



Beyond COVID-19: Towards more inclusive and resilient social protection systems

**Prepared for the 1st Employment Working Group meeting
under the 2021 Italian presidency of the G20**

International Labour Organization (ILO)

International Social Security Association (ISSA)

Organisation for Economic Co-operation and Development (OECD)

11 February 2021

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1. Key objectives

The global outbreak of the COVID-19 pandemic has sparked a health and economic crisis with devastating impacts on jobs and livelihoods. G20 countries moved quickly to provide unprecedented support to protect people's health, incomes and jobs. Nevertheless, the crisis has once more revealed the wide gaps in access to adequate social protection for many who have been particularly hard hit. As the crisis persists, attention is gradually shifting from emergency policy responses to longer-term solutions, with many G20 countries considering ways to strengthen coverage and adequacy of their social protection systems. This effort is also an essential part of the shift towards building a more resilient economy and society, tackling the deeply ingrained social and economic inequalities and laying the foundation for a human-centred future of work (ILO 2020g; ILO and OECD 2020b; ILO 2020c).

In 2020, the G20 highlighted the need to ensure strong, resilient and sustainable social protection for all as one of its key priorities (G20 2020a; 2020c; 2020b). In particular, this includes comprehensive and adequate social protection for all, including the self-employed, platform workers, own account workers and workers in informal employment, with particular attention to women and youth.¹ The Leader's Declaration of November 2020 reiterated the G20 commitment to ensure "access to comprehensive, robust, and adaptive social protection for all, including those in the informal economy" and endorsed the *Policy Options for Adapting Social Protection to Reflect the Changing Patterns of Work* (G20 2020c). G20 countries committed to promoting "human centred economic growth, with quality employment for youth and women, and access to adequate social protection for all" (G20 2020a, paras. 4 and 16). Together with earlier G20 commitments, this Declaration reflects a shared vision among the G20 countries to promote inclusive and sustainable social protection systems, including floors (G20 2019; 2017b; 2017a).

This background note discusses key lessons learnt from the policy response to the COVID-19 pandemic and previous crises, and sets out policy considerations for coordinated action of G20 members for building more inclusive and resilient social protection systems. The paper builds on previous conclusions of G20 meetings², related papers by the ILO, OECD and ISSA³ and existing statistical data.

2. Key lessons learnt from the policy response to the COVID-19 pandemic and previous crises

More than any recent economic crisis, the COVID-19 pandemic has reinforced the need for comprehensive and resilient social protection systems. Social protection systems constitute a key

¹ G20 Labour and Employment Ministerial Declaration of September 2020.

² Most recently G20 2017b; 2017a; 2018; 2019; 2020a.

³ Including ILO and OECD 2020; 2018; OECD 2019; ILO 2020h.

automatic stabilizer for the economy, contributing to higher resilience and promoting social cohesion. Countries with solid social protection systems in place prior to the crisis could rely on the automatic stabilisers as the first line of defence, while focusing on emergency programmes to help specific groups in need of additional support. Countries with weaker social protection systems faced greater challenges in mobilizing the necessary support for workers and populations affected by the crisis. Across the G20 countries, key measures include:

- ▶ Providing access to health care, including testing and treatment
- ▶ Extending coverage of sickness benefits and paid sick leave
- ▶ Extending coverage/duration of unemployment protection
- ▶ Extending coverage/ increasing generosity of employment retention benefits (short-time work benefits, partial unemployment benefits, temporary wage subsidies)
- ▶ Providing social assistance / minimum guaranteed income
- ▶ Extending family-related benefits, such as child care vouchers

In a number of G20 countries, employment retention benefits⁴ have played an important role in preventing lay-offs and providing income support to workers. Together with unemployment benefits and other cash benefits, they also stabilised aggregate demand (ILO 2020e; OECD 2020b). Sickness benefits and paid sick leave were also key to protect jobs and incomes of workers, while supporting public health efforts by allowing workers to self-isolate (ILO 2020f; ISSA 2020b; OECD 2020d). Social insurance schemes played a crucial role in providing income support and smoothing consumption in many advanced and emerging G20 economies. Other income support measures, such as tax-financed social assistance or family-related benefits, were also essential, especially for those not covered by contributory social protection mechanisms (ILO 2020g; 2021b). The ILO estimates that around 2.7 billion people benefitted from social protection mechanisms that were in place prior to the crisis. This includes at least 21.5 million workers who became eligible for existing social assistance schemes.⁵

