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 simultaneous health and economic crises. By launching a program as comprehensive as Novissi from scratch and implementing 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 beneficiaries 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 when a social registry isn’t available. The government was able to make use of the existing voter registry database to quickly launch the program. This 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 job) 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.

» Intragovernmental coordination supported a rapid response. Assembling an inter-ministerial team or task force to coordinate a rapid response to an urgent demand allows the implementing ministry to draw on expertise and capacity from other government counterparts. Committee members can share learnings from previous strategies, policies, or initiatives to strengthen the design and implementation of the program at-hand.
Introduction

Shortly after COVID-19 first reached Togo in early March 2020, the country’s leadership acted to stem the spread of the virus. On March 20, Togo closed its borders and placed the four principal cities of Lomé (the capital), Tsévié, Kpalimé, and Sokodé, under lockdown. On April 1, the government declared a national state of health emergency (initially for three months), a nationwide curfew between 7pm and 6am, and the establishment of an anti-pandemic unit of 5,000 personnel composed of defense and security forces.

Though the nationwide curfew was lifted in early July, case increases in late September prompted new city closures in Sokodé, Tchamba, and Adjengre and new curfews in surrounding prefectures. International and domestic travel began to gradually reopen in August, with enhanced screening, testing, and quarantine procedures for travelers. The health state of emergency was extended to March 2021 to allow the government to continue to respond rapidly to case increases and hotspots. Face masks are required in public areas and social distancing regulations continue to be in effect.

The pandemic has had dire socio-economic impacts in Togo. In an August 2020 report, the World Bank projected that eighty percent of the economy’s growth for 2020 would be wiped out, citing precipitous declines in sales and production across multiple sectors including manufacturing, retail trade, construction, and tourism. The Bank called for greater and continued financial assistance to vulnerable households through cash transfers and other programs, and for further investments in the country’s digital ecosystem to promote growth and stimulate economic recovery. In September 2020, the World Bank issued Togo US$70 million / FCFA 38.4 billion (divided between a loan and a grant) to assist with these protections. In April 2020, the government established Novissi, a new monthly unconditional cash transfer to support informal workers and their households.

The Program

Emergency Assistance and Social Protection Responses

The Government of Togo instituted several measures to help cushion residents from the economic shocks of the crisis. For the first three months of the health crisis, the government covered the costs of electricity and water charges for the population and established a National Solidarity and Economic Recovery fund of FCFA 400 billion / US$665 million to support these protections.

Informal workers are a cornerstone of the Togolese economy, representing 90.4 percent of workers and contributing to between 20 and 30 percent of GDP. These workers, who include taxi drivers, hairdressers, street vendors, and other laborers, have been especially affected. Because they are largely unable to work from home and maintain their livelihoods, they have been in particular need of support during the pandemic.

Novissi by the numbers

Registrants/Applications: 1,632,949
Beneficiaries: 819,972
Female: 516,573
Male: 303,399
Total amount disbursed: 13,308,224,040 FCFA
*as of March 2021

PHOTO: KIANA DOUGLAS / SHUTTERSTOCK
Novissi, meaning solidarity in the Éwé language, is a fully digital scheme that provides monthly support to adult informal sector workers whose daily wages have been reduced or eliminated due to the crisis and associated mitigation measures. The first phase of Novissi was financed primarily through Togo’s National Solidarity and Economic Recovery Fund. In July 2020, Togo received a €3 million / FCFA 1.9 billion award from the French Development Agency (AFD). A subsequent partnership between the Government of Togo and the NGO Give Directly allowed for further expansion of the program in October 2020, whereby GiveDirectly financed and distributed the transfers. Novissi complements existing cash transfer programs in Togo but is one of the most significant programs in the country’s social protection system.

The Policy Process
Novissi was expedited through typical budget and policy negotiations, given the demands of the pandemic. The rapid program launch was due in part to the rapid mobilization of a dedicated in-house team, led by Mr. Shegun Bakari, Senior Economic Advisor to the president, and Cina Lawson, Minister of Digital Economy and Digital Transformation. Minister Lawson and Mr. Bakari worked with the emergency inter-ministerial committee, which was formalized via presidential decree to coordinate emergency policy responses to the pandemic. The committee is composed of the following officials: the President of the Republic; the Prime Minister of the Republic; the Minister for Digital Economy and Digital Transformation; the Minister of Grassroots Development, Handicrafts, and Youth; the Minister for the Economy and Finance; the Minister for Territorial Administration, Decentralisation, and Local Government; the Minister for Infrastructure and Transport; the Minister of Mines and Energy; the Minister of Water, Rural Equipment and Waterworks; the Secretary of State for the Informal Sector; and the Advisor to the President of the Republic. The committee ensured that Novissi was developed within this institutional body and process and reflected the social assistance priorities of the government.

