

SOCIAL PROTECTION AT FIELDS OF VIEW

FOR 500 MILLION VULNERABLE INDIANS

WHY

Globally, inequality has been increasing, driven by how we organize ourselves (market-led, state-led, etc.) and how we treat each other (race, caste, religion, gender, etc.). Increasing inequality translates to reduced trust between state and non-state actors, low income generating opportunities, poor quality of services and a poorer quality of life. While increasing income is important, in order to address inequality, social protection is equally necessary.

During the lockdown imposed to combat the first wave of COVID-19, informal sector workers took to walking brutal distances back to their villages to gain a measure of security. The situation has repeated in the second wave, with no support in place for vulnerable groups. Be it a systemic shock (regulatory changes like demonetization, emergencies like the COVID, natural disasters, etc.) or personal emergency (medical or family emergency), lack of social protection deepens vulnerability.

Thus, the problem we wish to address is – how can social protection for vulnerable groups be strengthened?

WHAT

On the one hand, vulnerability is not a fixed phenomenon. A family can become vulnerable when faced with a sudden shock; a health crisis or death of a family member. In addition, vulnerability stems from a combination of different dimensions, such as caste, class, and gender. On the other hand, policies, schemes, and offerings by the industry have to cater to a fixed group. Thus, what we need is a way to understand vulnerability, and then map it to different social protection offerings to see what the gaps are, how they can be addressed, and thereby strengthen social protection.

What we propose to create is 'E-QLT', a data-driven tool that will:

1. **Map vulnerability of an individual:** Taking into account both the location of the individual, as well as circumstantial shocks, E-QLT will comprehensively map the vulnerability of an individual. We propose to provide a 'Social Protection Score', an easy to understand metric that will help the individual understand their social protection.
2. **Stitch together social protection:** E-QLT will examine how different schemes and offerings by different institutions stitch together a social security net for the individual.

By doing these two activities, E-QLT will benefit both the individual and institutions in the following manner:

1. **Individuals from vulnerable communities:** An individual assesses their situation and sees what policies/products/schemes/services will help them improve their social protection. E-QLT can thus be used by civil society organisations to examine the vulnerability of the individuals they serve to understand what social protection needs they have.
2. **State and non-state actors:** State and non-state actors can examine what they have designed in terms of services/policies/products and see what gaps exist to create better designs; understand who they can collaborate with to address gaps.

E-QLT: A DATA-DRIVEN TOOL BY FIELDS OF VIEW

Consider a woman based in Tumkur who is a farmer. Due to COVID-19 lockdown, her income reduced drastically, as she could not transport her farm's produce. With a family member becoming sick, it deepened her financial burden. The woman has now no way of knowing what are the schemes she can access to build better social protection. That's where E-QLT will help.

There are schemes for women farmers; schemes for women headed households; and private entities provide insurance. E-QLT maps different schemes and offerings, both from the government and private providers. Then E-QLT maps the vulnerability of this individual taking into account both her average income, social location, and other demographic details AND systemic and personal shocks. For systemic shocks like COVID-19 and personal emergencies like a medical situation can deepen vulnerability. E-QLT then computes her Social Protection Score, and provides a roadmap on how her social protection can be improved.

