



# ADMINISTRATION



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## LIST OF ABBREVIATIONS

CCT	Conditional Cash Transfer
COO	Coordination
FISP	Zambia's Fertilizer Input Support Programme
GDP	Gross Domestic Product
HSCT	Harmonised Social Cash Transfer
HSNP	Hunger Safety Net Programme
ID	Identity
ILO	International Labour Organisation
ISPA	Inter Agency Social Protection Assessments
LEAP	Livelihood Empowerment Against Poverty
LEG	Legal Frameworks
M&E	Monitoring & Evaluation
MIS	Management Information System
NDMA	National Drought Management Authority
NGOs	Non-Governmental Organisation
OVC	Orphans and Vulnerable Children
POS	Point Of Service
PSNP	Productive Safety Net Programme
S&I	Selection & Identification
SASSA	South African Social Security Agency
SMS	Short Message Service
SP	Social Protection
SSA	Sub-Saharan Africa
UCT	Unconditional Cash Transfer Programmes
UNICEF	United Nations Children's Fund
WFP	World Food Programme

# 1

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## INTRODUCTION AND SETTING THE SCENE

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Irrespective of the type of programme, administration is the backbone of a comprehensive social protection system. It ensures the provision of social protection services in a way that is timely, efficient and effective – ultimately serving the needs of beneficiaries. Administration of non-contributory social protection involves processes and the capacity to identify beneficiaries, and to organize, calculate and pay social protection benefits, guided by overarching principles.<sup>1</sup> If schemes are to be institutionally and politically sustainable, they should be administratively efficient, transparently account for public resources and ensure good quality service delivery (Barrett and Kidd, 2015).

### 1.1 THE BUILDING BLOCKS OF SOCIAL PROTECTION ADMINISTRATION

The core function of administration institutions is to deliver social assistance benefits to eligible beneficiaries. This process entails identifying and registering potential beneficiaries, assessing their needs and conditions (assessing eligibility) and making an enrollment decision which determines the benefits or service strategy to be adopted. Once this decision is made, payments, goods or services can be disbursed to beneficiaries.

Further administrative systems are also required for collecting and addressing complaints and appeals, managing necessary outreach activities (e.g. communication campaigns) and case management of beneficiaries. In some cases, this may include the management of programme exit/graduation and enforcement of conditionalities. It should be noted that these systems are not less important than the core ones listed above – they simply require higher capacity to administer and are often rolled out at a subsequent stage, once core systems are working smoothly (see Section 1.2).

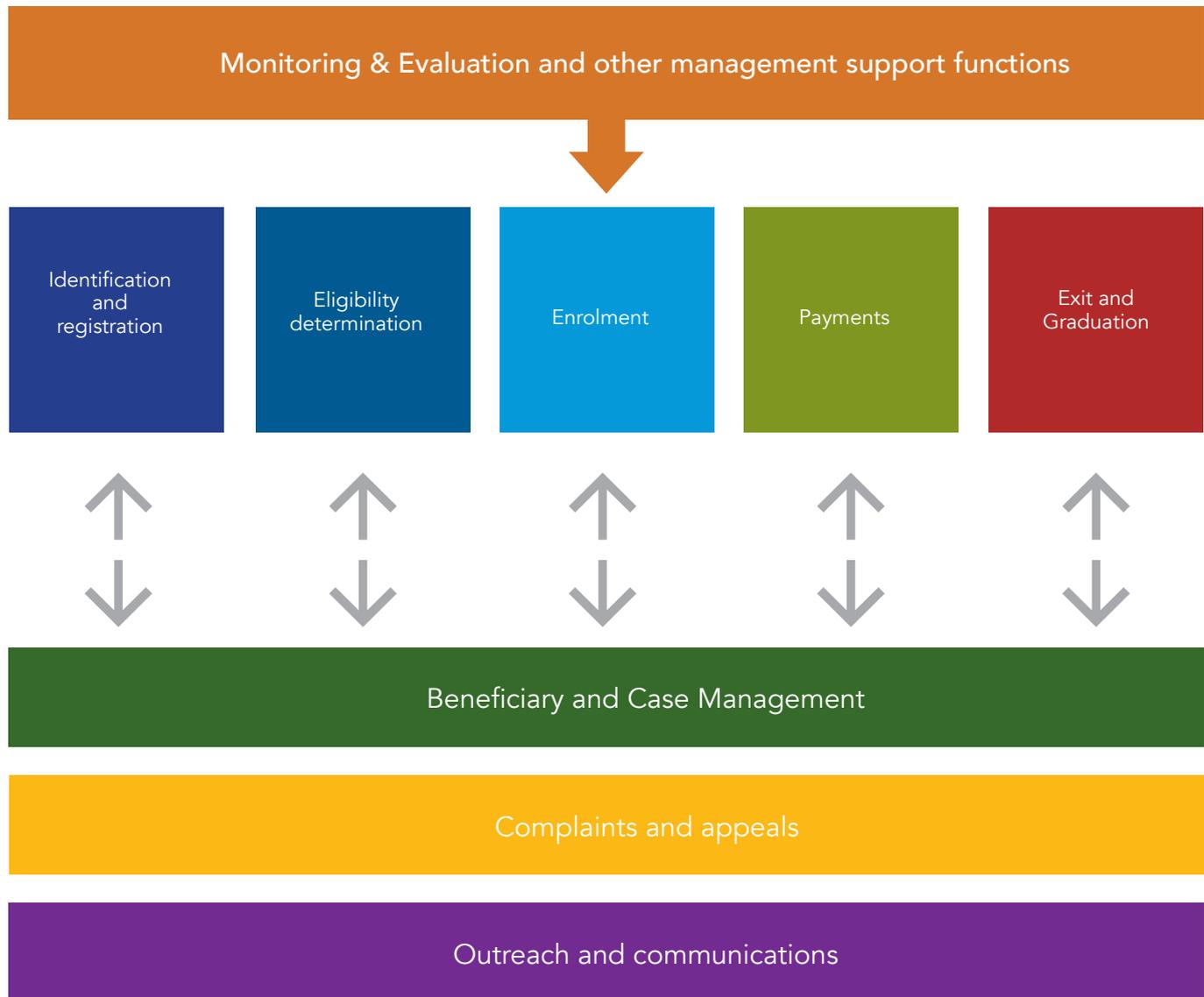
In the background, solid administration requires a series of management support functions, which are discussed in depth within ■ MODULE M&E. These include (but are not limited to) a solid M&E system, a system that defines Service Standards and manages performance accordingly, while enforcing strategic planning; a system to manage human and physical resources (including ensuring adequate capacity building); supporting Management Information Systems (see also ■ MODULE MIS); Financial Management Systems; and further systems to ensure accountability.

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<sup>1</sup> ILO, 1998, p. 6

These functions and ‘building blocks’ are summarized in Figure 1 below and discussed in the following sections.

Figure 1: Administrative processes and underlying support systems



Source: Adapted from Lindert et al (2016) and Barrett and Kidd (2015)

## 1.2 THE EVOLVING NATURE OF SOCIAL PROTECTION ADMINISTRATIVE SYSTEMS

One further way to understand and interpret the framework presented in Figure 1 above is to think of a Social Protection programme as an evolving system which can slowly increase its scale and functionalities over time. As capacity builds up, pressure for accountability increases, and as funding is secured more sustainably, investments can be made to further increase capacity and focus on a wider range of performance-enhancing systems. This requires a shift from a silo-based conception of social protection administration, (where different functions may be delivered by by different separate organizations or levels of government for example) to appreciating interlinkages across functions and departments, taking overall programme performance as a joint obligation/responsibility. It also requires the acknowledgement that social protection systems require long-term planning and vision, as well as continuous adaptation. Ultimately, mature programmes often invest in systems that can help them integrate further with other initiatives in the social protection and social policy sectors (see also Section 2.3 within **MODULE MIS**).

## INTRODUCTION AND SETTING THE SCENE

- In some countries across Sub-Saharan Africa, this evolution is reflected in the choice to test administrative solutions with small pilot programmes. This was the case in Kenya, Zambia and Malawi, for example. In these cases, it is important to note that some of the solutions that apply for a pilot may need to be re-thought when designing a national programme. An example is the relaxing of conditionalities in South Africa's Child Support Grant expansion.
- In several other countries across the region, flagship social protection programmes have been ran at full-scale (e.g. national level) from the outset (e.g. Zanzibar, Mozambique, Lesotho, Namibia, Senegal). In these cases, administrative functions and systems are refined over time – with flagship programmes reaching increasing levels of maturity and 'complexity' (for example in payment systems).

### 1.3 KEY STEPS FOR THE DESIGN OF A NEW SOCIAL PROTECTION ADMINISTRATIVE SYSTEM

The steps involved in designing and implementing new administrative systems and functions vary, but typically follow the flow visualised in Figure 2 below, in three key stages:

- **Preparation:** Assessment of existing capacity and practice to define key gaps/needs and understand the feasibility of different implementation options. This could be done through a:
  - **Capacity Assessment':** assessing gaps and opportunities of three core aspects of capacity to deliver - at the institutional organisational and individual level. The assessment should cover human resources, administrative systems (e.g. MIS), technological capability and institutional and organization framework.
  - **Needs Assessment':** systematically determining, prioritising needs, grounded in local analysis (e.g. data analysis, interviews/questionnaires, etc)
  - **'Feasibility Study':** assessing practical feasibility of suggested implementation options (in terms of institutional and organizational framework, capacity requirements, resources needed, etc.)
- **Design:** Setting up of a task force (e.g. Project Management Unit) that drives the effort and is responsible for:
  - Defining the overall strategy/plan. Setting the vision and how it supports the national development plan or poverty reduction strategy, ideally receiving legal approval and backing (see also MODULE LEG and MODULE COO)
  - Developing a costed and timetabled implementation plan, to be held accountable
  - Ensuring standard practices and Service Standards are defined (see also Section 2 in MODULE M&E)
  - Ensuring roles and responsibilities are formalised (e.g. in job descriptions)
  - Ensuring support materials are developed – most importantly operational manuals (see Box 1) outlining standard and recommended procedure
  - Ensuring staff are sufficiently trained and aware of forthcoming changes

Box 1: Operational manuals - the backbone of Social Protection administration

Operational manuals for Social Protection programmes are the backbone of programme administration and the foundation for effective accountability within the programme, yet few countries invest sufficient resources in ensuring these respond to needs. Best practice dictates the need for:

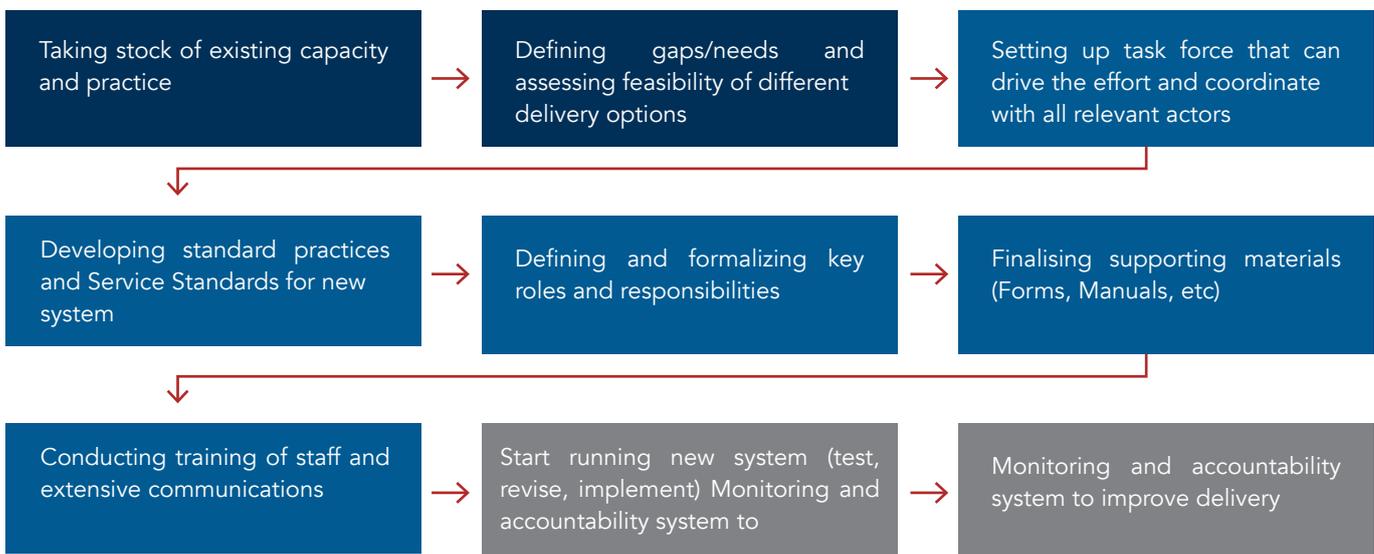
- A thorough description of the processes and forms, manuals, tools to be used for implementation
- An overview of the overarching organizational structure and underlying institutional arrangements
- Clear identification of responsible actors at all levels, their roles and tasks
- Definition of timeframes for action (ideally related to agreed Service Standards – (see Section 2 in MODULE M&E)
- Clear, simple language and an easily searchable format
- Continuous updating and re-circulation, any time core processes/procedures are changed
- Pro-active dissemination across all relevant actors, including stakeholders directly or indirectly involved in the steering, management, implementation and monitoring of the programme and external consultants/contractors who are required to have knowledge of programme operations

Two good examples of comprehensive operational manuals come from Uganda’s SAGE programme Implementation Guidelines and Kenya’s HSNP II Operations Manual. To a differing extent these extensively describe the practical steps that need to be taken to implement the programme – including a focus on all the major building blocks discussed in Section 1.1. They act as the “primary reference or guideline for implementing partners to carry out effective, timely and transparent operations”.

Source: Authors

- Implementation: testing, revising and implementing the new system, ensuring ongoing monitoring feeds into continuous improvement and wider accountability systems are in place (see MODULE M&E)

Figure 2: Key steps for designing and implementing new Social Protection administrative systems



Source: Authors

### 1.4 CAPACITY TO DESIGN AND IMPLEMENT ADMINISTRATIVE SYSTEMS

The capacity to design and implement effective administrative systems varies greatly across the region – as widely discussed in a recent publication by the World Bank, ‘The Cash Dividend: The Rise of Cash Transfer Programs in Sub-Saharan Africa’ (2012). Ultimately, the main divide is between upper-middle income countries (e.g. South Africa, Mauritius, Namibia, etc) that have invested significantly in Social Protection over the past 30 years, adopting a rightsbased approach and proactively confronting risks in the long-term, and lower income and more ‘fragile’ states where the focus to date has been reacting to crises ex post<sup>2</sup>. In many countries, the ministries in charge of social protection “have been weak, both politically and technically”, a problem which is reflected in “budget allocations: spending on social protection has typically been about 0.1 percent of gross domestic product (GDP)” while the “number is approximately 5.7 percent of GDP for North Africa and the Middle East” (Charity and Moore, 2012).

This picture is now changing, with an ever-increasing number of countries expanding the scope and integration of their Social Protection system – thus a series of important lessons can be drawn with implications for the design and implementation of administrative systems for social protection in the region:

- Ensuring the feasibility of each system encompasses a focus on the capacity to implement (e.g. human resources) and to deliver (e.g. costing and financial sustainability).
- Advocating for intra-ministerial (central-local) and inter-ministerial (across all social ministries) dialogue and coordination to generate the political will, legislative frameworks, and resource allocation to strengthen and support the workforce required.
- Ensuring sound and ongoing investments in capacity building and workforce development – including recruitment, realignment, training, induction, peer mentorship, career progression opportunities, etc
- Providing the frontline workforce with the tools and resources that they require to carry out their jobs to the best of their ability, particularly in under resourced rural settings (e.g. vehicles and fuel, offices, computer, printer, copier, phones or phone cards, etc.)
- Ensuring the administration of non-contributory assistance (e.g. cash transfers) does not negatively impact on staff’s ability and time to carry out other social welfare and social development functions. This is of particular concern at sub-national level, where frontline workers often take much of the burden of day-to-day administration.
- Developing a performance appraisal system that is linked to clear Service Standards (translated into realistic job descriptions with clear expectations and timeframe) and is fairly monitored, rewarding high performance and learning from negative performance (no blame culture).
- Exploring the potential of capitalizing on existing government structures, community resources and NGO networks – while managing the risks this encompasses. For example, community participation can be essential to ensure sustainability and success (e.g. local knowledge) in administration, but too much reliance on traditional, voluntary and para-professional structures could result in political bias and sub-quality delivery. Ultimately, the long term vision should be to provide statutory services embedded in public administration, so to ensure rights-based access to social protection and full accountability.

Ultimately, it is important for countries to expand the scope and scale of each administrative system as capacity grows, adopting a long-term view and modular approach (not all systems need to operate at full scale from the start).

<sup>2</sup> Niño-Zarazúa and others (2010), also distinguish between what they call the “Southern Africa model” and the “Middle Africa model.”

# 2

## REGISTRATION, ELIGIBILITY DETERMINATION AND ENROLLMENT

### 2.1 REGISTRATION AND ELIGIBILITY DETERMINATION

A critical issue faced by all countries developing systems of social protection is how to register and select beneficiaries. No country has ever been able to effectively cover everyone in need of transfers during the early stages of developing their social protection systems – though the ultimate aim should be to build a right-based statutory system. This topic is treated in depth within **MODULE S&I** and **MODULE MIS** of this training course.

Specifically, the most relevant section within the **MODULE S&I** is Section 4 on 'Implementation of the selection process in social protection schemes'. Within this Section there is a discussion of how – beyond the chosen approach to selecting beneficiaries (means tested, universal, etc) – implementation of the registration and eligibility determination process can lead to inclusion and exclusion errors. Key issues are summarized in Boxes 2 and 3 below.

*Box 2: Key registration issues discussed within **MODULE S&I***

- Administrative systems for registration of beneficiaries can face several challenges in terms of ensuring access, which vary depending on the approach adopted. This requires careful evaluation based on country context. Two main questionnaire-based approaches exist: on-demand registration ('Pull') relies on households to go to a 'local welfare office' to register and apply for benefits (modern approaches include the use of online applications or mobile phone apps); census-survey registration.

('Push') entails a labour intensive approach by which all households in an area are interviewed at selected intervals. A third approach to 'data collection', implemented in conjunction with one of the two above to ensure registration, is increasingly being used in some countries (e.g. Chile, Turkey): the integration of data from existing databases, including – potentially – a country's Civil Registry, Tax Registry, Land Registry, Education and Health MIS.



### Box 2: Key registration issues discussed within Module S&I continued

- Whichever process is adopted for registration, a key challenge faced by many countries in this labour intensive process (either periodic or ongoing) is lack of investment in administration including staffing. There is also a large risk – which needs explicit mitigation – of excluding the poorest and most vulnerable households, as these are the ones facing the greatest barriers to access (physical barriers, financial barriers, illiteracy, stigma to name a few).
- Registration and eligibility processes require documenting and authenticating<sup>3</sup> a potential beneficiary's identity. Yet under-documentation is pervasive in the developing world due to absent or patchy civil registration systems. Strategies to address this vary across countries, but include accepting alternative identification.
- Further verification of data provided can be performed through a random supervision process or by comparing to other administrative data manually or electronically. More generally, registration systems need to be auditable, with clear accountability for decision-making.

