BUILDING
SOCIAL
PROTECTION
FLOORS IN
AFRICA

TRANSFORM

ADMINISTRATION

CONTENTS

GLOSSARY

Categorical benefit schemes, cover all residents belonging to a certain category (e.g. people with disability, older adults aged above a defined age threshold), are also often referred to as "universal" categorical benefits schemes.

Conditional cash transfer: a special form of social assistance scheme which provides cash to families subject to the condition that they fulfil specific behavioural requirements. These conditions oblige individuals to satisfy some action associated with human development goals. This may include that parents must ensure their children attend school regularly or that they utilize basic preventative nutrition and health care services, such as vaccination programmes or maternal and post-natal check-ups.

Human rights-based approach to social security identifies rights holders and their entitlements and corresponding duty bearers and their obligations, and works towards strengthening the capacities of rights holders to make their claims and of duty bearers to meet their obligations.

Income security for children: social protection measures, including social insurance, social assistance, cash and in-kind transfers, among others, that ensure access to nutrition, education, care, and other necessary goods and services for children for their well- being and development.

Income security for older adults: social protection measures, including social insurance, social assistance, cash and in-kind transfers, among others, that enable older adults to maintain a basic quality of life after the retirement age.

Income security for working age: social protection measures, including social insurance, social assistance, cash and in-kind transfers, among others, that enable all people in active age groups and their dependents to maintain a basic quality of life if they are unable to earn sufficient income, especially due to sickness, injury, unemployment, maternity, disability, death of the breadwinner, and to increase their employability.

Legal framework: Encompasses all national laws and other decrees or secondary legislations and regulations.

National social protection laws. They refer here to either framework laws encompassing social insurance, social assistance and social services, or specific national social assistance laws. In line with international standards and principles, certain main parameters of social security schemes should be in the law and not in a decree or other secondary legislation.

Progressive realization: In terms of the right to social security, means that States parties have an obligation to take appropriate measures to the maximum of their available resources towards the full realization of the right to social security.

Social assistance: the provision of social security benefits financed from the general revenue of the government rath than by individual contributions, with benefits adjusted to the person's needs. Many social assistance programmes are targeted at those individuals and households living under a defined threshold of income or assets. Social assistance programmes can focus on a specific risk (for example, disability or on particularly vulnerable groups (for example, poor older adults).

Social insurance: the provision of social security benefits financed by contributions, which are normally shared between employers and workers with, perhaps, government participation in the form of a supplementary contribution or other subsidy from the general revenue.

Social security/social protection: the protection which society provides for its members, through a series of public measures, against the economic and social distress that otherwise will be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age, and death, and also including the provision of medical care and provision of subsidies for families and children.

Universal benefit schemes are **non-contributory** transfer schemes, which **cover all residents,** and provide benefits for all, whether working or not and irrespective of income. Often the only condition attached to the receipt of the benefit is that the person must be a long-term resident or a citizen of the country.

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

INTRODUCTION AND SETTING THE SCENE

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 recipients. Administration of non-contributory social protection involves processes and the capacity to reach out and identify recipients, to organize, calculate and pay social protection benefits, and to monitor and evaluate the performance of these processes guided by overarching principles.[1] In the context of a rights-based approach, the process also includes providing impartial, transparent, effective, simple, rapid, accessible, and inexpensive complaint and appeals mechanisms. At every step along this delivery chain, the administration needs to reflect on designing the processes to ensure the inclusion of girls/women, people with disability, and other vulnerable groups, depending on the country context, and how they overcome the barriers to access that they face. 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 administrative institutions is to deliver social assistance benefits to eligible recipients. This process entails identifying and registering potential recipients, assessing their needs and conditions (assessing eligibility), and making an enrolment decision that determines the benefits or service strategy to be adopted. Once this decision is made, payments, goods, or services can be disbursed to recipients.

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 recipients. In some cases, this may include the management of programme exit/graduation and enforcement of conditionalities. In the case of Employment Guarantee Schemes, programme administration also involves managing the work to be performed. It should be noted that these systems are not less important than the core ones as they simply require a 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 while ensuring adequate capacity building;
- supporting Management Information Systems (see also MODULE MIS);
- Financial Management Systems;
- and further systems to ensure accountability

