry of Economy and Finance
MGCAS	Ministry of Gender, Children and Social Action
MITSS	Ministry of Labour and Social Security
Mt	Mozambican Metical (local currency)
ILO	International Labour Organization
OSC	Civil Society Organizations
PALOP	Portuguese-speaking African countries
PASD-Food Basket	Direct Social Support Programme - Food Basket
PASD-PE	Post Emergency – Direct Social Support Programme
PASP	Productive Social Action Programme
PCEP	Cooperation Protocol between Public Entities
WFP	World Food Programme
PSCM-PS	Mozambican Civil Society Platform for Social Protection
PSSB	Basic Social Subsidy Programme
TCP	Self-Employed Workers
UNICEF	United Nations Children’s Fund
US\$	American Dollar (currency)

► 1. Introduction

The Government of Mozambique is responding to the negative socioeconomic impacts of Covid-19 by expanding its social protection system, prioritizing the population who are most vulnerable to the crisis: those living in urban, peri-urban and border areas. With the support of development partners, this approach is ensuring a rapid, innovative and coordinated political response.

The Covid-19 pandemic represents the greatest public health challenge in recent world history and has given rise to serious social and economic impacts in most countries. While trying to contain the spread of the pandemic, governments must react rapidly to the negative socioeconomic impacts resulting from the slowdown in economic activity and the rise in unemployment due to the measures that have to be put into place to restrict people's movement. According to the International Labour Organization (2020)¹, social protection systems are an indispensable part of a coordinated policy response to the impacts of crises. By ensuring income security for those who are most affected, these systems contribute to increasing resilience and preventing poverty, unemployment and informality, acting as powerful social and economic stabilizers.

A large part of Mozambique's population is poor (46.1%)² and vulnerable. Amongst the poorest 32%, about a third of families live in urban areas (2.5 million people)³ and depend on daily income from their activities in the informal economy. In October 2020, Mozambique registered 9,196 cases of Covid-19 and 66 deaths⁴, however due to limited capacity for mass testing, these numbers appear to underestimate the extent of the pandemic in the country. Mozambique declared a State of Emergency on the 30th March 2020, which was accompanied by disease control measures including closing borders, restricting people's movement, public events and non-essential retail. The Covid-19 outbreak has affected how the urban economy

1. ILO. 2020. "Social Protection Spotlight. Social protection responses to the COVID-19 pandemic in developing countries: Strengthening resilience by building universal social protection". May 2020. Available at: <https://www.social-protection.org/gimi/RessourcePDF.action?id=56542>

2. See: Mozambique's Ministry of Economy and Finance 2016. "Pobreza e Bem-Estar em Moçambique: Quarta Avaliação Nacional" [Poverty and Well-being in Mozambique: 4th National Evaluation].

3. Source: same as note 2.

4. Available at: <https://www.worldometers.info/coronavirus/> (Consulted on the 05/10/2020). The country's total population in 2020 is 31,475,668.

functions, leading to a direct negative impact on the poorest and most vulnerable populations in urban and peri-urban areas, as well as an indirect impact on the population in rural areas.

In this context, Mozambique's Government decided to mitigate the negative socioeconomic impacts of COVID-19 through the expansion of its basic (non-contributory) social protection system, prioritizing the population who are most vulnerable to the crisis: those living in urban, peri-urban and border areas. With the technical and financial support of development partners, notably the ILO, UNICEF, WFP, World Bank, FCDO and the Swedish Embassy, the Government designed and implemented a Covid-19 Social Protection Response Plan. This is seen as one of the most ambitious in Africa, bringing innovations such as the inclusion of informal economy workers and the use of new technology for enrolling beneficiaries and delivering cash transfers.

Mozambique is an important case study, as it is a low-income country, with high levels of poverty, whose government and development partners are ensuring a rapid, innovative and coordinated political response. A response that is scaling up the existing social protection mechanisms and adapting ways of working to meet the requirements of a new vulnerable group, the necessary social distancing measures and the urgency of this situation.

Based on interviews with the Government, United Nations' agencies, development partners and civil society, this document analyses Mozambique's Covid-19 Social Protection Response Plan and its innovative measures, describing the design and implementation processes of these policy instruments. This is followed by an analysis of the challenges that have been addressed and the lessons learnt, concluding with recommendations for future improvements. In addition to informing national actors about possible improvements, this study also aims to contribute to the regional (PALOP) and international debate on best practices in social protection system adaptation for rapid and coordinated responses to future crisis and emergency situations.



Covid-19 has affected the economy, causing a direct negative impact on the poorest and most vulnerable populations.





Covid -19 response plan's main objective:

- ▀▀ *To guarantee social support and reinforce the resilience of poor and vulnerable households who are exposed to the Covid-19 pandemic's effects.*

► 2. The covid-19 social protection response plan

The Presidential Decree nº11/2020⁵, of 30th March, declared a State of Emergency across the whole country, with the aim of implementing measures for the prevention and mitigation of Covid-19's social impacts. The Decree nº12/2020⁶, of 2nd April, article 36, approved administrative enforcement measures for the prevention and containment of the spread of the Covid-19 pandemic. Based on these decrees, on the 30th June 2020, the Ministry of Gender, Children and Social Action advised the National Institute of Social Action and the Provincial Social Affairs Services to implement the Sectoral Level Covid-19 Social Protection Response Plan, on a national level.

The Plan's development was led by the Ministry of Gender, Children and Social Action (MGCAS) and the National Institute of Social Action (INAS), in collaboration with the Economic Studies Department of the Ministry of Economy and Finance (MEF), and with the support of the World Bank, UNICEF, International Labour Organization, World Food Programme, Foreign, Commonwealth & Development Office (FCDO) and the Swedish Embassy, who formed a "Technical Advisory Group" in order to provide coordinated technical and financial support to the Mozambican Government's Social Protection Response to Covid-19.

What does the response plan contain?

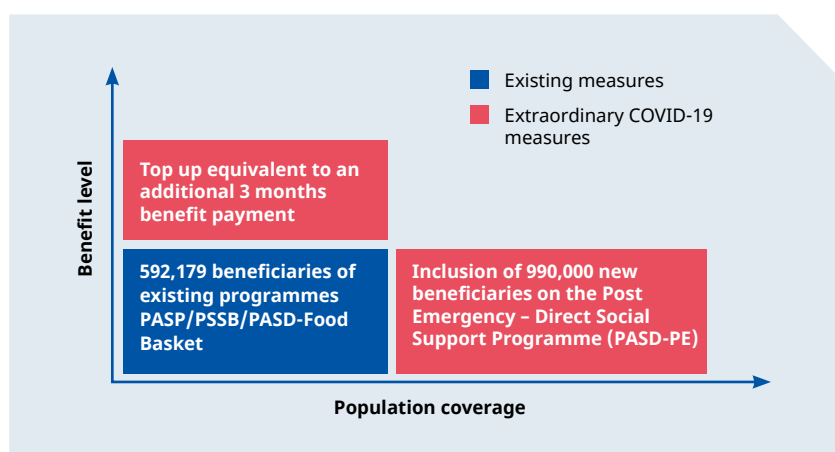
The aforementioned Sectoral Level Covid-19 Social Protection Response Plan aims to contribute to the mitigation of the negative socioeconomic impacts that Mozambique's most vulnerable populations are facing, as a result of the methods used to control the spread of the pandemic. According to the MGCAS (2020), the Plan's main objective is to *"Guarantee social support and reinforce the resilience of poor and vulnerable households who are exposed to the Covid-19 pandemic's effects"*. The Plan introduces extraordinary measures in order to extend social protection coverage

5. Available at: <https://www.mic.gov.mz/por/covid-192/Decreto-Presidencial-n1-11-2020-de-Marco-Declara-o-Estado-de-Emergencia-por-Razoes-de-Calamidade-Publica-em-todo-o-territorio-nacional>.

6. Available at: <https://www.mic.gov.mz/por/covid-192/Decreto-n.1-12-2020-de-2-de-Abril>.

through a two-dimensional strategy (see Figure 1), guaranteeing income security for the vulnerable groups who are most affected by the pandemic. The Plan is based on the adaptation of existing Basic Social Protection programmes managed by INAS. Adaptations concern both existing operational activities as well as implementation features, in order to expand these programmes horizontally (increasing population coverage) and vertically (increasing benefit levels) to respond to the requirements and the restrictions of the pandemic.

► **Figure 1. The two-dimensional strategy for the extension of basic social protection**



Source: Elaborated by the author.

