

Safety Nets and Springboards

The evolving role of social assistance

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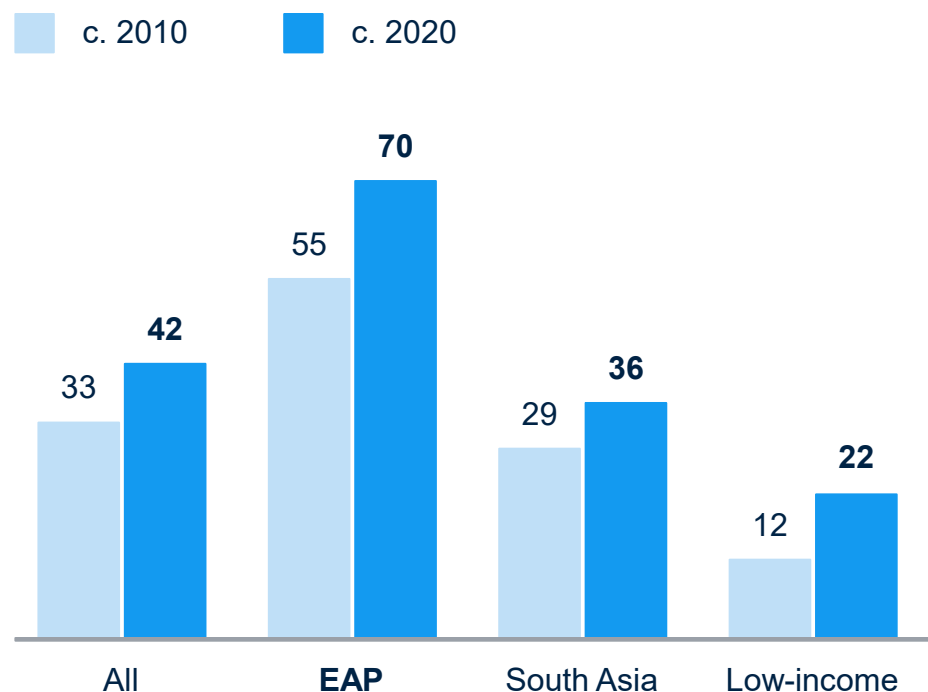
ADB Headquarters, Manila

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Social Assistance - A proven tool for poverty reduction and growth

Social Assistance coverage has expanded markedly, with strong evidence of impact across regions

Coverage, % of population



Evidence of impact

-7 pp

Pakistan BISP: poverty among beneficiary households

-25%

Brazil Bolsa Família: extreme poverty

-36%

Bangladesh: households going a day without food

-2.2 pp

Philippines 4Ps: national poverty reduction. Higher school participation, greater use of maternal and child health services. Sustained human capital gains after program exit.