Figure 1: Administrative processes and underlying support systems

| Monitoring & Evaluation and other management support functions |

| Identification and registration | Eligibility determination | Enrollment | Payments | Exit and Graduation |

| Recipient and Case Management |

| Complaints and appeals |

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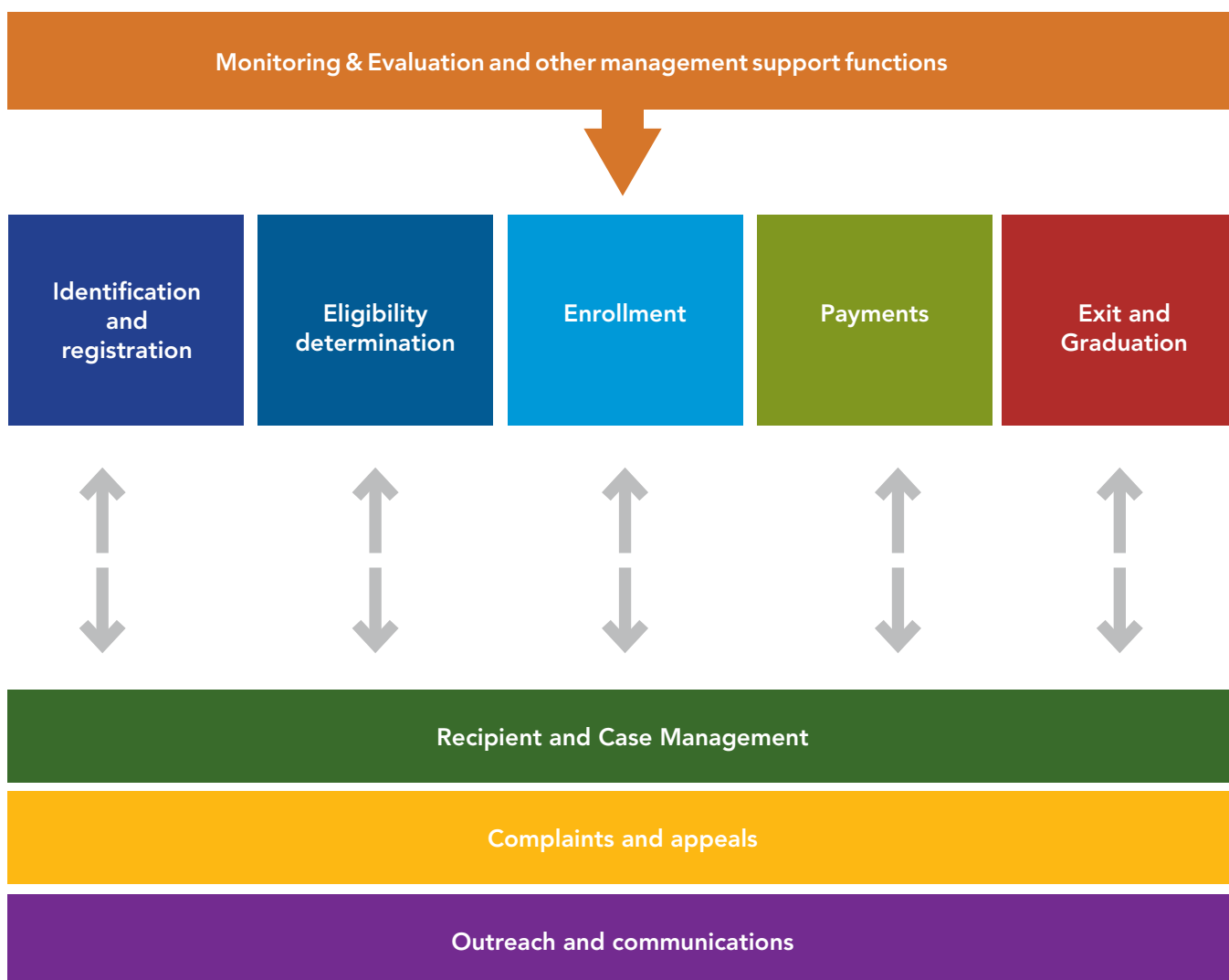
Source: Adapted from Lindert et al (2016) and Barrett and Kidd (2015)

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 that 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 for example different functions may be delivered by different organizations or levels of government) to appreciating interlinkages across functions and departments, taking overall programme performance as a joint responsibility. Using the joint and integrated approach, programmes can effectively mitigate drivers of poverty and exclusion and also facilitate transformational effects among women, girls, people with disability, and other marginalized groups. 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).

- In some countries across Sub-Saharan Africa, this evolution is reflected in the choice to test administrative solutions with small pilot programmes. For example, this was the case in Kenya, Zambia, and Malawi. In these cases, it is important to note that some of the solutions that apply to a pilot may need to be rethought 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, the flagship social protection programmes have been run at full-scale (e.g. national level) from the onset (e.g. Zanzibar, Mozambique, Lesotho, Namibia, Senegal). In these cases, administrative functions and systems were 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:** This is the assessment of existing capacity and practices to define key gaps or needs and understand the feasibility of different implementation options. This could be done through:

  - **Capacity Assessment:** This involves assessing gaps and opportunities of the three core aspects of capacity to deliver at the institutional, organisational, and individual levels. The assessment should cover human resources, administrative systems (e.g. MIS), technological capability, and institutional and organizational frameworks.