The Covid-19 Social Protection Response Plan sets out provision for cash transfers to **1,582,179 beneficiaries**, composed of:

- a. **Existing INAS beneficiaries** (PSSB, PASD-Food Basket and PASP programmes), who will receive an additional three-month benefit payment in 2020.
- b. **Households whose vulnerability has been increased by the Covid-19 pandemic (additional beneficiaries)**, with a geographical focus on urban, peri-urban and border areas. These households will receive 1,500 Mt

1,582,179

This is the predicted number of beneficiaries of the Covid-19 Social Protection Response Plan.

per month for six months, through the Post Emergency “Covid-19” – Direct Social Support Programme (“Covid-19” PASD-PE). These include:

- ▶ 14,000 households currently on the waiting list for existing INAS programmes.
- ▶ 31,000 households from the list of low-income self-employed workers registered with the National Institute of Social Security (INSS) and
- ▶ 945,000 newly registered beneficiaries, identified in cooperation with community-based organizations according to vulnerability criteria.

► **Table 1. Characteristics of social benefit transfers by beneficiary type**

Characteristics/ Beneficiaries	A) Beneficiaries of existing programmes	B) Beneficiaries of Covid-19 PASD-PE
Payment period	3 months	6 months
Cash transfer amount	Benefit amount is maintained ⁷	1,500 Mt/month (approximately 23 US\$/month)
Geographical Coverage	National	Urban, peri-urban and border areas

Source: Elaborated by the author.

Post emergency Covid-19 – direct social support programme

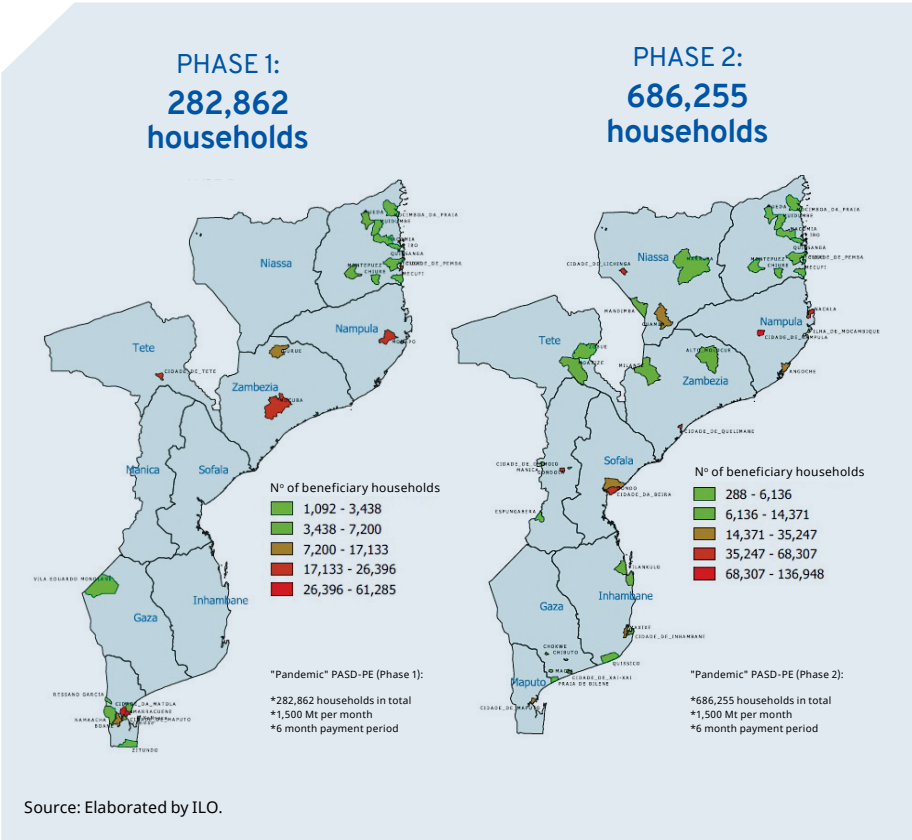
To face the effects of the pandemic, the coverage of basic social protection programmes is being expanded to new beneficiaries, through the “activation” of the PASD-PE programme, a fixed period (6 month) cash transfer programme. This programme was created as an instrument for dealing with widespread crises and shocks, such as droughts, floods and cyclones, and has been adapted to respond to the challenges caused by the Covid-19 crisis.

Progressive Implementation. INAS is responsible for the implementation of the “Covid-19” PASD-PE, in coordination with the Provincial Social Affairs Services, District Health, Women and Social Action Services, Neighborhood Secretaries and Community Leaders. The “Covid-19” PASD-PE is being

7. The value of PSSB benefit in 2020 varies from 540 Mt/month for a one-person household to 1,000 Mt/month for a household with five members. For PASP beneficiaries, the benefit value is 1,050 Mt/month, for 6 months in rural areas and 4 months in urban areas.

implemented in two phases, which are differentiated according to the availability of financial resources, the number of beneficiaries and their geographical distribution.

► **Figure 2. Geographical distribution of “Covid-19” PASD-PE beneficiaries**



Identification. As previously mentioned, the “Covid-19” PASD-PE has three different target groups. The first group includes households on INAS waiting lists for existing programmes, in other words, households that had already been identified. The second group is from the list of low-income self-employed workers who are registered with the National Institute of

► **Table 2. Distribution of “Covid-19” PASD-PE beneficiaries by province**

Province	N° of households
Cabo Delgado	64,766
Gaza	46,319
Inhambane	52,464
Manica	80,697
Maputo City	60,951
Maputo Province	84,507
Nampula	249,670
Niassa	79,985
Sofala	80,749
Tete	43,530
Zambézia	125,469
TOTAL	990,000

Source: MGCAS, 2020.

Social Security (INSS), this group will be discussed later in the study. The third group is composed of households identified as having increased vulnerability due to the Covid-19 pandemic. Following identification, beneficiaries undergo checks to ensure they meet eligibility criteria and are then enrolled on the Programme.

Geographical Targeting. Expansion of social assistance through the “Covid-19” PASD-PE programme is taking place in the urban, peri-urban and border areas which have the highest multidimensional poverty rates in the country, according to the Multidimensional Poverty indicators calculated by the MEF (based on data from the 2017 Census).



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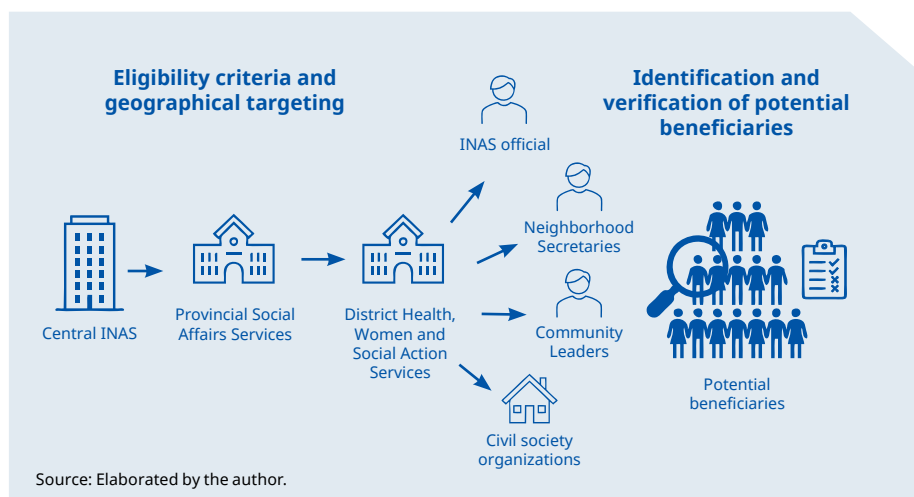
Monapo District, Nampula Province. Verification and registration of “Covid-19” PASD-PE beneficiaries. August 2020.

Eligibility criteria. Potential beneficiaries in the third group are identified according to objective vulnerability criteria, which include:

- Households headed by women with children between 0-2 years old.
- Households headed by pregnant women with no source of income.
- Seasonal workers with a daily income below 100 Mt.
- Households whose head or members are permanently incapacitated and unable to work.
- Households headed by an elderly member.
- Households headed by women with children under 12 years old, elderly, disabled or chronically ill members.
- Households headed by women living with five or more dependents.
- Families hosting displaced persons.
- Households with a high level of dependency.

The eligibility criteria for new “Covid-19” PASD-PE beneficiaries highlight the Response Plan’s strong gender component. The process of identification and verification for new beneficiaries takes place according to the diagram in Figure 3. It should be noted that INAS is applying methods for avoiding Covid-19 transmission (e.g. mask wearing and hand washing) in all of the operations that still require contact with beneficiaries.