Source: MODULE S&I

### Box 3: Key eligibility determination issues discussed within MODULE S&I

- 'Targeting' not the most appropriate term. Selecting beneficiaries has at least four stages: a) determining population to prioritize (e.g. poor, elderly, OVC, etc.); b) deciding coverage of population within that category (often based on finances available); c) designing a selection mechanism that identifies the right people (more complex when income-based); d) implementing the selected approach (including adequate registration and grievance procedures).
- Life-cycle approaches to determining priority population are more effective at tackling the causes of poverty and insecurity. Similarly, higher coverage of those living in the greatest poverty can be achieved by expanding the coverage of schemes (e.g. universal schemes).
- The main challenges of designing a good poverty selection mechanism are that: in many countries there is little difference in wellbeing between the majority of the population, and; households undergo continuous shocks and changes to their income.
- Identifying the "poor" therefore requires much more complex methodologies (as well as higher administrative capacity and resources) than universal schemes. Key methodologies include: means testing, proxy means testing, community based targeting, self-targeting and affluence testing.

Source: MODULE S&I

<sup>3</sup> Providing identification responds to the question "who are you?" Providing authentication responds to the question "are you who you claim to be?"



### 2.2 ENROLMENT AND DETERMINATION OF BENEFITS/SERVICE STRATEGY

The enrolment process formalises the selection of eligible beneficiaries. Once an application is verified and validated (see Box 3 above) and the selected eligibility criteria are applied, programme administrators have the information they need to inform the enrolment decision and the subsequent benefits/services strategy (e.g. amount and nature of benefits household should receive based on their status).

From an administrative point of view, it is important at this stage that:

- a. **Non-beneficiaries are informed of the decision** (including reasons to the extent possible) and their rights to appeal. This can be done by letter, by SMS/phone or in person, ideally guaranteeing written proof of the process outcome.
- b. **Beneficiaries are informed of their entitlement, rights and responsibilities** in relation to the programme. This can be done by letter, by SMS/phone or in person (guaranteeing written proof of the process outcome), and would ideally be linked to a Charter of Rights and Responsibilities (see also Section 2 in **MODULE M&E**).

At a second stage, eligible recipients may be required to a) nominate an alternate recipient; b) provide further documentation or information (e.g. choose a PIN or record biometrics – see Box 4, etc.). In some cases, this will require a further data collection exercise.

Following this process, recipients receive a document for the purpose of identifying themselves and receiving payments. Depending on the extent of computerization, this can be a programme identification card with a beneficiary's name and photo or an electronic smartcard with biometric data, including fingerprints, voice recordings and a digital photo. At SASSA, for example, all beneficiaries have electronic smart cards with biometric information.

#### *Box 4: Biometric identification: some considerations*

The implementation of social protection schemes requires the identification (who are you?) and sometimes authentication (are you who you claim to be?) of beneficiaries. In a growing number of developing countries (note this is not the case in higher income countries), biometric technology is increasingly used for this purpose, including through fingerprints, iris and facial recognition. However, the proliferation of biometric technology raises some questions with regard to the realization of human rights, particularly with respect to the protection of personal data and privacy, non-discrimination, and the inclusion of vulnerable groups. For example, there are risks of misusing ('surveillance state') or losing such information, potentially exposing households to further vulnerability. Similarly, biometric techniques could effectively exclude certain categories of individuals – for example fingerprints are hard to obtain for the very young, very old or manual laborers. Importantly, the right to information privacy is also embedded in the Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights and the ILO Social Protection Floors Recommendation, 2012 (No. 202), which explicitly calls on States to “establish a legal framework to secure and protect private individual information in their social security data systems” (para, 23) .

This does not mean that biometric identification should not be adopted. It simply implies a need for carefully weighing the pros (solving the identification problem and potentially helping citizens to access a wider range of services, including bank accounts) and cons (high costs, high risks) of such an approach. Several other options for ensuring identification exist and should be evaluated (see Module MIS, Section 4.4.1 on national ID).

For countries that do choose to adopt biometric identification, appropriate legal frameworks and their effective enforcement are key:

- Collect data only to the extent that it is necessary;
- Collect data with the knowledge and informed consent of the subject (and should be accessible to them). This includes explaining the nature of the data being collected, the purpose of collection, with whom it will be shared, and who is responsible for the secure use of their data;
- Establish a mechanism to respond to any complaints or concerns citizens may have about the use of their personal data;
- Clearly regulate access to this information and strictly limit sharing to exchanges necessary for the functioning of the system;
- Adhere to international data transfer and information privacy protocols, which legislate the collection, transfer and storage of information. Key laws include: Council of Europe's Convention for the Protection of Individuals with regard to Automatic Processing of Personal Data; United Nations Guidelines for the Regulation of Computerized Personal Data Files; and OECD Guidelines on the Protection of Privacy and Transborder Flows of Personal Data. Such practice is common, for example, in all Latin American countries;
- Regularly undergo information system audits to analyse, document and understand the flow of data and develop risk mitigation strategies for potential risks arising from these flows;
- Implement appropriate technical and operational security standards for each stage of the collection, use and transfer of beneficiary data to prevent unauthorised access, disclosure or loss;
- Ensure backup and security conforms to ISO 27001 — an approach to managing confidential or sensitive information — so it remains secure, confidential and with its integrity intact.

Sources: *Social Protection & Human Rights website; Gelb A and Clark J (2012) Revolution'; Hosein, G. and Nyst, C. (2013) CALP (2013)*

### 2.3 UPDATING INFORMATION FOR ONGOING REGISTRATION

For a Registration system to be fully effective it should aim to offer:

- Dynamic inclusion of new-comers (e.g. migrants, newborns, newly eligible beneficiaries)
- Dynamic inclusion of individuals/households facing transitory shocks – both co-variant (e.g. natural disaster) and idiosyncratic (e.g. crop failure, unemployment, sickness) – and conditions (e.g. pregnancy)
- Dynamic exclusion/exit of those that passed away, no longer qualify or graduate out of the programme (see also Section 4 in this Module)



## REGISTRATION, ELIGIBILITY DETERMINATION AND ENROLLMENT

Given the nature of poverty and vulnerability, any system that bases identification and selection of beneficiaries on a static snapshot will likely face serious challenges in providing support to those most in need and in line with a life-cycle approach to addressing poverty and vulnerability.

However, ongoing registration and re-assessment of household conditions is a labour intensive process, requiring notable investment in administration – including staffing. International practice in maintaining up-to-date and quality registration data includes:

- Where feasible, running a Case Management system that supports ongoing registration – based on an up to date assessment of household conditions (see further details in Section 6);
- Maintaining a focus on reaching households facing the greatest barriers to access through explicit and ongoing outreach campaigns (see also Section 8);
- Checking and updating key data every time a beneficiary makes contact with local offices for any reason (by phone or in person) – for example, this is done by SASSA in South Africa;
- Where feasible (e.g. network of local staff) adopting an on-demand data collection approach to continuously update information on existing beneficiaries and enter information on potential beneficiaries (see ■ MODULE S&I for further details and pros/cons versus other approaches<sup>4</sup>). Compared to supply driven approaches based on collection of data from time to time;
- Where feasible, integrating programme MIS – and integrated Registries – with other government databases (e.g. Civil Registry) to ensure continuous updating of key information (e.g. instant update when someone dies or is born) – see Module MIS for more details;
- Applying the same quality standards to re-registration as registration.

To conclude, when designing a re-registration strategy it is important to consider how rapidly households move in and out of poverty, how sensitive the programme targeting systems are to these changes, the costs of recertification, and changes in country and program context. Capacity is likely to be an overarching constraint in a Sub-Saharan African context – as best practice described above requires a cadre of trained staff at local level that can manage the process on an ongoing basis.

### 2.4 IMPLICATIONS FOR SUB-SAHARAN AFRICA

The Table on the next page maps some key considerations in terms of the overarching context in Sub-Saharan Africa (recognizing large variations across countries) against the design and implementation implications for registration, eligibility determination and enrollment.

<sup>4</sup> For example, it is less likely that households will report a positive change to their living conditions, leading to a potential increase in inclusion errors over time.





Table 1: How context affects the design and implementation of registration, eligibility, determination and enrolment in SSA

	CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR ADMINISTRATIVE SYSTEMS
Poverty profile	<ul style="list-style-type: none"> <li>• High poverty rates</li> <li>• High poverty gaps</li> <li>• Small differences between the lowest income/consumption deciles</li> <li>• Rural poverty<sup>5</sup> (extreme poverty disproportionately concentrated in rural areas)</li> </ul>	<ul style="list-style-type: none"> <li>• High risks of exclusion errors</li> <li>• Difficult to draw a clear line between poor and non-poor: higher risks that outcomes will not be accepted</li> <li>• Need to proof systems against elite capture and stigma (training, communications, adequate complaint and appeal mechanism) where programmes are widely known and capacity exists at local level, on-demand systems are preferable</li> </ul>
Vulnerability profile	<ul style="list-style-type: none"> <li>• High vulnerability of households to disease (especially in the context of diffused HIV), seasonal variations and emergencies – including conflict</li> <li>• Skip-generation households</li> <li>• Policy focus on labour constrained household: disabled, elderly, chronically ill, etc.</li> <li>• Low levels of formal identification documents, especially among the poorest/most vulnerable</li> </ul>	<ul style="list-style-type: none"> <li>• Developing a registration and enrollment system that is sufficiently flexible to respond to crisis</li> <li>• High cost and capacity required to update registration information fairly frequently (so targeting is up-to-date)</li> <li>• Catering to the specific needs of disabled/elderly and other labour constrained households (e.g. low mobility, etc) during registration and enrollment: low distances, no costs, etc</li> <li>• Lack of formal identification needs addressing, weighing pros and cons of different options – including use of biometrics</li> </ul>
Social and cultural aspects	<ul style="list-style-type: none"> <li>• Tight-knit communities with strong pre-existing structures and hierarchies</li> <li>• High rates of illiteracy and marginalization amongst the poorest and most vulnerable</li> <li>• Gender and religious norms not always progressive</li> <li>• Tribal, ethnic and linguistic divides</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring communities have some role (ideally validation and support to communications and complaints/appeals), while developing processes to avoid elite capture</li> <li>• Diversifying outreach strategies to reach different population segments, including catering to gender-specific needs and different ethnic and linguistic groups</li> <li>• Ensuring informed consent to share data</li> </ul>
Infrastructure & technology	<ul style="list-style-type: none"> <li>• Remoteness of many programme locations (rural, difficult accessibility)</li> <li>• Power failures and network unreliability</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring registration and enrollment location is easily accessible for remote households</li> <li>• Ensuring technology used for registration and enrollment is appropriate to context</li> </ul>

Sources: Authors

<sup>5</sup> Rural people in most developing countries, but especially in sub-Saharan Africa, rely on agriculture for an important share of their incomes (FAO, 2015).



Capacity considerations will also be essential when designing the required system for registration, eligibility determination and enrollment – as these can be the most staff intensive administrative processes.

Specifically, the main constraints facing many countries across Sub-Saharan Africa are the lack of a statutory cadre of frontline workers at community level (e.g. social assistants) and the lack of sufficient (and sufficiently staffed and resourced) local 'social welfare offices'. On-demand registration systems such as for the South African grant system, ran through local offices, may not be an option in many countries. On the other hand, census-survey approaches to data collection may often require hiring of additional temporary staff and high levels of training. If in-house capacity is used, training remains a priority, while provisions need to be made not to over-burden staff (who often have several other social welfare responsibilities). Many countries in Sub-Saharan Africa rely on volunteer community-level staff to tackle this problem, but this can be highly problematic.

### 2.5 TAKE-AWAY LESSONS

- Following the process of identification, verification, validation and the enrolment decision (see  MODULE S&I) it is important to inform both beneficiaries and non-beneficiaries of the decision – including rights and responsibilities in relation to the programme.
- For a registration system to be fully effective it should aim to offer: dynamic inclusion of new-comers, exclusion of those that passed away, management of transitory shocks.

# 3

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## PAYMENTS<sup>6</sup>

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In this Section we focus on non-contributory cash transfers (sub-section 3.5 discusses in-kind transfers), for which the social assistance payment system regulates the process of receiving funds and allocating them to beneficiaries. “The goal of a payment system is to successfully distribute the correct amount of benefits to the right people at the right time and with the right frequency, while minimizing costs to both the program and the beneficiaries”<sup>7</sup>. Irregular and unreliable payments decrease the positive impact of social transfers, while payment providers who do not work effectively increase the vulnerability of the payment processes to fraud<sup>8</sup> and the overall burden on beneficiaries. Dysfunctional payment systems ultimately undermine the entire SP programme as they damage the reputation of the government and are ultimately discontinued. To summarise, the way benefits are paid is important as this can: a) mediate the impact of a program (e.g. spending patterns, financial inclusion); b) affect the cost and risks faced by a program; c) affect burden on recipients.

Specifically, this Section:

- Describes the main payment modality options (the combination of a payment instrument, payment device and payment point) available, providing guidance on how to choose the best fit to a country’s context and needs;
- Discusses the key considerations for managing the overarching payment system;
- Defines key principles that need to be ensured when developing and implementing a high quality payment system.

As with all other administrative systems, the core steps to designing and implementing a payment system follow the process described in Section 1.3 within the Introduction to this Module: performing a Needs Assessment and Feasibility Study to assess the viability and effectiveness of different payment modalities and management arrangements; defining and formalizing standard practices and roles/responsibilities (including careful contracting with external agents if needed); developing supporting materials/tools/processes (e.g. adapting programme MIS to new process) and training staff; ensuring the functioning of the new system is widely communicated, and; testing, revising and implementing the new system, ensuring ongoing monitoring feeds into continuous improvement.

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<sup>6</sup> For the most up to date and systematic overview of evidence on this topic see the *What Matters in Social Protection Payments ISPA tool*.

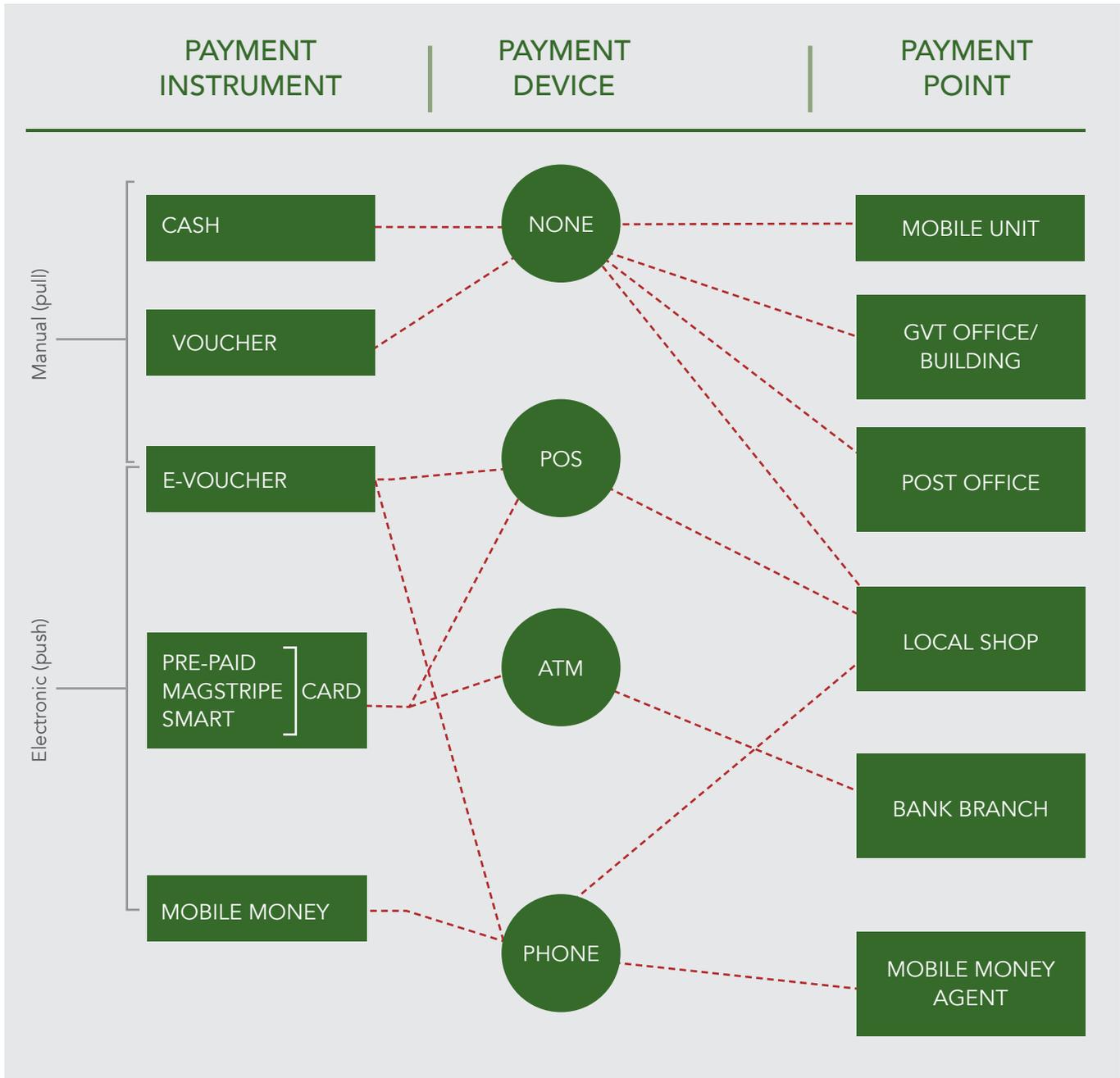
<sup>7</sup> *Grosh et al (2008)*, p. 156

<sup>8</sup> *Samson et al (2010)*

### 3.1 OPTIONS FOR PAYMENT MODALITY

Payments can be offered through various payment instruments, using different payment ‘devices’ and distributed at a variety of payment points – each of which have their pros and cons. We describe these below (see ISPA Payments Tool for further details), visualizing how these combine to define a given payment modality in Figure 3.

Figure 3: Options for payment modality



Source: Authors, based on ISPA 2016

## PAYMENTS

### 3.1.1 Payment instruments and associated payment device

#### 3.1.1.1 Non electronic (manual) systems

- **Cash** – physical money in the form of notes and coins. The delivery of physical cash requires beneficiaries to appear at a particular pay point at a particular time to receive their payments. This paypoint could be set-up adhoc or within an existing network (e.g. Post Office).
- **Voucher** – A paper based voucher that can be redeemed at a participating merchant in exchange for specific value of cash or goods.