  - **Needs Assessment:** This involves systematically determining and prioritising needs grounded in local analysis (e.g. data analysis, interviews, questionnaires, focus groups, etc), with specific attention (preferably through gender and disability assessments) paid to marginalized groups including women and girls, people with disability, minority groups, and others, through disaggregated data. It also involves paying attention to socio-cultural norms, and economic, financial, political, and legal obstacles which hinder these groups from accessing information and benefits, and fully realizing their rights. In this process, girls/women, people with disability, and other marginalized groups and their representative organizations should not be passive objects whose needs are being assessed, rather they need to be invited to actively participate in the process and become agents of change.

  - **Feasibility Study:** This involves assessing the practical feasibility of suggested implementation options in terms of institutional and organizational frameworks, 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 and plan. Setting the vision and how it supports the national development plan or poverty reduction strategy, ideally receiving legal approval and backing. The strategy should include specific considerations for sustainably reducing poverty and vulnerability amongst marginalised groups such as people with disability, women, and girls by targeting key drivers amongst these groups (e.g. gender norms, discrimination, non-inclusive and inaccessible environments) (see also ▰MODULE LEG and ▰MODULE COO)

  - Developing a timetable and costed and implementation plan to be used as an accountability tool

  - 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 procedures. All communication materials should be available in alternative and accessible communication formats (e.g. audio, Braille, simplified text).

  - Ensuring staff are sufficiently trained and aware of forthcoming changes such as the motivation behind inclusive design elements (e.g. such as those to promote inclusion of women and girls or people with disability) to ensure fidelity of implementation at all levels (national, regional, municipal, district, and village) for greater potential to realize sustained impacts on poverty reduction and other transformational effects.

  - Ensure the meaningful involvement and representation of key social protection target groups such as people with disability and Organisations of Persons with Disabilities, women's groups, etc.

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. Yet few countries invest sufficient resources in this. Best practice dictates the need for:

- A thorough description of the processes and forms, manuals, and 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 actions ideally related to the agreed Service Standards – (see Section 2 in 📚 MODULE M&E)

- Clear, simple language and an easily searchable format

- Clear instructions not only on the "what" (roles and responsibilities) but also the "how" that lay down key principles for staff behaviour to ensure they treat recipients and colleagues with respect and avoid stigma or discrimination.

- Continuous update and re-circulation, any time core processes or 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 or contractors who are required to know 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: This entails testing, revising and implementing the new system, ensuring ongoing monitoring feeds into continuous improvement and also ensuring wider accountability systems are in place. This process should include assessments and amendments of the system to promote better access for specific groups including women and people with disability. (see 📚MODULE M&E)

Moreover, inclusive programming requires that a gender and disability lens is carefully acknowledged and integrated into each of the key steps of the programme's administrative system.

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

Taking stock of existing capacity and practice	Defining gaps/needs and assessing feasibility of different delivery options	Setting up task force that can drive the effort and coordinate with all relevant actors
Developing standard practices and Service Standards for new system	Defining and formalizing key roles and responsibilities	Finalising supporting materials (Forms, Manuals, etc)
Conducting training of staff and extensive communications	Start running new system (test, revise, implement) Monitoring and accountability system to	Monitoring and accountability system to improve delivery

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 was 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, adopted a rights-based approach and proactively confronted risks in the long-term, and lower-income and more fragile countries where the focus to date has been reacting to crises ex-post.[2] In many countries, the ministries in charge of social protection "have been weak, both politically and technically", and these problems are reflected in "budget allocations: spending on social protection has typically been about 0.1 per cent of gross domestic product (GDP)" while the "number is approximately 5.7 per cent of GDP for North Africa and the Middle East" (Charity and Moore, 2012).

This picture is now changing, with an increasing number of countries expanding the scope and integration of their Social Protection system. Thus a series of important lessons can be drawn concerning the design and implementation of administrative systems for social protection in the region, such as:

- 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). Budgeting for social protection must also be gender-responsive and UNCRPD compliant (see MODULE FIN).

---

2   Niño-Zarazúa and others (2010), also distinguish between what they call the "Southern Africa model" and the "Middle Africa model."

- 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 required workforce; and to also ensure cross-sectoral collaboration to achieve interrelated aims, including multidimensional vulnerability among marginalized groups such as women and girls, people with a disability, and others.

- Ensuring sound and ongoing investments in capacity building and workforce development including recruitment, realignment, training (including gender and disability responsiveness), induction, peer mentorship, career progression opportunities, etc. Groups targeted by social protection (e.g. people with disability, and women) should be included as part of the workforce that designs and implements social protection programmes.