Program Design
Minister Lawson and Mr. Bakari oversaw a small technical team that built an operable version of an Unstructured Supplementary Service Data (USSD)-based platform and its backend systems over the course of 10 days. In parallel, the Ministry’s team collaborated with telecommunications companies in Togo on each company’s mobile payment system’s Application Programming Interface (API) to ensure compatibility with all mobile networks. The platform continues to be updated based on user experience and troubleshooting.

Objectives and Eligibility
The objective of Novissi is to provide an emergency cash assistance stream to informal workers who are typically excluded from employer-financed benefits and corresponding public registries. Because these workers have been disproportionately affected by lockdown measures, Novissi was established to assist beneficiaries with essential purchases, such as food and water, bills for municipal services, airtime purchases, and other daily necessities.

Beneficiaries must fulfill the following eligibility criteria: be a Togolese citizen residing in Togo, possess a voter ID card, be an adult above 18 years of age, and be an informal worker whose livelihood has been affected by COVID-19. Voter ID cards are the most widespread biometric identification card, and are in turn connected to a structured database that Novissi officials could cross-reference for potential beneficiaries’ eligibility. Recent estimates show that the program has reached approximately 23 percent of the Togolese population.

Registration Process
Though the program is completely digital, the majority of beneficiaries likely would not have a smartphone. As such, the registration process was designed to be compatible with a USSD short code that can be accessed from any type of phone. Users may apply for the program by dialing *855# from their cell phones (or borrowing a phone) and following...
### Figure 2 - Novissi Enrollment Process

<table>
<thead>
<tr>
<th>Step</th>
<th>Prompt (FRENCH)</th>
<th>Prompt (ENGLISH)</th>
<th>Data entry possible</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Taper le *855#</td>
<td>Dial *855#</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>NOVISSI : Programme de Revenu Universel de Solidarité</td>
<td>NOVISSI: Cash Transfer Programme</td>
<td>NUM</td>
</tr>
<tr>
<td></td>
<td>Tapez 1 pour continuer</td>
<td>Press 1 to continue</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Veuillez choisir une option pour continuer :</td>
<td>Please choose an option to continue:</td>
<td>NUM</td>
</tr>
<tr>
<td></td>
<td>1- S’inscrire au programme NOVISSI</td>
<td>1- Register for NOVISSI programme</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2- Quit</td>
<td>2- Quit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0- Précédent</td>
<td>0- Go back</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Taper le numéro de la carte d’électeur. (Mettre les tirets):</td>
<td>Enter your voter ID number* (including dashes):</td>
<td>NUM (with dashes)</td>
</tr>
<tr>
<td></td>
<td>0- Précédent</td>
<td>0- Go back</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Taper le numéro NSF écrit sur la carte d’électeur:</td>
<td>Enter the NSF* number indicated on the voter’s ID card</td>
<td>NUM</td>
</tr>
<tr>
<td></td>
<td>0- Précédent</td>
<td>*The NSF is a second code only printed on the card which serves as a guarantee that the applicant is in possession of the card being used to register.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Taper le nom écrit sur la carte d’électeur:</td>
<td>Enter the surname indicated on the voter’s ID card</td>
<td>ALPHA</td>
</tr>
<tr>
<td></td>
<td>0- Précédent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>En vous enregistrant sur cette plateforme, vous acceptez de partager vos données personnelles qui seront utilisée dans le cadre du programme NOVISSI</td>
<td>By registering on this platform, you agree to share your personal information to be used for the purposes of the NOVISSI programme.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Taper OK pour confirmer</td>
<td>Tap OK to accept</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>SMS CONFIRMATION :</td>
<td>SMS CONFIRMATION:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bienvenue dans le programme NOVISSI. Vous serez contacté si vous êtes éligible. Votre numéro Flooz ou T-money est [PHONE NUMBER USED FOR REGISTRATION]</td>
<td>Welcome to the NOVISSI programme NOVISSI. We will contact you if you are eligible. Your Flooz or T-money number is [PHONE NUMBER USED FOR REGISTRATION]</td>
<td></td>
</tr>
</tbody>
</table>
the prompts to provide information to verify their eligibility (See Figures 1 and 2). Once deemed eligible, the user's mobile money account is automatically credited with the funds.