#### 3.1.1.2 Electronic Systems ('e-transfers')

- **e-voucher** – A unique serialized voucher, recorded in a database, which can be redeemed electronically in exchange for cash or goods. Vouchers are usually used for one off or short term payments and rely on a network of participating merchants (who either use mobile phone or Point Of Service (POS) devices as payment device)
- **Payment Cards** – various categories with differing functionalities (all using POS or ATM as payment device):
  - **Pre-paid cards** are either charged with a fixed amount at purchase and disposable or may be reloadable, the stored amount is reduced by each purchase or transaction.
  - **Magstripe debit cards** are linked to a bank account, meaning the transaction requires a PIN.
  - **Smart cards** have either a microprocessor or memory embedded in them. They have greater functionality than magstripe only cards but are also more expensive (up to five times more than magstripe cards<sup>9</sup>). These cards can be personalized with the holder's biometric information such as a fingerprint or photo. They can then be used to carry out offline transactions.
- **Mobile money** - A mobile wallet or virtual account or full bank account is linked to the mobile number which would act as the primary means of access to funds stored in the account. Typical banking type transactions are provided for via various mobile phone interfaces including SMS/Text and Smart Phone applications (payment device).
- **No physical payment instrument** – e.g. using fingerprint at an electronic payment transaction device such as a POS or a one off code at an ATM in a card-less transaction.

<sup>9</sup> Chip-reading POS terminals are also twice as expensive as terminals for magstripe cards.

3.1.2 Payment point or ‘channel’

These main instruments adopted internationally can be grouped depending on their respective payment point or ‘channel’ (which ultimately corresponds to the Payment Service Provider), each of which has relative advantages and setbacks, as summarized in Table 2 below.

Table 2: Different ‘payment channels’, strengths and weaknesses

OPTION	POTENTIAL STRENGTHS	POTENTIAL WEAKNESSES
Direct distribution of cash through Mobile Unit	<ul style="list-style-type: none"> <li>• Easy and fast to set-up (in-house)</li> <li>• Low cost to set-up</li> <li>• Low technology</li> <li>• Offers opportunities for program engagement</li> </ul>	<ul style="list-style-type: none"> <li>• Staff intensive and higher cost to run</li> <li>• Security concerns/costs, fiduciary risks, leakage</li> <li>• Physical security risk</li> <li>• Needs strong systems to verify identity</li> <li>• Potentially higher burdens on beneficiaries (distance, queueing, inflexibility, etc)</li> <li>• Cumbersome reconciliation process</li> </ul>
Post Offices or other state corporations/ offices	<ul style="list-style-type: none"> <li>• Piggybacks on existing country-wide network</li> <li>• Capacity and experience in dealing with cash collection and payments</li> <li>• Improved solvency as receives government support</li> <li>• Allows more flexibility for collecting the benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Programme registry/MIS is a prerequisite</li> <li>• Coordination and capacity problems</li> <li>• Security concerns/costs, fiduciary risks, leakage</li> <li>• Needs strong systems to verify identity</li> <li>• Potentially higher burdens on beneficiaries (distance, queueing, etc)</li> </ul>
Local merchants (using pre-paid, debit or smartcards, or e-voucher <sup>10</sup> )	<ul style="list-style-type: none"> <li>• More flexible (cash collected where and when needed)</li> <li>• Wide reach across the country (in every community)</li> <li>• Potentially lower burden on beneficiaries (queues, etc)</li> <li>• More secure</li> <li>• Efficient and effective: reduces intermediaries, delays, discretion</li> <li>• Cards could impact financial inclusion and savings</li> </ul>	<ul style="list-style-type: none"> <li>• Programme registry/MIS is a prerequisite</li> <li>• High start-up costs (and longer time)</li> <li>• Requires training and setting up of network of merchants with POS devices</li> <li>• Could require ownership of national ID and may have stringent registration process</li> <li>• Less easy to access for illiterate beneficiaries</li> <li>• Fraud through stealing of card/pins Requires mobile network coverage</li> <li>• Could include fees incurred by beneficiaries</li> <li>• Formal rules need to allow e-money issuance by banks and non-banks</li> </ul>

<sup>10</sup> The use of one or the other further affects strengths and weaknesses as some offer different services compared to others (e.g. smartcards can be used offline, magstripe debit cards can be linked to individual bank accounts, etc)

## PAYMENTS

OPTION	POTENTIAL STRENGTHS	POTENTIAL WEAKNESSES
Banks (and ATMs)	<ul style="list-style-type: none"> <li>• Extensive financial experience and competence, plus regulatory control by Central Banks</li> <li>• Reliable availability of funds</li> <li>• More flexible (cash collected where and when needed)</li> <li>• Potentially lower burden on beneficiaries (queues, etc)</li> <li>• More secure</li> <li>• Efficient and effective: reduces intermediaries, delays, discretion</li> <li>• Cards could impact financial inclusion and savings</li> </ul>	<ul style="list-style-type: none"> <li>• Programme registry/MIS is a prerequisite</li> <li>• High start-up costs (and longer time)</li> <li>• Requires ownership of national ID and may have stringent registration process</li> <li>• Less easy to access for illiterate beneficiaries</li> <li>• Fraud through stealing of card/pin</li> <li>• Requires mobile network coverage</li> <li>• Could include fees incurred by beneficiaries</li> <li>• Formal rules need to allow e-money issuance by banks and non-banks</li> <li>• Requires sufficient ATMs and banking infrastructure</li> <li>• Lower interest in serving low income customers if private Bank</li> </ul>
Cell-phone banking through Mobile Money Agents	<ul style="list-style-type: none"> <li>• Potentially lower burden on beneficiaries (queues, etc)</li> <li>• Efficient and effective: reduces intermediaries, delays, discretion</li> <li>• More secure</li> <li>• More flexible (cash collected where and when needed)</li> <li>• Piggybacks on existing network of Agents</li> </ul>	<ul style="list-style-type: none"> <li>• Programme registry/MIS is a prerequisite</li> <li>• High start-up costs (and longer time)</li> <li>• Less easy to access for illiterate beneficiaries</li> <li>• Requires ownership of national ID and may have stringent registration process</li> <li>• Only works where cell-phone penetration and coverage is high and cell-phone banking popular</li> <li>• Formal rules need to allow e-money issuance by banks and non-banks</li> </ul>

Sources: Adapted by authors based on Grosh et al (2008); Barca et al (2010); Government of Kenya (2012); O'Brien et al (2013); ISPA Payment Tool (2016)

### 3.1.3 Evaluating the choice of payment modality

While each payment modality used for distribution has some advantages, not all of them can perform adequately in every circumstance. Therefore the choice must take into account each modality's cost effectiveness given countryspecific constraints (physical, financial and technological infrastructure necessary to support it).

For example, while there has been a lot of hype around the use of new technologies and e-transfers (e.g. using evouchers, cards and mobile money), these may not always be the best placed to deliver desired results (see key quality criteria in Section 3.2 also below). Table 3 summarises the main advantages and challenges of e-transfers, suggesting some overarching best practice to be kept in mind when selecting a payment modality.

Table 3: Best practice selecting a payment modality

ADVANTAGES OF E-TRANSFERS	CHALLENGES OF E-TRANSFERS
<ul style="list-style-type: none"> <li>• Reduced fraud, increased security</li> <li>• Reduced costs to government in medium-long term and at scale</li> <li>• Faster, more convenient and more flexible payments, and increased control and privacy to recipients</li> <li>• Potential delivery of financial services (if linked to bank accounts or mobile wallets)</li> </ul>	<ul style="list-style-type: none"> <li>• E-transfers require external provider: risk of monopoly pricing or misuse of data</li> <li>• Require MIS, compliance with KYK standards and adequate infrastructure (high set-up costs)</li> <li>• Subject to network downtime and service unreliability</li> <li>• Subject to agent/ATM liquidity</li> <li>• Perceived as 'complex' by beneficiaries (e.g. use of PINs, saving)</li> <li>• Potential exclusion (ID, fingertips, etc)</li> <li>• Less chances for face-to-face programme interactions (e.g. addressing grievances, queries, etc)</li> </ul>
RECOMMENDATIONS FOR SELECTING A PAYMENT MODALITY	
<ul style="list-style-type: none"> <li>• Remaining 'technology agnostic' when assessing pros and cons of different payment modalities</li> <li>• Choosing based on careful assessment of cost and quality (not just cost) – see Section 3.2</li> <li>• Making good use of any pre-existing delivery systems: e.g. choice is based on an assessment of a country's financial infrastructure to verify the geographical coverage and efficiency of existing systems</li> <li>• Basing choice on a thorough understanding of local infrastructure (e.g. availability of electricity, frequency of power failures, availability and reliability of telephone lines and cell phones as well as the costs of using them), and legal framework</li> <li>• Considering expected size, timing, duration and objective of programme (e.g. high start-up costs worth it for larger/ longer term or recurrent programmes; higher negotiating power if large/long term; if objectives include financial inclusion, need for 'mainstream accounts')</li> <li>• Selecting a modality that is flexible enough to respond to changing needs</li> <li>• Careful contracting and negotiating. (Including alternative payment systems in case of failure or discontinuity of a provider)</li> <li>• Up-front risk assessment and contingency planning</li> <li>• Institutionalizing monitoring and preparing to to adjust when deemed necessary</li> <li>• Offering a choice of different payment modalities to beneficiaries as no single mechanism is able to serve all areas or respond to all needs</li> </ul>	

Source: Adapted by authors based on O'Brien et al (2013); ISPA Payment Tool (2016)

## PAYMENTS

### Box 5: Case Study: The Namibian payment system

This vast and sparsely populated country requires the payment of transfers to be highly mobile. There are approximately 800 payment points in the country which are served by a private contracted company. Two teams, consisting of one security and one payment officer, travel together in one vehicle that is equipped with an automatic teller machine for paying beneficiaries. Teams can visit a number of payment points without returning to their base. Some overnight stays are spent in tents at the respective pay points. Approximately 75 to 100 payments can be done per hour and four to five payment points are visited daily.

Source: ILO (2014)

### Box 6: Case study: Dispersion of payments through the National Institute for Social Assistance (INAS) in Mozambique

In Mozambique, each community nominates a community member, the permanente, to support the payment process on the ground. The permanente identifies potential beneficiaries and assists the INAS official in the payment procedure. During the payments, beneficiaries must fill in a payment map, which includes their name and their neighborhood, and must provide a fingerprint. There is no mechanism to verify the fingerprints. The payment map is submitted to INAS at the central level, where the auditing unit verifies the information and enters it into a spreadsheet. The development of a MIS is underway and, once it is ready, shall contribute to tackling corruption and fraud and to improve transparency.

Source: Faite, Interview (2015)

### Box 7: Case study: E-payments in Kenya through offline POS

Before 2004, manual cash payments in Kenya were made through the District Treasury: the benefits were delivered at pay points within the community, and large amounts of money were carried manually by government officers across the country. In 2010, the benefit payment system shifted to being semi-manual, using the Postal Cooperation of Kenya for some beneficiaries and a limited-purpose banking system for others. This system still suffered from leakages and fraud. In 2013, a presidential directive mandating the digitisation of all government payments was published. Since then, social cash transfers in Kenya have been delivered electronically through limited-purpose accounts (all funds must be withdrawn by the beneficiaries during the two-week payment period) in commercial banks or through an accredited agency for beneficiaries who live in remote areas. The agency model uses offline Point of Service (PoS) devices across the country, mainly with shopkeepers. The accredited agents come under the responsibility of the serving bank which bears the liability for the payment process. A payment working group and a contract management group have been constituted to provide oversight of the payments of all transfers. Since payments are made online, real-time monitoring is also performed by a team of selected officers. Furthermore, Kenya's Single Registry system supports the verification of the beneficiary list through pre-payroll and post-payroll checks.

Source: Mwasiagi (2016)

### 3.2 KEY PRINCIPLES FOR DESIGN AND IMPLEMENTATION

Whether managed in-house or through an external provider, and whether distributed cash-in-hand or adopting e-transfer technologies, a few basic principles need to be ensured when designing and implementing the selected payment system (see also ISPA Payments tool). These are summarized in Table 4 below.

Table 4: Payments: basic quality principles to be ensured

ACCESSIBILITY	<ul style="list-style-type: none"> <li>• <b>Cost of access</b> (direct, indirect and opportunity cost) <ul style="list-style-type: none"> <li>• Acceptable distance to the paypoint</li> <li>• Reducing congestion (queues) at the paypoint</li> <li>• Ensuring no additional financial costs for beneficiaries</li> </ul> </li> <li>• <b>Appropriateness</b> <ul style="list-style-type: none"> <li>• Possibly ensuring some flexibility as to when and how transfers are collected and how much is collected</li> <li>• Sufficient training and communications on how to access payments</li> <li>• Accessible technology (including for illiterate, etc)</li> <li>• Sufficient staff support</li> </ul> </li> <li>• <b>Rights and dignity</b> <ul style="list-style-type: none"> <li>• Non-stigmatising</li> <li>• Non-excluding (e.g. illiteracy, disability, worn fingertips for biometrics, etc)</li> <li>• Suitable Complaint and Appeal Mechanism and M&amp;E system</li> </ul> </li> </ul>
ROBUSTNESS	<ul style="list-style-type: none"> <li>• <b>Reliability</b> <ul style="list-style-type: none"> <li>• Priority given to ensuring predictability and regularity of payment: calendar of payment dates that is defined, communicated and adhered to</li> <li>• adequate liquidity and cash management, as well as contingency planning for delays</li> <li>• electronic support mechanisms where possible</li> <li>• Governance</li> <li>• Clear procedures, processes, roles and responsibilities must be defined (recorded in manuals, contracts, etc)</li> <li>• Oversight of the payment service provider, if external</li> </ul> </li> <li>• <b>Security</b> <ul style="list-style-type: none"> <li>• Ensuring full amount reaches recipients (management of fiduciary risk and reconciliation of payments)</li> <li>• Protecting recipients from fraud and theft at the point of payment</li> <li>• Protection of personal data</li> <li>• Two-factor authentication as minimum standard for payments</li> </ul> </li> </ul>
INTEGRATION	<ul style="list-style-type: none"> <li>• <b>Financial inclusion</b> <ul style="list-style-type: none"> <li>• Ensuring access to financial services where possible (can enhance the developmental impact of the transfers)</li> </ul> </li> <li>• <b>Coordination</b> <ul style="list-style-type: none"> <li>• Coordinating payments across programmes where possible (improves efficiency)</li> </ul> </li> </ul>

Source: developed and integrated by authors based on ISPA Payment Tool (2016)

*Box 8: Reconciliation of payments*

In the reconciliation process, the amount paid to the payment contractor is reconciled with the amount that the contractor actually disbursed to beneficiaries. If database management is electronic, a reconciliation statistics report is drafted and analyzed to identify to whom transfers were paid. This serves as a confirmation for the implementing institution in case the contractor has paid fewer people than expected. Late in the financial year, the institution should submit a report to its parent department or executive authority presenting an expenditure summary. This report states how many grant funds the institution received, how much was disbursed, the amount of unpaid grants, and the accumulated interest on the remaining funds. If all reports are based on the contractor’s information, alternative data sources should be developed to improve transparency. The possibility of verifying the information provided by the contractor should exist. The implementing institution should have access or at least insight to the individual beneficiary accounts in order to control if the right transfer was disbursed to them<sup>11</sup>.

Source: Authors

### 3.3 IN-HOUSE VS. OUTSOURCED PAYMENT SYSTEMS

Beyond the specific payment modality selected, the effectiveness of a payment system is also determined by its overarching management arrangements. The management of payments can either be performed in-house or outsourced.<sup>12</sup> We explore the implications for each.

#### 3.3.1 In-house

In order to manage payments in-house, a sufficient level of capacity and decentralized presence across a country is needed. An in-house payment process is most often manual as e-transfers require high capacity. This may include the electronic transfer of funds from the implementing agency’s programme account to a series of district level accounts (or other local areas implementing area). Programme staff will be required to visit a bank or government treasury office to withdraw funds in cash. This cash may then be transported to recipient locations for final distribution using Mobile Units

It should be noted that, in few cases, high-capacity institutions may choose to implement more complex (non-manual) in-house payments. For example, this is the case for South Africa’s SASSA which is procuring ATM Machines and equipment out of concerns with the cost and data protection of sub-contracting.

#### 3.3.2 Outsourced

The relationship between state administration and the private sector is not always easy. Contracting external payment providers is likely to contribute to the price of delivery of the benefit and could increase possibilities for fraud (more actors involved), misuse of data and monopoly pricing in the medium term, but allows programs to take advantage of the external provider’s expertise rather than having to create parallel structures themselves. For these reasons, where payments are outsourced to private sector companies – or to other government entities, contractual relationships need to be carefully developed – see Box 9 below. Moreover, the programme should bare the ultimate responsibility to oversee the contractor and to ensure reliable payments.

<sup>11</sup> CSIR, 2014, p. 47  
<sup>12</sup> CSIR, 2014, p. 35



### Box 9: Key contract features for payment providers

The key contract features that need to be set out in the Terms of Reference for the payment provider (procurement) and defined and agreed upon during the contract negotiation<sup>13</sup> include the following – noting many of these features should also be defined (e.g. within a Manual of Operations) for payments that are carried out in-house:

- The financial terms, including:
  - standard price per transaction
  - any additional fees (e.g. using cards/technology, maintaining software, providing assistance to customers, etc.)
  - payment methods and requirements (e.g. when and how funds need to be transferred to provider)
  - provisions for potential price changes in the payment provider's services
- Specific services provided (e.g. steps of the process in which the payment provider is involved)
- Required service standards (e.g. specify maximum acceptable queuing times, etc.) and reporting (e.g. monthly invoicing and payroll reconciliation)
- Infrastructure, equipment and facilities to be used and maintained
- Intellectual property, data security and privacy (e.g. ownership and technical specifications of the database of beneficiaries and other software/hardware)
- Approach to ensuring security and avoiding corruption
- Approach to complaints and appeals (e.g. the contract could require a 24-hour hotline for clients to call with questions about payments, lost or stolen cards, forgotten security codes, etc.)
- Communication to beneficiaries and the media
- Penalties for non-compliance with the contract and dispute resolution approach
- Applicable law and jurisdiction

Source: Authors, adapted from CALP (2013)

Overall, the procurement should include a Terms of Reference or scope of work that explains the problems of delivering payments and requests solutions to meet the needs of all actors. The requirements should be technology agnostic encouraging multiple approaches from a wide variety of potential providers. Programme implementers should be looking for payment services rather than POS devices and smart cards of a particular technical specification (see ISPA Payments tool).

Performance-based incentive contracts can be used to improve the efficiency of the delivery system of contractors and other agencies, as is the case in Brazil with Caixa. Moreover, a further variable that can be carefully used as an incentive is the length of contract: on one side a longer contract can enable payment providers to amortize their costs, on the other a longer contract could risk favoring the creation of a monopoly.

### Box 10: In-house or outsourced? Considerations for Sub-Saharan Africa

The choice between in-house and outsourced payments is not an obvious one for the SSA context. On one hand, capacity for running a manual system is limited (e.g. often relying on volunteers and over-burdened staff). On the other, where the market for payment providers is not yet developed (as it was in Kenya, for example), it can be very complex and time-consuming for countries to have successful public procurement (partly as government is not always considered a reliable payer). This was the case in Zambia and Mozambique.