The crisis has revealed pre-existing vulnerabilities and significant gaps in social protection for some categories of workers. Many temporary, part-time or self-employed workers, including many informal workers, have been the least able to cope with the crisis (ILO 2020a; 2020g). In

⁴ There is a broad variation of such schemes, for example short-time work schemes (e.g. Germany), partial unemployment schemes (e.g. France), furlough schemes (e.g. United Kingdom), or temporary wage subsidy schemes. In some countries, they are provided through unemployment protection schemes, in others through other mechanisms.

⁵ The estimate is based on the ILO World Social Protection Database, which largely draws on administrative data collected from ILO member States through the ILO Social Security Inquiry, and other national sources. These data broadly correspond to the SDG indicator 1.3.1 for which the ILO is the custodian agency. The available data for SDG indicator 1.3.1 include both recipients of social protection benefits (both contributory and non-contributory benefits), as well as persons contributing to social insurance. This also includes people who have become eligible for social assistance as a result of COVID-19; their number has been estimated by comparing the current number of beneficiaries with the number from the previous year.

response to these gaps, virtually all G20 countries introduced additional emergency measures to close coverage and adequacy gaps. The ILO estimates that around 645 million people were covered by the 581 new measures that were introduced in G20 countries up to November 2020.⁶ Such new measures included the extension of existing schemes or programmes, the adaptation of administrative and delivery mechanisms or the introduction of new benefits.⁷ Countries used social insurance and tax-financed mechanisms, or a combination of the two, often mobilising additional resources, both at domestic and international level. In many countries, coverage was extended to previously uncovered groups, such as categories of self-employed workers and workers in diverse forms of employment (e.g. casual, part-time and temporary employees), or eligibility criteria were relaxed to include those that previously did not qualify for benefits (ILO and OECD 2020b). Other measures included the disbursement of one-off cash transfers to address broader groups of the population, either as a universal benefit paid to all residents or as a benefit to those not covered by other mechanisms, and temporary income support measures in the case of sickness or unemployment (ILO 2021b; 2020a). In addition, the majority of G20 countries have mobilised additional public resources to facilitate access to health care for more people and/or broaden the benefit packages already in place.

In view of the emergency nature of responses, channelling additional resources to those in need has partly relied on existing delivery mechanisms and their capacity to adapt to the crisis context, complemented by additional measures. The crisis has highlighted the importance of a well-coordinated policy and delivery framework, including the involvement of social partners (ILO 2020d). While the effective and timely delivery of benefits proved challenging in many developing countries, particularly those with a large informal economy, innovative measures, such as the use of digital technologies, played an important role in facilitating the identification of beneficiaries and the delivery of benefits (ILO 2020a).

The social protection policy response to the COVID-19 crisis has demonstrated the importance of closing coverage and adequacy gaps. Yet, most emergency measures are of a temporary nature, and thus limited in their ability to protect people's health, jobs and incomes in a protracted crisis like COVID-19. In some countries, benefit levels are insufficient to ensure an adequate standard of living and the ad-hoc implementation of benefits has left many categories of the concerned population unprotected. Moreover, striking the balance between providing quick access to benefits and ensuring an effective use of resources and preventing abuse, has proved challenging. Drawing on lessons from previous crises⁸, a major challenge will be upholding the necessary volume of financial resources for a coordinated crisis response and recovery, and

⁶ The estimate based on the [ILO Social Protection Monitor](#) (30 November 2020).

⁷ For example, several countries introduced new benefits to guarantee a minimum income for affected populations, either as a temporary measure (Australia, Argentina, Canada, Japan) or with the intention to maintain it on a long-term basis (Italy, Spain). The ILO Social Protection Monitor provides an overview of crisis response measures.