+59–100%

Niger: women's business revenues from cash + economic inclusion

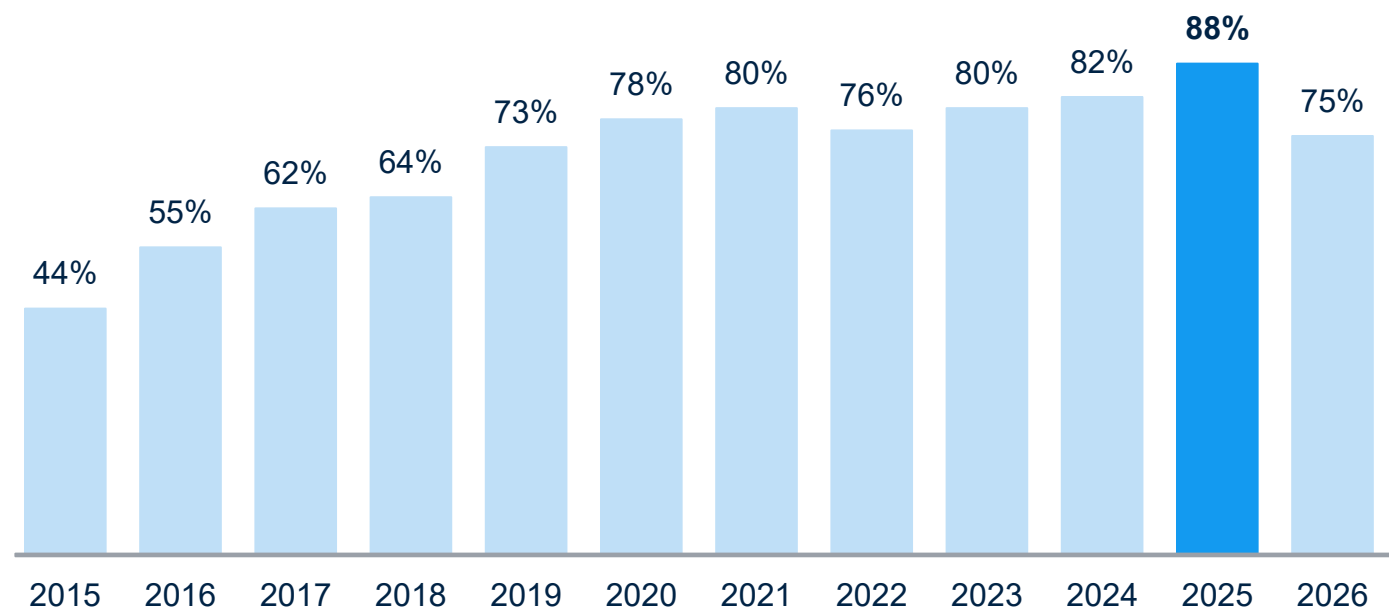
1.1–1.8x

local income generated per dollar transferred (Africa); no work disincentive

In recent years, cash plus has become the norm

Share of World Bank-financed social assistance projects with cash-plus measures (indicative)

Doubled: 44% → 88%



2026: approvals to date

Why go beyond cash?

Cash alone has limits: smaller effects on child growth and learning and in addressing barriers that are not financial

Two drivers of the shift

- 1 Larger impacts
- 2 Closer alignment with policy goals

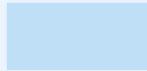
Why Cash Plus (1): the 'plus' delivers impact

Cash alone vs cash plus: evidence from systematic reviews

Poverty & income

Income gain per US\$100 transferred

Cash only



US\$50

Cash plus



US\$80–100

✓ Nearly doubles income gains

Child growth

Height-for-age gain (standard deviations)

Cash only



+0.024

Cash plus



+0.08

✓ ~3x larger effect on growth

Women's empowerment

11–66%

less intimate partner violence from cash alone

Adding group training: larger, more sustained reductions and greater agency

✓ Amplifies protective effects

–23%

Indonesia PKH: a nutrition-sensitive CCT at national scale cut stunting by 23% (severe stunting by 56%) and raised skilled births, immunization and growth monitoring

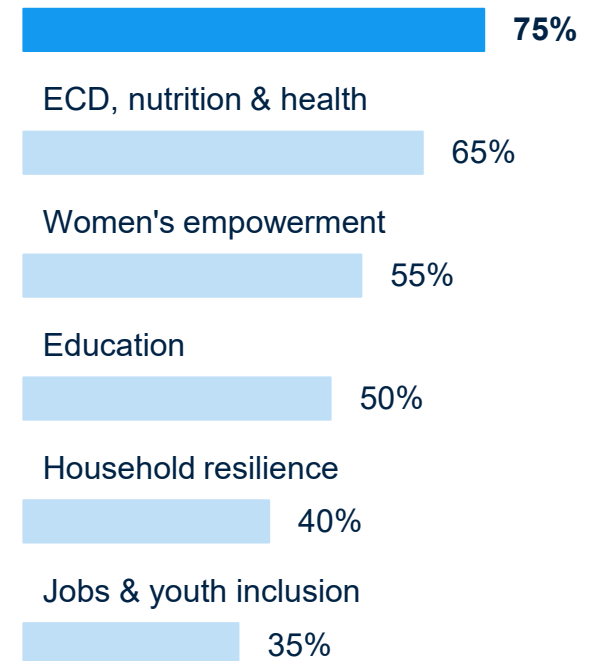
Why Cash Plus (2): design matches what policymakers want

Programs increasingly tailor the 'plus' to specific policy objectives

Policy goal	The 'plus'	Examples
Reduce stunting	Cash + nutrition counselling and behavior change in the first 1,000 days	Timor-Leste BdMK-SANUTRIO; Indonesia PKH
Build human capital	Education and health co-responsibilities; referrals to services	Philippines 4Ps; Pakistan Taleemi Wazaif
Jobs and livelihoods	Economic inclusion: assets, skills, coaching, savings	Graduation programs; BISP livelihood links
Empower women, end violence	Group training; legal, psychosocial and shelter support	Timor-Leste GBV survivors program