Source: Authors

<sup>13</sup> Grosh et al (2008); contract between SASSA and Allpay Consolidated Investment Holdings (Pty.) Ltd. SASSA 2009; CALP Minimum Contract Requirements with an E-transfer Service Provider (see here)



### 3.4 ENSURING PREDICTABILITY OF PAYMENTS

Delays in the disbursement of upstream funding can cause knock on delays to the ultimate beneficiaries receiving transfers. So how to ensure this does not happen? Best practice includes the following

- Minimising the number of accounts through which resources need to be moved
- Automating transfer procedures where possible (e.g. reconciliation and approval processes)
- Ensuring timely approval of budgets and monitoring availability of funds
- Defining a strategy for liquidity and cash management, as well as contingency planning for delays
- Enhancing budget coordination and awareness among the relevant government departments and development partners
- (Where feasible) utilizing the country’s single treasury account system
- Exploring the feasibility of classifying social protection expenditures as personnel emoluments rather than general expenses in the national budget (these are prioritized government expenses that are honoured and predictable)

### 3.5 IN-KIND TRANSFERS, SOME CONSIDERATIONS

While not a focus of this module, this section briefly explores the logistics and complications involved in the delivery of in-kind transfers.

Several programs deliver in-kind benefits with the objective of providing beneficiaries with take-home food rations or food that is ready to be consumed. Examples of these programs are food rations, supplementary feeding, school feeding, and emergency food distribution programs. The challenges involved with such distribution include the following: a) food is bulky and therefore expensive to store and transport; b) food is subject to theft and spoilage; c) where food needs to be consumed, preparation adds additional costs (Grosh et al., 2008).

In some countries, the distribution of food relies mainly on government agencies (e.g. Bangladesh, India, Indonesia) that have developed extensive systems of transport and storage facilities. In other cases, the private sector and international organisations such as WFP or NGOs may manage some of the distribution. Whatever the solution, additional costs derive from having to monitor the quality and quantity of the commodities that are being distributed. Importantly, centralised distribution also limits the choice-set of recipient household. In some cases – for example with Indonesia’s RASKIN rice-distribution programme – this has meant a) accepting sub-standard stock and b) accepting food-types that are not traditionally part of the local diet.

In recent years, the use of electronic cards, which started in the U.S. Food Stamp Program has facilitated the recording of transactions and increased accountability (Grosh et al., 2008). Generally, the use of vouchers and e-vouchers is also tackling the need for food distribution at its root by using networks of local merchants and products available within local markets – and enabling recipients to choose the food basket of their preference.

In-kind transfers are not only limited to food distribution. For example, some countries have social protection schemes involving the distribution of farm inputs, business toolkits or other goods. While these have the characteristic of not being perishable – they share some of the distribution challenges described above. This is why many schemes are slowly moving towards vouchers rather than direct distribution, as Zambia’s Fertilizer Input Support Programme (FISP) exemplifies in Box 11.

**Box 11: Zambia's Fertilizer Input Support Programme**

Zambia's Fertilizer Input Support Programme (FISP), run by the Ministry of Agriculture and Livestock, has been under implementation since the 2002/2003 season. This programme was originally designed to address declining crop production, especially maize, following a succession of droughts and flood seasons. The 2015/2016 marketing season introduced a new E-Voucher System for the programme. Its objective is to enable farmers to have access to subsidised inputs in a timely way, while encouraging farmers to diversify (wide range of inputs to pick from) and promoting private sector participation and competition.

The e-voucher implementation has crowded in more private sector participation in inputs distribution to rural farmers in the initial 13 pilot districts. Agro dealers are now able to stock more diverse inputs in their shops and have reported being able to access their inputs of choice, in time.

Source: Government of Zambia website; IAPRI Policy Brief (2016)

### 3.6 IMPLICATIONS FOR SUB-SAHARAN AFRICA

The Table below maps some key considerations in terms of the overarching context in Sub-Saharan Africa (recognizing large variations across countries) against the design and implementation implications for payment systems.

Table 5: How context affects the design and implementation of payment systems in SSA

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PAYMENT SYSTEMS
Poverty profile	<ul style="list-style-type: none"> <li>Rural poverty <sup>14</sup> (extreme poverty disproportionately concentrated in rural areas)</li> </ul>	<ul style="list-style-type: none"> <li>Accessibility of pay point difficult to guarantee</li> <li>Lack of key infrastructure in rural areas network, bank branches, etc.) limits payment modality options</li> <li>Implications for security and safety</li> </ul>
Vulnerability profile	<ul style="list-style-type: none"> <li>High vulnerability of households to seasonal variations, emergencies – including conflict, and disease (especially in the context of diffused HIV)</li> <li>Policy focus on labour constrained household: disabled, elderly, chronically ill, etc.</li> <li>Skip-generation and child headed households</li> <li>Centrality of agricultural livelihoods</li> </ul>	<ul style="list-style-type: none"> <li>Payment systems need to be flexible and 'Shock Responsive' (e.g. pay higher amounts or more people when needed)</li> <li>Payment modality needs to cater to the specific needs of disabled/elderly and other labour constrained households (e.g. low mobility, etc.)</li> <li>Payment systems (e.g. KYC requirements) need to ensure access to those who may not have formal ID (e.g. minors or elderly)</li> <li>Particular importance of ensuring predictability and regularity of payment (e.g. for planning against agricultural investments)</li> </ul>

<sup>14</sup> Rural people in most developing countries, but especially in sub-Saharan Africa, rely on agriculture for an important share of their incomes (FAO, 2015).

## PAYMENTS

Table 5 continued

<p>Social and cultural aspects</p>	<ul style="list-style-type: none"> <li>• Tight-knit communities with strong pre-existing structures and hierarchies</li> <li>• High rates of illiteracy and marginalization amongst the poorest and most vulnerable</li> <li>• Gender and religious norms not always progressive</li> <li>• Tribal, ethnic and linguistic divides</li> <li>• Pastoralist and nomadic communities</li> </ul>	<ul style="list-style-type: none"> <li>• Involving communities in monitoring the payment system, while developing processes to avoid elite capture</li> <li>• Sufficient training and communications on how to access payments, tailored to reach different population segments - including catering to gender-specific needs</li> <li>• Ensuring payment system is understood and culturally accepted (e.g. card and pin system)</li> <li>• Accompanying core activities with complementary focus on: knowledge awareness, financial literacy, etc</li> <li>• Ensuring flexibility as to when and how transfers are collected and how much is collected</li> <li>• Providing multiple payment modalities to cater to different user needs and preferences</li> </ul>
<p>Infrastructure and technology</p>	<ul style="list-style-type: none"> <li>• Power failures and network unreliability</li> <li>• Increasing use of mobile phones and M-payments</li> <li>• Large proportion of unbanked</li> <li>• Undeveloped</li> </ul>	<ul style="list-style-type: none"> <li>• High potential for use of leapfrog technology (assessing feasibility, costeffectiveness and quality)</li> <li>• Planning for technology failure</li> <li>• Need to work together with the financial sector to offer solutions that are mutually advantageous – focusing on the medium and long term</li> <li>• Need for strong oversight of the payment service provider</li> </ul>

Source: Authors

In terms of capacity, as discussed extensively, choices related to feasible payment system designs depend on existing resources and context. For example, e-payments will only work where a programme MIS provides updated payment lists and can be used for electronic reconciliation. On the other hand, insufficient, overburdened and under-trained staff at community and local level across many countries in Sub-Saharan Africa mean that running and managing a payment system in-house can be complex. This has led to a common reliance on community structures, local NGOs and volunteerism – often assuming that token recognition (e.g. a t-shirt and a bicycle) can be a sufficient incentive for participation, without considering the longer term implications for sustainability and accountability.

As with all other administrative systems it is therefore essential to ensure the feasibility of the payment system encompasses a focus on the capacity to implement (e.g. human resources) and to deliver (e.g. costing and financial sustainability). Similarly, while it is important to capitalize on existing government structures, community resources and NGO networks in the short-term – it is essential to manage the risks this encompasses and build capacity (recruiting and training staff) for the medium-term.

### 3.7 TAKE-AWAY LESSONS

- The goal of a payment system is to successfully distribute the correct amount of benefits to the right people at the right time and with the right frequency, while minimizing costs to both the program and the beneficiaries.
- The way benefits are paid is important as this can: a) mediate the impact of a program (e.g. spending patterns, financial inclusion); b) affect the cost and risks faced by a program; c) affect burden on recipients.
- Payments can be offered through various payment instruments (e.g. cash, voucher, card, mobile money), using different payment 'devices' (e.g. POS, ATM, phone) and distributed at a variety of payment points (e.g. local shops, bank branches, local money agent, etc). The combination of these three elements is the selected 'payment modality'.
- Each payment modality has its pros and cons which need to be carefully evaluated in light of country context (e.g. physical, financial and technological infrastructure) and needs. Selection of one modality over another should be guided by considerations of cost-effectiveness and quality (see also below), while ensuring flexibility to respond to changing needs.
- E-transfers have great potential to: reduce fraud, reduce costs to government in medium-long term and at scale, guarantee faster/more flexible payments and potentially deliver financial services (if linked to bank accounts or mobile wallets). However, they can also trigger a wide range of challenges that require careful mitigation and may not be the most cost-effective option in every context (See Table 3).
- A few basic principles need to be ensured to guarantee quality when designing and implementing the selected payment system. These include guaranteeing accessibility (low direct, indirect and opportunity cost of access, appropriateness to beneficiary needs, rights and dignity); robustness (reliability, good governance and security), and; integration (where possible a focus on financial inclusion and coordination).
- Beyond the specific payment modality selected, the effectiveness of a payment system is also determined by its overarching management. In-house management requires high capacity, while outsourcing requires careful development of contractual relations and ongoing monitoring.
- Whatever approach adopted, careful management of the overall flow of funds is also required to guarantee timely disbursement.

# 4

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## EXIT AND GRADUATION

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As discussed in Section 2.3 on ongoing re-registration and de-registration, the management of programme exit or graduation is most effectively achieved through a proactive system of Beneficiary Case Management (we discuss this further in Section 6 on Case Management). In this Section we discuss the concepts of programme Exit and Graduation in more detail.

We start by defining the key terms, which partially overlap. Programme Exit refers to the exclusion from the programme of those that either passed away or no longer qualify (based on pre-determined programme criteria). Importantly, programme exit does not depend on a participant's behaviour or economic status,<sup>15</sup> as is the case for graduation. Built-in exit strategies include the following:

- Age limits - e.g. child grants covering specific age groups (such as South Africa's Child Support Grant)
- Time limits - e.g. many public works programs limit participation to a specified number of days and certain programs only run for a limited time-period
- Benefits for temporary conditions - e.g. pregnant women or temporarily disabled individuals
- Declining benefit levels – e.g. these often accompany time limits and can help families

Managing Programme Exit requires systems that can help to smoothly manage the process: on one hand a data management system (e.g. MIS – see  MODULE MIS) that can track and flag individuals and households that are no longer eligible (e.g. have exceeded age limit) and on the other staffing at local level that can provide guidance and support for those who are no longer assisted by the programme (see Beneficiary Management, Section 6 below).

Graduation refers to the ability of individuals or households to exit a social protection programme by passing an eligibility 'threshold' (e.g. asset-based). This is often intended as 'graduating out of poverty', or no longer needing external assistance. Graduation is "more adapted to the specific vulnerabilities of participants (compared to programme exit), since participants who are unable to lift themselves out of poverty continue with social protection support. However, this sensitivity can create perverse incentives to remain below the 'graduation threshold', particularly if the programme has no provision for re-entry in the face of subsequent shocks" (Samson, 2015)<sup>16</sup>.

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<sup>15</sup> For this reason, programme exit has been classified as 'exogenous', while graduation can be classified as an 'endogenous' approach to programme exit (Samson, 2015).

<sup>16</sup> See above.



Importantly, graduation can be pro-actively pursued through complementary activities aimed to increase households' income, skills, and human capital to promote better long-term welfare and self-reliance. The most frequently referenced examples of such 'developmental graduation' – which does not necessarily entail exit from the programme – are BRAC's Challenging the Frontiers of Poverty Reduction (CFPR) programme, Vision 2020 Umurenge Program (VUP) and Ethiopia's Productive Safety Net Programme (PSNP, see Box 12).

Managing programme graduation – and to a higher extent 'developmental graduation programmes' – requires very high levels of resources, capacity and capillary presence at local level, conditions that are not often satisfied in a Sub-Saharan African context.

### Box 12: Conceptualising Graduation within Ethiopia's Productive Safety Net Programme

Ethiopia's Productive Safety Net Programme (PSNP) – combining public works and direct support to the 282 most food insecure Woredas in rural Ethiopia – has incorporated a notion of graduation since its inception. According to the programme definition: "A household has graduated when, in the absence of receiving PSNP transfers, it can meet its food needs for all 12 months and is able to withstand modest shocks".

In practice, the programme's graduation model entails simultaneously providing ultra-poor and chronically food insecure households with PSNP transfers and support in the form of tailored products, financial literacy training and savings facilities. As households become less vulnerable and poor, extension services and business advice are provided. Households thus reach a first threshold for graduation, but continue to receive further support through extension and credit provision, enabling them to accumulate assets and reach a second and final level of graduation.

Each year, food security task forces formed by members of the community assess whether beneficiary households should stay in the program. To do so, they review the status of household assets (land holdings, livestock holdings, food stocks, etc.), using regional benchmarks defined by the program.

*Source: Sabates Wheeler and Devereux (2011)*

Whether conceptualized as programme exit or graduation, several notions should be kept in mind when designing a Social Protection programme which aims to terminate the delivery of its benefits at some point in time<sup>17</sup>;

- Strategies for Programme Exit and graduation should not be driven by budget considerations (taking some people off the programme to get other people on) or fear of creating dependency. The goal of an exit strategy (if any is required) should be to ensure sustainability of program impacts – ideally in an inter-generational perspective.
- Setting up systems to enable a 'revolving door' (rather than a 'one-way door') into the programme, making Social Protection social protection available to whoever needs it, whenever they need it. From an administrative perspective this includes a focus on maintaining registration data from all applicants and past beneficiaries – as these are all potential future beneficiaries, especially in times of crisis.
- Setting up systems to facilitate movement into other support, as needed, including social insurance and social services. This is in line with the principles and approach discussed in Section 6 on Case Management and Linkages, and in **MODULE COO**.
- Ensuring protection (and continuous receipt of support) for those categories of beneficiaries and households for which 'graduation' or programme exit is not an option (e.g. those who do not have the capabilities for generating self-reliant livelihoods, e.g. the disabled, chronically sick, etc). This is particularly relevant to many programmes in Sub-Saharan Africa targeted at labour-incapacitated households or skip-generation households (e.g. OVCs).

<sup>17</sup> Of course these do not apply to households where the main beneficiary has passed away. For more thoughts on the topic see this blogpost by Devereux on 'responsible graduation' here.



## EXIT AND GRADUATION

- Defining clear and consistent eligibility/exit/graduation criteria and measurable benchmarks of progress in meeting the criteria. This includes:
  - Ensuring strong systems for collecting and managing data to monitor achievements against these. Taken seriously, this has implications for programme costs and requires adequate systems (e.g. MIS, see ■ MODULE MIS) and staffing (see Section 6 and ■ MODULE M&E)
  - Defining a timeline for the exit process, action steps and responsible parties
  - Widely communicating the criteria (see Section 8)
- Even when programmes do not have explicit graduation objectives, ensuring they facilitate progress towards graduation outcomes - for example by explicitly focusing on improving livelihood choices and productive income-generating investments. The level of transfers, the predictability of payments and the type of messaging associated with the disbursement are critical factors that can be manipulated by programme implementers to facilitate economic impacts (Daidone et al, 2015; Bastagli et al, 2016).

### 4.1 IMPLICATIONS FOR SUB-SAHARAN AFRICA

The Table below maps some key considerations in terms of the overarching context in Sub-Saharan Africa (recognizing large variations across countries) against the design and implementation implications for exit and graduation strategies.

*Table 6: How context affects the design and implementation of exit and/or graduation systems in SSA*

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PROGRAMME EXIT AND GRADUATION
Poverty profile	<ul style="list-style-type: none"> <li>• Widespread poverty levels, high poverty rates and concentration of poverty</li> <li>• Small differences between the lowest income/consumption deciles</li> <li>• High volatility along the poverty line</li> </ul>	<ul style="list-style-type: none"> <li>• Difficult to differentiate between households that have 'graduated out of poverty' and those who haven't (and those who can or can't)</li> <li>• Need for comprehensive and longer term support, rather than a system geared towards 'exiting' households for lack of budget or commitment</li> <li>• Importance of linking with complementary interventions (e.g. 'graduation' unlikely to be feasible through cash transfer alone)</li> </ul>
Vulnerability profile	<ul style="list-style-type: none"> <li>• High vulnerability of households to disease (especially in the context of diffused HIV), seasonal variations and emergencies including conflict</li> <li>• Policy focus on labour constrained households (disabled, elderly, chronically ill, etc) and skip-generation households</li> <li>• Centrality of agricultural livelihoods, low productivity and subject to frequent shocks</li> </ul>	<ul style="list-style-type: none"> <li>• Setting up systems to enable a 'revolving door' (rather than a 'one-way door') into the programme</li> <li>• Protecting those categories of beneficiaries and households for which 'graduation' or programme exit is not an option (disabled/elderly, labour constrained households, skip-generation households)</li> </ul>

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PROGRAMME EXIT AND GRADUATION
Services, infrastructure and markets	<ul style="list-style-type: none"> <li>• Undeveloped, inequitable and low quality supply of services</li> <li>• Undeveloped infrastructure</li> <li>• Low access to markets and jobs</li> </ul>	<ul style="list-style-type: none"> <li>• Unrealistic to assume all households will be 'graduating' into higher earning/higher productivity activities</li> <li>• Need to accompany 'graduation' focus with substantive training, messaging and additional resources (e.g. asset transfers, etc.)</li> </ul>

Source: Authors

In a context of low capacity – for example to manage systems that effectively collect data to monitor achievements against graduation outcomes – implementing effective graduation strategies could be extremely problematic. Graduation needs to be defined in terms that can be easily measured and benchmarked – and understood by recipients and the community, so as not to backfire. Similarly, any kind of exit strategy requires careful management on behalf of community-level structures or staff that can ensure ongoing protection of individuals and facilitate movement into other support if needed. The lack of a cadre of social workers in many Sub-Saharan African countries, together with the lack of strong case management systems poses great challenges to achieving this.

