



## UNIFIED SOCIAL REGISTRY: TOWARDS AN EFFICIENT SOCIAL PROTECTION SYSTEM

In response to the COVID-19 crisis, many countries have put in place large fiscal response packages to help soften the recessionary pressures it is facing. A common two-pronged strategy adopted is rescue businesses and support those most in need. To date, low- and middle-income Asian countries have responded to the COVID-19 crisis by either expanding existing social security programmes or introducing new schemes. However, so far the magnitude of these fiscal responses are limited by their ability to raise funding from taxes or external sources. Underdeveloped and weak social security systems are also limiting the capacity of governments across Asia to respond adequately to growing needs resulting from COVID-19. While response plans to date have largely been based on existing poverty-targeted social assistance (or poor relief) schemes and social registries (or poor lists), the efficacy of these programmes and registries in terms of targeting is weak, often excluding large numbers of the poorest members of society. Further, a high proportion of those most affected by the crisis—across both the informal and formal economy labour force—are families on middle, but still low, incomes who are unable to access social security through the existing systems. Malaysia could use the current crisis as an opportunity to build more effective social security schemes that are adaptable and robust. Ideally a social protection database system should be one that can be expanded easily during a crisis and is equally easy to scale back once the crisis ends; it should provide broad and multi-layered packages of support to cover population groups with different types of vulnerabilities.

### Relevant Lessons from COVID-19

#### Lack of Flexibility and Missing Information

There have been certain issues with adding new beneficiaries to the current database, as shown in the country's cash relief - Bantuan Prihatin Nasional (BPN) - programme, and this points to a database inflexibility and cross-databases verification issues. Individuals must register an appeal at the Inland Revenue Board (IRB) on the basis that COVID has reduced their income below the amount recorded in 2019 tax returns and so on and so forth. Others who have their tax information associated with the

Companies Commission of Malaysia (SSM) are not eligible to receive BPN.

Some beneficiaries reported having trouble getting in touch with either IRB or the disbursing bank online or by phone, which forces them to physically go to the offices. Even then, once they have waited in a long queue, they might receive responses such as 'There will be a delay' or 'You have to wait for the next phase of money transferred in', especially in remote towns with small banking presence serving a large number of beneficiaries.



Image credit: LHDN Malaysia, 2021

BPN's B40 recipients are decided based on the BSH 2020 registry, whereas eligible M40 recipients are selected based on their Income Tax Return Form (ITRF) of the previous year or for 2018, as declared in the 2019 tax forms. Hence, by design, most of the exclusion errors arising in BPN relate to the 'emerging' poor or people who have been greatly affected by the pandemic who were not income-poor in the previous tax year. In response, the GoM introduced an appeal period to evaluate such cases. However, the time lags for fund disbursements and the administrative red tape in the appeal processes occur, causing some degree of frustrations amongst the beneficiaries.

The massive volume of online traffic affecting the Inland Revenue Board of Malaysia's website, is very challenging to individuals with poor or no internet access (which is typical amongst the most vulnerable). They first have to check their eligibility at the relevant website and lodge an appeal online if not included in the beneficiary list. Beneficiaries also need to travel to the bank to draw their assistance payments, and in some cases the transactional costs and travel expenses are burdensome to the recipient (e.g. the nearest BSN for recipients in Beluran, Sabah, is 100 km away).

## Fragmented Social Assistance System

Over the years, the Malaysian government has instituted wide-ranging social assistance schemes whereby different agencies are mandated to address unidimensional concerns and issues relevant to B40 households. While such specialisation is practical, one unintended consequence is that officers from different agencies are often not able to keep abreast of programmes offered by their counterparts. B40 applicants also have to deal with multiple contact points due to the specialised nature of agencies' services. A disintegrated system is also costly for the government to manage in terms of providing support and resources to agencies that are delivering the assistance. Past estimates indicate that more than 120 social aid programmes involving 21 ministries and government agencies were active at the end of 2019 (Figure 1), but there are more programmes at the sub-national level alongside those which are implemented through civil society networks which are not fully mapped or included. Visual thematic mapping of existing types of social assistance programmes across Federal agencies is presented in Figure 1 from an earlier study by Bank Negara Malaysia (2019).

Since all social assistance programmes are targeted and means-tested, agencies develop their own criteria based on their objectives. At the moment, this means that an individual wishing to seek assistance must acquire information and submit applications separately to different agencies. In extreme cases, vulnerable households develop a sense of hopelessness or phobia when dealing with the paperwork, and have to rely on other people or civil societies to help them apply for assistance.