► **Figure 3. Identification and verification process for potential beneficiaries of the Covid-19 Response Plan**



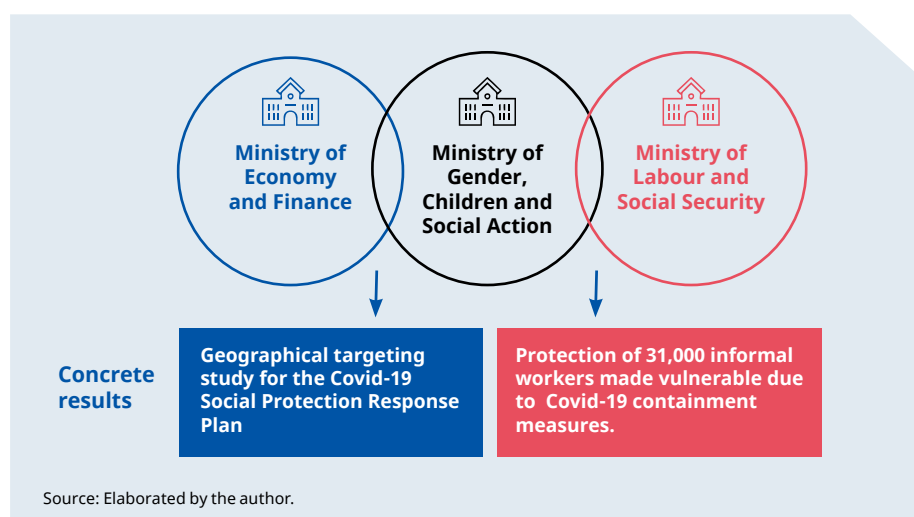
Civil society involvement

The Covid-19 Social Protection Response Plan involves significant participation from Civil Society Organizations (OSC) and community-based organizations for the implementation of the “Covid-19” PASD-PE and, more broadly, for the Plan itself. The active engagement of OSC is seen as fundamental for the identification and verification of potential beneficiaries, as well as for plan monitoring, channeling any beneficiary complaints and claims, to ensure effective and agile implementation of the Response Plan. During November and December 2020, a first round of Independent Community Monitoring (MCI) for the “Covid-19” PASD-PE programme will be carried out by the PSCM-PS with the support of the ILO in the Cabo Delgado province. The objectives of this monitoring are to obtain the beneficiaries’ points of view, evidence of how the Response Plan is working in practice in the field and to propose possible improvements that can be taken into account during the implementation of Phase 2 of the Response Plan in 2021.

Cross-sector coordination

The Covid-19 Social Protection Response Plan, as well as the “Covid-19” PASD-PE, both benefit from coordination between different Mozambican Government ministries, which has led to a more efficient and effective response (see Figure 4).

► **Figure 4. Cross-sector coordination for the Covid-19 Response Plan**



Communication

Communication at a national level. Before this study was completed, all communication concerning the Plan had been carried out by central Government (MGCAS and MEF) during different government meetings. Communication about the “Covid-19” PASD-PE, targeted at the Mozambican population, was carried out through leaflets (see Figure 5) and posters distributed by District Health, Women and Social Action Services, Neighborhood Secretaries, Community Leaders, Civil Servants, Multi-skilled and Basic-Level health care agents, Primary schools and Civil Society Organizations. In addition to containing information about the Programme, the leaflet also includes information about the pandemic and methods for preventing its spread. The MGCAS has stated that they are devising a Communication Plan to accompany the implementation of the Covid-19 Response Plan. They anticipate that this will include radio programmes and television adverts based on the material that has already been produced.

► Figure 5. “Covid-19” PASD-PE leaflet



Source: INAS, 2020.

International communication. The Covid-19 Response Plan was also presented on the 12th October 2020, during a webinar to mark the opening of Mozambique’s 8th Social Protection Week that had the slogan “In COVID times, let’s strengthen Social Protection”. The webinar presented lessons that had been learnt during Social Protection responses to the Covid-19 pandemic in each PALOP country and East Timor. This involved a high level

of participation from these countries, with an emphasis on the findings of Mozambique's Ministry of Gender, Children and Social Action. This initiative for sharing experiences and knowledge around this theme, between PALOP countries, was supported by the ILO Mozambique. A communication brochure for the Mozambican Covid-19 Social Protection Response Plan⁸ was also launched by the MGCAS during the "2020 Social Protection Week".

► Figure 6. Brochure for the Covid-19 Response Plan



Source: INAS, 2020.

Financing

The implementation of the Mozambican Covid-19 Social Protection Response Plan has a total budgeted cost of 237 million US\$, and will be fully funded through extra resources made available by external cooperation partners, without affecting the domestic funds allocated by the 2020 State Budget Law for the implementation of INAS's existing Basic Social Protection programmes.

As shown by Figure 7, the funds for implementing the Covid-19 Social Protection Response Plan amounted to 79 million US\$ in July 2020, and were made available by the World Bank, FCDO and the Swedish Embassy. This covers the implementation of Phase 1 of the Response Plan (which includes

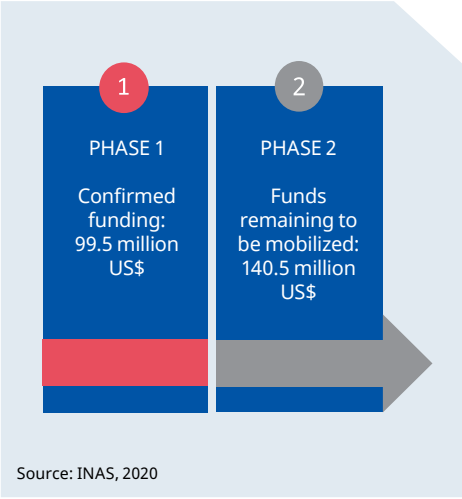
8. Available at: <https://www.social-protection.org/gimi/gess/ShowResource.action?id=56961>.

282,862 new beneficiaries of the “Covid-19” PASD-PE as well as 592,179 existing beneficiaries of existing basic social protection programmes, who will receive an additional 3 months payment in 2020). Additionally, bilateral cooperation partners – United States/USAID, Canada and Germany – made 20.5 million US\$ available, channeled through the United Nations (UNICEF and WFP) to ensure Programme implementation in Tete (Moatize) and Zambézia (Quelimane and Milange) (see Figure 8). In these locations, United Nations agencies worked with their financial and technical resources under INAS leadership. This means that at present there is a deficit of 140.5 million US\$ for complete implementation of Phase 2 of the Plan (which covers the integration of 686,255 households into the “Covid-19” PASD-PE).

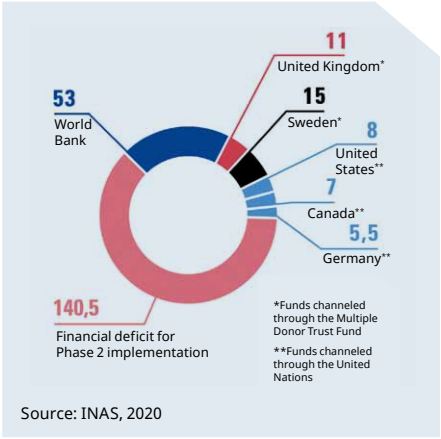
237 Million US\$

Is the total cost of the Covid-19 Social Protection Response Plan.

► **Figure 7. Response Plan Financing**



► **Figure 8. Distribution of the resources mobilized for Response Plan implementation (millions of US\$)**



It should be noted that other cooperation partners and International Financial Institutions (IFIs), such as the African Development Bank, European Union and International Monetary Fund, made resources available for mitigating

the negative impacts of the Covid-19 pandemic in Mozambique through Direct Budget Support, with Social Protection highlighted as a priority area. It is therefore expected that the 2021 State Budget Law⁹ (see Table 3), which will be approved in January 2021, as well as the 2020 Budget Amendment, submitted to the Republic Assembly in October 2020 to adjust the Budget for the current year, will reflect an appropriate allocation of resources to the social protection sector to allow the implementation of Phase 2 of the Covid-19 Social Protection Response Plan.