### 4.2 TAKE-AWAY LESSONS

- There is an important distinction between programme exit, graduation and developmental graduation which needs to be considered at programme design stage
- Key guiding principles should be:
  - Setting up systems to enable a 'revolving door' (rather than a 'one-way door') into the programme
  - Facilitate movement into other support, as needed, including social insurance and social services.
  - Ensuring continuous receipt of support for those categories of beneficiaries and households for which 'graduation' or programme exit is not an option (e.g. labour constrained).
  - Even when programmes do not have explicit graduation objectives, ensuring they facilitate progress towards graduation outcomes - for example by explicitly focusing on improving livelihood choices and productive income-generating investments
- Managing exit and graduation requires high capacity at local level and should ideally be linked to the programme Case Management system.

# 5

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## COMPLAINT AND APPEAL MECHANISMS <sup>18</sup>

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Recommendation 202 (R. 202) on National Social Protection Floors (2012) recommends that Member States should have a legal framework for basic social protection guarantees, defining the range, qualifying conditions and levels of the benefits. It also stipulates the following principles:

- non-discrimination, gender equality and responsiveness to special needs
- respect for the rights and dignity of people covered by the social security guarantees
- transparent, accountable and sound financial management and administration
- efficiency and accessibility of complaint and appeal procedures

These principles, together with others included in the Recommendation, call for adequate systems for complaint and appeal (sometimes referred to as 'Grievance Mechanisms') and further systems for accountability enhancement. We discuss complaint and appeal mechanisms in this section – as these are a core component of programme administration – while further accountability enhancing mechanisms are discussed within  MODULE M&E.

We also stress that setting up such systems is primarily a challenge of governance: overcoming governments' resistance to receiving negative feedback and incorporating beneficiary perspectives into ongoing programme re-design.

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<sup>18</sup> This section draws on work performed in Indonesia, Moldova and Zambia by Oxford Policy Management. See also Barca (2015)



### 5.1 WHAT IS A COMPLAINT AND APPEAL MECHANISM?

A Complaint and appeal Mechanism is a system that allows citizens to complain or provide feedback to the implementers of a given service, and allows implementers to respond to those complaints or feedback. By doing this, wellfunctioning Complaint and Appeal Mechanisms provide a predictable, transparent, and credible process to all parties, resulting in outcomes that are seen as fair, effective, and lasting. In detail, the benefits of setting up strong Complaint and Appeal Mechanisms include the following:

- Solve operational issues on an on-going basis;
- Hold implementing authorities to account at all levels of implementation (particularly relevant in decentralised contexts<sup>19</sup>);
- Curb corruption (particularly relevant in decentralised contexts);
- Standardise programme implementation and performance (particularly relevant in decentralised contexts);
- Reduce costs of addressing operational issues by having a standardised and effective process for resolution
- Reduce overall quantity of complaints and appeals through better programme socialisation.

There are three main types of grievances communicated through a functioning Complaint and Appeal Mechanism:

- **Complaints:** expression of dissatisfaction where the claimant is unhappy with the service rendered and potentially requests a changed outcome or action. These could in turn be:
  - 'Informal' complaints that are easily solvable at point of contact, for example by providing additional information
  - Formal' complaints that require action at higher level
- **Appeals:** expression of dissatisfaction with a decision to provide or not provide a service/benefit. This is a quasilegal procedure, involving a decision about the applicant's statutory rights under legislation. By definition, these need solving at higher level.
- **Feedback:** any comment, positive or negative, that any interested party wants to share to improve services. These need to be systematically collected, analysed and addressed.

The management of complaints, appeals and feedback can be implemented at three different levels (Barrett and Kidd, 2015):

- **First tier:** operated by the payment service provider and focused on issues with payments
- **Second tier:** operated either by the cash transfer programme administrators (often working in collaboration with local government) or an independent agency (e.g. and NGO, as in Kenya's HSNP) and focusing on the overall cash transfer operations. This may coincide with the first tier if payments are conducted in-house.
- **Third tier:** operated through an independent authority acting as a destination of last resort, such as a Human Rights Commission, an Ombudsman or the justice system. This is discussed in  MODULE M&E.

<sup>19</sup> For these and the issues below, this is because in decentralised contexts there are higher risks of lower level implementing agencies not applying standard procedures.

### Box 13: Key principles governing Complaint and Appeal Mechanisms

For complaint and appeal mechanisms to be effective, Recommendation 202 specifies that they should be 'impartial, transparent, effective, simple, rapid, accessible', and 'free of charge for applicants'. These principles are discussed in more detail below, together with a few others from international best practice:

- **Impartiality and consistency:** Each case has to be considered on its own merits and all evidence should be clearly documented and analysed. Decisions should be consistent.
- **Transparency, clarity:** Complainants/appellants should be given a clear explanation of the criteria for accepting complaints/appeals and a guide to the way they will be addressed including speed of response and staff behaviour. Outcomes should be transparent.
- **Effectiveness and rapidity:** Complaints should be resolved as quickly as possible. Local level points of contact should deal with simple complaints, while a system for regular internal reporting should facilitate escalation of unresolved complaints.
- To facilitate easy use, complaints and appeal mechanisms should be simple and rapid.
- **Accessibility and simplicity:** the service should be known, free to use, open, simple and available to all who need it. Awareness material should be available, personnel should be contactable by letter, e-mail and telephone, literacy and language barriers should not exist.
- **Responsiveness:** The mechanism should respond to the needs of all complainants. Special measures may be needed for managing contacts with appellants who have particular needs and for responding to unreasonable demands or behaviour of complainants and appellants. This requires proper training of staff and adequate resources.
- **Proportionality:** this implies an assessment of the complaint and a response to it that takes into account the nature of the issue and the effect it has had on the complainant/appellant. The depth of the investigation and the time taken may be proportional to the seriousness of the issue, however quality of evidence and investigation should remain.
- **Confidentiality:** Complainants have a right to expect that their privacy will be respected and their complaint will be investigated in privacy.

Source: ILO Recommendation 202; authors' integrations

## 5.2 COMMON CHALLENGES WITH ESTABLISHING A COMPLAINT AND APPEAL MECHANISM

Complaint and Appeal Mechanisms worldwide are often under-used and/or under-performing. In the field of Social Protection and Cash Transfers this is particularly the case. There are both demand and supply problems underpinning this, which need to be adequately addressed when designing a Complaint and Appeal Mechanism.



## COMPLAINT AND APPEAL MECHANISMS

On the demand side, problems include the following:

- People often do not feel entitled to the service they receive, let alone to redress for poor programme performance
- Lack of information about the programme and entitlements, including knowledge of how the CA mechanism works
- Citizens may not be able to afford the time and resources to make a complaint
- Citizens may be sceptical about the credibility of the mechanism and whether complaining changes outcomes in particular, where the mechanism is not perceived as independent and impartial
- Citizens may be reluctant to challenge the authority of decision-makers (government staff and – where community targeting is used to determine eligibility – other community members) due to unequal power dynamics
- In some contexts, there may be concerns about the repercussions of giving negative feedback

These concerns are likely to apply more forcefully to vulnerable groups and those who are politically, socially or geographically marginalised.

On the supply side, several reviews point to the difficulty of making service providers and governments respond to citizens and programme recipients. This difficulty is due to several issues, including:

- Government resistance to criticism, leading to the creation of 'box-ticking' systems (political-economy)
- Lack of a standardised process to collect and respond to complaints and feedback
- Lack of communication between different levels of programme implementation
- Lack of adequate training on standard solutions to common grievances
- Lack of adequate staffing and capacity at local level
- Existing processes to collect complaints and appeals not designed for target population (e.g. complaint boxes for illiterate people, etc.)
- Lack of an adequate communication strategy to inform citizens of the mechanism functioning
- No incentives to respond and act upon citizen complaints and appeals (carrots, sticks) or system to monitor the collection and addressing of complaints and appeals

Of course, running a high quality and responsive Complaint and Appeal Mechanism is not an easy task for programme administrators, because of:

- Staff resistance to 'criticism': this should be tackled by ensuring the CA Mechanism is used constructively and does not trigger a culture of blame
- Staff resistance to additional burden: ideally, this should be tackled by ensuring dedicated staff are in charge of complaints and appeals
- The nature of certain types of complaints and appeals, which are difficult to address: in every social protection programme, the main category of complaints and appeals voiced regards the issue of 'targeting'. If registration is one off (e.g. periodic census survey and not on-demand) and if the determination of eligibility is carried out using systems that cannot be easily verified or understood by beneficiaries or third parties (e.g. Proxy Means Testing), this will make it difficult for managers to adequately address the complaints and appeals they receive – undermining the system itself (see also ■ MODULE MIS and ■ MODULE S&I)



## COMPLAINT AND APPEAL MECHANISMS

### Box 14: Handling complaints through local Rights Committees: the case of Kenya's HSNP

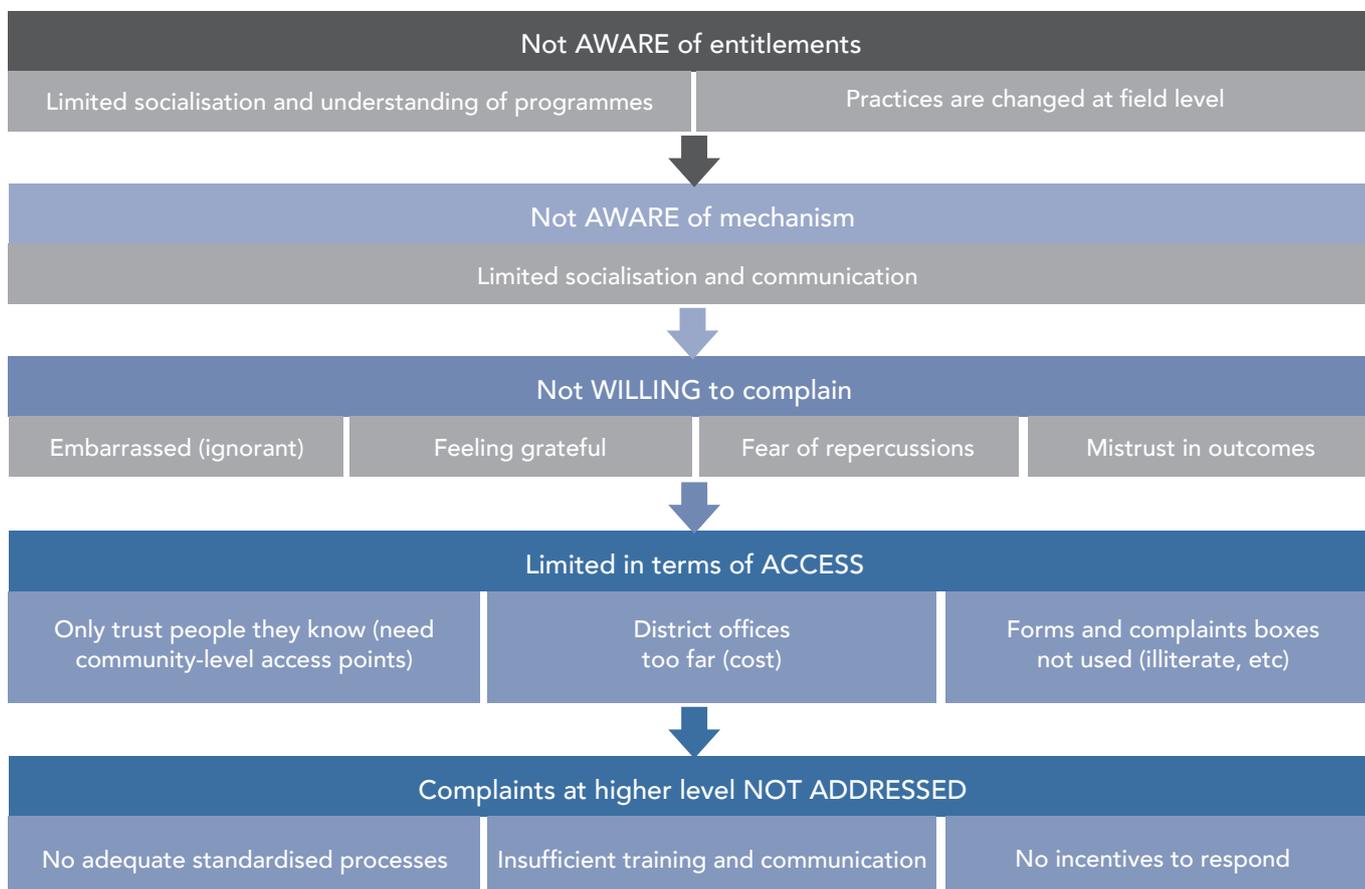
Kenya's National Drought Management Authority (NDMA) is responsible for the management of the Hunger Safety Net Programme (HSNP) and has set up a range of social accountability mechanisms including a decentralised MIS to record and process complaints, a toll free number, SMS service and social media. However the key social accountability channel within the programme are its Rights Committees: a group of well-known and respected members of the local community who hold multiple responsibilities, including: (i) mobilising communities for programme activities (targeting, registration, payments); (ii) ensuring community members are aware of their rights and responsibilities and the process for complaints; (iii) receiving and recording all complaints and sending the records to the data management officers of the coordinating NGO (HelpAge) for data entry into the HSNP MIS; and (iv) overseeing the payments process to ensure efficiency in payments and reduce the risk of fraud by agents. Members are generally nominated by a local chief and confirmed by the community at a public gathering, a baraza, at the sub-location level.

The Rights Committees are innovative but face challenges in implementation. For example, recent evidence shows that committees are quite active in reporting complaints but are much less timely and effective in resolving them. Rights committees have little motivation, have limited literacy, coordination with formal HSNP structures is uneven and their roles and responsibilities are unclear to them. Recommendations to improve their functioning include: paying members for their work, improving the vetting process and removing inactive members, improving training, and increasing the prestige of the position of members.

Source: OPM (2015) HSNP Phase 2 evaluation Special Themes Report: Rights Committee Review. September 2015

Overall, the main stumbling blocks faced by complainants are summarised in Figure 4 below:

Figure 4: Main stumbling blocks when trying to access Complaints and Appeals Mechanisms



Source: Authors

### 5.3 SETTING UP A FUNCTIONAL COMPLAINT AND APPEAL MECHANISM

As discussed above, the main barrier to overcome when aiming to implement a functional Complaint and Appeal Mechanism can be Government resistance to ‘criticism’. This requires a cultural shift, stressing the strong advantages of a system that ensures accountability while also contributing to ongoing programme improvement. International practice implementing such a programme-specific system stresses the importance of the following:

- There are various options for receiving/collecting complaints and appeals exist, each with pros and cons, listed below.

Table 7: Main types of programme complaints and appeals channels: pros and cons

TYPE OF CHANNEL	PROS	CONS
Social Assistant / Social Worker	<ul style="list-style-type: none"> <li>• Strong understanding of SP programmes</li> <li>• Very accessible locally</li> <li>• Regular contact with SP programme management</li> <li>• Can be easily trained</li> </ul>	<ul style="list-style-type: none"> <li>• Potential conflict of interest (cannot complain to them about their conduct)</li> <li>• Not always capable of solutions (e.g. targeting)</li> <li>• Not anonymous or confidential</li> <li>• Could be biased against certain community members</li> </ul>
Complaints Box	<ul style="list-style-type: none"> <li>• Easy to set up</li> <li>• Can be anonymous (if form clearly states name and address not needed)</li> </ul>	<ul style="list-style-type: none"> <li>• Not adequate for those who are illiterate</li> <li>• Conviction on behalf of complainants that it would not be acted upon</li> </ul>
Call centre	<ul style="list-style-type: none"> <li>• Direct</li> <li>• Simple</li> <li>• No problems linked to illiteracy</li> <li>• Theoretically can be anonymous/confidential</li> <li>• Useful in decentralised contexts</li> </ul>	<ul style="list-style-type: none"> <li>• The poor are less likely to have access to a phone or to be willing to pay for the call</li> <li>• Less trust in revealing their identity and problems to someone who is not known</li> <li>• More difficult for the household to follow up on how the complaint is being managed</li> <li>• Needs to operate very well, or can backfire</li> </ul>
Community Grievance Committees	<ul style="list-style-type: none"> <li>• Members are from the community; widely known and trusted</li> <li>• Easy to access (direct and simple)</li> <li>• No problems linked to illiteracy</li> </ul>	<ul style="list-style-type: none"> <li>• Not anonymous or confidential</li> <li>• More costly to set-up (identify actors) and train</li> <li>• Cannot make-up for general programme weaknesses</li> </ul>
Mobile unit	<ul style="list-style-type: none"> <li>• Direct</li> <li>• Simple to access</li> <li>• No problems linked to illiteracy</li> <li>• Theoretically can be anonymous/confidential</li> <li>• Unbiased/external</li> </ul>	<ul style="list-style-type: none"> <li>• Reluctance to involve external actors (no trust in revealing their identity/problems to someone who is not known)</li> <li>• Not easily organised throughout the country</li> <li>• Costly to set up</li> <li>• People can only complain periodically</li> </ul>

Source: Barca (2015), with some reference to Bassett and Blanco (2011)

## COMPLAINT AND APPEAL MECHANISMS

- It is most effective to resolve complaints and appeals at the point of service delivery where information and transaction costs are lowest. This can easily be achieved if standard responses and actions are developed for the most common complaints and appeals received – and if staff are trained on these responses and apply them consistently. In Sub-Saharan Africa, existing or ad-hoc community structures are often tasked with ensuring that ‘simple/informal’ complaints (that only require further information) are fully addressed at the lowest level of access (see, for example, Box 14 describing Kenya’s experience with voluntary Rights Committees). However, relying on these structures alone is not sufficient, especially as these are sometimes the object of complaints (not useful to complain to those who have wronged you – conflict of interest)
- Accessibility and effectiveness of programme complaint and appeal mechanisms can be improved by:
  - Ensuring multiple channels for receiving complaints and appeals to guarantee complainants’ convenience, cultural preference, and ease of use
  - Ensuring channels respond to supply and demand-side barriers faced by complainants and appellants (see discussion above).
  - Enabling independent channels for redress and strengthening other systems for accountability – as discussed extensively in **MODULE M&E**.
  - Ensuring that the system is widely publicised through communication strategies specifically targeted to the poorest and most marginalized households (see also Section 8). Communications should focus on:
    - Complaint/appeal procedures: procedure and time-frame for complaining and receiving feedback; rules governing decision-making and remedy;
    - Rights and responsibilities in relation to the programme (e.g. the Charter of Rights and Responsibilities) and principles/standards/codes to which the organisation commits;
    - Explaining that a) there is no financial charge for making a complaint; b) grievances are welcome because they help improve project policies, systems, and service delivery; c) grievances will be treated confidentially, and complainants will not be punished for submitting complaints.
  - Transparency and the ultimate impact of a complaint and appeal mechanism can be enhanced by aggregating data into a national report that can be used for learning and improving systems. For example, common complaints and appeals often derive from programme imperfections that can easily be rectified. The publication of such reports can also be used to benchmark decentralized authorities against each other. Creating a grievance ‘module’ within programme or national MISs can make this process almost automated (see Module MIS). Reports on complaints could include the following<sup>20</sup>:
    - the number of complaints about a particular matter
    - spikes in complaints
    - the geographical spread of complaints
    - the characteristics of the complainants—e.g. whether they represent a particular demographic background
    - status of the complaints (rejected or not eligible, under assessment, action agreed upon, action being implemented, or resolved)
    - how long it took to solve each type of complaint

<sup>20</sup> Commonwealth Ombudsman (2009) and ADB (2010)



## COMPLAINT AND APPEAL MECHANISMS

From a 'technical' standpoint, the steps to the creation of a functional system are discussed below (see also in Section 1.2).