### Setting the Benefit Level, Frequency and Duration

The base amount of the transfer comprises 30 percent of the monthly minimum wage (35,000 FCFA / US$64.70). Women receive 12,250 CFA / US$22.64 per month and men receive the base of 10,500 CFA / US$19.41 per month, which are paid out in two monthly installments to the beneficiary's designated mobile money account. The ministerial committee determined that the transfer should approximate the minimum wage, and established the amount based on this benchmark.

Novissi employs a gender-differentiated lens in designating a higher amount for female beneficiaries, partly to account for significant gender inequalities in the country. On average, women in Togo have lower educational attainment, fewer job opportunities, and less income, making them more vulnerable to and affected by multidimensional poverty than men. Furthermore, recent estimates indicate that women make up 59 percent of informal workers. Women also typically occupy roles that are critical to both food supply chains and local economies, including but not limited to dressmakers, hairdressers, food vendors, resellers, and caregivers.

The government posited that female heads of household would better allocate household spending for essentials and make responsible use of these additional funds. The buy-in of President Faure Gnassingbé helped build public support for Novissi's gender-differentiated approach.

### Designing a system from scratch

When designing the system, the government was confronted with its first substantive challenge: how to identify eligible Novissi beneficiaries. Togo does not have a social registry to assist with this task, nor did the last census, from 2011, contain the necessary information for beneficiary targeting. To overcome this barrier, the Ministry relied on the voter registration database from the recent elections in February 2020. The database contains 3.6 million Togolese voters, which represents over 90 percent of the country's 3.85 million adults, who had self-declared their occupations and home locations. Building on the registry was also a critical cost saving and safety measure: the Ministry had to prioritize contactless methods to adhere to social distancing and lockdown guidelines, so it was simply unfeasible to have potential beneficiaries apply for Novissi in person. In addition, given that informal workers are less likely to be present in other registries (such as databases of registered employers), the voter registry also allowed the Ministry to better reach many of its intended beneficiaries.

The team at the Ministry had to build and implement a completely new digital platform and payment disbursement system from scratch in less than two weeks. Based on the design of Novissi, the platform required an end-to-end system that would allow the government to use the same platform to manage eligibility verification, registration, disbursement distribution (with multiple telecom and mobile money operators) and conduct live monitoring. While there were other existing platforms for subsidy distribution (for example, a Ministry of Agriculture program benefiting farmers), the end-to-end digital process of Novissi is notably a first in Togo. The Ministry is analyzing the experience with the platform (both from the user experience and provider sides) to understand how to better transition other government programs into the digital sphere.

### Implementation

The Novissi program launched in April 2020, in tandem with the initial economic shocks and fallouts from the lockdown measures and was first targeted at residents of areas under lockdown, before being extended to include more areas in May. On the first day the platform went live, the demand was so overwhelming—3.9 million attempted registrations—that the platform crashed. High demand is an encouraging problem, but the platform needed to be able to accommodate such demand, and not turn away potential beneficiaries due to technical difficulties.

The Ministry quickly collaborated with various telecom operators to upgrade their platforms, which was ultimately sustained by jointly procuring new equipment with higher server capacities. One week into the program's launch, nearly 450,000 eligible beneficiaries had received their initial disbursements. The Ministry also hired a call center to establish a toll-free line where beneficiaries could call to report any issues with the registration or disbursement processes. Ongoing operational expenses for the program include communication and outreach costs, website maintenance, and call center maintenance.

The Ministry coordinated with the Ministry of Finance to ensure that funds could be disbursed in a secure and timely manner. In addition, as the scope of lockdown measures widened and affected additional sectors, the government used Novissi's established digital infrastructure to deliver cash transfers to additional workers affected by such restrictions, such as community schoolteachers and public transportation operators. The Ministry partnered with the Ministries of Education and Transportation to implement custom cash transfer programs to these affected workers using the Novissi platform.

As is a risk with any program, Novissi was subject to potential fraud in the registration process. For example, voter rolls (used to verify that voters are correctly registered ahead of casting their votes) were still posted at some of the country's polling stations from the February elections, which left open the possibility of attempting to register for the program through other people's voter ID numbers on the posted registers. The government was able to detect and prevent fraudulent registration attempts by requiring applicants to furnish their NSF number as part of the registration process. The NSF is a security code included on each person's voter identification card which, critically, is not published on voter rolls. This additional verification step mimics the card verification code (CVC) on the back of major credit cards and allowed the government to limit fraud and leakage. In addition, the Ministry developed a nationwide

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communications campaign to discourage individuals from sharing their voter identification card with strangers by raising awareness of the various risks involved in doing so.