► **Table 3. 2021 proposed state budget for social protection programmes (Millions of Mt)**

	2020 Budget			2021 Proposal		
	Internal	External	Total	Internal	External	Total
Social Protection Programmes	3,915.8	1,760.0	5,675.8	4,507.8	5,171.1	9,678.9
Basic Social Subsidy	3,410.9	204.5	3,615.4	3,428.3	187.9	3,616.2
Direct Social Support	283.6	655.4	939.0	789.0	1,196.9	1,985.9
Social Action Social Services	-	-	-	-	-	-
Productive Social Action	118.1	900.1	1,018.2	171.2	2,053.5	2,224.8
Community Service Programme	103.2	-	103.2	119.3	27.3	146.5
Social Action Services programmes	-	-	-	-	-	-
Emergency COVID-19 programme	-	-	-	-	1,589.7	1,589.7
Inclusive Public Works	-	-	-	-	115.9	115.9

Source: Republic of Mozambique, 2020.

9. According to the 2021 Proposed State Budget Statement Document (Mozambican Republic, 2020, p. 52), "Additionally, for Social Protection programmes, 5,171.1 million Mt are expected from external sources, representing an increase of 293.8 in nominal terms when compared to the provisions for 2020. Thus resource allocation to social protection amounts to 9,678.9 million Mt which will cover about 1,772,708 beneficiaries. This budget allocation provides for a significant horizontal expansion of cover when compared to 2020. The distribution of these resources is shown in the Table 3.



UW Mozambique/2020/Heleney Cardoso



The Covid-19 Social Protection Response Plan reinforces the importance of having a legal framework for social protection that is adequate for responding to shock situations.

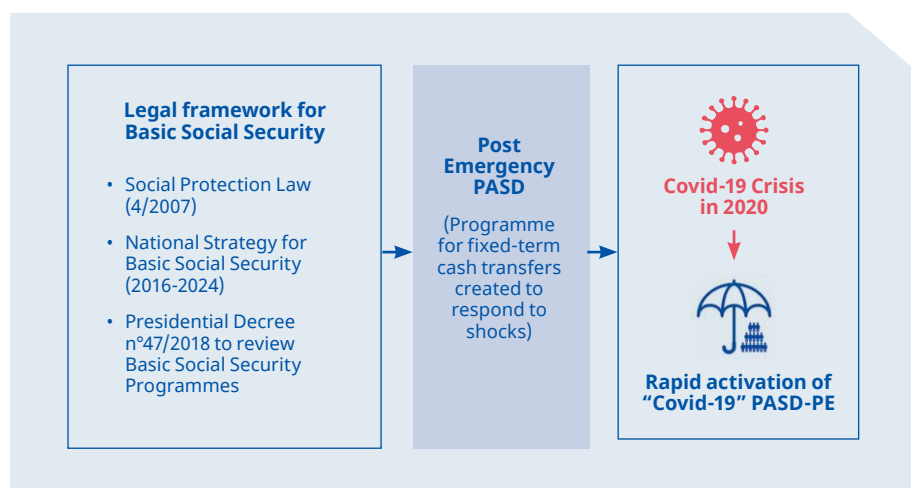
► 3. Innovative Methods

The Covid-19 Social Protection Response Plan reinforces the importance of having a legal framework for social protection that is adequate for responding to shock situations. It also introduces innovations that strengthen Mozambique's Basic Social Security Scheme such as: the inclusion of low-income informal economy workers and the use of technology for enrolling beneficiaries and delivering social benefits.

Linking existing social protection programmes with shock-responsive actions

Mozambique's social protection sector's response to the Covid-19 crisis benefited from the prior existence of an adequate legal and strategic framework for the basic social security subsystem, which includes an unconditional fixed-term cash transfer programme, which has been specifically designed to respond to shocks (Figure 9). The PASD-PE programme originated in the National Strategy for Basic Social Security (ENSSB II) 2016-2024 which strengthened the role of basic social security in shock response. It was created in 2018 with the approval of the Council of Ministers for Presidential Decree n°47/2018 to review Basic Social Security

► **Figure 9. Legal framework for Basic Social Security and “Covid-19” PASD-PE**



Source: Elaborated by the author.

Programmes. This forms part of the social protection shock response, an innovation that links existing social protection with the social protection required during emergencies.

This programme was created as an instrument for dealing with widespread crises and shocks, such as droughts, floods and cyclones, and has been adapted to respond to the challenges caused by the Covid-19 crisis. It is flexible in order to be able to adapt to the type of shock it is responding to. The Programme has a duration of 12 months in the case of droughts and 6 months in the case of rapid onset shocks. It was implemented for the first time during the droughts in Tete (2018-19) and Gaza (2019-20), as well as after the cyclones Idai and Kenneth hit the country in 2019. It's quick activation during the Covid-19 crisis was only possible because the programme (structure, requirements and processes) was already designed, tested and based on a solid legal framework (defined by State Law). This highlights the importance, in this type of context, for a country to have adequate legal framework, including cash transfer programmes for responding to shocks, integrated in a coordinated way with basic social security systems, as opposed to ad hoc and fragmented responses.

From the point of view of the MGCAS, *"The fact that the national strategy (ENSSB) responded to crisis contexts such as Covid-19 facilitated the understanding of this Response Plan at a political level. It was not necessary to justify the Plan. Politicians bought into the idea and helped to disseminate it."* For development partners, the fact that the social protection system had a previously designed and legally based programme for responding to emergencies, that ensures income support for affected households, meant that the mechanism that needed to be activated at the time of the crisis was clear to the Government, and them, and this saved the Government time.

►► The program was created to deal with crises and shocks and has now been adapted to respond to the Covid-19 crisis.



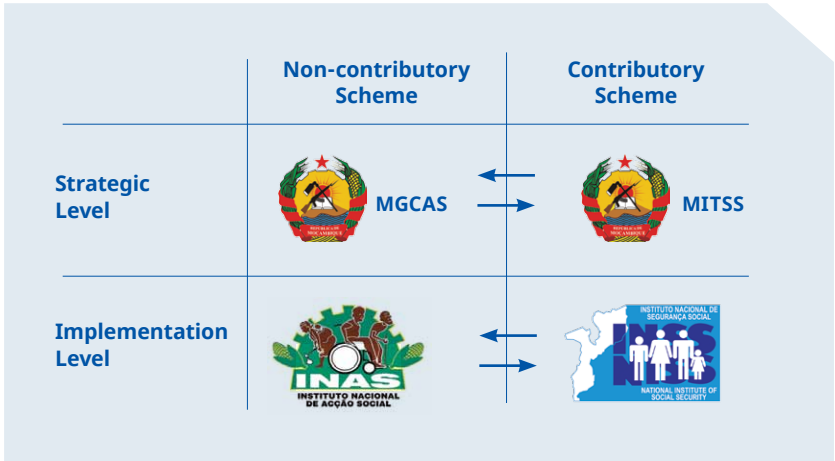
PASD-PE social benefit payments for people displaced from Quissanga due to cyclone Kenneth.

Extending social protection coverage to workers in the informal economy

The social protection sector's response to Covid-19 offered the opportunity to link contributory and non-contributory social security, through the inclusion of the most vulnerable self-employed workers. The high levels of informal economy in Africa and the high vulnerability of these workers to the socioeconomic consequences of the Covid-19 pandemic had raised the debate about how to include them in the political social protection response to the health crisis.

In Mozambique, it is considered that self-employed workers in the informal economy are one of the groups who are most affected by the State of Emergency's virus spread containment measures. For this reason, the Covid-19 Social Protection Response Plan integrates into the "Covid-19" PASD-PE approximately 31,000 low-income self-employed workers who were already registered with the INSS, but who stopped paying regular contributions due to the impact of the pandemic on their income. This is the first trial in the country, and one of only a few on the African continent, to include within the same political response a mechanism linking the basic social security scheme (non-contributory) and the compulsory social security scheme (contributory). The interviewees considered that this was an important innovation which could increase the efficiency of the crisis response, pave the way for future collaborations and be a model for other countries in the region.

► **Figure 10. Inter-institutional coordination for including informal sector workers**



Source: Elaborated by the author.

In concrete terms, this measure implies the scaling up of already existing basic social security mechanisms in order to reach workers operating in the informal economy, as well as the adaptation of the basic social security scheme’s operation and eligibility criteria in order to meet the specificities of this new target group¹⁰. This measure also implies coordination between the MGCAS and the Ministry of Labour and Social Security (MITSS), as well as between the INAS and INSS, as demonstrated by Figure 10.

The social security scheme for self-employed workers was created in 2016 in the contributory social security system. This is a voluntary scheme, which includes self-employed workers with medium and low incomes. Low-income self-employed workers were integrated into the Covid-19 Response Plan using the list of workers who were already registered in the INSS database and whose income had been verified. This avoided having to identify these workers at a local level across the country. The implementation of the Covid-19 Social Protection Response Plan, with respect to self-employed workers, was carried out jointly by the INAS and INSS at a central and local level, following a number of steps, as shown in Figure 11.