### Box 15: Key steps for setting up an ad-hoc complaints and appeal system

- Step 1: Taking stock of most frequent complaints and appeals
- Step 2: Developing standard practices and responses for most common complaints and appeals
- Step 3: Deciding points of contact for receiving/collecting complaints and appeals (and addressing 'informal' complaints and requests for information)
- Step 4: Deciding points of contact and process for registering, processing and addressing 'formal' complaints and appeals
- Step 5: Formalising clear roles and responsibilities up the chain and incorporating those into job descriptions
- Step 6: Developing a process for aggregating and using compiled data to improve programme functioning
- Step 7: Finalise supporting materials (Forms, guidance documents, Operational Manuals etc) and incorporate any relevant changes into legislation. This includes ensuring Service Standards and related Key Performance Indicators (KPIs) are updated to reflect proposed mechanism
- Step 8: Conduct training of staff
- Step 9: Extensive communications of complaint and appeal procedures
- Step 10: Start running the new process

Source: Authors

## 5.4 IMPLICATIONS FOR SUB-SAHARAN AFRICA

The Table below maps some key considerations in terms of the overarching context in Sub-Saharan Africa (recognizing large variations across countries) against the design and implementation implications for complaint and appeal mechanisms.

Table 8: Key considerations in terms of the overarching context in Sub-Saharan Africa against the design and implementation implications for complaint and appeal mechanisms

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PAYMENT SYSTEMS
Poverty profile	<ul style="list-style-type: none"> <li>• Rural poverty <sup>21</sup> (extreme poverty disproportionately concentrated in rural areas)</li> </ul>	<ul style="list-style-type: none"> <li>• Accessibility of complaint and appeal mechanism difficult to guarantee</li> <li>• Need for multiple channels for receiving complaints and appeals to guarantee complainants' convenience, cultural preference, and ease of use</li> </ul>
Vulnerability profile	<ul style="list-style-type: none"> <li>• Policy focus on labour constrained household: disabled, elderly, chronically ill, etc.</li> <li>• Skip-generation and child headed households</li> </ul>	<ul style="list-style-type: none"> <li>• Complaint and appeal mechanism needs to cater to the specific needs of disabled/elderly and other labour constrained households (e.g. low mobility, etc.) and ensure accessibility</li> </ul>

<sup>21</sup>Rural people in most developing countries, but especially in sub-Saharan Africa, rely on agriculture for an important share of their incomes (FAO, 2015).



## COMPLAINT AND APPEAL MECHANISMS

<p>Social &amp; cultural aspects</p>	<ul style="list-style-type: none"> <li>• Reluctance to challenge the authority of decision makers and overarching feeling of gratefulness</li> <li>• Tight-knit communities with strong preexisting structures and hierarchies</li> <li>• High rates of illiteracy and marginalization amongst the poorest and most vulnerable</li> <li>• Gender and religious norms not always progressive</li> <li>• Tribal, ethnic and linguistic divides</li> </ul>	<ul style="list-style-type: none"> <li>• Sufficient communications on how to raise complaints and appeals free of cost and what to expect from the process (including right to complain and why important)</li> <li>• Involving communities in addressing simple complaints and requests for information, while developing clear channels for escalation and alternative channels for collection</li> <li>• Ensuring system is understood and culturally accepted – including available in correct language</li> </ul>
<p>Infrastructure &amp; technology</p>	<ul style="list-style-type: none"> <li>• Increasing use of mobile phones and M payments</li> </ul>	<ul style="list-style-type: none"> <li>• Potential for call-center or sms/application based complaints process</li> </ul>

Source: Authors

In terms of capacity, clear roles and responsibilities in terms of resolution of complaints and appeals and communications back to the claimant are the backbone of any complaint and appeal system. These should be clearly set out and incorporated into programme staff job descriptions (and potentially into revised organograms, training, etc). It is important to note that the mechanism will need dedicated staffing at decentralised and national level in order to perform adequately. Moreover, it is important to set Performance Standards and targets for grievance handling in advance (e.g. maximum response time) and make these central to the programme performance monitoring system and staff performance. Decentralized implementing bodies may also need financial rewards for strong performance on redress – as this is an area that may remain low-priority if not incentivised.

### 5.5 TAKE-AWAY LESSONS

- Recommendation 202 (R. 202) on National Social Protection Floors (2012) and other international standards call for adequate systems for managing complaints and appeals and enhance accountability.
- A strong Complaint and Appeals Mechanism allows citizens to complain or provide feedback to the implementers of a given service, and allows implementers to respond to those complaints or feedback and act upon it for continuous programme and policy improvement. Outcomes of this process are fair, effective, and lasting and can contribute to: increase overall programme accountability; increase citizen trust and involvement; solve operational issues on an on-going basis (at low cost); curb corruption, and; standardise programme implementation and performance.
- Social Protection Complaint and Appeal Mechanisms worldwide are often under-used and/or under-performing. There are demand (not feeling entitled, lack of information, embarrassment, etc) and supply-side problems (government resistance to criticism, lack of a standardised process, lack of communication and training, etc) underpinning this, which need to be adequately addressed when designing a Complaint and Appeal Mechanism.
- Running a high quality and responsive Complaint and Appeal Mechanism is not an easy task for programme administrators, because of a) resistance to 'criticism'; b) resistance to additional burden; c) the nature of certain types of complaints and appeals, which are difficult to address (e.g. those relating to targeting, often the large majority). These issues should be carefully thought through and addressed at the design stage.
- Programme-level complaint and appeal mechanisms are only one of the tools to ensure accountability for social protection.

# 6

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## CASE MANAGEMENT AND LINKAGES

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Each beneficiary accessing a Social Protection programme comes with a particular history and set of needs, which are not necessarily all addressed through standard programme operations – or cash transfers alone. In fact, noncontributory Social Protection is only one component of a holistic response to social welfare needs. Moreover, a common problem with existing programmes is the disconnect that beneficiaries can feel following initial registration and enrolment and the lack of ongoing programme engagement and support – which can ultimately negatively affect its impacts.

A program-level Case Management System would follow each individual ‘case’, ensuring that beneficiaries’ needs (children, disabled people, the elderly, vulnerable households, etc) and situation are assessed on a continuous basis and addressed:

- within the programme (‘Beneficiary Case Management’): providing tailored guidance/information/support while addressing case-specific issues (e.g. monitoring conditionality, ensuring information update, reregistration, etc)
- outside the programme, identifying needs and linking beneficiaries to a wider set of complementary services available within the country (through some form of a ‘Linkage and Referral System’, which could be extended to the wider community – not only beneficiaries)

The main challenge to setting up such systems is lack of budget and qualified staff at community level, a prerequisite for adequate functioning. This is further discussed in  MODULE M&E. For this reason, the set-up of Case Management Systems is often tackled only after other core processes have been designed and implemented.

### 6.1 BENEFICIARY (CASE) MANAGEMENT

Implementing Beneficiary (Case) Management using existing programme structures can include the following:

- Using automated functions within a programme MIS to signal cases in need of further action and support;



## CASE MANAGEMENT AND LINKAGES

- Using the social welfare workers/extension workers who enrol and interact with cash transfer beneficiaries at local level (or other existing community-based structures – sometimes voluntary) to engage in broader dialogue with beneficiary families and their communities:
  - solving case-specific issues and monitoring ‘progress’ (including use of the transfer and adherence to conditionalities) – see also Section 7
  - supporting the process of data update/recertification/de-registration (see also Section 2.3) and ‘graduation’ (see also Section 4)
  - supporting the collection and channelling of programme-specific complaints, appeals and questions (see also Section 5)
  - discussing the importance of certain health, nutrition and child-protection related behaviours (see also Box 16 for example)
  - providing information about the availability of other services and how to access these (see also Section 6.2 below);

## 6.2 LINKAGES AND REFERRAL SYSTEMS

There is a strong case for setting up an effective and comprehensive Linkage and Referral system not only at the program-level, but also at the wider community level to “ensure that all vulnerable (individuals) are identified, their needs correctly assessed and that they receive cross-sectoral support, until there has been a positive outcome for that child and/or family” (IDS, 2012). Such a system would offer a framework within which all sectors playing a role in meeting the needs of vulnerable people are required to communicate and act together, so that the dynamic, multidimensional and complex nature of their vulnerabilities are met (IDS, 2012). This should be comprised of two main pillars:

- Universal access to essential and affordable social services in the areas of health, water and sanitation, education, food security, housing, protection and others defined according to national priorities;
- Social transfers in cash or in kind, to ensure income security, food security, adequate nutrition, and access to essential services.

Of course, such a system can usefully be offered at programme level too – as mentioned in Section 6.1 above. Some social protection programmes automatically link programme beneficiaries to “other supportive programmes, an approach which has come to be known as ‘cash plus’ (see Roelen et al, 2017), including preventative and responsive social welfare services. In many countries, this has meant guaranteeing free Health Insurance to recipients of Cash Transfer programmes (Indonesia, Ghana<sup>22</sup>, Mongolia and Colombia). In others, a personalised system of support is offered to beneficiary households so as to link them to a tailored set of services depending on their situation (see Box 16 on Chile, Box 17 for Malawi and Box 18 for Zimbabwe).

The exact mix of services linked through such a comprehensive Case Management and Referral System will depend on what services are actually available in country – and which services are prioritised by governments. Figure 6 below provides an example of the range of services that could be linked. More information on such coordination is also provided within **MODULE COO** of this Training Pack.

<sup>22</sup> In Ghana, for example, the Ministry of Employment and Social Welfare signed a Memorandum of Understanding with the health, education and agriculture ministries to provide LEAP beneficiaries with free access to the National Health Insurance Scheme (NHIS), free school uniforms and access to agriculture support. While implementation of this integrated approach has been unsatisfactory to date (Jones et al., 2009; OPM, 2013), the intention and policy objective remains important.

Figure 5: Linking services – an overview



Source: Authors

### *Box 16: Chile's 'integrated' system, offering personal 'psychosocial support' to beneficiary households*

Chile Solidario, Chile's flagship Cash Transfer, was set up in 2002 and aimed at households in extreme poverty. Other than more 'traditional' monetary support through cash transfers, the programme follows an innovative and personalised approach for each household thanks to the 'accompaniment' (psychosocial support – 'Apoyo Psicosocial') by a social worker over the course of 24 months. Specifically, 21 home visit sessions are organised with decreasing intensity after the first 6 months. The social worker and the family develop a strategy ('contract') based on a "game" methodology to meet 53 minimum conditions grouped into seven pillars: health, work, education, family dynamics, housing, identification-documentation, and income (Taieb et al, 2012). Importantly, the social worker also provides information, referral and assistance to access complementary services as well as links to employment and income-generating programmes.

This approach is a direct consequence of a conceptualisation of poverty and vulnerability by the Ministry of Development and Planning which encompasses all the risks that are associated with poverty across a life cycle, including unemployment, precarious jobs, bad health and low levels of education. In this context, SP is clearly defined as encompassing policies and actions that help to tackle these multi-dimensional life-cycle risks (MIDEPLAN,

Source: OPM (2014)

### *Box 17: A new Linkage and Referral system piloted for Malawi's SCTP*

Malawi is currently in the process of developing and testing a pilot project to run a Linkage and Referral (L&R) system for its flagship Social Cash Transfer Programme (SCTP) in two Districts, Mangochi and Dedza.

The L&R System is an additional component of the SCTP as most of its activities are executed in sync with the current implementation of the programme. The objective of the L&R System is to assist SCTP beneficiaries, in a more systematic and standardized manner, to access existing social services and thus maximize the impact of the transfers they are currently receiving.

Following the identification of adequate 'service providers' operating at community level, the process begins with the sensitization of SCTP beneficiaries: informing them about the process, the available services and their providers and its benefits, while simultaneously promoting dialogue between beneficiaries and Extension Workers. Referrals are mainly operational at SCTP pay points and case management meetings, or through home visits. Data emerging from the process is entered into a newly designed ad-hoc module in the SCTP MIS, which further informs the follow-up and monitoring process.

Source: Ayala website



### Box 18: Zimbabwe's Harmonised Social Cash Transfer approach to Case Management and linkages

Zimbabwe's Harmonised Social Cash Transfer (HSCT) is explicitly designed to enhance the access to social services of all members of households receiving social cash transfers. This aims to be achieved in a variety of ways:

- Engagement of Child Protection Committees as HSCT focal persons and community watchdogs.
- By designing the programme MIS to accommodate a Case Management system, initially to track reports and act as a management tool to ensure appropriate follow-up as well as identify gaps in service provision for planning processes. For example, the MIS collects data on reported child protection violations, generating local lists for Department of Social Services follow-up. Similarly, it flags households with children eligible for schooling programmes.
- Training and sensitisation on child protection issues for enumerators involved in programme targeting (further level of surveillance and reporting to statutory authorities)
- Programme coordinated with the creation of a digitalised National Case Management System intended to integrate access to social welfare and justice.

The 2014 Programme Process Evaluation (see here) reveals there are still gaps in the implementation of this process. This is partly attributed to the voluntary role of CPCs and to lack of adequate training

Source: MLSS Zimbabwe (2010) and AIR (2014)

## 6.3 KEY STEPS AND PRINCIPLES TO SET UP A FUNCTIONAL CASE MANAGEMENT SYSTEM

In a recent assessment of referral mechanisms and Case Management practice in Eastern and Southern Africa, IDS (2012) highlights several challenges faced by countries in the region when implementing such systems (where any exist) and related recommendations, which we summarise below:

- There must be a clear and agreed national definition of what a Case Management system would seek to achieve and a common understanding of how it will function<sup>23</sup>;
- Case Management needs a clear and strong mandate and protocols that stipulate clear roles and responsibilities of service providers and community members. Specifically:
  - Linkages between sectors and across services need to be clearly spelled out
  - Focus also on linkages between the formal identification and referral system and informal sectors (e.g. informal social protection), acknowledging that community initiatives are also an important part of the identification and referral system
  - Ensure the statutory mandate of a focal person at community level with responsibility for overseeing the overall process and linking actors from different sectors (coordinate and follow cases through from beginning to end). This would ideally be a Social Worker<sup>24</sup>, but could also be a specifically trained figure (e.g. para social worker) or committee (as is the case in Zimbabwe – see Box 18 – and Mozambique, for example)

<sup>23</sup> Note that "much of the existing understanding of what referral mechanisms and case management for vulnerable children could or should entail draws on the health and child protection sectors" (IDS, 2012).

<sup>24</sup> Very often, this is not possible given the lack of sufficient Social Workers and the fact that those who are in place are stretched in terms of the workload and the wide variety of tasks they are expected to undertake.



## CASE MANAGEMENT AND LINKAGES

- Resource mobilisation is vital for operating a Case Management system, with the two main issues being financial resources and human resources
- Investments in Case Management need to go hand-in-hand with investments in services: these need to interact with responsive and viable services that are able to process and act upon the referrals in an adequate way<sup>25</sup>;
- Case Management needs strong monitoring and evaluation for two main reasons: (i) tracking individuals across different sectors over time to ensure that the identified problem or problems are being solved; and (ii) monitoring the system itself and holding accountable those responsible for taking action.
- A beneficiary 'programme ID card' that guarantees access to other services is a model that is being pursued across several countries (e.g. Mozambique)
- A Case Management system could usefully piggyback on a social protection programme MIS

The key steps that need to be followed in order to address the recommendations above typically follow the process discussed in Section 1.3:

1. Assess existing Case Management capacity, structures and processes to define best practice, gaps and priorities (within government and NGO/Civil Society).
2. Assess a) priority aspects of beneficiary management; b) potential services that could be linked
3. Set up a high-level task-force to define strategy and drive/coordinate the effort
4. Define Case Management standard practices and define/formalise roles and responsibilities
5. Develop Case Management 'tools' (standard forms, etc.)
6. Training and capacity building
7. Pre-test, pilot and implement system
8. Monitor system and improve delivery

## 6.4 IMPLICATIONS FOR SUB-SAHARAN AFRICA

The Table below maps some key considerations in terms of the overarching context in Sub-Saharan Africa (recognizing large variations across countries) against the design and implementation implications for case management systems.

<sup>25</sup> (McCormick, 2011): "The relative lack of success or difficulty in referrals is partly due to referral mechanisms and systems not being sufficiently developed and formalised. Another compounding element is the lack of available services within appropriate reach of children and families or the quality of the services that are available."

Table 9: How context affects the design and implementation of approaches to case management and linkages in SSA

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PAYMENT SYSTEMS
Poverty profile	<ul style="list-style-type: none"> <li>• Generalised poverty levels</li> <li>• High poverty rates and density</li> <li>• High poverty gaps</li> <li>• Small differences between the lowest income/consumption deciles</li> <li>• Rural poverty <sup>26</sup> (extreme poverty disproportionately concentrated in rural areas)</li> </ul>	<ul style="list-style-type: none"> <li>• High risks and implications of exclusion errors</li> <li>• Difficult to draw a clear line between poor and non-poor: higher risks that outcomes will not be accepted</li> <li>• Need to proof systems against elite capture and stigma (training, communications, adequate complaint and appeal mechanism)</li> <li>• Where programmes are widely known and capacity exists at local level, on-demand systems are preferable</li> </ul>
Vulnerability profile	<ul style="list-style-type: none"> <li>• High vulnerability of households to seasonal variations, emergencies – including conflict, and disease (especially in the context of diffused HIV)</li> <li>• Policy focus on labour constrained household: disabled, elderly, chronically ill, etc.</li> <li>• Skip-generation and child headed households</li> </ul>	<ul style="list-style-type: none"> <li>• Need for pro-active beneficiary management at community level to ensure tailored guidance/information/support and reactive response to shocks</li> <li>• Case management system needs to cater to the specific needs of disabled/elderly and other labour constrained households (e.g. low mobility, etc.)</li> <li>• Child protection should be a major concern of the system</li> </ul>
Social and cultural aspects	<ul style="list-style-type: none"> <li>• High rates of illiteracy and marginalization amongst the poorest and most vulnerable</li> <li>• Gender and religious norms not always progressive (possibility for gender-based violence, etc)</li> <li>• Tribal, ethnic and linguistic divides</li> </ul>	<ul style="list-style-type: none"> <li>• System needs to actively reach out to marginalized/excluded community members</li> <li>• Staff need adequate training on how to deal with complex social/cultural/legal aspects of providing support (e.g. dealing with gender based violence, child abuse, etc)</li> </ul>
Infrastructure and complementary services	<ul style="list-style-type: none"> <li>• Differential availability and quality of local services in different locations</li> <li>• Lack of institutional relationships among different service providers</li> </ul>	<ul style="list-style-type: none"> <li>• Differential availability and quality of local services in different locations</li> <li>• Lack of institutional relationships among different service providers</li> </ul>

Source: Authors

The main concern, as with most of the delivery systems discussed in this module, is the lack of resources and capacity at local level. Specifically, running a programme-level Case Management system requires ongoing presence and support at community level – difficult to achieve in countries lacking a statutory cadre of trained social workers. There have been solutions to this, including the ad-hoc training of (paid) ‘extension workers’ (Box17) and the use of trained and voluntary community groups (Box 18) – yet the extent to which these approaches have been successful is yet to be judged.