**Citizen Engagement and Outreach**

The government engaged in citizen outreach and advertised the program through press releases with leading news outlets and radio spots explaining the registration process to potential beneficiaries. The Ministry also partnered with the post office to provide information about the transfer, and as extension agents for beneficiaries who wanted to convert their payments into cash. Postal service workers were deployed to local markets as mobile “cash-out” agents, wearing identifiable vests with logos of the post office and Novissi.

**Coverage and Comprehensiveness**

Novissi was rolled out to areas in the country first subject to strict lockdowns and curfews beginning in March 2020, and gradually expanded its geographic coverage. In its first two months of Novissi’s implementation, the program transfer reached 567,000 beneficiaries, primarily in the Grand Lomé and Tchaoudjo areas, with more than 11 billion CFA Francs / US$20.3 million disbursed. According to government records, 65 percent of beneficiaries were women, and the most frequent beneficiaries were retailers (40 percent), tailors and seamstresses (16 percent), and stay-at-home wives and mothers (12 percent).

Following the lifting of lockdowns and curfews in major population centers in early June 2020, which allowed informal workers to gradually return to work, the government reassessed the strategy for Novissi. Lockdown and curfew measures moved from being implemented at the prefecture level to the canton level and, accordingly, Novissi only began accepting applicants from affected cantons. Recipients that had already registered previously continued to receive disbursements, regardless of their place of residence.

In August 2020, the program moved beyond solely targeting informal workers when it was rolled out to the entire sub-district (“cantons”) of Soudou, which was placed under lockdown and curfew due to COVID-19 case increases. With the exception of civil servants, all adults in the canton were eligible to apply for Novissi, which resulted in coverage of 85 percent of Soudou’s adult population (5,680 people). The expansion of eligibility criteria and the program uptake within this rural area are important aspects for the government’s consideration of long-term social protection assistance for economic recovery, potentially through a universal basic income.

**Assessing the Response**

**Targeting**

The use of the voter registry during the outset of Novissi was a timely and innovative use of existing resources, but nevertheless highlighted the need for comprehensive data and systems to support Novissi’s beneficiary targeting. Ensuring public support reaches the right people is a critical facet of any publicly financed program, and a key consideration when assessing a program’s cost effectiveness and determining accountability.

In October 2020, the Government of Togo partnered with GiveDirectly to expand Novissi to assist vulnerable people living in the 200 poorest cantons of Togo. As part of this expanded scope, the government also partnered with researchers from UC Berkeley (Center for Effective Global Action), Northwestern University (Global Poverty Research Lab), the University of Mannheim, and Innovations for Poverty Action to analyze mobile phone and satellite data (and other big data sources) to establish timely and precise targeting methods for identifying beneficiaries. This research is informing the development of a poverty index to identify the poorest villages and neighborhoods and, in turn, poorest individuals, to enact more precise targeting of the program. More information about this method is available here. As of July 2021, more than 8 million USD was disbursed to 138,531 beneficiaries through the partnership with GiveDirectly.

**Coordination and Linkages**

Novissi has affirmed the need for a comprehensive digital identification system in Togo to strengthen enrollment verification and fraud detection, and to promote linkages between social assistance programs. In support of these goals, Togo received a $72 million loan from the World
Bank in April 2020 to institute a comprehensive ID system (e-ID Togo) and create a single social registry18. Minister Lawson noted19 that the Novissi platform and methodology that allows for unique identification and disaggregation of beneficiaries (by gender, occupation, location, etc.) will inform future social assistance programs in Togo. Additional digital programs the government is exploring across various ministries are for assistance and subsidies to SMEs.

Monitoring, Learning, and Evaluation

One of the key aspects of the program is the ability to track disbursements and other key metrics (e.g. registrations, beneficiary demographics) in real-time, which significantly facilitates monitoring, learning, and evaluation processes. Since the program is also intended to provide immediate support to Togolese most affected by lockdowns—which continue to be implemented at the canton level in response to case counts—the government has adjusted eligibility criteria to aid affected areas over the course of the pandemic (for example, by extending to the entire area of Soudou). The live information and tracking afforded by the all-digital system allows the Ministry and its partners to constantly monitor the implementation of the transfers and adjust according to changing needs.

References

19. Ibid.
20. The number of mobile money users rose from 83,000 in 2013 to 1.9 million in 2017 and 2.3 million in 2018 (nearly 30 percent of the Togolese population).