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RECOVER | CASE STUDY

JULY 2021

Togo's Novissi Cash Transfer: Designing and Implementing a Fully Digital Social Assistance Program during COVID-19



In April 2020, the Ministry of Digital Economy and Digital Transformation (MENTD) of Togo launched the Novissi cash transfer scheme. An unconditional cash transfer (UCT) to assist informal workers whose livelihoods have been upended by the coronavirus pandemic, Novissi is a fully digital social assistance program. As of March 2021, Novissi has reached 819,972 beneficiaries and disbursed approximately US\$23.9 million (13,308,224,040 FCFA). This case study details the design process for the program, and its implementation during the coronavirus pandemic, which can interest leaders of social assistance programs in other contexts. It also highlights lessons learned on the use of mobile money to support fully digital social assistance.

Lessons Learned

The fast-paced nature of the COVID-19 pandemic forced governments to quickly mobilize resources and emergency responses to address concurrent health and economic crises. By launching a program as comprehensive as Novissi to catch and implement it during a prolonged period of crisis, the Togolese government learned several lessons, including:

- **Mobile money can be adapted into government responses.** Despite common perceptions that Togo is a predominantly cash-based society and that the lower classes would not know how to use digital platforms, mobile money usage has increased substantially in recent years. By designing the program around health restrictions, the government was required to create a contactless transfer via a digital platform and thereby encourage uptake of mobile money.
- **Using existing information sources can help cash programs respond in a crisis in cases where a formal registry isn't available.** The government was able to make use of the existing voter registry database to quickly launch the program. The use of existing administrative data, and building additional layers on top of the system (e.g. additional verifications and requests for demographic information, such as the applicant's photo) to make the underlying Novissi system fit for purpose is a critical lesson for governments looking to implement large-scale programs with limited time and resources.
- **Inter-governmental coordination supported a rapid response.** Assembling an inter-ministerial team or task force to coordinate a rapid response to an urgent demand allowed the implementing ministry to draw on expertise and capacity from other government counterparts. Committee members can share findings from previous strategies, policies, or initiatives to strengthen the design and implementation of the program at hand.

AUTHOR

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IMPLEMENTERS

Ministry of Digital Economy and Digital Transformation

LOCATION

Togo

TIMELINE

2020-2021

BENEFICIARIES

819,972 (516,579 female and 303,393 male)

SOURCES

Unconditional Cash Transfer, Digital Social Assistance

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August 04, 2021