⁸ See for example ILO 2014; Ortiz et al. 2015; United Nations 2013.

avoiding premature fiscal consolidation during a time when the demand for social protection is higher than ever (ILO 2020b; OECD 2020b).

Decisive policy action is therefore required to transform the short-term responses to immediate needs into more sustainable solutions. Countries should use the momentum provided by the crisis as an opportunity to build strong foundations for comprehensive and resilient social protection systems in order to pave the way for an inclusive recovery and ensure preparedness for future crises. This includes in particular:

- ▶ Ensuring universal coverage, including of workers in all types of employment
- ▶ Ensuring adequate benefits and services that respond to people's needs
- ▶ Ensuring sustainability and equity in financing of rights-based social protection systems
- ▶ Enhancing delivery capacity for business-continuity and greater resilience

3. Beyond COVID-19: Reinforcing social protection systems for the future

As the coronavirus continues to spread across many G20 countries, its socio-economic impacts in the long-term are yet to be fully understood. While the roll-out of vaccines could eventually take the global economy out of this deep and long-standing crisis, inadequate and uneven access to the vaccine and recent mutations of the virus create great uncertainties. Most G20 countries, therefore, stand at a critical juncture. Removing support too soon risks exacerbating the social and economic crisis, and aggravating inequality, including gender inequality, economic insecurity and social exclusion, as many remain affected by the required containment measures (OECD 2020d). Governments should continue to ensure that everybody has access to support when they need it while continuing to channel emergency support to those sectors, firms, and workers who are still affected by the containment measures.

Going forward, the recovery from this crisis offers the opportunity to address the long-standing challenges brought about by digitalisation, labour market transformations, population ageing, urbanisation, migration, environmental and climate change. Building back better will require significant strengthening of the foundations for universal, comprehensive, accessible, adequate and sustainable social protection systems, in line with human rights principles and international social security standards. Such efforts will ensure preparedness for future crises and are essential for a human-centred future of work, as set out in the ILO Centenary Declaration for the Future of Work (ILO 2019f). Building back better calls for an integrated gender-responsive policy framework that combines economic, employment and social protection policies and involves the participation of all relevant stakeholders, including workers' and employers' organisations (ILO 2020d).

Based on previous G20 work and the lessons learned from the COVID-19 policy response, the following sections highlight some key priority areas that G20 countries may consider to address individually and collectively, tailored to their specific country situation and priorities⁹.

3.1 Ensuring universal coverage, including workers in all types of employment

Strengthening social protection systems so that they adequately cover workers in all forms of employment with a view to ensuring comprehensive, robust, and adaptive social protection for all, including for those in the informal economy (G20 2020a). Strengthening and adapting social insurance schemes will be essential for adequately protecting workers in all forms of employment, complemented by tax-financed schemes. Both are essential for establishing and strengthening national social protection floors to guarantee at least a basic level of social protection for all, so as to ensure income security and effective access to health care without financial hardship.¹⁰ The combination of these mechanisms is also essential for ensuring adequate levels of protection and fostering a sustainable and equitable mix of financing sources.

G20 policy action in this area can build on previous experience in extending social security coverage to previously unprotected categories of workers, including self-employed workers, prior to 2020, including in Argentina, Brazil, China, Indonesia and South Africa, as well as EU member States¹¹ (ILO and OECD 2018). More recent experiences in extending coverage to informal workers as part of the pandemic response can also offer important lessons learnt (ILO and OECD 2020b). Examples include facilitating access and simplifying administrative procedures, by harnessing the potential of digital technology, partnerships with workers' or producers' organizations and other means; adapting mechanisms to the specific situation of certain categories of workers (e.g. self-employed workers, domestic workers, artists and workers on digital platforms), through simplified contribution mechanisms, adapted contribution rates and schedules, and alternative financing mechanisms; as well as to enhancing the portability of entitlements (ILO 2019e; OECD and ILO 2019; ILO and FAO 2021). In this context, ensuring that legislative frameworks are adapted to cover workers in all forms of employment, particularly with regard to clarifying the nature of the employment relationships is critical (ILO and OECD 2020a).¹² This is essential for ensuring that social protection systems deliver continued protection for

⁹ These considerations are complementary to the ones that will be provided in a second paper on active labour market policies.