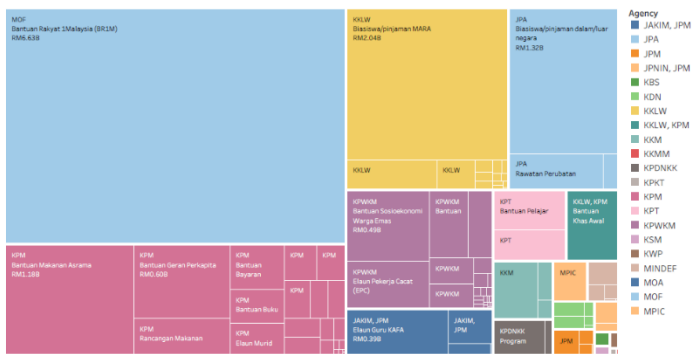


Figure 1: Social assistance providers in Malaysia, 2017

The issues above are just some of the many that can feed into our understanding of 'reliability' when considering a social database. Across the globe, many countries struggle to design and update registries in a way that minimises targeting errors, relating either to inclusion or exclusion of eligible households.

Clearly the process of developing a reliable and functional social registry for both service suppliers and users is a complex one. Numerous trade-offs, challenges and risks can emerge when embarking on such a process. Such an undertaking would need to be carefully managed and addressed from the outset. Issues may include increasing costs and complexity, risks to data privacy and security, and risks of multiple exclusion from all social sector schemes. The

extent to which the benefits of information integration are beneficial greatly depends on the practical set-up for integration and on the ultimate use and quality of the integrated system.

## Why a unified social registry?

Registries used by different countries for their social protection programmes broadly fall into two categories:

1. Social registries: these serve many programmes and are used to determine eligibility for social programmes; thus, they contain eligibility-related information on all applicants, not just on beneficiaries (the inclusion of non-beneficiary applicants is very important for appeals, dynamism, and the ability to serve multiple programmes). Social registries involve centralised collection and housing of data on potential beneficiaries to integrate the approach to registration and determining eligibility. Social registries can also be operationalised as 'virtual' social registries (collecting data by ensuring interoperability of existing administrative databases through web service access).
2. Beneficiary registries: these serve as a backbone for the administration of benefits, but only contain information on approved beneficiaries. Integrated beneficiary registries integrate information from existing programme management information systems to obtain comprehensive information on beneficiaries.

Many countries are moving towards unified social registries, to serve multiple programmes in the form of a common beneficiary system, organised into a database of all households and individuals eligible to be registered into social protection programmes. A unified social registry aims to collect, record and store updated and historical information on individual and household characteristics and circumstances, to determine eligibility for certain programmes. The information is usually compiled and unified from data collection undertaken by several programmes or from one large data collection drive via one programme, which is then used by several others in the social protection sector. These registries are often linked to a software application that determines individual eligibility programmes. An integrated management information system refers to the 'broader system that enables the flow and management of information within and between social protection programmes and sometimes beyond to other sectors'.

### a. Operational Efficiency and Flexibility

At an operational level, unified social registries allow for the coordination of social protection programmes, reduce duplication of effort (for example, in the area of data collection), combat fraud (by keeping track of which beneficiaries are receiving which benefits), improve efficiencies (for example, due to common payment systems, monitoring and evaluation), and ease the transition of beneficiaries between schemes as circumstances change, thereby ensuring the continuation of services as needed. They also have the potential to improve the responses of social protection programmes to emergencies, if they are

designed to include records on households that are vulnerable.

### **b. Reliable Information System**

A social registry serves a dual role as an inclusion system and an information system. As an inclusion system, it assesses measures of socio-economic status and categorical factors. As an information system, it supports the flow of data on households and their respective socio-economic standing to determine eligibility for certain social protection programmes. In the delivery chain, in order to conduct transactions (i.e. payments and service provision) and achieve active case management for low-income households, social registries ultimately support the registration and assessment of needs and conditions of households nationwide, taking this information into account to determine eligibility for inclusion in social programmes. These social programmes include cash transfers, in-kind benefits, and social services for children, youth, parents, or the elderly. Beneficiary registries differ from social registries since they only include information on individuals and households enrolled in the specific benefits and social programmes.

### **c. Coordinated Service Delivery**

Key activities include reaching out to target populations for intake and registration, collecting information and documentation from citizens (usually via application questionnaires taken in person or online, interviews, and possibly home visits), entering and managing the information, cross-checking for consistency and accuracy (including with other information systems), assessing potential eligibility against programme-specific eligibility criteria, and managing complaints and grievances. These processes can be costly, particularly if different social programmes are delivered separately. Harmonising expensive steps, such as intake and registration, can generate efficiencies and cost-savings when multiple programmes use an integrated social registry – even if they each use programme-specific eligibility criteria. Data validation and verification, oversight and controls, and interoperability can also boost information quality and accuracy.

