
“Shifting the Overton Window – Covid-19 and opportunities for social protection”

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Poverty, Covid-19 and social protection

The Covid-19 crisis is taking a heavy toll on the world’s poorest countries, plunging millions into extreme poverty. The secondary and downstream impacts of Covid-19 - economic, social, and political - are likely to be more profound and disruptive than the impact of the disease itself and will be felt for many years to come. The IMF estimate that global growth will contract sharply by -3 per cent by 2020 (IMF 2020, in ILO 2020), UNCTAD estimate that global income could be reduced by US\$2 trillion (UNCTAD 2020, in ILO 2020) and the ILO project that working hours are estimated to decline by 6.7 per cent in the second quarter of 2020 – the equivalent of 195 million full-time workers (ILO 2020). UNICEF estimate that the crisis could push 117 million more children into monetary poor households by the end of the year, and that the total number of children living in poor households globally could reach just over 700 million in the absence of any mitigating policies, predominantly in sub-Saharan Africa and South Asia (UNICEF 2020)¹.

People who are already in poverty, or close to the poverty line, are especially vulnerable to both the spread of Covid-19 itself, and its secondary impacts. Without external support, households experiencing economic shocks can quickly be pushed into poverty traps – sacrificing expenditure on food, nutrition, basic services and investments in the future, selling productive assets in order to meet short term survival needs, and/or incurring debt, often at higher interest rates than those available to wealthier people. Lower income groups are more vulnerable to the virus itself, being less able to protect themselves through social distancing. Many people on low incomes do not have free health care or health insurance, paid (if any) sick leave, or the option of working from home.

¹ According to UNICEF projections: <https://data.unicef.org/topic/child-poverty/covid-19/>, viewed 29 June 2020

Social distancing may simply not be possible for people living in overcrowded conditions.

Covid-19 also exposes and exacerbates social inequalities. For example, while more men are dying of Covid-19, women are suffering more from the economic and social consequences. Women are more likely to work in caring professions (over 70 per cent of workers in health and social sectors are women), often with low pay, benefits and flexibility to take time off work to care for others, poor protection from infection, as well as shouldering responsibilities for domestic care. Caring responsibilities within the home may also increase as a result of school closures, as well as the illness itself (UNICEF 2020a). Economic instability is also associated with rises in early and forced marriage in low- and middle-income countries (UNICEF 2020a). In many countries, the pandemic has spread along racial and ethnic divides (as discussed, for example, by Farhad and Netto in the last issue of *Radical Statistics*). Increasing household poverty also creates vicious cycles within the wider economy – as households lose income, consumption decreases, businesses lose customers, unemployment increases, more people lose income and household poverty increases... and so on (Fischer and Goulde-Werth, 2020).

Social protection programmes and systems exist to support address risk, vulnerability and chronic poverty. Risks can be idiosyncratic (affecting individuals or households), and can be associated with life cycle stages - so for example, greater needs and vulnerabilities are associated with childhood, old age, sickness and so on, and benefits exist to support individuals and households at these stages in the life cycle. Risks can also be covariate (large-scale), affecting communities or regions due to climate, conflict or other stresses and shocks²(so Covid-19 would be classified as a covariate shock). Social protection is normally provided for by the state through domestic resources (though often supported by international donor finance in low-income countries). In theory, social protection forms part of the 'state-citizen' contract, under which states and citizens have rights and responsibilities to one another (such as tax revenue and a basic level of income) (Carter et al 2019).

Such programmes are ubiquitous in high income countries and have been an essential ingredient of developed countries' journeys out of poverty. In OECD countries, levels of poverty and inequality are nearly half of those that might be expected in the absence of such schemes

(ILO 2010, in Yemtsov 2011). Evaluations in lower income contexts show reductions of poverty gaps by 10-20 percent depending on size (IEG 2011, in Yemtsov 2011), accompanied with improvements in household economic wellbeing - savings, investment and productivity. There is also well-established evidence of substantial impacts on human capital development (e.g. health and educational outcomes), and empowerment of women and girls.

When governments have such systems in place they are able to better protect their citizens when shocks occur, as they can quickly and efficiently reach people with assistance. Conversely, it is comparatively expensive and inefficient to rely on one-off interventions to respond to each individual crisis. Social protection interventions are part of a coordinated response to the crisis, increasing resilience, contributing to preventing poverty, unemployment and informality, stabilising economies and societies, and ultimately recovery from the crisis (ILO 2020).