¹⁰ The ILO Social Protection Floors Recommendation, 2012 (No. 202) provides guidance on nationally-defined social protection floors and the horizontal and vertical extension of coverage.

¹¹ The European Pillar of Social Rights and the Council Recommendation on access to social protection for workers and the self-employed (COM(2018) 132 final) reflect the importance that the European Union is according to this priority.

¹² The ILO policy resource package "Extending Social Security to Workers in the Informal Economy: Lessons from International Experience" (ILO 2021a) can provide practical guidance in this respect to cover workers in all types of employment, including domestic workers (ILO 2019b); self-employed workers (ILO 2019c); and workers in small and micro enterprises (ILO 2019d).

workers, as they move between jobs, between wage employment and self-employment, between different enterprises and sectors of the economy or between countries (ILO 2018).

Such efforts will contribute to ensuring that all parties pay their fair share to the social security system (ILO 2020a; 2021a; 2016c; OECD 2019, see also section 3.3 below). Extending social protection to vulnerable groups, and closing gender gaps in social protection provision, should be treated as a matter of urgency (OECD and ILO 2019; ILO 2019a). This is important not only for emerging G20 countries, but also developed economies that have struggled to cover workers in new forms of employment, such as those in the digital economy.

Building a nationally-defined social protection floor to avert the negative effects of economic hardship and enable people to adapt. Severe, long-lasting economic pressure can overwhelm families' capacity to adapt through drawing down savings or reducing non-essential consumption, and can negatively affect their well-being. Without sufficient public support, households may be forced to cut down on essential consumption, such as food, shelter, and health care. They may also have to curtail investment in their future well-being by, for example, interrupting or cutting short education or training or drawing down savings meant for old age security. To prevent such harmful household coping strategies, social protection systems should guarantee at least a basic level of income security and effective access to health care (a social protection floor), and progressively strive to provide higher levels of protection in line with international social security standards.¹³

Promoting transitions from the informal to the formal economy. The crisis and its socio-economic impacts have particularly affected workers in the informal economy¹⁴, while also exposing their significant gaps in social protection coverage. It has also revealed protection gaps for many workers on digital platforms. At the same time, the loss of job and livelihood opportunities as a result of the crisis can lead to the informalization of employment. Extending social protection to informal economy workers as part of an integrated approach to promote formalization and decent work¹⁵ should be at the core of policy efforts in G20 economies,

¹³ Social Protection Floors Recommendation, 2012 (No. 202) can provide useful guidance in this regard. Countries around the world use different benchmarks and references for the establishment of benefits levels taking into account national characteristics, including their economic, demographic and geographical situation. The references most commonly used to set the level of basic benefits are minimum consumer baskets, minimum wages and national subsistence levels or poverty lines (ILO 2019g). Similarly, ILO Convention No. 102 sets out minimum standards for the level of periodic cash benefits in all policy areas, including child and family, maternity, sickness, health care, unemployment protection, disability, employment injury, survivorship and old-age pensions.

¹⁴ The ILO estimates that around 1.6 billion informal economy workers were impacted by the crisis, especially those working in sectors, such as accommodation and food services, manufacturing, the wholesale and retail trade (ILO 2020a).

¹⁵ This includes measures to reduce the costs of formalising workers to employers and increasing access and attractiveness of formality to workers.

particularly those with a high share of informal employment.¹⁶ These efforts could build on previous experiences, for example in Argentina, Brazil, China and South Africa (ILO 2019e). The extension of social insurance coverage to those not yet covered contributes to fostering transitions from the informal to the formal economy by facilitating higher levels of productivity, reducing differentials in labour costs between different types of employment, improving the efficient and equitable functioning of labour markets and guaranteeing effective access to adequate and comprehensive social protection to workers in all forms of work, including the self-employed. Moreover, this also helps to achieve a more balanced financing mix in social security systems by alleviating the pressures on tax-financed social protection schemes and contributing to the sustainability and adequacy of the social protection system in the long run (ILO 2021a; 2020b).