10. Example of adjustments that were made: including the daily income of workers as an eligibility criteria (below 100 Mt).

► **Figure 11. Response Plan Implementation Process - including Self-Employed Workers**

1	2	3	4	5
Identification of low-income, self-employed workers, operating in urban, peri-urban and border areas, already registered with the INSS, who would lose their capacity to continue with INSS voluntary contributions as a consequence of measures imposed to halt the spread of Covid-19	Verification that eligibility criteria for PASD-PE are fulfilled	Registration of workers, validation of registered data and encoding in the INAS database (collection of biometric data and photographs)	Cash transfer payment	Post-payment monitoring

Source: INAS, 2020

At a central level, work coordination between the INAS and INSS was carried out through face-to-face meetings and the creation of a WhatsApp group in order to find solutions to constraints that arose during the implementation process. At a local level, brigades were created that brought together civil servants from the INAS and INSS which enabled the harmonization of the joint implementation of the Plan. This has also allowed these two government agencies to communicate a single message to this group of beneficiaries, explaining that they are receiving cash transfers because they were previously registered with the INSS, worked in areas prioritized by the Government and had been significantly affected by the Covid-19 crisis.



These measures may act as an incentive for more workers to register with the INSS in the future.

► INAS-INSS Brigade Performance in the district of Zavala, Inhambane Province, August 2020.

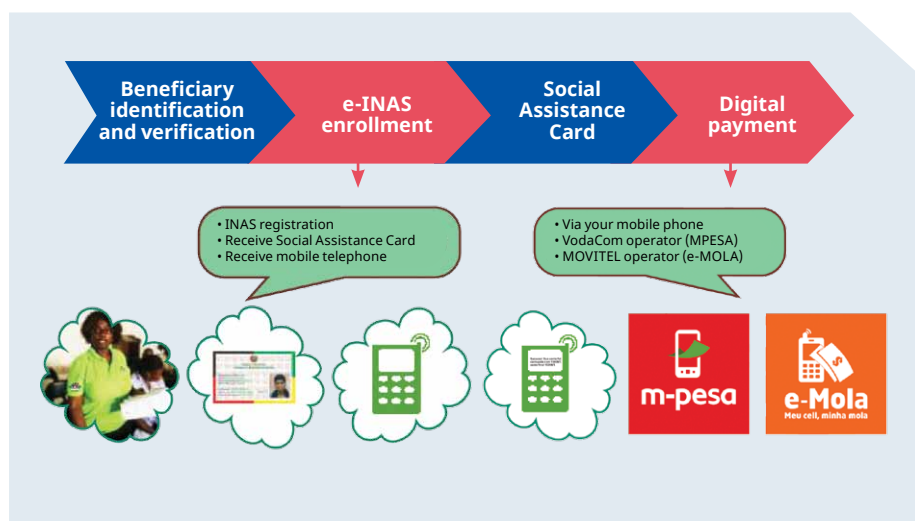
According to the INAS and INSS interviewees, these work methods proved to be effective. At the time this study was carried out, collaboration between the INAS and INSS had not yet been formalized through legislation, although a Memory of Understanding is planned.

For the ILO interviewee, in addition to protecting these workers from the risk of falling into poverty as a consequence of the Covid-19 pandemic, these measures could act as an incentive for more workers to register with the INSS's contributory social security system in the future. This could contribute to the expansion of this group's coverage in the medium and long term. The other development partners agree that this experience is consolidating the collaborative relationship between the institutes for contributory and non-contributory schemes, paving the way for future exploration of other potential avenues for collaboration. This opinion is shared by the MGCAS interviewee, who has seen the two schemes trying to establish integration over a long period of time. He believes this coordination can avoid overlap of the two systems and demonstrate to workers in the informal economy the advantages of being enrolled in the system, contributing to a scheme and being protected from future eventualities. For a MEF interviewee, *"... this measure could give informal workers an incentive to contribute towards their social protection, helping to formalize the informal. It is an opportunity to show informal workers the relevance of contributing to a social security scheme."* For the PSCM-PS *"...this is a great step for the Country as it means social protection is also preventing people from falling into a vulnerable situation (not just covering those who are already in this situation)"*.

Using technology to deliver social protection

The Covid-19 crisis has accelerated necessary reforms in Mozambique, enabling the testing of the scaling up of existing social protection mechanisms and the adaptation of existing operational activities in order to meet social distancing requirements and the urgency of this context. Amongst the most noteworthy adaptations are those that have been carried out to the PASD-PE enrollment and payment process, as shown in Figure 12.

E-INAS enrollment. Once households have been identified and checked by the INAS, they are enrolled in INAS's Management Information System, known as e-INAS, within the "Covid-19" PASD-PE programme. The interviewees highlighted the fact that, with the technical and financial

► **Figure 12. “Covid-19” PASD-PE operational steps**

Source: Elaborated by the author.

support of the ILO and UNICEF, Mozambique has invested for over 5 years in the development of a robust IT system, which works within the State's financial information system network (e-SISTAFE). The e-INAS allows the registration of beneficiaries in a single registry system; the rapid addition of new beneficiaries; improved targeting; enhanced transparency for operational activities; the use of innovative payment technologies; as well as ensuring data confidentiality and protection.

Digital payment. It is expected that the majority of PASD-PE cash transfers will be delivered through electronic payments to mobile phone platforms, reducing the Covid-19 contagion risk, increasing efficiency, transparency, improving system accountability and enabling a rapid delivery of payments to beneficiaries. The payment is either made online (directly to a mobile phone) or offline (where the beneficiary receives

70%

This is the proportion of beneficiaries who will receive the transfers via their mobile telephone. The remaining 30% will receive them through other forms, including commercial banks and traditional payment methods.

a code for withdrawing the cash transfer amount from a service provider). It is forecast that 70% of PASD-PE beneficiaries will receive the transfer through their mobile telephone and 30% through other forms¹¹, which include commercial banks (with the support of the Central Bank) and traditional methods of payment. The existing INAS Programme beneficiaries receive transfers through traditional payment modalities, respecting safety and hygiene measures in order to prevent the spread of Covid-19.

The outsourcing of cash payments to a private sector service provider is an issue that has been discussed within the Government and with development partners for many years and was one of the strategic activities that was planned in the ENSSB II (2016-2024). In 2019, the use of this technology was tested through the Basic Social Subsidy Programme (PSSB) in its component for vulnerable children aged 0 to 2 years. The Government's decision to move forward with the widespread use of digital payments was justified by the need for social distancing during the payment process and by the urgency imposed by the context of making payments to twice as many beneficiaries than those covered by existing programmes. The use of this payment method on a large scale required inter-institutional collaboration between the MGCAS, MEF, Bank of Mozambique and the Mozambican Telecommunications Regulatory Authority.



Covid-19 Social Protection Response Plan - additional payment component for PSSB beneficiaries. Traditional payment modality. Chokwe District, September 2020.

11. Given the scarcity of mobile phones on the market.



Other advantages mentioned for this payment method were: avoiding physical contact between INAS technicians and beneficiaries, avoiding crowds, reducing the financial risk of transporting money, reducing the cost of transport for the INAS and beneficiaries, and freeing up human resources within the INAS who were then able to carry out social assistance work.

This decision is seen by interviewees as an innovation and a medium to long term investment for the sector. According to a MEF interviewee, *"this is a good way of working from both an access (to cash transfers) and monitoring point of view. We hope that in the long term it will also help to reduce costs, to bring value to beneficiaries, as well as contributing to their technological and financial inclusion"*.

Regarding the search for alternative payment methods to complement this solution, the MGCAS emphasized the negotiation efforts with the Bank of Mozambique, in order to ensure that basic social security beneficiaries will have access to a card with a microchip, from which they can have access to a bank account and receive cash transfers.



UN Mozambique/2020/Helvisney Carriego



To be able to respond to this health crisis with social protection measures that triple the current number of our beneficiaries is a great dream, both from a point of view of financial resources and our system capacity. However, for this dream to take off it needs wings. We will build these wings so that it can.