### **d. Targeted Social Protection**

Social registries can serve as platforms for ‘dynamic inclusion’, i.e. registration is open and continuous. This can help to realise the aim of universal social protection, given the continuous efforts to include and register the poor and vulnerable to ensure that their needs for social protection and benefits are recognised. This is preferable to a static approach in which information becomes increasingly outdated, resulting in errors such as the inclusion of ineligible households and exclusion of the eligible vulnerable population.

### **e. Improved Social Welfare and Wellbeing**

An integrated registry denotes a registry that implements a common application and registration process for multiple

social protection programmes. Benefits of integrated social registries include:

- Offering low-income households access to a broad array of services and benefits under one registration process, effectively reducing the burden on these households and boosting the efficiency of the social programmes
- Reducing the administrative costs of registering households
- Supporting initiatives beyond social assistance programmes, including subsidised health insurance, social energy tariffs, pro bono legal services, and education and training vouchers

### **f. Benefits to the Government**

Major operational benefits for the government include:

- Helping government coordinate social protection policies and obtain information in an efficient and timely manner
- Allowing modelling of would-be-costs and impacts to be carried out for specific or groups of interventions when introducing new social protection measures
- Reducing duplication in terms of agencies’ efforts and common procedural steps that potential beneficiaries will have to face in applying for services
- Improving efficiencies and making active case management of low-income households easier (for example, common payment systems, monitoring and evaluation)
- Easing the transition of beneficiaries between schemes as circumstances change, thereby ensuring the continuation of services as needed
- Improving country’s responses to emergencies or crises, such as in the case of a pandemic or natural disaster, if the list of vulnerable people can be quickly and reliably expanded to include more of the population as needed
- Serving as a platform for ‘dynamic inclusion’, i.e. registration is open and continuous which is the aim of a universal system, and ‘dynamic exclusion’, which is critical in a targeted programme
- The ability to support non-cash assistance programmes, including subsidised health insurance, social energy tariffs, pro bono legal services, and education and training vouchers
- Helping, in an ideal setting, to support a robust and efficient supply chain of social assistance (national IDs, registries, payments), in the case of a technology-driven and periodically updated registry which is linked to other databases (geospatial data, climatic data, land ownership, family status, housing cadaster).

## ***Key enablers towards a unified social registry***

### **a) Enabling Integration through the National ID**

The benchmark analyses have shown that an interoperable or integrated database must be anchored in a common individual identification instrument. The prospect of MyKad being a universal platform for identifying beneficiaries is enormous. MyKad is designed as a Multi-Purpose Smart Card Project (MPSC) to incorporate a variety of applications from



the government and private sector into a single card. MyKad could be further utilised to store important social and economic data, so that social protection programmes are more efficient and simpler to maintain. The use of biometric data linked to MyKad could help reduce fraud and minimise the need for physical forms and photocopies of certificates to be submitted every time an application is made.

In a more futuristic scenario, administrative data (school, employment, income tax, police) could easily be fed into the registry, on a real-time basis, to provide a complete background for an individual, allowing for better and more timely decision-making to take place.

Through a unified registry, the government can consolidate all the eligibility criteria and terms and conditions set out by different agencies and tag beneficiaries through the MyKad number. This would allow MySPC, for instance, to obtain a full picture for each household (using individual data from MySPC) regarding their socio-economic status and support received. At the same time, deserving beneficiaries would be able to use their MyKad number to work out all the benefits that they are entitled to without having to go to separate agency offices or websites to obtain information. All in all, democratising information would improve awareness and accessibility as well as providing a record of assistance currently or already received. For social protection recipients, assistance in the form of cash transfers could be disbursed to the card which would allow users to make direct payments, without having to make physical trips to the bank. Purchases would be made easier, especially for beneficiaries who are living in areas which are remote and far from the nearest bank. Streamlining the process of receiving money and making payments would increase the marginal propensity to consume in the economy and a subsequent multiplier effect would take place. Private spending is key,

especially in a time when the pandemic has impacted other GDP measures, e.g. investments and net exports.