<sup>26</sup> Rural people in most developing countries, but especially in sub-Saharan Africa, rely on agriculture for an important share of their incomes (FAO, 2015).

## 6.5 TAKE-AWAY LESSONS

- A **program-level Case Management System** can follow each individual 'case', ensuring that beneficiaries' needs (children, disabled people, the elderly, vulnerable households, etc) and situation are assessed on a continuous basis and addressed:
  - **within the programme ('Beneficiary Management')**: providing guidance/information/support while addressing case-specific issues (e.g. monitoring conditionality, ensuring information update, re-registration, graduation, etc)
  - outside the programme, **identifying needs and linking** beneficiaries to a wider set of complementary services available within the country (through some form of a '**Referral System**', which could be extended to the wider community – not only beneficiaries)
- In order to usefully implement such a system, **programme staff, ad-hoc staff, or trained volunteers/ Committees need to be present at community level** and routinely involved with programme beneficiaries and the wider community.
- **Programme MIS** can support these systems, especially when integrated with other social sector MISs.

# 7

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## CONDITIONALITY SETTING, MONITORING AND ENFORCEMENT<sup>27</sup>

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### 7.1 CONDITIONAL VS UNCONDITIONAL TRANSFERS

Whether or not conditions should be imposed on cash transfer programmes is an open debate. In Latin America, a successful wave of conditional cash transfers (CCTs) has been implemented as of the late 1990s, but in Sub-Saharan Africa – where unconditional benefits (generally defined as unconditional cash transfer programmes or UCTs) have long occupied the social protection scene – the debate is not yet settled.

CCTs are designed so as to incentivise ‘desirable’ behaviour through a set of ‘spelt-out’ conditions. If these conditions are not met, the transfers are not given. On one side, CCTs tackle the manifestations of poverty in the short run via the cash ‘injection’ into the household. On the other, they also influence the more enduring aspects of intergenerational poverty transmission by conditioning the transfer on behaviours that improve human capital accumulation in the long run (such as health and education), hence tackling the root causes of poverty.

A brief comparative assessment of UCTs vs CCTs across 6 dimensions is provided in Table 9 below. Overall, it is clear that – while CCTs have several advantages – they can come at a high cost to beneficiaries (in terms of compliance) and governments (in terms of implementation). The potential comparative benefits of CCTs can be reaped if these costs are kept to a minimum – but is this always possible? And are unconditional cash transfers not suited to incentivize desirable behavior in other ways? The following sections help to address these questions.

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<sup>27</sup> This section primarily draws on Pellerano and Barca (2014) *Does one size fit all?*



Table 10: Comparing UCTs and CCTs across relevant dimensions

DIMENSION	UCTS	CCTs
Principles and political economy	<ul style="list-style-type: none"> <li>No restriction over use of resources by beneficiaries</li> <li>Guarantees right to Social Protection</li> </ul>	<ul style="list-style-type: none"> <li>Ensures co-responsibility</li> <li>May make the programme politically more acceptable</li> </ul>
Economic benefits	<ul style="list-style-type: none"> <li>Not interfering with people's preferences</li> </ul>	<ul style="list-style-type: none"> <li>Addresses market failures and interferes with people's preferences</li> </ul>
Costs (private efficiency and equity)	<ul style="list-style-type: none"> <li>UCTs have lower 'private costs' (costs to beneficiaries)</li> </ul>	<ul style="list-style-type: none"> <li>Direct, indirect and opportunity costs of adopting 'desirable' behaviours (compliance with conditionality) can be high for beneficiaries; b) CCTs could trigger unexpected redistributive effects</li> </ul>
Costs (social efficiency)	<ul style="list-style-type: none"> <li>UCTs require lower overall capacity</li> <li>UCTs put less pressure on existing services</li> </ul>	<ul style="list-style-type: none"> <li>Monitoring process and the incentive mechanisms may have positive knock-on effects on efficiency of service delivery, but require high capacity and may put pressure on existing services</li> </ul>
Feasibility (political)	<ul style="list-style-type: none"> <li>Emphasis is given usually to protection of beneficiaries who are labour constrained (old age, children, chronic sick or disabled)</li> </ul>	<ul style="list-style-type: none"> <li>The explicit conditionality of CCTs gives a political signal that priority is given to promotion and productive inclusion of beneficiaries.</li> </ul>

Source: Pellerano and Barca (2014)



### 7.2 SOFT VERSUS HARD CONDITIONALITY

The argument in favour of CCTs presumes that desirable behaviour can be obtained only by ‘explicitly’ conditioning the transfer. To the contrary, steering the use of social transfers towards ‘socially relevant’ outcomes can be achieved, and has often been achieved, through three other mechanisms of less explicit behavioural conditioning (often referred to as ‘soft conditionalities’).

1. **Conditioning on access**<sup>28</sup>: beneficiaries of cash transfer programmes are explicitly targeted based on a defined set of socioeconomic characteristics aimed at filtering out non-poor households. These explicit eligibility criteria tend to target a set of beneficiaries who have particular needs and therefore display similar patterns in the use of their transfers.
2. **Implicit conditioning**<sup>29</sup>: intrinsic characteristics of the programme design (e.g. the nature of the transfer, its delivery mechanisms, etc.) may also act as a conditioning mechanism. The decision to deliver transfers via electronic cards, for instance, may increase a household’s propensity to save – while delivering money through schools has been shown to affect schooling impacts (see Box 20 below, describing the ‘labelling’ effect of Morocco’s Tayssir Programme). Similarly, the decision to pay child benefits to women, as in most of the Latin American transfers, is based on evidence that mothers tend to have preference structures that are better aligned with their children’s best interests. The decision whether to deliver support in kind or in cash (or intermediate forms such as vouchers) also has significant behavioural consequences.<sup>30</sup> Sometimes the name of the transfer scheme itself (e.g. ‘Child Grant Programme’ in Lesotho, see Box 19) signals the existence of an implicit contract between provider and recipient as to how the resources are expected to be used.

#### Box 19: Lesotho’s Child Grant Programme: unconditional messaging

Lesotho’s Child Grant Programme (CGP) is an unconditional cash transfer, but in practice respondents receive very effective messaging that the cash transfer should be spent on children. All CGP recipients interviewed in the programme’s quantitative impact evaluation reported having received instructions at the paypoint to spend the money on children. The evaluation’s qualitative research confirmed that this message was being further reinforced by social development officers, village committee members, chiefs and the wider community.

The messaging was also strictly followed by beneficiary households. For example the CGP had a large and significant impact (an increase by 26 percentage points) on the proportion of pupils 6-19 with uniforms and shoes. The impact is further confirmed by the results on expenditure on education.

As the programme expands and beneficiaries receive support over a longer period of time, policy-makers in Lesotho are now considering whether the programme message should be broadened to include other dimensions of programmes objectives? One possibility could be to introduce a more structured messaging/training component that is delivered to beneficiaries together with the CGP, covering over time a wider range of issues, including child health and nutrition, food security, financial management or productive investment, etc.

Source: Pellerano et al (2014)

<sup>28</sup> A recent article by Esther Schuring, which explores similar issues in a slightly different framework, calls this ‘ex ante conditionality’ (Schuring, 2010).

<sup>29</sup> This type of conditionality has been called ‘indirect conditionality’ by Schuring (influencing household behaviour through the choice of implementation modalities) (Schuring, 2010). Similar claims have also been made by Schubert and Slater (2006).

<sup>30</sup> Here mechanisms of conditionality over the use of transfers are obtained by determining the nature of what is transferred. See Currie and Gahvari (2008) for a recent review of the literature on this topic.



### Box 20: The Tayssir programme in Morocco – an effective 'labelled' cash transfer

In an interesting recent experiment in Morocco, the implementation of a Cash Transfer programme itself was sponsored by the Ministry of Education and administered through schools by headmasters and teachers (even for children who were not currently in school). This cross-sector coordination led to an implicit 'labelling' of the Cash Transfer as being for educational purposes, with a significant 'nudge' effect on beneficiary households.

The results of the impact evaluation showed that, over two years, the 'Labelled Cash Transfer' reduced the dropout rate by 76 per cent among those enrolled at baseline; increased re-entry by 82 per cent among those who had dropped out before the baseline; and cut the share of never-schooled by 31 per cent. These results were superior to those registered by the equivalent CCT, and were achieved at a significantly lower cost.

Interestingly, the Labelled Cash Transfer also influenced parents' and children's perception of those schools (which at follow-up were perceived to be of higher quality) and of the value of education (for example, the perceived returns to secondary school are more than twice as large in the Tayssir group as in the control group). These effects are confirmed by several other studies that have shown that parents respond to interventions that increase the perceived returns to education by increasing participation and effort in school.

Source: Behnassine et al., 2015

- Indirect conditioning: the use of cash transfers can be further conditioned by complementary policy actions that are implemented in conjunction with the transfer. This happens, for example, when beneficiaries are involved in training/ education sessions where they are provided with information on the 'best' use of the transfers (see Box 21 below), or when community-based Case Management systems are put in place to oversee the 'good use' of the transfer (see Section 6.1).

### Box 21: Social Communication as a programme add-on

Several countries around the world have experimented with the use of 'Informational Sessions' – for example on parenting practices, hygiene, nutrition and the importance of schooling – as a form of social-communication to complement the role of the programme itself in achieving its desired impacts. In fact, these efforts have been likened to other forms of 'soft conditionality' (see also Section 7)

The most evaluated case has been Mexico's Oportunidades programme, where these sessions were called 'prácticas' (talks). A mixed method evaluation of the prácticas by Duarte et al. (2004) concluded that "knowledge and practices were significantly better in those enrolled in the programme when compared to those who were not enrolled" and evidence was stronger in urban than rural areas. The evaluation also cites the importance of basing the lessons on a previous dialogue with beneficiaries on existing knowledge, tailoring materials to the target group (youth, illiterate, etc) and making brochures available to take home. Similarly, Attanasio et al. (2009) discuss the impacts of Colombia's encuentros de ciudadano within the Familias en Accion CCT programme on the creation of social capital.

In several studies across Sub-Saharan Africa, it is clear that a positive 'enabling' and information-providing role could be played by Community Committees set up to help vet the targeting and deliver Cash Transfer programmes (Barca et al, 2015). Similarly, tailored information could ideally be provided by community-based Case Management officers or Social Workers, as briefly discussed in Section 6. With the use of new technologies (such as mobile phones) for CT delivery, opportunities also arise in terms of targeted SMS communication, such as simple reminders of upcoming check-ups or vaccination rounds (Wakadha et al., 2013).

Source: Barca et al. (2015)



4. The novelty of CCTs in comparison to previous social transfer programmes is that they are based on an additional **'explicit conditionality'**. In this case, the payment of the cash subsidy is contingent upon the adoption of certain 'desirable' behaviours (e.g. school attendance) and these behaviours are explicitly monitored. This establishes a formal or explicit contract between the provider and the recipient and beneficiaries are penalised in various ways (the most drastic of which is being expelled from the programme) if they do not abide by the terms of the contract. Policy-makers also tend to refer to this set of incentives as 'hard conditionality'.

**Soft forms of conditioning (examples 1-3) are common to many UCT transfers around the world.** In South Africa, for example, the Child Support Grant is also targeted to poor households, paid in the vast majority of cases in ad-hoc created bank accounts and accompanied by information on expected use and mechanisms for case management<sup>31</sup>.

For policy-makers, the main implication is that there is **more than one way to condition behaviour towards desirable outcomes**. Different approaches can be used in combination, and the cost-effectiveness of each needs to be carefully evaluated in light of country context and objectives.

### 7.3 MONITORING AND ENFORCING EXPLICIT CONDITIONALITY

As discussed in Section 7.2 above, there is a continuum between informal (soft) and formal (hard) conditionality in terms of the rules, and the differences between the two are sometimes blurred in practice. In many CCTs, penalties are de facto not strictly implemented, which can defeat the point of the conditionality itself. Nevertheless, a 'credible threat' can be a sufficient incentive to trigger behavioural change, with the explicit contractual framework between the provider and the recipient acting as a signalling mechanism. On the other hand, in some UCTs there is no explicit contract, but the mechanisms for monitoring abuse and moral suasion can be extremely thorough, leading to behavioural change without the use of any explicit conditionality.

What does monitoring and enforcing explicit conditionality involve? What is best practice in this regard (see also Samson et al, 2010)?

- Creating **institutional agreements** (MoUs, etc) and maintaining **ongoing coordination** with key stakeholders involved in the monitoring process – most often schools and health centres/hospitals/etc, through their respective line Ministries (see also ■ MODULE COO and ■ MODULE M&E)
- **Training a cadre of staff at local level** to proactively monitor the enforcement of conditionalities (see also Section 6 on Case Management), provide warning and offer intermediation services and support to non-compliant beneficiaries. Rigidly imposed conditionalities are more likely to exclude the poorest most vulnerable. For example, automatic cuts in benefits implemented without adequate warning and direct intervention can compound shocks that may have led to the failure to comply. Moreover, in the absence of effective and appropriate controls, the incentive effects of conditionalities may encourage parents or guardians to send ill children to school or to otherwise make decisions that, in the absence of the cash transfer, would have negative consequences for the child, the household and the community.
- **Ensuring cost-effective mechanisms** for compliance verification. The simplest conditionalities to monitor involve discrete choices, such as school enrolment. However, more effective conditionalities from a policy perspective require monitoring of continuous decisions over time, such as school attendance. Expecting schools to provide such data can be complex in low capacity settings, and this has been tackled by providing additional funding for schools. Where the supporting infrastructure exists and data is already collected, instant monitoring can be made possible by integrating programme MISs (or national MISs) with existing education/health MISs (see also ■ MODULE MIS).
- **Developing a clear strategy for enforcing penalties**, which is widely communicated and understood by beneficiaries.

<sup>31</sup> In fact, in South Africa mechanisms of formal conditionality in education have recently been introduced to the design of the Child Support Grant, but are only being implemented slowly and face strong resistance.



## 7.4 CONDITIONALITY: WHY AND WHEN IS IT APPROPRIATE? CONSIDERATIONS FOR SUB-SAHARAN AFRICA

When assessing the feasibility of explicit conditionality it is therefore important to:

- a. untangle costs and benefits of each approach (various forms of UCTs vs CCTs) – see above
- b. understand in which contexts CCTs may be feasible

So in what contexts are UCTs or CCTs most appropriate? Countries wishing to adopt CCTs should carefully consider their feasibility based on overall priorities for policy design and institutional context. The success of CCTs in Latin America was precisely linked to an assessment of this type. If countries in Sub-Saharan Africa and elsewhere want to reap the benefits of CCTs they should first understand whether similar conditions apply to them. Table 11 assesses the feasibility of explicit conditionalities vs some of the most important contextual considerations in Sub-Saharan Africa.

*Table 11: How context affects the design and implementation of conditionalities in SSA*

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR CONDITIONALITY SETTING
Poverty profile	<ul style="list-style-type: none"> <li>Widespread poverty levels, high poverty rates and density</li> <li>Small differences between the lowest income/consumption deciles</li> <li>Rural poverty<sup>32</sup> (extreme poverty disproportionately concentrated in rural areas)</li> </ul>	<ul style="list-style-type: none"> <li>Households live below a subsistence level and are not capable of satisfying their basic needs. Spending money on desirable behaviors is therefore an additional burden that detracts from the value of the benefit (effective exclusion of most vulnerable households)</li> <li>Compliance burden tends to be higher in rural areas (distances, lack of services, etc)</li> </ul>
Vulnerability profile	<ul style="list-style-type: none"> <li>High vulnerability of households to disease (especially in the context of diffused HIV), seasonal variations and emergencies – including conflict</li> <li>Skip-generation households</li> <li>Policy focus on labour constrained household: disabled, elderly, chronically ill, etc.</li> <li>Centrality of agricultural livelihoods</li> </ul>	<ul style="list-style-type: none"> <li>Labour constrained and skip generation households – as well as households who have undergone a shock – will find it more difficult to adhere to conditionality constraints</li> <li>Need for a system (e.g. cadre of local staff) that is capable of providing warning and offering intermediation services and support to non-compliant beneficiaries (flexibility in enforcement)</li> </ul>

<sup>32</sup> Rural people in most developing countries, but especially in sub-Saharan Africa, rely on agriculture for an important share of their incomes (FAO, 2015).

Table 11: Continued

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR CONDITIONALITY SETTING
Services	<ul style="list-style-type: none"> <li>• Undeveloped supply of services</li> <li>• Inequitable distribution of services</li> <li>• Low quality and effectiveness of services</li> <li>• No capacity for scaling up of public services provision</li> <li>• School/health systems not capable to verify compliance</li> <li>• Lack of analysis or thorough understanding of country-level demand and supply of public services</li> </ul>	<ul style="list-style-type: none"> <li>• Conditioning a programme on nonexistent or low-quality services can be extremely counterproductive</li> <li>• Important to ensure social protection administration does not over-burden existing services</li> <li>• High burden on beneficiaries in regard to monitoring their compliance (e.g. families having to provide certificates and incur travel costs to prove compliance)</li> </ul>
Policy	<ul style="list-style-type: none"> <li>• Policy objectives of social protection</li> </ul>	<ul style="list-style-type: none"> <li>• Easier to condition a transfer on observable and measurable behaviors (e.g. enrolment) than less-observable aspects of behavioral change</li> </ul>

Source: Adapted from Pellerano and Barca (2014)

Most importantly, monitoring and enforcing compliance to conditionality requires an adequate budget and sufficient capacity, as the main challenges to implementation include:

- ensuring conditionality goes hand in hand with adequate and quality provision of services (e.g. strengthening the supply side)
- ensuring strong and ongoing institutional ties across different stakeholders (e.g. from the education and health sector)
- proactively monitoring the enforcement of conditionalities, provide warning and offering intermediation services and support to non-compliant beneficiaries.

This is very difficult to guarantee in the absence of pre-existing infrastructure and capacity, especially at local level – as is often the case in Sub-Saharan Africa.