Where projects focus the 'plus'

Productive economic inclusion



% of World Bank cash-plus projects (indicative)

Lessons: Making the 'plus' work

What we are learning from country practice

Kenya: NICHE

Cash + nutrition counselling, SBCC and positive parenting for families with children under 3

64,000 households

Runs on the single registry, mobile money and case management; MoU with counties, which deliver health

Pakistan: Sindh CCT

Cash linked to maternal and child health visits in the 22 poorest districts

2.5 million beneficiaries

1,318 facilities chosen by readiness assessment; one shared front desk; payments within 500 m of facility

Indonesia: PKH

Quarterly transfers with health co-responsibilities and Family Development Sessions

–23% stunting

A national program deliberately designed for nutrition vulnerability

Philippines: 4Ps

Education and health co-responsibilities

3 million households

Convergence approach that coordinates services across agencies around beneficiary needs.

Key takeaways

- 1** The design of the 'plus' matters as much as the cash
- 2** Supply-side capacity is a prerequisite for impact
- 3** Women's empowerment is a co-benefit when design is intentional
- 4** Build system capacity to scale: pilot, learn, adapt

Lessons: Delivery systems matter

What has to be in place behind the transfer

Springboard: connect people to opportunity

- Case management and referral pathways
- Trained, resourced frontline workforce
- Agreements with health, nutrition, education service providers
- Investment in the supply of services

Safety net: scale up when shocks hit

- Dynamic, interoperable social registries
- Scalable digital payments, with safeguards
- Early-warning triggers and contingency plans
- Pre-arranged, risk-layered financing

Implementing the 'plus'



Tailor the 'plus' to specific constraints



Coordinate with service delivery systems



Sequence and integrate thoughtfully



Monitor cost-effectiveness and quality



Plan for scale and sustainability

Lessons: Digital innovation can turn safety nets into springboards



The Philippines

Close partnership and co-development between social protection and digital public infrastructure (DPI) system authorities.



Biometric deduplication leveraging DPI ensures that every record in the **DSWD social registry** is real and unique.

WB Time & Motion Study (2023) found that in PH SP, DPI integration **could reduce transaction times by up to 81% + reduce beneficiary costs by up to 97%, provider costs up to 91%.**



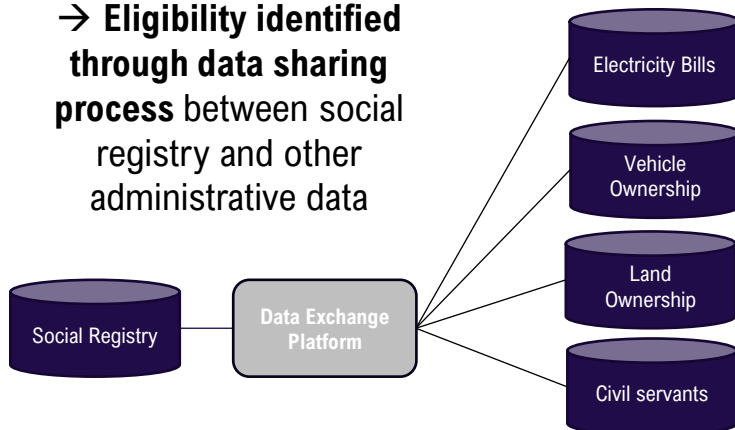
Indonesia

Social Assistance Digitalization Pilot: Individuals can apply for social assistance online with IKD (digital ID app) or biometric for verification to population registry.



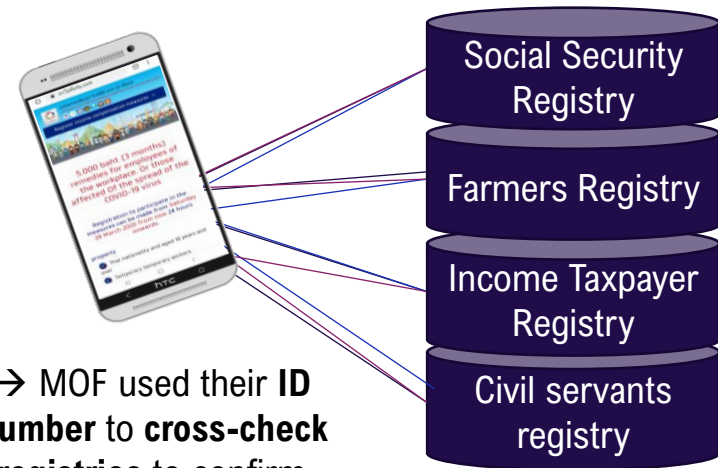
Source: <https://en.antaranews.com/news/380881/ministry-utilizes-ai-to-digitize-social-protection-services>