### **Box 1. MyKad's Expanded Role in the Social Protection framework**

- Built-in chip that could store biometric information on every Malaysian citizen.
- Individuals could easily identify their eligibility through their unique identity number and not have to check at different agencies separately.
- Social assistance agencies can make use of administrative data (hospital records, school enrolment, pension funds etc.) to check eligibility by using the MyKad identifier.
- Cash assistance can be directly debited directly to the MyKad and record of all types of Social assistant payments can be easily maintained.
- The use of MyKad as a medium of payment would have an expanded capability whereby individuals could pay for other goods and services at the shops or online, without the need for a bank account.

The use of MyKad may allow for a localised, unified service centre accessible at any geographical location, even in the most remote areas. MyKad embodies the concept of universalism as all Malaysians possess one, unlike bank cards. The card would become the basis for unification across all social protection programmes and would allow information to be easily retrievable using biometric verification. This would facilitate more efficient disbursement of benefits locally without beneficiaries having to travel far, or to complete lengthy forms and bureaucratic procedures. For the government, information aggregated from the national MyKad database could help identify the profiles and locations of vulnerable or at-risk populations, enabling it to plan for appropriate interventions in a more focused manner. In the long run, having such data available in an organised manner would contribute to more comprehensive monitoring and evaluation of the national social protection system. The extensive potential of MyKad in the social protection context is currently very under-recognised.

### **b) Streamlining Data Definition and Data Sharing**

Inclusion and exclusion errors can be attributed to the existence of one too many process owners with their own mandates and procedures, resulting in independent and disconnected repositories of social protection beneficiaries (Table 2). Future demands on services will require a more systematised, harmonised and robust data repository and management across all agencies involved in social protection. Data analysis using multiple datasets cannot be performed without consistent classifications and definitions of data fields, without streamlining meta-data to enable data sharing and/or integration at the highest level (ICU, Prime Minister's Office) in terms of coordination. Hence, the process must begin with an analysis of various methodologies for data classification, mapped against the set used by DOSM, as the central data authority responsible

for the household census database. Thereafter, specific standardised definitions can be proposed and adopted across all agencies.

### c) Dynamic Inclusion at the Local level

Presently, registration and verification processes for E-Kasih and the respective agencies are undertaken separately. The massive backlog of applications waiting for verification indicates that a more decentralised approach will have to be sought for the programmes to run in a sustainable and effective way. A unified registry should embody the government's aim to enhance the productivity of public services through a whole-of-government approach, supported by a lean and agile structure, effective delivery of assistance, and efficient local-level government services. This would involve the registry operating a dynamic inclusion system where the collection and verification of data are undertaken at the municipalities. The ICU, as the single coordinating authority, would design and regularly assess the type and quality of information needed in the database and guide the work of states and municipalities in building the information base for the registry. Cross-checks would be performed with the labour information system and tax information system to assess the validity of data.

State governments could provide technical support and conduct training for local governments in order to support them to carry out an 'active search' strategy. The aim of this would be to increase registration rates among the extreme poor, thereby reducing the number of exclusion errors. Local governments could conduct registration and updates of information at sites where there is a high concentration of vulnerable or low-income families, through home visits or by setting up fixed or mobile service stations. Through these channels, the local government could also disseminate information on social programmes more directly to the people. Information on the registry would be updated regularly every 24 months from the last interview, or whenever there is a change in a family's composition, address, or socio-economic condition. This method of active local-level participation in developing the database would be most appealing where the distance to cities with government agencies is very far, or where the applicants are not able to access services through e-government portals for various reasons (poor internet access, language barriers, lack of documents, low digital literacy and so on and so forth).

### Box 2. Cadastro Único

Brazil's Cadastro Único para Programas Sociais do Governo Federal (translated as the Unified Registry for Social Programmes), also known as Cadastro Único, is an internationally recognised social registry that supports the identification and socio-economic characterisation of low-income Brazilian households, or households earning half of the minimum wage per capita. The database has attained coverage of 27.2 million households nationwide, around 40 percent of the total population. It is currently used to support the selection of beneficiaries for over 24 national social assistance programmes, in addition to sub-national programmes. The registry embodies the government's aim to enhance the productivity of public services through a whole-of-government approach, supported by a lean and agile structure, effective delivery of assistance, and efficient local-level government services. This registry operates a dynamic inclusion system where the collection and verification of data is undertaken in the municipalities.



### Box 3. Best Practice from Chile

Chile's Registro Social de Hogares (RSH) (translated as the Unified Registry for Social Programmes) covers over 4.7 million households, which is estimated to represent around 75 percent of the total population. The database is currently used to support the selection of beneficiaries for over 23 national social assistance programmes.