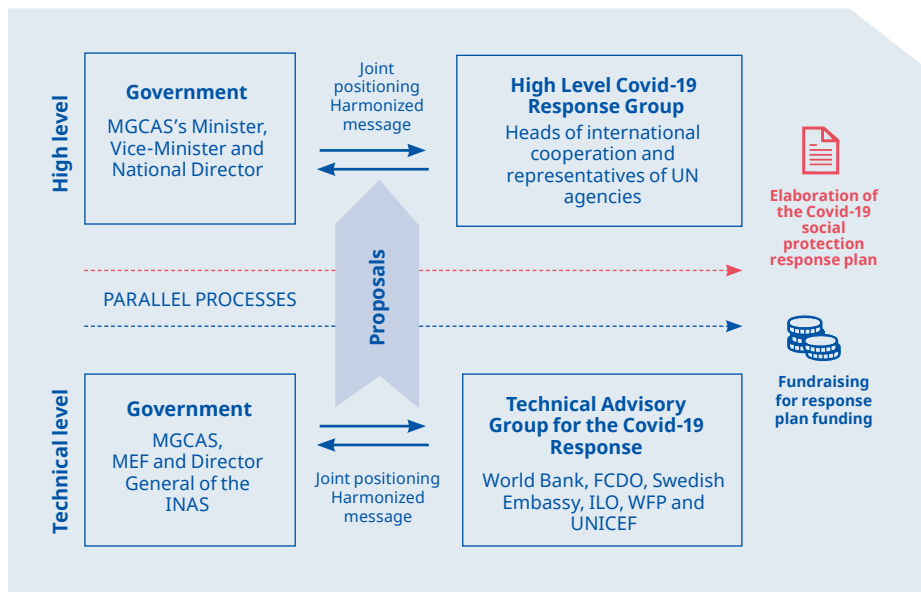
— Moisés Comiche
MGCAS National Director of Social Action

► 4. Covid-19 Response Plan Design Process

The design of the Covid-19 Social Protection Response Plan was led by the Ministry responsible for basic social security, and had the support of development partners, through the Technical Advisory Group (TAG) for the Covid-19 response.

All of the interviewees agree about the strong leadership role the MGCAS took during the Covid-19 Social Protection Response Plan preparation process. The role played by the MEF was also recognized as decisive, as much for geographical targeting work as for discussions concerning financing issues. Development partners were involved by the Government in the Response Plan design process through two levels of coordination: a high-level and a technical level (see Figure 13). Propositions were prepared at the technical level and submitted to the high-level coordination team.

► **Figure 13. Coordination levels between the Government and development partners for the Covid-19 Social Protection Response Plan preparation**



Source: Elaborated by the author.

Mozambique has a long history of technical and financial support from many partners for the non-contributory social security system. Currently this support for the MGCAS and INAS is organized through two programmes: a) the Joint United Nations Programme for Social Protection, which is financed by the FCDO, Swedish Embassy and the Queen of the Netherlands and implemented by the ILO and UNICEF; b) a Multi-donor Trust Fund financed by the World Bank, FCDO and Sweden, and implemented by the World Bank. It is important to mention that, since 2006, these social protection sector development partners have been coordinated through the Social Action Working Group.

► **Figure 14. Members of the Technical Advisory Group for the Covid-19 Response**



The Technical Advisory Group for the Covid-19 Response (TAG Covid-19) was put into place in March 2020, from these two technical and financial assistance programmes. It includes partners who supply technical assistance to the social protection sector, i.e. the ILO, UNICEF and the World Bank and partners that have provided a large amount of funding to this sector, the FCDO and the Swedish Embassy (see Figure 14). The WFP integrated the group as it is the partner with the greatest in-field implementation capacity and is leader of the Adaptive Social Protection Technical Group. The TAG Covid-19 is led by the Swedish Embassy and co-led by UNICEF. In order to ensure effective communication, only the chairperson, or in their absence the co-chairperson, is in contact with the Government. The group prepared the Response Plan using participative methodology, technical meetings between the partners were held prior to meetings with the Government. The frequency of the meetings ranged

from 1 to 3 times per week. Coordinated technical level work advanced in parallel with the high-level work and several meetings were held with the Minister and the Vice-Minister in order to complete the Response Plan. This coordination between the Government and the partners led to the preparation and approval of the Covid-19 Response Plan in just 3 months (Figure 15) and in the raising of financial resources to support the first phase of its implementation.

► **Figure 15. Design timeline for the Covid-19 Social Protection Response Plan**

► 10/03/2020	► 30/03/2020	► 01/04/2020	► 02/05/2020	► 30/06/2020	► 01/07/2020
Technical Advisory Group for the Covid-19 Response is formed and designs the Joint World Bank and United Nations Document for the Covid-19 Response	The Government declares a State of Emergency	Formal creation of the Technical Advisory Group for the Covid-19 Response and continuation of dialogue with the Government about design elements such as geographical targeting	Meetings between the Technical Advisory Group and the Government in order to consolidate the Covid-19 Response Plan including planning elements	The Council of Ministers approves the Response Plan and MGCAS publishes a circular guiding the implementation of the Covid-19 Social Protection Response Plan	Start of Phase 1 implementation for the Covid-19 Social Protection Response Plan

Source: Elaborated by the author.

All of the partners who were interviewed agreed that the group worked well and allowed joint positioning with government advisers, ensuring at the same time that each partner supplied technical assistance in their area of expertise. This allowed the provision of harmonized, consensual, more effective and efficient advice to the Government, based on dialogue and collaboration. Interviewees attributed the Group's effective and efficient work to the small number of participating partners, the definition of a main focal point and a secondary focal point for their dialogue with the Government, the specific focus of responding to the shock and the joint construction of a concrete proposal. The initiative to form a group that involved, from the start, UN agencies as well as actors who could finance the Plan was considered by the UNICEF interviewee as one of the success factors, which helped the Government with fundraising.

It should be noted that, in addition to having contributed within the scope of TAG Covid-19 to providing technical assistance for the Response Plan design, that was effective and in line with the recommendations of the Social Protection Floor, the ILO also played a role in harmonizing the social protection response within the United Nations Covid-19 Response plan. This was in order to avoid duplication, as this plan also covers other sectors.

► **Box 1. Development partner overview of the Covid-19 Response Plan**

The design of the Covid-19 Response Plan was considered by most of the development partners as ambitious and appropriate. Ambitious in terms of the significant increase in basic social security coverage and appropriate as it reinforced the protection of beneficiaries of existing programmes and protected new households affected by the pandemic. *“The design highlighted the real need to extend basic social security coverage in Mozambique and contributed to updating the database of potential beneficiaries for existing programmes”* (FCDO). *“This is an opportunity to strengthen the social protection system so that it is more resilient and proactive in crisis contexts. We noted a great political commitment by the Government to the construction of this Covid-19 Social Protection Response Plan”* (Swedish Embassy). *“The relevance of the social protection sector in post-emergency situations has been made more visible and a window of opportunity has opened up to create a base of potential beneficiaries that in the medium and long term will allow the sustainable extension of social programmes coverage in urban areas of Mozambique”* (World Bank). *“The Response Plan has contributed to prioritizing the social protection sector within the Government itself, it has been very positive”* (WFP). *“The Plan that the Government has prepared is very good and very ambitious. It will make it possible to have a broader database of beneficiaries, facilitating the increase in basic social security coverage”* (UNICEF).

► 5. What has already been implemented

The Covid-19 Social Protection Response Plan is starting to be implemented. Following the Plan's approval in June 2020, a significant part of the preparatory activities planned for Phase 1 were already implemented by October 2020. The implementation is being monitored and is benefiting from development partners' technical assistance.

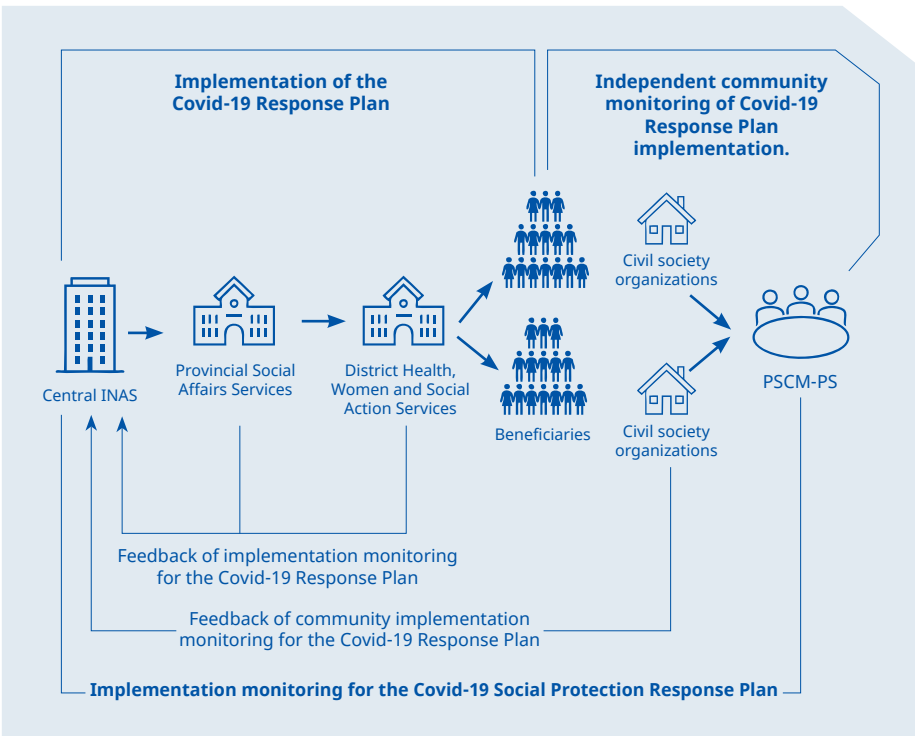
INAS is responsible for the Response Plan implementation. UNICEF and the WFP are supporting INAS by implementing the programme for 100,000 beneficiaries in the Provinces of Tete and Zambézia. Technical guidelines on targeting (selection and registration) and delivering payments to the "Covid-19" PASD-PE beneficiaries was prepared and guides the implementation of operational activities across the country.