Many countries have not, however, been in a position to respond quickly through social protection mechanisms. There was already a gulf between rich and poor countries; on average, prior to the onset of Covid-19, OECD countries devoted around 20% of GDP to social spending³. Specifically, on social safety nets, countries in Europe and Central Asia spend on average 2.2% of GDP, compared to 1.53% in Sub-Saharan Africa (World Bank, 2018). In 2017, the ILO estimated that “45 per cent of the global population is effectively covered by at least one social benefit, while the remaining 55 per cent– 4 billion people – are left unprotected” (ILO 2017).

Even before Covid 19, the level of coverage is likely to have risen since 2017, and since March 2020, the number of countries planning or introducing social protection measures, and the number of measures themselves, have risen dramatically. As of June 2020, 195 countries/territories had planned or introduced social protection measures in response to COVID-19⁴. Around half of these have been cash-based measures, with the other half comprising in-kind food or voucher assistance, school feeding, waivers or postponement of utility costs or financial obligations, and public works programmes. Globally,

³ OECD data from <https://data.oecd.org/socialexp/social-spending.htm>, accessed 1/8/20

the level of scale-up in social protection has been remarkable – over 1 billion people have been reached by cash transfers, and over 1.7 bn have been reached with some form of social protection measure (Gentilini et al 2020).

At country level, in many cases the level of scale-up is even more remarkable. Excluding exceptional cases, Gentilini et al estimate that the average percentage change has been around 233%. One of the most exceptional cases is Nigeria – in part due to its low levels of pre-Covid coverage, partly also due to an ongoing process of social protection expansion – but also because of an assertive response to Covid-19. While the World Bank’s calculation (a percentage increase of 1054%) is an over-estimate (as routine coverage increased between 2015 and 2019 prior to Covid-19), Nigeria is still an exemplar of how dramatically governments can shift their position on social protection in response to a crisis.

Nigeria - a case study in social protection responses to Covid-19

Nigeria is a lower-middle income country with the 7th largest population in the world, at 208 million people and estimated to hit 262 million in another decade. By 2030, the share of Nigeria’s population living in extreme poverty will have risen from 40.1 percent in 2019 (representing 82.9 million people) to 45.0 percent, representing about 120 million people living on less than US\$1.9 a day – highlighting the low level of wealth in Africa’s largest economy. Nigeria also has some of the poorest human capital outcomes in the world (World Bank 2018).

Poverty is very unevenly distributed across Nigeria, between social groups and geographies. For example, the highest poverty levels are in the northwest state of Sokoto, where 87.7 percent of people live under the poverty line compared with the lowest rate of 4.5 percent in Lagos state, the commercial hub of the country. The incidence of poverty is also much lower in urban area (18 percent) than in rural areas (52 percent). So, while the majority of the poor live in rural areas in Nigeria, the vast majority of urban dwellers, working in the informal sector, live close to the poverty line and are unlikely to have much savings or assets to liquidate in order to absorb any economic shocks (Nigeria National Bureau of Statistics 2020).

Before the crisis, social protection in Nigeria was already on an upward trajectory in terms of systems development and reach. Soon after his election win in 2019, President Buhari announced his commitment to lift 100 million Nigerians out of poverty, and the Federal budget allocated to social protection has been progressively increasing. The main example of how Federal government commitment to establishing a social protection floor⁵ has been steadily growing, is its National Social Safety Net Programme. This programme is mainly targeted to the poor and vulnerable, and includes poverty-targeted cash transfers, school feeding, microcredit to small scale traders, particularly women, and skills acquisition and job opportunities for unemployed young people. State governments are ultimately responsible for the implementation of social protection programmes, and can implement both Federal and State level measures. Several State governments have been establishing their own social investment and social safety nets structures and interventions, such as health insurance, old age pensions and micro-credit programmes for the working poor.

However, the social protection agenda in Nigeria is still in its infancy. Despite the existence of many programmes that are classified under social protection, their overall coverage and effect on welfare is low. In early 2020, the proportion of poor people receiving social (cash) assistance was estimated at around 5%⁶. Programmes remain fragmented, underfunded, and targeted at narrowly defined groups of people. They are also largely public sector driven, and there is very limited access to contributory social protection (such as pensions or health insurance) for most social groups. The pandemic has inevitably placed significant further strain on the limited provisions in place.