3.2 Ensuring adequate benefits and services that respond to people's needs

Adequate income support and access to health, care and other services should enable individuals and families to manage risks more effectively and take advantage of opportunities. Economic shocks can have varied causes which social policies can rarely prevent. They can, however, strengthen people's ability to adapt and respond to economic difficulties, and can enable them to better navigate life and work transitions. For society as a whole, support that responds to people's needs can prevent cyclical or temporary downturns from turning into protracted social crises, and it can support a just transition to a greener economy by enabling workers to shift to sectors/occupations with a smaller carbon footprint.

Social protection can be made more inclusive by ensuring support for low-income jobseekers. Accessible income support complemented by active labour market policies are not only crucial for safeguarding individual well-being and that of families, but also to maintain the capacity and productivity of the current and future workforce. Entitlements prescribed by national law, and the adequacy and predictability of benefits are key to ensuring a rights-based approach.

Universal benefits to broad categories of the population can maximise coverage. In a crisis situation, universal benefits to the entire population can help affected households to make ends meet, depending on the benefit level. They can be rolled out quickly as they do not depend upon the income, assets, or prior contributions of the recipient and thus do not require costly and time-consuming means tests. However, paying significant support to everyone is very costly, even when employed as temporary stop-gap measures in a crisis situation (e.g. recently in Japan, Korea, United States). This highlights the value of social protection measures that respond to changes in circumstances, meeting people's support needs (OECD 2020c; 2017). Universal

¹⁶ This can build on the ILO Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204).

benefits, such as universal child benefits or pensions, can play an important role in countries' income support strategies and social protection systems, and can constitute an important part of their social protection floor (ILO and UNICEF 2019; ILO 2017). Yet, a fully comprehensive basic income is not required in order to reach universal social protection. Countries have different ways to adequately protect people against the full range of life cycle risks, as long as it is guaranteed that people receive an adequate benefit if and when they need it (ILO 2019h).

Efficient high quality services are essential to delivering good social policy. Social services are an integral part of support, including for vulnerable groups, such as children in disadvantaged families, jobseekers, women who assume a disproportionate share of family care needs, people with health problems, or groups facing extreme economic hardship. Ensuring the accessibility and inclusivity of high quality services through public delivery of services and/or well-regulated private services, is also an effective way of making important aspects of life less dependent on income.

Active labour market policies (ALMPs) are key for a well-functioning labour market and for a recovery of jobs and incomes, for example by facilitating employment in growing sectors of the economy. Yet, in past crises, ALMP resources have not kept up with rising demand. For instance, in the aftermath of the global financial crisis 2008, spending per unemployed person declined by some 20% across the OECD area (OECD 2012). To maintain effectiveness and service quality, a small number of G20 and OECD countries (Australia, Denmark, Switzerland) automatically adjust ALMP budgets in line with labour-market conditions. However, in most countries, declining resources per unemployed person are a concern during high-unemployment periods when jobseekers struggle to find work on their own and the demand for job-seeking assistance and labour market programmes increases.¹⁷

3.3 Ensuring sustainability and equity in financing rights-based social protection systems

Social issues lie at the heart of governments' policy agendas. For instance, before the onset of the health emergency in 2020, social spending accounted, on average, for about half of all government fiscal outlays, or around 20% of GDP, across the OECD area. Social expenditures are also substantial in most emerging economies in the G20, for which similar data are available, e.g. around 10% of GDP in China and South Africa. But while there is great demand for social protection and support in all phases of the economic cycle, the need is especially acute during and after the on-set of deep crises. A primary purpose of social protection is precisely to help individuals and families cope with the consequences of economic, social and health shocks and to prevent temporary economic problems from turning into long-term disadvantage, while also strengthening people's capabilities and fostering structural transformations of economies

¹⁷ This will be explored in a second background paper for the G20 EWG with the working title "Underpinning social protection with employment support policies".