- Providing the workforce with the tools and resources required to carry out their jobs to the best of their ability, particularly in under-resourced rural settings, gender-sensitive facilities, etc. Some of these tools include vehicles and fuel, offices, computers, printers, copiers, phones or phone cards, and accommodations for people with disabilities such as step-free access to buildings, information in accessible formats like audio, large print, Braille, etc., and breastfeeding or other accommodations.

- Ensuring the administration of non-contributory assistance (e.g. cash transfers) does not negatively impact staff's ability and time to carry out other social welfare and social development functions. This is of particular concern at the sub-national level, where frontline workers often take much of the burden of day-to-day administration. It is crucial to ensure an adequate number of people with the right skill set are enlisted as staff.

- Developing a performance appraisal system that is linked to clear Service Standards (translated into realistic job descriptions with clear expectations and timeframe) that is fairly monitored and also rewarding high performance and learning from negative performance (no blame culture).

- Exploring the potential of capitalizing on existing government structures, community resources, and networks of NGOs, women's organisations, Organisations of Persons with Disabilities (OPDs) and organisations that represent other marginalized groups while managing the risks it encompasses. For example, community participation can be vital in ensuring 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, sub-quality delivery, and reinforcement of socio-cultural norms which drive poverty and exclusion of some groups (e.g. women and girls, people with disability, etc.). 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. Diversity and inclusiveness in this workforce should be demonstrated by the inclusion of female staff members, people with disability, and the representatives of vulnerable groups.

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

2

REGISTRATION, ELIGIBILITY DETERMINATION AND ENROLLMENT

2.1   REGISTRATION AND ELIGIBILITY DETERMINATION

UA critical issue faced by all countries developing systems of social protection is how to register and select recipients. 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 ▇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 recipients (means tested, categorical, 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 registering recipients may face several challenges in terms of ensuring access, which vary depending on the approach adopted and the specific constraints faced by potential recipients. 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 although recent approaches include the use of online applications or mobile phone apps; census-survey registration.
  - 'Push' entails a labour intensive approach in 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). It involves the integration of data from existing databases, including a country's Civil Registry, Tax Registry, Land Registry, Disability Registry, Education and Health MIS.

- Whichever process is adopted for registration, a key challenge faced by many countries in this labour intensive process (either periodic or ongoing) is a lack of investment in administration including staffing. There is also a large risk of excluding the poorest and most vulnerable households, as they are the ones who face the greatest barriers to access such as physical barriers, financial barriers, illiteracy, stigma, to name a few.

Box 2: continued

- For women and girls these constraints are tied to gender-specific barriers, discriminatory social norms and practices such as the lack of autonomy to visit public spaces, time poverty due to care burdens, limited agency and confidence to engage with public authorities. Similarly, people with disability may face barriers to registration. For example, application offices may be difficult to reach and may have poor physical or communication accessibility (e.g. buildings may not be step-free, lack of alternative formats of communication such as sign language), information about programmes may not be in accessible formats such as screen reader compatible websites, audio versions, simplified text, and people with disability may face stigma and discrimination during the registration process. Staff in charge of registration may also lack training how to provide accommodations for people with disabilities. These gender and disability specific barriers need to be properly addressed through design and delivery or registration mechanisms. These barriers also need to be monitored to avoid exlcusion and unintended effects on these groups.

- Registration and eligibility processes require documenting and authenticating[3] a potential recipient's identity. Yet under-documentation is pervasive in the developing world, particularly among women, girls, people with disability and other marginalised groups, which is caused by absent, patchy, or gender blind civil registration systems. Strategies to address this vary across countries some of which include accepting alternative identification or providing support to recipients in obtaining IDs and translating forms and information into local languages.

Source: MODULE S&I

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

- 'Targeting' is not the most appropriate term. Selecting recipients has at least four stages:
  - Determining the population to prioritize e.g. the poor, elderly, OVC, etc.
  - Deciding the coverage of the population within that category (often based on finances available and policy priorities)
  - Designing a selection mechanism that identifies the right people (this is usually more complex when it's income-based)
  - Implementing the selected approach which includes adequate registration and grievance procedures

- Life-cycle approaches to determining priority population are more effective at tackling the causes of poverty and insecurity including gender and disability-specific vulnerabilities. Similarly, higher coverage of those living in the greatest poverty can be achieved by expanding the coverage of schemes (e.g. universal schemes) as well as ensuring that specific design measures are used to tackle specific needs that particular groups may have.

- Some of the 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
  - Households undergo continuous shocks and changes to their income that could be related to covariate factors and/or lifecycle vulnerabilities
  - Poverty assessments also rarely take into account different exposures and experiences of poverty amongst household members due to social exclusion and other discriminatory factors. This is particularly the case for benefits targeted at the household rather than at individuals. For example, individuals with disability require more income to meet basic needs and disability-related extra costs.