## 7.5 TAKE-AWAY LESSONS

- Steering the use of social transfers towards ‘socially relevant’ outcomes can be achieved, and has often been achieved, through three other mechanisms of behavioural conditioning (often referred to as ‘soft conditionalities’) other than ‘explicit conditionality’:
  - Conditioning on access (linked to targeting criteria)
  - Implicit conditioning (linked to intrinsic characteristics of the transfer design)
  - Indirect conditioning (linked to complementary policy actions)
- Given there is a continuum between these ‘soft’ and ‘hard’ forms of conditionality (the differences between the two are sometimes blurred in practice, especially as explicit conditionality is often not monitored or enforced, it is important to **carefully evaluate in which context each approach is most cost-effective**.
- For example, in terms of **country context**, factors considered should include local poverty and vulnerability profiles, supply and demand of services, the overall policy context and – most importantly – budget and capacity constraints.
- Monitoring and enforcing explicit conditionality **in practice** requires a) creating institutional agreements (MoUs, etc) and maintaining ongoing coordination with key stakeholders involved in the monitoring process; b) training a cadre of staff at local level responsible for monitoring, providing warning and offering intermediation services and support to non-compliant beneficiaries; c) ensuring cost-effective mechanisms for compliance verification (e.g. MIS integration).

# 8

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## PROGRAMME OUTREACH AND COMMUNICATIONS<sup>33</sup>

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ILO Recommendation 202 states that: “when formulating and implementing national social security extension strategies, Members should (...) raise awareness about their social protection floors and their extension strategies, and undertake information programmes, including through social dialogue”. This principle is also enshrined in the ‘Standards of Accessibility, Adaptability and Acceptability’ of the Committee on Economic, Social and Cultural Rights (CESCR) under the United Nations Economic and Social Council (ECOSOC), stating that: “beneficiaries of social protection programmes must be able to participate in the administration of the programme, as well as have the right to seek, receive and impart information on entitlements in a clear and transparent manner”.

More than merely providing information, communications facilitates public dialogue, participation and social awareness, and provides a mechanism to enhance program implementation and performance (e.g. increasing take-up).

### 8.1 EXTERNAL AUDIENCES

External audiences cover a diverse spectrum, but typically include program beneficiaries (actual and potential), decision makers at all political levels, academia, the media, and civil society. Public communication should be a programme priority and aimed at regularly informing citizens as to:

- their rights to social protection (and related responsibilities): including information on the range of services available, relevant Service Standards (i.e. what to expect from each programme and from the implementing agency, see ■ MODULE M&E) and range of channels to submit complaints and appeals (see also Section 5)
- the practicalities of receiving social protection: this includes in-depth and practical information on:
  - eligibility criteria for all social grants
  - where/how to apply for transfers (e.g. what documentation needed, who to contact, etc)
  - what the application/registration process consists of (timing, etc)

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<sup>33</sup> This section draws on the World Bank How to Notes on ‘Outreach’ and ‘Communications’ and on Oxford Policy Management work carried out in Moldova (not published).

- where/how beneficiaries can receive their payments and details of payment amounts, frequency, etc
- where/how to submit complaints and appeals, appeals and feedback (including addressing any concerns people may have)<sup>34</sup>
- circumstances in which benefits may be suspended, restored or lapsed
- where/how to obtain further information
- The **reach and impacts of social protection programmes**: documenting and sharing programme progress (number of recipients, areas covered, etc) and impacts – informing public opinion. Kenya’s Single Registry website is a great example of such an effort.

To the extent that financial resources allow, the administrative organization should **make use of all appropriate mass and tailored communication strategies and all relevant languages**. This would include use of: television, radio, a tailored website, toll-free call centers, posters and leaflets, social media, ad-hoc communication events within programme locations, letters to households, information on pay slips or utility bills, relevant manuals, etc (see for example Box 22 below).

**Regular updates** to the public on the functioning and activities of the organization should also be considered, if feasible. This is essential in the case of legislative and regulatory changes and any delays to the payment. Messages should also be **updated to react to misinformation or misinterpretations**. In many countries, information is spread mouth-to-mouth and information that trickles down gets misrepresented over time.

## 8.2 INTERNAL AUDIENCES

Especially in countries with a large cadre of programme staff working at local level, it is essential to focus communication efforts on **ensuring staff are motivated, well informed and giving accurate information to citizens**. Specialized strategies to ensure this include: regular internal newsletters, ongoing training, seminars, conferences and selective dissemination of meeting notes.

## 8.3 OVERARCHING PRINCIPLES

The **overarching principles** to be applied in these communication efforts should be:

- **Budgeting** for communications from the outset (see Box 20 on Brazil’s experience)
- Developing a **targeted communications strategy by audience**, focusing on the different information needs of programme beneficiaries vs. non-beneficiaries, literate vs. illiterate, village officials vs. normal citizens, urban vs. rural, men vs. women, etc. Special efforts will have to be made for minority groups (ethnic or religious minorities) and remote locations.
- Providing all materials in an **understandable format and language**. Consider special approaches for low literacy rates and **avoid stigmatising imagery and words**. For face to face communications, translation services and signlanguage specialists may be required in certain contexts.
- Adopting a **range of approaches to spreading information** (see options listed above), noting that each communication channel is appropriate to a different population segment. For example, poor or remote households may not have televisions or radios. Moreover, often marginalised households only trust ‘local’ sources, so ensuring community-level information is important: training local leaders; leaflets in strategic places, such as places of cult, schools, hospitals, post offices, markets, waiting rooms, etc; face-to-face, informal meetings in local communities

<sup>34</sup> For example it should be specified that there is no financial charge for making a complaint; that complaints and appeals are welcome because they help improve project policies, systems, and service delivery; and that complaints and appeals will be treated confidentially, and complainants will not be punished for complaining.



## PROGRAMME OUTREACH AND COMMUNICATIONS

- Ensuring all **communicating are an on-going and iterative effort**, rather than a one-time launch and updating / adjusting messages over time.
- Where possible, creating a **'brand name'** and a unique identity for the program. Recognizable slogans and logos have the capacity to capture the attention of target audiences

### Box 22: Public Service Announcements

Public service announcements can be useful for reaching a wide audience. They are usually communicated through short video or audio clips that can be played by radios and TV stations. They can be used raise awareness of social protection programmes or for changing the population's attitudes or behaviour around societal issues. As they can be done very simply with one person reading or performing a message, they are cost-effective and easy to understand. Examples of public service announcements highlighting the importance of social protection can be found here. In Ghana, UN helped finance promotional videos on the LEAP Programme

Source: Authors

### Box 23: Case study: Communication and community outreach efforts of the Bolsa Familia programme in Brazil

Bolsa Familia's communication efforts have evolved over time and encompass a wide range of complementary activities aimed at enhancing 'social control' (scrutiny of government activities), 'social participation' (dialogue between civil society and government) and 'access to information'. We discuss the main channels through which this is achieved below, stressing that programme communications only received a specific budget in 2012:

- Promotion on the main website of the Ministry of Social Development and through local radio campaigns, pamphlets and posters, which are circulated in poor neighborhoods and public offices (to reach extremely disadvantaged groups, the programme provides information materials in local dialects and appropriate graphic design to address different target groups)
- Face-to-face promotion through social workers and professionals from the Municipal Secretariats of
- Social Assistance and the country's social assistance centers
- Payment calendars are public and advertised through posters and radio campaigns
- The names of all beneficiaries and values of the benefits received are divulged on the Federal Transparency Website (<http://www.portaltransparencia.gov.br/>) Weekly newsletter Bolsa Família Informa, sent to all local workers as of 2005
- Payment receipts used to communicate with families as of 2007
- Twitter and Facebook profiles actives as of 2013
- National Forum of Users (Beneficiaries) of social programs activated as of 2015
- Bolsa Família Application for smartphones distributed in 2015 (1.38 million downloads in first 8 months)
- Digital TV converters with information on the programme now being distributed
- he programme's Call Centre deals with an extensive amount of calls focused on acquiring information (48 million calls and 740,000 e-mails from 2003 to 2015)
- Letters to registered households (8 million letters in 2016)

Source: *Socialprotection.org Webinar on 'Access to and Dissemination of Information within the Bolsa Familia Programme' (recording); Bassett et al (2012)*



## 8.4 DEVELOPING A COMMUNICATIONS PLAN

The first step in effective communications planning is developing a **Needs Assessment** to identify current perceptions of the program, information gaps, and desired communications objectives. Based on the identified needs, programs can then design their own strategic **Communications Plan** that includes key messages, channels to reach target audiences, a communications time frame, and estimated costs.

Programs should use **ongoing monitoring** to gather stakeholder feedback to measure the impact of the communications strategy and improve this if necessary. This can include direct feedback from stakeholder meetings, media monitoring, and tools such as focus groups and opinion research to monitor public opinion.

As also discussed within MODULE MIS of this Training Package, frequently there is **insufficient investment in public communications**. This can have several negative consequences, the most important of which is the exclusion of eligible people from social protection schemes. We discuss this briefly in Box 24 below.

### *Box 24: How communications can affect programme take-up and fairness*

Clear communications are essential to ensuring fair results in terms of inclusion of all those who are eligible for both continuous on-demand registration (pull) or census survey (push) registration. Communication needs are different depending on the type of registration chosen. Experiences in several countries confirm this.

#### **On-demand (pull) systems**

In Moldova, a year after the launch of a new targeted benefit in 2008, analysis of Household Budget Survey data showed that 33% of households were not aware of the benefit. This was even higher among eligible (i.e. poorer) households, with 46% not aware. There were also misinterpretations around the eligibility rules for the new benefit: of eligible households, some 26% did not apply because they thought they were ineligible. A targeted communication strategy, informed by further Qualitative research and aimed at addressing this, significantly impacted programme take-up rates (Barca and Carraro, 2013).

In urban Mexico, a correlation was found between effective communications and participation in schemes (Coady and Parker 2005): altogether, 51% of eligible urban households did not register for the Progresa program, with around half not hearing about the program and another 28% not knowing where to register.

In South Africa, although the vast majority of people know that social transfers exist, some do not apply because they have misunderstood the eligibility criteria. For example, only 4% of eligible white children access the Child Support Grant, largely as a result of misunderstandings about their eligibility, believing it is only for black children; and, 4.6% of all eligible non-recipients that did not apply believed that the scheme was only for mothers rather than caregivers (UNICEF and SASSA 2014).

#### **Census Survey (push) systems**

For census Registrations, communications are important as people need to know when they should be at home to receive the enumerators. For example, when Pakistan's Benazir Income Support Programme tested its proxy means test scorecard, its communications were not effective, resulting in some people not being at home when visited by enumerators (GHK 2009).

Source: Authors

<sup>38</sup> The main source for this Case Study is Barca and Chirchir (2016).

## 8.5 IMPLICATIONS FOR SUB-SAHARAN AFRICA

As within other sections, table 12 below maps some key considerations in terms of the overarching context in Sub-Saharan Africa (recognizing large variations across countries) against the design and implementation implications for the design of outreach and communications strategies.

*Table 12: How context affects the design and implementation of outreach and communication systems in SSA*

	CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR ADMINISTRATIVE SYSTEMS
Poverty profile	<p>Widespread poverty levels, high poverty rates and density</p> <p>High poverty gaps</p> <p>Small differences between the lowest income/consumption deciles</p> <p>Rural poverty<sup>35</sup> (extreme poverty disproportionately concentrated in rural areas)</p>	<p>Need to proof communication systems against elite capture and stigma</p> <p>Depending on the approach to determining eligibility, great care is needed to communicate subtleties of selection criteria (high risk of social tension)</p> <p>Standard mass-communication channels (e.g. TV) will not be effective in poor rural areas.</p> <p>Very important to diversify sources.</p>
Vulnerability profile	<p>High vulnerability of households to disease (especially in the context of diffused HIV), seasonal variations and emergencies – including conflict</p> <p>Skip-generation households</p> <p>Policy focus on labour constrained household: disabled, elderly, chronically ill, etc.</p> <p>Pastoralist and nomadic households</p>	<p>Need to adopt an ongoing/iterative approach to programme communications, one-off is not sufficient</p> <p>Catering strategies to the specific needs of disabled/elderly (blind, deaf, etc) and labour constrained households (e.g. low mobility, etc.)</p> <p>Ensuring linkages to complementary policies to the extent possible (importance of case management)</p>
Social and cultural aspects	<p>Tight-knit communities with strong preexisting structures and hierarchies</p> <p>High rates of illiteracy and marginalization amongst the poorest and most vulnerable</p> <p>Gender and religious norms not always progressive</p> <p>Tribal, ethnic and linguistic divides</p>	<p>Involving communities in outreach activities to the extent possible (informal channels), while developing processes to avoid elite capture</p> <p>Diversifying outreach strategies to reach different population segments (e.g. different languages, dialects, etc), including catering to gender-specific needs</p> <p>Acknowledging widespread illiteracy and catering to that</p>
Infrastructure and technology	<p>Increasing use of mobile phones</p> <p>Remoteness of many programme locations (rural, difficult accessibility)</p> <p>Power failures and network unreliability</p>	<p>Developing systems which are easily accessible for households in remote locations</p> <p>Scoping possible use of leapfrog technology, including feasibility, cost-effectiveness and quality</p> <p>Planning for technology failure</p>

Source: Authors

<sup>35</sup> Rural people in most developing countries, but especially in sub-Saharan Africa, rely on agriculture for an important share of their incomes (FAO, 2015).

**Low budgets** allocated to Social Protection in many countries mean that programme communications – which are often not considered core to implementation – are vastly under-financed and sometimes not even allocated a budget line (as was the case in Brazil for many years). It is essential for programme managers to argue the fundamental value of high-quality communication in terms of ensuring access and guaranteeing equity and accountability, so as to ensure sufficient budget is allocated from the outset.

Especially in countries facing **capacity** constraints and with a large cadre of programme staff working at local level, communication efforts should also be focused on **ensuring staff are motivated, well informed and giving accurate information to citizens.**

### 8.6 TAKE-AWAY LESSONS

- Public communication should be a programme priority and aimed at regularly informing citizens as to: their rights to social protection (and related responsibilities); the practicalities of receiving social protection benefits; the reach and impact of existing programmes.
- Internal audiences (e.g. programme staff at local level) will also need outreach activities including newsletters, seminars, etc.
- Overarching principles to be applied in this communications effort include:
  - Developing a targeted communications strategy by audience, with focus on inclusion of illiterate, marginalised, etc.
  - Providing all materials in an understandable format and language, while avoiding stigmatising imagery and words.
  - Adopting a range of approaches to spreading information
- Ensuring all communicating are an on-going and iterative effort
- The quality of communications affects the functioning of programme processes, most notably targeting, benefit take-up and complaints and appeals – yet are often under-funded
- ‘Informational Sessions’ – for example on parenting practices, hygiene, nutrition and the importance of schooling – can be used as a form of social-communication to complement the role of the programme itself in achieving its desired impacts.

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## CONCLUSIONS

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Administration is the backbone of a comprehensive social protection system. It ensures the provision of social protection services in a way that is timely, efficient and effective. The ultimate measure to judge the adequacy and quality of administrative systems should be whether they respond to the needs of citizens and beneficiaries, ensuring that poor, vulnerable, illiterate and marginalised households are effectively included and catered for. A further set of important lessons were discussed within this module:

- The design of administration systems should be context specific. Technical design of each of the administrative system 'building blocks' is only one part of administrative reform processes: what really matters is ongoing tailoring to the country's evolving context (institutional, organizational, incentives, capacity, resources, etc) and needs. Countries have achieved this successfully by involving all levels of administration in the assessment of gaps/needs and in the design process, including a focus on how different parts contribute to the overarching mission.
- Capacity and lack of resources can be important barriers to designing and implementing high-quality administrative systems for social protection. Countries striving in this direction need to ensure the feasibility of each system encompasses a focus on the capacity to implement (e.g. human resources) and to deliver (e.g. costing and financial sustainability).
- Ultimately, best practice is not always to develop complex 'state-of-the-art' systems (e.g. copying best practice from elsewhere), but to ensure simplicity and reliability in the context of limited capacity and resources.
- The administration of Social Protection programmes should be viewed with a long-term perspective, acknowledging that adopting a 'big bang' approach could strain capacity and lead to sub-optimal design choices. It is therefore important to ensure that systems are flexible to scale-up and developed in a modular fashion – increasing scope and functionalities over time and slowly learning from and building on existing practice. For example, it is rare for countries to develop a social protection programme that encompasses a strong focus on Case Management and communications from the outset, as these are functions that require high capacity and additional funding. Similarly, integration across the Social Protection sector and beyond is a policy priority within mature systems.
- While there is much hype around the efficiency-gains of technology intensive administrative solutions (e.g. e-payments, use of MISs, etc), these need careful consideration in terms of their cost-effectiveness, and feasibility. This Module discusses a wide variety of considerations that need assessing for each sub-component, including quality criteria and principles to measure different options against.



- Certain processes and innovations may be easier to deliver via **partnership with non-state stakeholders** (e.g. external payment service providers) or using **volunteer community structures** (e.g. committees for channelling grievances), but both these options come with risks, which need mitigation and explicit addressing from the design stage. For example, community participation is essential to ensure sustainability and success in administration, but too much reliance on traditional and voluntary structures could result in political bias and subquality delivery.
- Ultimately, **the long term vision should be to provide statutory services embedded in public administration**, so to ensure rights-based access to social protection and full accountability.



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# CURRICULUM OVERVIEW

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The TRANSFORM Learning Package is organized in a modular structure, and reflects the key building blocks of a holistic & interdependent social protection system.

The TRANSFORM modules that are currently available are listed below. Other modules are under development and will be added to the curriculum.

<b>LEG</b>	<b>Legal Frameworks</b>
<b>S&amp;I</b>	<b>Selection &amp; Identification</b>
<b>ADM</b>	<b>Administration and Delivery Systems</b>
<b>COO</b>	<b>Coordination</b>
<b>GOV</b>	<b>Governance, Institutions &amp; Organizational Structure</b>
<b>MIS</b>	<b>Management Information Systems &amp; Approaches to Data Integration</b>
<b>FIN</b>	<b>Financing &amp; Financial Management</b>
<b>M&amp;E</b>	<b>Monitoring &amp; Evaluation</b>

All TRANSFORM materials are available at:  
<http://socialprotection.org/institutions/transform>



## WHAT IS TRANSFORM?

TRANSFORM is an innovative learning package on the administration of national social protection floors in Africa. The prime objective of TRANSFORM is to build critical thinking and capacities of policy makers and practitioners at national and decentralized levels to improve the design, effectiveness and efficiency of social protection systems. TRANSFORM aims not only at imparting state-of-the-art knowledge that is appropriate for the challenges faced by countries in the region, but also to encourage learners to take leadership on the change and transformation of nationally defined social protection systems.

## WHY TRANSFORM?

Many training curricula exist in the field of social protection and thus fundamental ideas, concepts, approaches and techniques are accessible. And yet, institutions and individuals struggle with the complexity of developing a broad, encompassing social protection system.

This complexity requires a transformational approach to teaching and knowledge sharing. It is far from enough to impart knowledge, to fill heads. It requires learners to grapple with the features of complexity, to stimulate creativity, to appreciate diversity and uniqueness, to be involved as a key element of ownership –elements which are at least as important as the factual knowledge itself. This learning package aims at just that: TRANSFORM!

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Contact the TRANSFORM initiative at: [transform\\_socialprotection@ilo.org](mailto:transform_socialprotection@ilo.org)  
or visit <http://socialprotection.org/institutions/transform>

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