Activities that have already been implemented		Ongoing activities
PHASE 1	• Preparation and signature of the contract with a private sector service provider to deliver payments (Vodacom). • Identification and enrollment of 268,693 new beneficiaries on to the "Covid-19" PASD-PE programme. • Identification card printing for the new "Covid-19" PASD-PE beneficiaries (Social Assistance Card). • Payment of three additional months to 592,179 beneficiaries of the existing basic social security programmes (PSSB, PASP and PASD-Food Basket).	• Payment preparation (system integration tests, pay station logistics). • Acquisition process for 180,000 mobile phones for deliver payments to beneficiaries. • Delivery of beneficiary cards, mobile phones and microchip cards for Phase 1 beneficiaries. • 1st payment to new beneficiaries of "Covid-19" PASD-PE is planned for November (Phase 1). • Analysis of the possibility of signing contracts with other payment agents such as Movitel or the commercial banks BIM and BCI.
PHASE 2	• Identification of beneficiaries for Phase 2.	• Mobilization of financial resources to ensure Phase 2 implementation. • Registration of new "Covid-19" PASD-PE programme beneficiaries in Inhambane, Nampula and Niassa (based on resources already available). • Registration of 95,000 new "Covid-19" PASD-PE programme beneficiaries in Moatize (Tete), Quelimane and Milange (Zambezia) with the technical and financial support of UNICEF and the WFP (to be finalized in November).

Implementation monitoring

In addition to the monitoring carried out by the MGCAS and INAS, it is planned that the ILO will contribute to the Covid-19 Response Plan implementation monitoring in partnership with civil society, through the PSCM-PS. As shown in Figure 16, this monitoring aims to identify the constraints of Phase 1 operations, from the point of view of beneficiaries, which will be used to propose adjustments for Phase 2 solutions.

► **Figure 16. Monitoring process for the Covid-19 Social Protection Response Plan**



Source: Elaborated by the author.

Technical assistance for Plan implementation

The Government of Mozambique receives technical assistance through the TAG Covid-19 for the implementation of the Covid-19 Response Plan. The INAS also receives additional technical assistance through their Technical Monitoring Group (UN agencies, World Bank and donors).

► 6. Challenges and Opportunities for the Social Protection Response to Covid-19

In addition to bringing innovation opportunities, the design and implementation of Mozambique's Covid-19 Social Protection Response Plan also posed a number of challenges, mainly in terms of financing and operationalization. Even though the plan has only been implemented for a short time, it is already possible to identify lessons learnt and recommendations for intervention improvements.

Existing Challenges

The principal challenges encountered were linked to financing, communication, designing the Covid-19 Social Protection Response Plan and the operationalization of the "Covid-19" PASD-PE Programme.

Financing

- The deficit in financial resources needed to implement Phase 2 of the Response Plan. The scarce fiscal space available to support the implementation of the Response Plan led to dependence on external financing, which ended up causing a delay in the Plan implementation.

Communication

- The absence of a Communication Plan for the Response Plan to guide transparent and easy to understand communication for final beneficiaries and the population in general. The absence of an official Government launch of the Plan using the main methods of communication, which impacted the effective participation of civil society in the programme implementation.

Operationalization

- The adaptations required to allow a social action institution that currently reaches 600,000 beneficiaries to reach 1,582,179 beneficiaries.
- Ensuring the correct implementation of the existing programmes in parallel with the implementation of the Emergency Programmes. Delays to existing PSSB programme payments that were observed in some locations may indicate operational capacity limits in the field.
- Ensuring that the identification and verification of PASD-PE beneficiaries at a local level complies strictly with the PASD-PE eligibility criteria defined at national level. The current modality for identification and pre-listing of beneficiaries based on the work of local community structures presented limitations due to the volume of beneficiaries and the speed of implementation required for the Response Plan.
- Payment methods via mobile phones: some beneficiaries are elderly, illiterate or have difficulties using a mobile phone; there are no communication networks in some areas of the country; complications linked to ensuring a large number of mobile phones are available during a pandemic and avoiding offline payment fraud. Opting for other alternative means of digital payment.
- The lack of necessary cross-sector coordination and INAS prior experience in contracting with private sector companies, resulting in delays in contract consolidation with mobile phone operators.
- Reconciling INAS eligibility criteria (place of residence) with INSS criteria (place of work), in the case of workers operating in urban areas but living in rural areas.
- Ensuring the joint implementation of “Covid-19” PASD-PE operations in areas where UNICEF and WFP supported implementation. Ensuring that in these locations INAS systems are used and that financial and technical resources are made available to INAS for the latter to draw up plans in each location.

Design

- The geographical targeting of “Covid-19” PASD-PE sought the greatest possible impact with limited available resources. However, this targeting does not mean that there are no negative

socio-economic impacts in rural areas, just that it was necessary to prioritize certain areas.

- Programme exit: after the last payment, the PASD-PE beneficiaries will be evaluated and if there is availability, and they meet eligibility conditions, they will be included in existing programmes. It should be noted that if there is not a significant regular increase in the fiscal space allocated to INAS's Basic Social Protection programmes, such programmes will have a low capacity to extend coverage. It would be necessary to increase the 0.6% of GDP, initially allocated in 2020, to at least 1% of GDP in 2021-2022.

Lessons Learnt

The lessons learnt from the experience of designing and implementing the Covid-19 Social Protection Response Plan concern the previous existence of a legal framework, coordination between the Government and development partners, the design of the Plan, cross-sector coordination and operationalization.

Legal framework

- The previous existence of a legal framework for social protection, which included a cash transfer programme for responding to crisis situations, allowed the preparation and implementation of the Plan to be carried out more quickly and contributed to focusing the efforts of international partners.

Coordination between the Government and its development partners

- The existence of a long-term period of technical and financial support to the non-contributory social security system, from a number of partners, facilitated the coordination of technical assistance for the preparation and implementation of the Response Plan.
- The response preparation experience in 2019, following the cyclones Idai and Kenneth, led to the creation of a collaborative work platform between development partners and the Government. This facilitated coordination for the Covid-19 Social Protection Response Plan design.
- The creation, from the moment the health crisis was identified, of a coordination mechanism between partners and the Government

specifically to respond to the emergency – the TAG Covid-19 – allowed the coordination of advocacy, technical assistance, fund-raising, as well as the joint elaboration and approval of the Covid-19 Social Protection Response Plan in just 3 months.

- The pre-existing INAS Technical Monitoring Group, bringing together development partners who supply technical assistance for implementing INAS programmes, meant that the implementation of the PASD-PE response to Covid-19 benefited from coordinated technical assistance.

Designing the Response Plan

- The use of digital payments through mobile phone operators met the necessary social distancing requirements for the health situation and has numerous advantages, but it must be used alongside other solutions in order to meet limitations imposed by beneficiaries and the country's infrastructure conditions.
- The Government's rapid preparation and approval of the Covid-19 Response Plan enabled partners such as WFP to direct humanitarian funding to the social protection sector, bringing a new funding model to the sector which can be further explored in the future.
- The communication strategy for a shock Response Plan must be designed and approved at the same time as the Plan, to ensure timely communication to the population about the Programme.
- The monitoring system should be designed at the same time as the Social Protection Response Plan for a shock, and put into place from the beginning of its implementation.
- The Government's decision to carry out geographical targeting proved to be the best way of minimizing exclusion and inclusion errors in the operationalization of the "Covid-19" PASD-PE.