As of 9th September, 2020, Nigeria had a total of 55,632 confirmed COVID-19 cases, with 1,070 recorded deaths and a daily average of 300

⁵ Social protection floors are defined by the ILO as “*nationally defined sets of basic social security guarantees that should ensure, as a minimum that, over the life cycle, all in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level.*” - <https://www.ilo.org/secsoc/areas-of-work/policy-development-and-applied-research/social-protection-floor/lang-en/index.htm>, accessed 10/8/20

⁶ ILO estimate, June 2020

new cases. The World Bank recently predicted that an additional 5 million Nigerians will move into poverty as a result of the pandemic and its secondary impacts (Mahler et al, 2020). At the beginning of the crisis, all states were subject to some movement restrictions, and strict lockdown procedures were introduced in key ‘hotspots’ such as Lagos, Kano and the Federal Capital Territory. At the time of writing, the majority of Covid-19 related movement restrictions have been lifted in the most affected states in Nigeria. Relaxation of measures has taken place, in part, due to the dramatic consequences of strict lockdowns for the 90% of Nigerians working in the informal sector, who depend on daily incomes for their survival. Women have been particularly badly affected, as they are more likely to work in precarious, informal jobs, while also shouldering increasing caring responsibilities - for example due to school closures, and the inability of health care systems to cope with rising needs.

The current crisis has emphasized the need for universal social protection by laying bare the wide range of vulnerabilities across Nigerian society in terms of health and income. Delivery of universal support requires systems that can cover all residents if needed, able to quickly identify recipients and deliver support as required. Nigeria’s national systems do not yet allow for this. While Nigeria has a digital ID system, and a National Social Register (NSR; a registry of poor and vulnerable households), neither are sufficiently developed as a means of identifying and reaching people for the purposes of targeting or delivering rapid support nation-wide.

Nonetheless, the systems that are in place have allowed for a sizeable Covid-19 response. The Federal Government has recognised the need to support incomes during and after the crises, in order for households to sustain economic activity and maintain levels of consumption and investment. Immediate priorities were to extend support to households in both chronic and transient poverty. This includes expanding coverage of poor and vulnerable households using existing definitions and mechanisms, and identifying, registering and reaching affected households not currently captured through these systems. It is estimated that up to 3 million poor and vulnerable households may be enrolled for cash transfers (regular and on-going support, plus additional emergency relief), and a further 1 million will receive short term benefit from the Covid-19 emergency relief fund. The mechanism

for identifying and registering poor households to target with social assistance has, to date, been geared towards extreme poverty and rural communities. The onset of Covid-19 highlighted the lack of government capacity to reach households outside of this demographic, and so a new mechanism is being developed in order to reach urban and peri-urban communities. Initial analysis⁷ identified priority groups as the self-employed, low-wage employed (especially day labourers), the urban poor and destitute, and those directly affected by Covid-19. The Federal government is now developing a Rapid Response Register, based on a mix of geographical and categorical targeting, in order to build a database of the urban poor and people who are likely to be poor and vulnerable due to economic shocks.

In addition to this, there has been a short term Federal government food distribution programme in selected states (and various state level efforts), delivery of food rations through the pre-existing national school feeding programme, and waivers or postponements of loan obligations for medium, small and micro-enterprises (MSMEs) participating in government financing schemes. In addition, the Federal government and Central Bank of Nigeria are expanding loan provisions and rolling out a Covid-19 intervention fund for MSMEs.

As in countries all over the world, the Nigerian response to dealing with the socio-economic shocks triggered by Covid-19 is still a work in progress. However there are already emerging lessons from this experience, and opportunities for the crisis to catalyse longer term planning and action. In particular, it has highlighted the lack of capacity for the government and its partners to identify or reach most of the Nigerian population with support – and the consequences of not having such infrastructure in place. While those systems have been developing, they have been (and continue to be) slow and narrow in focus. The two go hand in hand; the operational costs are much higher, and it is more time consuming, to implement and/or upscale a multi-layered poverty targeting system (such as the Nigerian national cash transfer programme) than it is to operate a system delivering universal benefits. Of course, the cost of providing benefits to a much larger group of people – as may be the case under universal programmes – is likely

⁷ Of the Nigerian Living Standards Survey 2018/2019

to be much higher⁸. In any case, Covid-19 has not invoked the delivery of universal benefits, as even as an emergency Covid-19 response, as it has in many other countries (and not just those with more mature systems).