→ **Eligibility identified through data sharing process** between social registry and other administrative data



Thailand

COVID-19 cash relief program: Individuals applied online with basic info including National ID Card Number



→ MOF used their **ID Number to cross-check registries** to confirm that applicant met eligibility criteria.

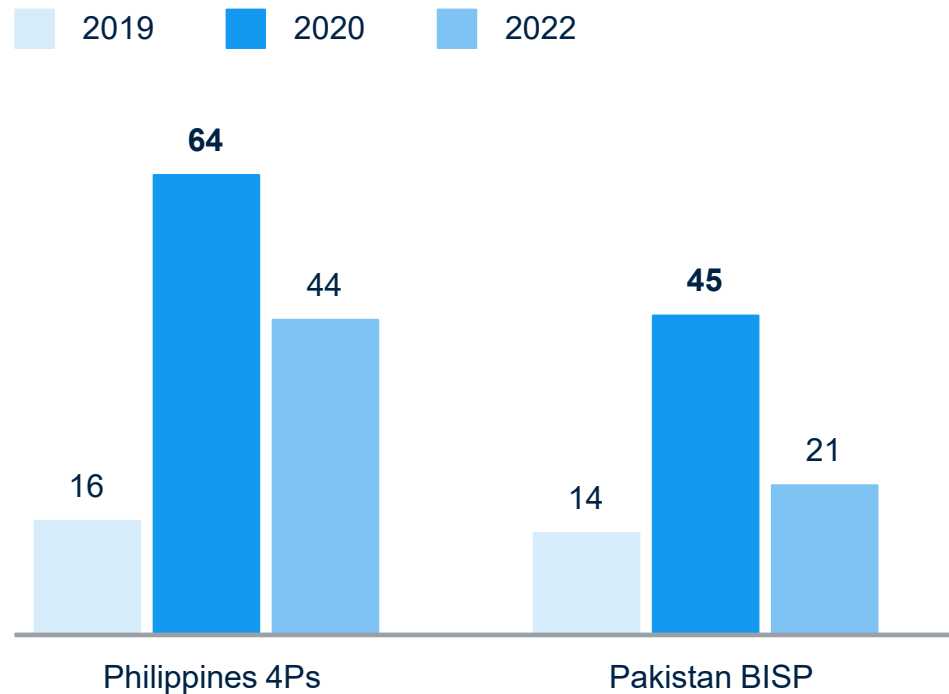


→ Eligible applicants received digital payment. **PromptPay** allows MOF to send funds directly using only a recipient's National ID Number, which routes to the bank account or e-wallet account that the user has linked to their number.

Springboards that hold up in crises

Programs must scale up when shocks hit, and keep working in fragile settings

Coverage surged in COVID-19, then fell back (% of population)



Few prepare in advance

Programs are routinely used in crises, but few have contingency plans, triggers and pre-arranged financing

US\$1 → US\$2.3–3.3

relief costs saved per dollar invested early; triggers bring support ~4 months forward

70% vs 3.4%

70% of the extreme poor live in fragile settings, but only 3.4% of aid there goes to social protection

Build bridges

plan the path from humanitarian aid to national systems from day one

Looking ahead

Thoughts for the future of social assistance in Asia and the Pacific

1 Finance systems, not just programs

Spending is flat at ~1.6% of GDP and the 'plus' costs more: move to SP-wide, domestic financing

2 Invest in the 'plus' where it pays

Build evidence on cost-effectiveness and what works at scale; test, iterate, monitor

3 Integrate across sectors

Health, education, jobs and climate: supply of services is often a binding constraint

4 Plan ahead for shocks and fragility

Contingency plans, triggers and pre-arranged finance; bridges to national systems

From safety net to springboard: protect today, invest in tomorrow