(Global Commission on the Future of Work 2019). Investing in social protection systems that are anchored in national legislation and in line with human rights and international social security standards are also essential for stabilizing economies and societies.

The global financial crisis has demonstrated that fiscal pressures make it difficult to provide adequate public support in countries where it is most urgently needed. Strikingly, in the five years following 2007/8, social spending increased most in countries that were least affected by the crisis. By contrast, countries which made the greatest efforts to curb spending did so against a background of declining incomes among the poor and increasing unemployment, with long-lasting adverse effects on social inequalities (OECD 2014). For them, increasing debt-servicing costs and the large share of social spending committed to old-age support reduced the room for redistribution and investment-related social policy targeted at children and working-age individuals.

Maintaining and strengthening counter-cyclical support is needed for two reasons. First, because the objective need for support is greater during and after a downturn (equity argument). And second, because economic upswings alone are unlikely to undo the damage inflicted by recessions, e.g. because income losses suffered during downturns become entrenched. Counter-cyclical social policy is then an efficient use of public funds and can increase total welfare by reducing future social and economic costs (efficiency argument). When scarring is substantial, rising poverty and unemployment during and after a downturn strengthens the case for redoubling social policy efforts.

Current financial-market conditions facilitate maintaining support when necessary. During the global financial crisis, a major policy focus and constraint was to keep debt below levels that were judged as unsustainable in terms of increasing debt servicing costs and borrowing. But debt servicing costs are now at historical lows in most G20 countries (OECD 2020a). In the present monetary context, and given the key role of social protection in supporting a just green and digital transition, fiscal and social support should be maintained and prioritise youth and households affected by the crisis. This will require more strategic investments in social protection systems, from a mix of financing sources, including from taxes and contributions, ensuring fiscal and financial sustainability and equity with due respect to the linkages between social protection and labour market, employment, enterprise formalization and tax policies (ILO 2020b).

Yet, beyond the short term, a credible commitment to sustainable and counter-cyclical social protection rests on consistency between trends in social spending and in the revenues that finance them. Keeping funding levels in line with evolving needs for support requires a determined and coordinated approach and a policy debate on how new or expanded initiatives will be paid for, and who should pay, especially if evolving production technologies exacerbate a decline in the shares of national income that go to workers. Effective social dialogue fosters a strong consensus that takes into account the interests of both workers and employers, as well as other stakeholders (ILO 2020d). Ensuring that social protection systems remain fiscally sustainable and equitable also calls for preventing the misclassification of employment (ILO and

OECD 2020a; G20 2020a), limiting opportunities for opting out of collective risk-sharing provisions, and for tackling unintended incentives that distort employment, hiring or layoff decisions.

Closing financing gaps by considering a diversity of mechanisms and ensuring sustainable and equitable financing is a matter of priority in times of crisis and beyond. Once the immediate health crisis subsides, it is paramount that countries reinforce their financing mechanisms to ensure that people are protected against subsequent adverse economic and social consequences that may materialise. Evidence from countries shows that the extension of social protection is affordable, including through utilising a variety of different approaches to increase fiscal space.¹⁸ For example, Brazil has financed social protection through taxes levied on financial transactions, while Indonesia has financed the extension of social health protection through social security contributions and the removal of fuel subsidies (ILO 2016a; 2016b). Moving forward, G20 countries with large coverage and adequacy gaps not only need to invest more resources in their social protection systems, but also invest better, based on broad risk-sharing and collective financing to ensure sustainable and equitable financing mechanisms. This will include drawing on taxes and social security contributions, coupled with strategies to foster transitions from the informal to the formal economy. Finally, global solidarity and coordinated policy action to support countries with financing gaps are key for an inclusive recovery and better preparedness for future crises (ILO forthcoming a; forthcoming b).