Cross-sector coordination

- The linking mechanism between the contributory and non-contributory social security schemes made it possible to quickly protect low-income self-employed workers, vulnerable to falling into poverty due to Covid-19. This has shown that this is possible even in low-income countries, such as Mozambique, during a State of Emergency.

- Inter-ministerial coordination contributed to a more efficient and effective way of responding to the crisis.

Operationalization

- The Government's and its partners' investment in the implementation of e-INAS over the last few years contributed to bringing agility to the different PASD-PE operating processes during the Covid-19 response.
- When outsourcing cash transfer payment operation, it is necessary to sign contracts with companies that are sufficiently established in our country, these should be supervised by national institutions such as the Bank of Mozambique and the Administrative Court.
- The timely involvement of civil society organizations at central and local levels, notably for communication, monitoring, complaints and referral management, contributed to avoiding implementation problems for the Social Protection Response Plan for shocks.
- The existence of Independent Community Monitoring for the PSSB¹², carried out at district level by the PSCM-PS, was considered a fundamental asset for supporting the Government in the identification of possible constraints in the targeting, enrollment and payment processes for "Covid-19" PASD-PE.

Recommendations

The main recommendations of the interviewees relating to the social protection sector's Covid-19 response encompass the following areas: Government operational capacity, financing, political instruments, cross-sector coordination, communication and implementation.

- The social protection system as a whole should become more resilient to facing shocks through the extension of the coverage of existing basic social protection programmes in the medium term, in accordance with the recommendations and goals outlined in the ENSSB 2016-2024.

12. Available at: <https://www.social-protection.org/gimi/gess/ShowRessource.action?id=56938>

Operational capacity

- Expand the number of INAS delegations across the national territory, in order to improve the ratio between the number of delegations and the number of districts covered, which is currently 154 districts covered by 31 delegations, as recommended by Axis 4 of ENSSB 2016-2024. This implies increasing human resources and the budget in order to ensure appropriate material means for the delegations. This is seen as fundamental for ensuring the effective implementation of the shock response programme and the extension of the coverage of existing programmes.
- Create a professional qualification programme for INAS's Social Action Technicians so that, with the introduction of digital payments, their roles can be reorientated towards identification, selection and verification of beneficiaries, case management and monitoring and evaluation.
- Reinforce the technical and juridical capacity of INAS for working with the private sector (procurement area), in particular regarding the drawing up of contracts for the operationalization of digital payments.

Financing

- Ensure that the social protection sector is sustainable, in the sense that it is completely financed by the State's budget, especially considering that phenomenon such as cyclones and pandemics may reoccur in the future. Increase the domestic fiscal space dedicated to implementing basic social protection programmes following the recommendations of ENSSB 2016-2024, in order to reach 2.23% of GDP in 2024, compared to 0.6% currently. Assess the possibility of creating a "Social Protection Contingency Fund", that can be activated rapidly during emergency situations.

Policy tools

- Capitalize on PASD-PE implementation experience, based on lessons learnt from the sector's experience in responding to drought, cyclones Idai and Kenneth and Covid-19, in order to add to and adjust its Operating Manual, to guide the implementation of the programme for future crises and shocks in an increasingly efficient manner.

- Define solutions beyond Phase 2 of the Plan, in case the State of Emergency due to Covid-19 is extended in Mozambique¹³.

Cross-sector coordination

- Create a coordinated mechanism between the INAS and the National Institute for Disaster Management (INGC) for operationalizing a harmonized response to future disasters. Coordination between the basic social security sector and humanitarian aid in these contexts would allow a more effective government response to beneficiaries and greater capacity for fund-raising. The first step could be to establish a Cooperation Protocol between Public Entities (PCEP) between INAS and INGC, defining the framework for the operationalization of responses to disasters and the effects of climate change, as well as the competences of each institution in the response.
- Formalize the relationship between the MGCAS and the other ministries and public institutions with which they collaborate within the PASD-PE's scope. For example: a) PCEP between the MGCAS and the MITSS, defining a framework for operationalization of social protection for low-income self-employed workers who are vulnerable to the risk of falling into poverty in the case of disasters or the effects of climate change. b) PCEP between the MGCAS and the MEF in order to identify the priority areas for receiving PASD-PE benefits and for questions relating to the financing of the social action sector.
- Create a communication mechanism between the e-INAS and INSS's IT system, allowing beneficiaries to move from one scheme to the other¹⁴.

13. If resources are available for Phase 3: a) widen the eligibility criteria for self-employed worker selection for benefiting from the Plan to include all regions of the country and b) increase the number of months of additional payment to PSSB beneficiaries.

14. E.g. Workers who do not meet conditions for enrolling with INSS but who could be eligible for INAS programmes, or workers operating in the informal sector already registered with the INSS as vulnerable to the risk of falling into poverty in the case of disasters.

Communication

- Adopt an effective communication strategy for the Response Plan. Improve the government's communication with potential beneficiaries and with the population in general, including journalists and explaining the programmes that will be put into operation, eligibility criteria and the new payment modalities. The eligibility criteria must be clear and easily understood (and accepted) by the population, in order to avoid possible tensions and accusations of mismanagement. Communication is seen as essential for improving the implementation of Phase 2, to allow a wider participation of civil society in the implementation and increase the populations confidence in the Government.

Implementation

- The INAS should ensure that the payment of social benefits for existing Programmes and the "Covid-19" PASD-PE are carried out on time and in a regular manner. In the case of face-to-face payment, review the rules for outsourcing benefit attribution in order to avoid exposing beneficiaries to environments with a contagion risk.
- Improve the process of identification, verification and enrollment of PASD-PE beneficiaries, at a local level in order to reduce inclusion and exclusion errors, as well as risks of Covid-19 contagion and future complaints from the population. Ensuring the involvement of civil society in a systematic form at a local level could contribute to this improvement.
- Improve beneficiary identification in urban zones, investing in community communication together with INAS Central and Provincial offices and providing the necessary IT infrastructure at a local level.
- Improve the consideration of the gender dimension in the processes inherent to the implementation of Phase 2 of the Plan, among other aspects, implement the PASD-PE complaints and reclamation mechanism (which implies the expansion of the complaint and support channels).
- Monitor the implementation of Phase 1 of the Plan to identify possible constraints in each different step (beneficiary selection, social benefit payments), possible plan deviations and measures that are not having the desired impact. Reinforce the collaboration between the MGCAS and MEF within the scope of methodology to monitor the Plan's implementation.

- Explore other solutions for social benefit payments that could be complementary to the mobile telephone payment modality and reach beneficiaries across the whole of the country. Diversification of payment service providers could reduce the operating risks, which are high when relying on only one or two private sector companies. Evaluate the operational costs of contracting mobile telephone operators in order to expand the payment system in the future, renegotiate the contract conditions and maximize the impact of resources available to the sector. Ensure the beneficiaries' rights to receive cash payments are met.
- Reduce the time for PASD-PE activation. Suggestions: a) Review the PASD-PE Operational Manual¹⁵, b) regularly update the INAS Delegations "waiting list" to attract potential beneficiaries of basic social security programmes in a timely manner, c) Provide guidelines to partners who intend to support the Government in implementing the PASD-PE, ensuring uniform intervention.

15. Define when, how and by whom the programme is activated, the subsequent steps to programme activation, the value of social benefit payments, the eligibility criteria for beneficiary selection, the payment modalities and implementation monitoring.

► List of Interviewees

Government	Ministry of Gender, Children and Social Action (MGCAS)	Moisés Comiche	National Director of Social Action
	Ministry of Economy and Finance (MEF)	José Cardoso	MEF Technician
	National Institute of Social Action (INAS)	Estevão Mondlane	Vice-Director of the INAS
	National Institute of Social Security (INSS)	Dr. Sónia Fausto Silva	Head of Central Schemes and Benefits Department
Civil society	Mozambican Civil Society Platform for Social Protection (PSCM- PS)	Ámina Pais	Programme Official
United Nations and donors	International Labour Organization (ILO)	Rubén Vicente Andrés	Social Protection Project Coordinator
	UNICEF	Maki Kato	Head of Social Policies
	World Bank	Jordi Gallego-Ayala	Social Protection Specialist
	World Food Programme (WFP)	Flavia Lorenzón	Social Protection Specialist
	Foreign, Commonwealth & Development Office (FCDO)	Eneasara Antunes	Social Development Assessor
	Swedish Embassy	Luísa Fumo	National Programme Official

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Sweden
Sverige