The crisis has, however, raised the debate and instigated several important shifts in emphasis. For example, there is a greater recognition that the vast majority of Nigerians are very vulnerable in the face of a crisis. Most either live below the poverty line, or very close to it. Recognising this highlights the benefits of having systems able to reach a wide range of people (if not everyone), quickly – and the consequences of not having them in place. While significant expanded social protection support is now being delivered to those already identified and registered in existing systems, it is over six months into the crisis and the planned support for urban and peri-urban households has not yet been delivered. In comparison, Sri Lanka (another lower middle income country) began providing crisis cash transfers in April, delivering almost 5.4 million transfers in the first instance – this response was announced 10 days after the government imposed curfew was introduced, reaching around 66 per cent of households (Kidd et al 2020).

The lack of payment systems that can be mobilised quickly and effectively is another significant gap laid bare by the crisis. In early 2020, government cash transfers were still largely being delivered through manual cash disbursements (rather than, say, through bank accounts or mobile money wallets). There are numerous problems associated with this, aside from issues of speed and efficiency – manual deliveries of cash do not allow recipients of benefits to control when or how they access finances, or provide any means for them to safely store or save their money. The lack of capacity and flexibility within pre-existing systems have hampered the Nigerian response to Covid-19, and pushed modernisation of payment systems in particular – and financial inclusion of low income people more generally – further up the policy agenda. This could have implications far beyond social protection payments; Nigeria has a long way to go in modernising banking and

⁸ This may seem obvious, but is not a given. An example of a programme using universal/categorical targeting with relatively small numbers of recipients is Lesotho's old age pension – all citizens over 70 years of age (4.5% of the population) are eligible, around 83,000 people. (<http://www.pension-watch.net/knowledge-centre/?guid=57023395bb77f&order=n>)

reaching lower income citizens with financial services; surveys estimate that 37% of Nigerians are financially excluded, and only 40% have a bank account⁹. The modernisation of payment systems brings opportunities for increasing financial inclusion for low income people, by delivering through and linking with banks and other financial service providers.

The inherent lack of speed, efficiency and inclusivity built into systems for identification, targeting and payment has meant that Nigeria has been ill equipped to respond to this crisis - and without seizing the opportunity to address the issues now, will not be prepared for future crises either. There is, however, a greater recognition of these issues, and a sense of urgency previously lacking, apparent within government bodies and international development partners, which bodes well for the future. More broadly, the crisis has increased recognition and awareness of social protection's critical role in building economic resilience for households, communities, states and the nation as a whole – and the consequences for not investing in social protection. This awareness, understanding and support – not just among political elites and development actors, but society as a whole – will be critical if Nigeria is to continue prioritising and investing in social protection for the long term, and ultimately to regard state provision of social protection as an intrinsic part of Nigeria's social contract.

Shifting the social protection debate and preparing for the future

In many ways, the Nigerian response exemplifies how Covid-19 has stimulated debate and action with respect to social protection all over the world. An optimistic interpretation of the policy response so far is to see Covid-19 as truly game-changing. The escalation of poverty and deprivation as a result of the pandemic is a high-profile issue, and the predicament of those who are unable to work and support their families is widely understood (which is less often the case for other forms of social welfare). It has drawn the world's attention to the role of the state in providing basic protections to citizens, sparking more debate than ever before. It is possible that the crisis will help to build the political case for having stronger social safety nets in future, by demonstrating what happens when they are not there. It is also likely that the case will

⁹ Data from the EFina Access to Financial Services in Nigeria survey 2018, <https://www.efina.org.ng/our-work/research/access/>, accessed 1/9/20

be strengthened by demonstrating the positive effects of putting them in place – and create demand for keeping them in place.

There are many different ways for states to respond – both in response to the immediate crisis and in building policy responses for the future. Progress looks different across contexts, depending on existing systems, level of development and, of course, the politics and ideologies that lie behind different policy choices. Social protection assistance linked to Covid-19 may only be intended as ad-hoc, short term and/or narrow, as their intention is purely to support immediate public health goals – to enable people to stay indoors. For example, some countries provide short term assistance for people unable to work as a direct result of government-imposed lockdowns. At the time of writing, the UK Government is beginning to pilot welfare payments for people on low incomes. The conditions for these payments are fairly specific; recipients must live in an area identified as having high rates of Covid-19, be on low incomes (in receipt of unemployment or in-work benefits, or eligible for them), and be unable to work from home¹⁰. In Peru, the conditionalities have been even more stringent, where staying at home was an explicit conditionality of the 'Bono Yo Me Quedo en Casa' – literally the "I Stay at Home" Grant' for those in areas defined as highly vulnerable by the Ministry of Health (Risso et al 2020).