3.4 Ensuring institutional readiness and capacity to deliver

Enhancing institutional readiness and delivery capacity as a condition for comprehensive, robust, and adaptive social protection for all. Investment in appropriate institutional capacity is a pre-condition for social protection schemes and programmes reaching all population groups, and a strategic asset for national resilience in times of crisis. Experiences in the last decade and the lessons learned from the COVID-19 crisis have once again highlighted the following critical factors for implementing social programmes: (i) Multichannel delivery models to ensure the continuity and rapid extension of social protection schemes and services to diverse population groups (ISSA 2020a; 2019d; 2019d; 2016; ILO 2019e), (ii) Comprehensive information resources and a robust digital capacity to enable an agile implementation of social measures (ISSA 2019a; 2013), and (iii) Adaptability of internal institutional processes and human resources organization to respond to rapidly changing demands and policy evolution, and to ensure institutions' resilience in the context of shocks and extreme events (ISSA 2021; 2020c; 2020a).

Developing the digital capacity of social protection delivery institutions, and develop human-and-digital staff capacities. Not least in view of the experience of the recent crisis, the

¹⁸ Options include: (1) expanding social security coverage and contributory revenues; (2) increasing tax revenues; (3) eliminating illicit financial flows; (4) reallocating public expenditures; (5) using fiscal and central bank foreign exchange reserves; (6) borrowing and restructuring existing debt; (7) adopting a more accommodating macroeconomic framework; and (8) increasing aid and transfers (Ortiz et al. 2019).

digitalisation of social protection services to the public, including service channels and internal information systems and business processes, is a must. Taking advantage of population-wide adoption of technologies, notably mobile phones, digital channels enable permanent access to services (7/7, 24/24) (ISSA 2019c; 2013). They also increase accessibility and reduce transaction costs and thereby allow the extension of coverage to difficult-to-reach population groups (ISSA 2016). Nevertheless, to avoid the exclusion of some population groups, such channels should coexist with phone-based and presence-based ones to appropriately deliver adequate social protection services in an inclusive manner, promote digital inclusion (UNU-EGOV 2019), respect privacy and implement cybersecurity mechanisms (ISSA 2019c; ITU 2018; United Nations 2019). Digital transformation must be accompanied by adaptations to internal processes that enhance human resources' capacities and develop human-and-digital staff capabilities in particular to take advantage of emerging technologies such as Artificial Intelligence while ensuring appropriate and safe use through strong digital governance (ISSA 2021; 2020a; 2019c; United Nations 2019).

Strengthening the national capacity through systematic inter-institutional coordination and partnerships. Implementing countrywide high-impact social protection schemes and programmes requires systematic inter-institutional and multi-sectoral coordination, which enables the scale-up from institutional to country capacity to improve social protection programmes' effectiveness and efficiency. Such coordination enables the consistent development of measures by different organisations and facilitates their access to quality information required for delivering social protection benefits (ILO 2019g). The main types of enablers of inter-institutional coordination in social protection are systematic processes to share information, shared social security databases (e.g. social registries), one-stop-shop type delivery systems common to several organisations, and establishing a persons' identification system at the country level (Ruggia-Frick 2016; ISSA 2013). Going beyond coordination, partnerships with other public services and with the private sector to implement common payment platforms and put into practice measures to enhance digital inclusion can further contribute to the national capacity.

Reinforcing social security institutions' capacity to support national capacity, notably to implement and deliver countrywide high-impact social programmes. Social security institutions are among the most advanced public service delivery entities and have been instrumental for delivering large-scale national crisis responses beyond their original mandate (ISSA 2020d; ILO 2021b). Benefitting from institutionalized social dialogue as part of their boards, the reinforcement of their operational capacity can be a key resource for supporting the countrywide expansion of social protection, facilitating contributory coverage for the missing middle and enhancing national resilience (ISSA 2019b; ILO 2019e). Their comprehensive information systems covering a wide spectrum of population groups (e.g. workers, families, employers, retirees, etc.), use of innovative payment systems and diverse service delivery channels constitute key assets to support the implementation of large scale social programmes even if managed by other institutions, e.g. through the hosting of common resources for inter-institutional coordination (ISSA 2016; 2013).

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