---

3   Providing identification responds to the question "who are you?" Providing authentication responds to the question "are you who you claim to be?"

Box 3: Continued

- The main challenges of selecting recipients based on disability include restrictive or unclear definitions of disability, complex and costly medical assessments, and inaccessible application procedures. Barriers include attitudinal, informational, physical, and design barriers.

- Identifying the "poor" therefore requires much more complex methodologies as well as higher administrative capacity and resources than categorical or universal schemes. Key methodologies include: means testing, proxy means testing, community based targeting, self-targeting, and affluence testing.

Source: MODULE S&I

2.2   ENROLMENT AND DETERMINATION OF BENEFITS OR SERVICE STRATEGY

The enrolment process formalises the selection of eligible recipients. 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 or services strategy e.g., amount and nature of benefits each household should receive based on their status.

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

a) **Non-recipients are informed of the decision** including reasons – explained to the best extent possible – and their rights to appeal. This can be done by letter, by SMS/phone, or in person, or ideally, any form that guarantees written proof of the process outcome and also considers communication channels that work for the target population, including people with disability (e.g. using accessible communication techniques such as audio, Braille, large text, screen reader compatible websites for people with profound vision impairments, pictures or sign language for people with profound hearing impairments).

b) **Recipients are informed of their entitlement, rights, and responsibilities** concerning 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). However, when information is provided via SMS/phone, it is important to ensure that this information reaches women, people with disability, and vulnerable groups, as they may not have access to or control of mobile phones. Additional efforts such as in-person outreachs may be needed to ensure information reaches these groups.

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 5, etc.). In some cases, this will require additional data collection exercises.

Following this process, recipients receive a document to identify themselves and receive payments. Depending on the extent of computerization, this can be a programme identification card with the recipient's name and photo or an electronic smartcard with biometric data, including fingerprints, voice recordings, and a digital photo. At SASSA, for example, all recipients 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 recipients. 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 fingerprints, iris, and facial recognition. However, the proliferation of biometric technology raises some questions regarding 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 which could potentially expose 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, manual labourers, or people with certain disability. In certain traditional settings women may lack authority to provide such personal information due to discriminatory norms of female seclusion. Importantly, the right to privacy of information is also embedded in the Universal Declaration of Human

Box 4: Continued

Rights (UDHR), the International Covenant on Civil and Political Rights, and the ILO Social Protection Floors Recommendation, 2012 (No. 202), which explicitly call 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 to carefully weigh the pros (solving the identification problem and potentially helping citizens to access a wider range of services, including bank accounts) and the 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 choose to adopt biometric identification, appropriate legal frameworks and their effective enforcement should be adhered to. Some of these include:

- Collect data only to the extent that it is necessary.

- Collect data with the knowledge and informed consent of the subject and ensure the data is 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. Adaptations may be needed to receive consent or assent from people with certain types of disabilities.

- Establish a mechanism to respond to any complaints or concerns the citizens may have about the use of their personal.

- 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 the Automatic Processing of Personal Data, United Nations Guidelines for the Regulation of Computerized Personal Data Files, and the OECD Guidelines on the Protection of Privacy and Transborder Flows of Personal Data. For example, such practice is common 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 recipient 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.

Source: MODULE S&I

2.3   UPDATING INFORMATION FOR ONGOING REGISTRATION

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

- Dynamic inclusion of newcomers such as migrants, newborns, newly eligible recipients, etc.

- Dynamic inclusion of individuals or households facing conditions such as pregnancy and transitory shocks which could be both co-variant (e.g. natural disaster) and idiosyncratic (e.g. crop failure, unemployment, sickness).

- Dynamic exclusion of those that have passed away, no longer qualify or have graduated out of the programme (see also Section 4 in this Module).

 Given the nature of poverty and vulnerability, any system that bases the identification and selection of recipients 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 reassessment of household conditions is a labour-intensive process, requiring notable investment in administration, including staffing. Reassessment can also lead to significant time and monetary costs for applicants. For example, recertification of disability status for disability-targeted programmes may involve recurrent trips to urban centres where specialists required for the assessment are based. Occasional recertifications may be needed depending on the underlying cause of a person's disability but should be limited in both scope (e.g. to people whose disability is unlikely to be permanent or may change in severity) and frequency to reduce demands on both applicants and staff.

International practices required to maintain up-to-date and quality registration of data include:

- Where feasible, run a case management system that supports ongoing registration based on an up-to-date assessment of household conditions (see further details in Section 6).