The Ministry of Social Development (MDS) manages the RSH database; this involves determining the standards for data collection, storage, security, and transmission, and being responsible for supervising and evaluating the quality of information that the RSH consolidates. MDS has legal agreements with 43 state agencies and their respective databases, and ensures that the rights and obligations for use of the data are respected upon transfer. In addition to the databases of state agencies, the RSH is linked to the civil registry and social insurance database. This means that national ID is used to conduct data exchanges with numerous information systems that keep information on taxes, social security, unemployment insurance, pensions, health insurance, educational status, property ownership, vehicle ownership, and more. The MDS has signed agreements with Chile's 345 municipalities, which are responsible for collecting data from households nationwide.



#### d) Dynamic Inclusion through Shared Service Platform

The purpose of the digital platform would be to ensure seamless information flow and management of beneficiaries under one pillar. This model eliminates the need for the poor to apply to separate social protection providers since they simply create an account on the online centralised platform. Centrelink Australia is a prime example of a shared service centre and the same concept could be enabled using MyKad. Turkey's e-government model for social services is another example system. The service providing agencies would not need to conduct additional verification processes, but rely on the set of criteria already set up using the platform algorithm for their unique services, and the documents or evidence already uploaded by the applicant. The system would require an 'integrated computerized information system' to automatically combine fragmented information systems, enabling the government to access and track individual benefit records and profile changes. It would also allow the government to administer welfare programme data, including personal information, and individual and household benefits files. For instance, when a potential recipient

submits an application, the system would check the applicant's eligibility based on their wage and personal characteristics as held by the 'financial and personal information system' linked to the platform. Information received through physical 'active search' methods at local or community levels could be added to the platform by the local government, to ensure that the database captures both online and manual registration or updated entries. Online applications for government services should be encouraged to resolve backlogs. Efforts to enhance administrative processes and technical efficiency would not only lead to increased satisfaction and improved convenience for B40 households, but would also reduce service agencies' transaction costs, generating significant multiplier benefits across the entire government system. There would be other benefits to digitalising the core functionalities of social protection (including governance and delivery of benefits, grievance mechanisms/feedback interface, etc.). Among others, such a system would increase the efficiency of delivery, transparency and accountability of public service provision. However, it is important not to disregard the risks that come with digitising in terms of data protection, data abuse, financial fraud etc. Establishing a fully digitised application system for social assistance may be counter-productive in terms of the objective of reaching the most vulnerable in the population.

### Box 4. Centrelink

Australia's Centrelink is one of the three one-stop platforms operating under the banner of the Department of Human Service and is responsible for assessing the eligibility for and processing payments of social security benefits. All Centrelink payments are subject to eligibility, based on age, residency, income and assets, medical conditions, work status and the eligibility of those who require care. Generally, payments can be applied for and managed online, through Centrelink's online services. The one-stop platform is currently used to manage applications for 26 types of social assistance programmes.



## Box 5. Haengbok-E-eum

Republic of Korea's Social Security Information System or 'Haengbok-E-eum', managed by the Ministry of Health and Welfare (MOHW) is an 'integrated computerized information system' established in 2010 to improve administrative efficiency. A total of 30 fragmented information systems are integrated, enabling the MOHW to track individual benefit records and profile changes. The system allows the government to administer welfare programme data, including personal information, and individual and household benefits files. For instance, when a possible recipient submits an application, the system will check the applicant's eligibility based on the wage and personal characteristics held in the 'financial and personal information system' linked to the platform. The positive impact of SSIS is that it has enhanced the efficiency of administration. Other branches of information system managed by SSIS include the Public Healthcare Information System, Social Service Electronic Voucher System, Integrated Childcare Information System, Social Welfare Facilities Information System, and Vulnerable Senior Support System.

## Conclusion

Malaysia's aspiration to become a developed and inclusive nation, anchored on a model of 'shared prosperity', will chart its path to achieving its Sustainable Development Goals (SDGs) by 2030. Shared prosperity is not only about sustained economic growth, it is also about ensuring the well-being of the population, because development and shared prosperity are ultimately about how the most vulnerable fare in a country, leaving no one behind, irrespective of their race, religion or geographic location. Tackling the challenges to becoming a socially inclusive nation that addresses the needs of the most vulnerable and marginalised communities on its soil, will require a strong and reliable database of information about who and where those most vulnerable individuals are. A social registry would ensure that social transfers can be effectively delivered to the intended beneficiaries on time and over time (starting with those left behind), especially in times of crisis. The other equally important set of goals includes increased governance, transparency, accountability and client-orientation in public services. The 2030 Agenda compels nations to reach those furthest behind first, in their quest to achieve SDGs and build a harmonious and equitable society in the long run.

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