However the onset of the pandemic has triggered many more expansive policy debates and responses, in terms of *universality, regularity, and continuity*, that reach beyond the pandemic and its aftermath. For example, more momentum is gathering around the case for Universal Basic Income (UBI) policies and programmes – where periodic cash allowance is given to all citizens, without means testing, to provide them with a standard of living above the poverty line¹¹. In some cases, UBI (or, at least, significant steps towards UBI) is being considered and even instigated, in response to Covid-19. For example, South Africa plans to introduce a Universal Basic Income Grant. This will add on to, rather than replace, existing benefits, and so would provide a universal income

¹⁰ <https://www.theguardian.com/world/2020/aug/27/people-on-low-incomes-in-uk-covid-hotspots-to-be-paid-if-self-isolating>, accessed 28/8/20

¹¹ “Basic Income consists of a periodic cash allowance given to all citizens, without means test to provide them with a standard of living above the poverty line” (from <https://basicincome.stanford.edu/about/what-is-ubi/>)

for working-age adults, while keeping a targeted minimum income guarantee for individuals 18 and under and 60 and over¹².

The trajectory of these social policy debates is, of course, not at all linear or straightforward. In the US, the onset of Covid-19 was quickly followed by very some very progressive debates and proposals around social protection responses (for example, the Automatic BOOST to Communities (ABC) Bill proposed by Rashida Tlaib and Pramila Jayapal¹³). So far, these have translated into fairly limited responses; short term measures (such as the one-off 'Economic Impact Payments', delivered through the Internal Revenue Service¹⁴) are neither adequate to support those most affected or to address the needs of those who were economically vulnerable before the crisis, and who will continue to be long after the pandemic is over¹⁵. However they do constitute a level of universal state support that would previously have been considered as beyond the pale by the US Federal government – and support for more universal benefits seems to be growing in some US states and cities¹⁶).

The paradigm that defines the boundaries of acceptable public-political discourse is known as the Overton Window¹⁷; policies that are deemed to be acceptable to the wider public are regarded as being inside the Overton Window, whereas policy ideas that are regarded as too extreme lie outside. The debate on social safety nets is just one example of where Covid-19 appears to be changing the definition of 'extreme' - and therefore, shifted the Overton Window– as other extreme events have done in the past. Everyone is vulnerable to Covid-19, the vast majority are vulnerable to its impacts, and in many societies, all have received

¹² <https://basicincome.org/news/2020/07/south-africa-cash-transfer/>, accessed 1/8/20

¹³ https://www.pressandguide.com/news/tlaib-introduces-bill-to-deliver-universal-recurring-payments-for-covid-19-relief/article_5ac86c74-7ff9-11ea-8923-2f297df4e7a9.html, accessed 1/8/20

¹⁴ <https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks/>, accessed 1/8/20

¹⁵ <https://theconversation.com/4-ways-covid-19-has-exposed-gaps-in-the-us-social-safety-net-138233>, accessed 1/8/20

¹⁶ <https://www.vox.com/future-perfect/2020/2/19/21112570/universal-basic-income-ubi-map>, accessed 1/8/20

¹⁷ <https://medium.com/@daithioduill/the-overton-window-has-been-flung-wide-open-fdef96e07840>, accessed 1/8/20

or been eligible to receive some sort of benefit to help them deal with these impacts. In this context, social protection ceases to be a set of instruments and debates that only have relevance to ‘the poor’ (and therefore easily ‘othered’ and marginalised), and moves centre stage, as something that everyone has a stake in. As Kidd and Sibun put it, “...the simplistic dichotomy of the ‘poor and non-poor’ – which has often driven social protection policy – makes even less sense than it did prior to the crisis. Today’s apparently secure formal sector employee is tomorrow’s ‘poor person,’ once s/he becomes ill or loses their job and income” (Kidd and Sibun 2020). We are all vulnerable to covariate shocks – for example, to becoming old or sick - which for most human beings are not so much a risk as a certainty. Covid-19 also forces us to consider the likelihood of multivariate shocks.

It is easy, and common – but not constructive - to talk of Covid-19 as an ‘unprecedented event’. While pandemics of this nature are of course unusual, we can also be certain that new crises lie in store, all over the world – perhaps (hopefully) not of the same scale, but equally if not more severe. In particular, climate change events are increasing over time, which in turn increases the incidence of multivariate shocks that destroy livelihoods and assets, and create new poverty and humanitarian crises. This pandemic should teach us of the consequences of not being prepared. Right now, governments and societies have the opportunity of ‘not wasting a good crisis’, and to create the systems and policies to build our resilience against the future crises waiting around the corner - and to build the political will that will keep them there.

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