- Maintain focus on reaching households facing the greatest barriers to access. Barriers to access can be financial, legal, political, or they could be caused by poor physical and communication accessibility, or they could be related to sociocultural norms and discrimination. Some groups such as women, girls, and people with disability, may experience these barriers to a greater extent than others, hence, they should be targeted by explicit and ongoing outreach campaigns. For example, OPDs, NGOs, women's organisations, and organisations representing other marginalised groups can be critical partners in reaching marginalised groups and addressing barriers that prevent access (see also Section 8);

- Check and update key data every time a recipient makes contact (by phone or in person) with local offices for any reason. For example, this is done by SASSA in South Africa.

- Where feasible, adopt an on-demand data collection approach (e.g. through a network of local staff) to continuously update information on existing recipients and enter information about potential recipients (see ▀MODULE S&I for further details, pros and cons versus other approaches[4]), compared to a supply-driven approach based on the collection of data from time to time.

- Where feasible, integrate programme MIS and integrated Registries with other government databases e.g. Civil Registry to ensure continuous update of key information (e.g. instant update when someone dies or is born) – see ▀Module MIS for more details.

- Apply the same quality standards to reregistration as registration.

To conclude, when designing a reregistration 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 programme context. Capacity is likely to be an overarching constraint in a Sub-Saharan African context as the best practice described above requires a cadre of trained staff at the local level that can manage the process on an ongoing basis.

---

4 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.

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 (whilst recognizing large variations across countries) against the design and implementation implications for registration, eligibility determination, and enrolment.

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	• High poverty rates • High poverty gaps • Small differences between the lowest income/consumption deciles • Rural poverty5 (extreme poverty disproportionately concentrated in rural areas) • Presence of structural drivers of poverty including sociocultural norms, economic, financial, political, and legal obstacles that increase the likelihood of experiencing poverty and its perpetuation among some groups (eg women, girls, people with disability, ethnic minorities, and others) more than others	• High risks of exclusion errors • Difficult to draw a clear line between poor and non-poor. Higher risks that outcomes will not be accepted • Need to proof systems against elite capture, stigma and stereotyping that can be particularly harmful to certain groups (eg. people with disability, single mothers, second wives, widows, etc.). Training, communications, adequate complaint and appeal mechanism can reduce these risks • On-demand systems are preferable in instances where recipients' social barriers to access are low, programmes are widely known and capacity exists at the local level • Need to ensure the inclusion of marginalized groups by sensitizing programme staff and the use of the "push methods" such as direct outreach to households having people living with disabilities or households headed by women, children, or other marginalized groups

Table 1: Continued

	CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR ADMINISTRATIVE SYSTEMS
Vulnerability profile	• High vulnerability to diseases, care work burdens (especially in the context of diffused HIV), seasonal variations and emergencies including conflict • Skip-generation households • Policy focus on labour-constrained households: caregivers, people with disability, elderly, chronically ill, etc. However, the focus shifted more to a rights-based approach to social protection e.g. through ratification and domestication of the UNCRPD • Poor availability and quality of gender-sensitive and disability-inclusive services and structures e.g. accessible transport, facilities, buildings, social services, communication • Low levels of formal identification documents, especially among the poorest, most vulnerable, women, girls, and persons with disability in particular	• Developing a registration and enrolment system that is sufficiently flexible to respond to crisis and lifecycle changes such as pregnancy, disability, divorce, etc. • High cost and capacity required to update registration information fairly frequently to ensure targeting is up-to-date • Catering to the specific needs of people with disability, the elderly, and other labour-constrained households (e.g. low mobility, additional health-related costs, etc) during registration and enrolment: low distances, no costs, etc • Lack of formal identification needs addressing, weighing the pros and cons of different options including the use of biometrics, accepting alternative forms of identification or supporting recipients with obtaining IDs.
Social and cultural aspects	• Tight-knit communities with strong pre-existing structures and hierarchies • High rates of illiteracy and marginalization amongst the poorest and most vulnerable • Discriminatory gender, social, and religious practices prevail in certain contexts • Stigma and misconceptions about disability • Tribal, ethnic, and linguistic divides	• Ensuring communities have some role (ideally validation and support to communications and complaints/appeals) in developing processes to avoid elite capture; and ensure individuals who typically have less voice in the community (eg women and girls, people with disability, and others) are included in processes and decision-making (e.g. through gender quotas in community committees or other initiatives) • Diversifying outreach strategies to reach different population segments and ensuring gender and disability-specific needs, different ethnic and linguistic groups are catered to • Ensuring informed consent to share data

Table 1: Continued

	CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR ADMINISTRATIVE SYSTEMS
Infrastructure & Technology	• The remoteness of many programme locations as they are rural and difficult to access • Limited community infrastructure development and maintenance to facilitate internal mobility of girls, boys, elders, women, and persons with disability • Power failures and network unreliability • Other infrastructure gaps which increase women's and girls' time poverty and insecurity such as limited access to clean water sources, roads, clean and safe toilets, etc. Infrastructure is often not accessible to people with disability	• Ensuring registration and enrollment locations are easily accessible to remote households and that special measures are taken to facilitate reach among people with disability and poor women with time or mobility constraints • Ensuring technology used for registration and enrollment is appropriate to the context, considers challenges related to literacy, and is usable by people with disability (e.g. screen reader compatible websites, audio formats, simplified text formats) • Ensuring inclusive participation in investment planning at the decentralized level to assign funds for labour-intensive public works; efforts should be made to direct public works activities to improve infrastructure or services for disadvantaged members of the community, including women and girls, people with disability, and the elderly (e.g., through the creation of water sources, working fields of these community members who cannot otherwise work their own fields, or other activities). • Ensuring barriers related to domestic responsibilities and care burdens are mitigated to ensure women can register and enrol in programs; examples may include direct provision of childcare or vouchers for childcare, improving infrastructure to reduce women's unpaid work burden, etc.

Sources: Authors

Capacity considerations are important when designing the required system for registration, eligibility determination, and enrolment – as these can be the most staff-intensive administrative process. For disability-targeted programmes, assessments based on medical examinations will require medical personnel which may be in short supply in many settings. Marginalised groups, such as women and people with disability, should be involved during the design phase (e.g. through proactive recruitment amongst civil service staff, and consultations with representative groups).

The main constraints facing many countries across Sub-Saharan Africa are the lack of statutory care of frontline workers at the community level (e.g. social assistants) and the lack of sufficiently staffed and resource local social welfare offices. On-demand registration systems such as 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 high levels of training and the hiring of additional temporary staff. If in-house capacity is used, training remains a priority, while provisions need to be made not to over-burden staff as they often have several other social welfare responsibilities. Many countries in Sub-Saharan Africa rely on volunteer community-level staff to tackle this problem, however, this can be highly problematic.

---

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

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 recipients and non-recipients of the decision including their 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, and the management of transitory shocks.

- Gender-responsive and disability-inclusive features need to be mainstreamed in each step of the registration and enrolment process to ensure vulnerable groups are reached, enroled in schemes, and their rights protected.

3

PAYMENTS[6]

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 recipients. 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 programme and the recipients[7]. Irregular and unreliable payments decrease the positive impact of social transfers, while payment providers who do not work effectively expose the payment processes to fraud.[8] Dysfunctional payment systems undermine the entire SP programme as they damage the reputation of the government and ultimately, they get discontinued. To summarise, the way benefits are paid is important as this can:

a) mediate the impact of a programme (e.g. spending patterns, financial inclusion)

b) affect the cost and risks faced by a programme

c) places a burden on the recipients

This section specifically:

- Describes the main payment modality options (the combination of payment instrument, payment device, and payment point) available and provides 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 followed when developing and implementing a high-quality payment system.

As with all other administrative systems, the core steps required in designing and implementing a payment system are described in Section 1.3 of this Module. These include:

- 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, and processes (e.g. adapting programme MIS to a new process) and training staff

- ensuring the functions of the new system are clearly communicated

- testing, revising, and implementing the new system, ensuring ongoing monitoring feeds into continuous improvement

---

6   For the most up-to-date and systematic overview of the evidence on this topic see the What Matters in Social Protection Payments ISPA tool.
7   Grosh et al (2008), p. 156
8   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 has its pros and cons. Below in Figure 3, we describe (see ISPA Payments Tool for further details) and visualize how these combine to define a given 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 has its pros and cons. Below in Figure 3, we describe (see ISPA Payments Tool for further details) and visualize how these combine to define a given payment modality.

Figure 3: Options for payment modality
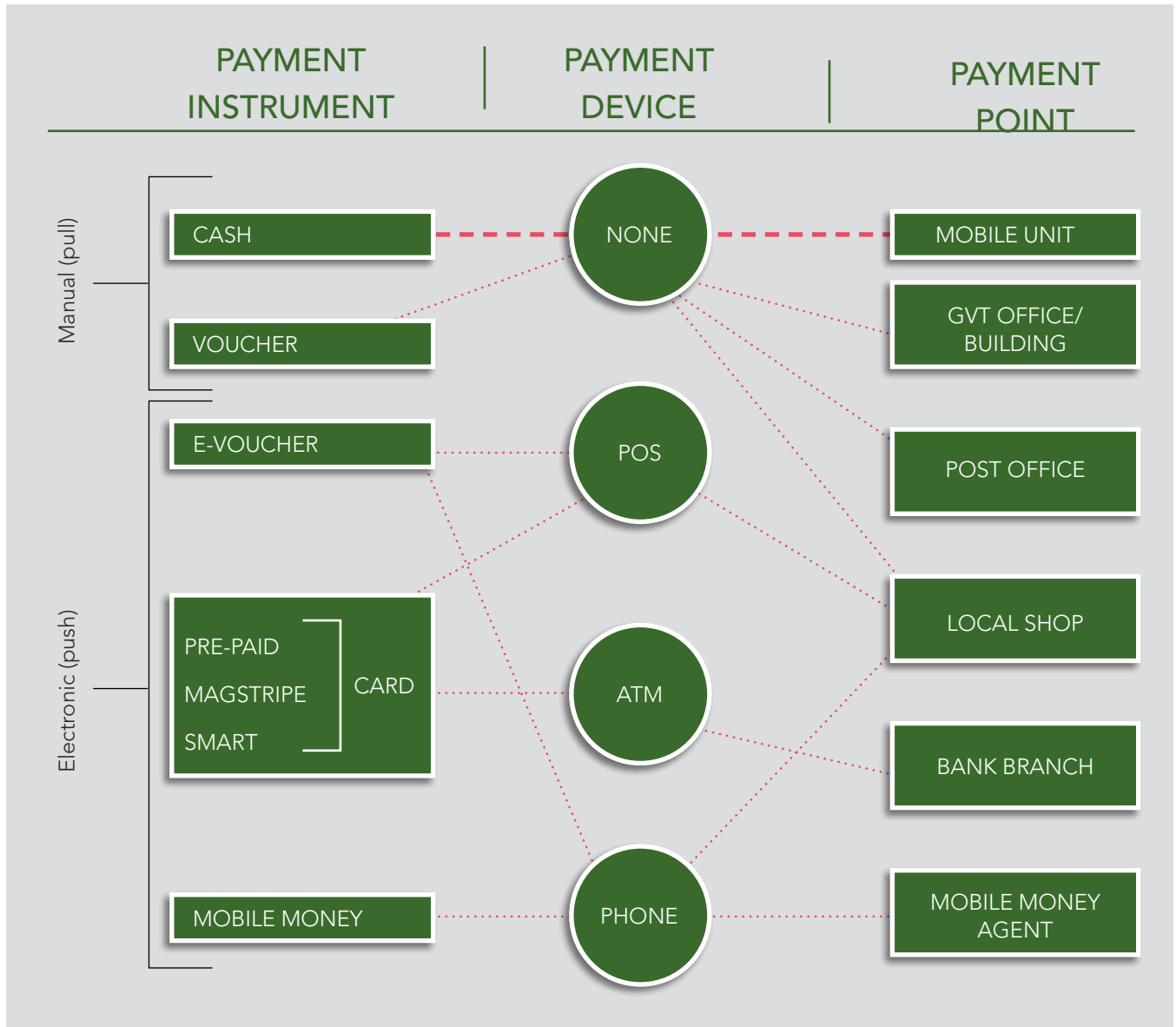
Source: Authors, based on ISPA 2016

3.1.1 Payment instruments and associated payment device

3.1.1.1 Non-electronic (manual) systems

- **Cash** – This refers to money in the form of physical notes and coins. The delivery of cash requires recipients to appear at a particular pay point at a particular time to receive their payments. This pay point could be set up ad-hoc or within an existing network (e.g. Post Office).

- **Voucher** – A paper-based form of payment that can be redeemed at a participating merchant in exchange for a specific amount 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 phones or Point Of Service (POS) devices as payment devices

- **Payment Cards** – There are various categories with differing functionalities (all using POS or ATM as payment devices):

  - **Pre-paid cards** are charged with a fixed amount at purchase and then 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. ADMINISTRATION OF NON-CONTRIBUTORY SOCIAL PROTECTION: DELIVERY SYSTEMS 19 PAYMENTS

  - **Smart cards** have either a microprocessor or memory embedded in them. They have greater functionality than magstripe cards but they are more expensive (up to five times more than magstripe cards[9]). 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, virtual account, or bank account is linked to a mobile number which would be the primary means of accessing the funds stored in the account. Typical banking-type transactions are provided via various mobile phone interfaces including SMS/text and smartphone applications (payment device).

- **No physical payment instrument** – Examples of this include the use of fingerprint at an electronic payment transaction device such as a POS or the use of a one-off code at an ATM in a cardless transaction.

---

9 Chip-reading POS terminals are also twice as expensive as terminals for magstripe cards.

3.1.2 Payment point or channel

The main payment instruments adopted internationally can be grouped based on their respective payment point or channel (which ultimately corresponds to the Payment Service Provider). Each has relative advantages and setbacks as summarized in Table 2 below.

Table 2: Different payment channels, their strengths and weaknesses

OPTION	POTENTIAL STRENGTHS	POTENTIAL WEAKNESSES
Direct distribution of cash through a mobile unit	• Easy and fast to set up(in-house) • Low cost required to set-up • Little to no technology is needed • Offers opportunities forprogramme engagement which is valuable to groups who may suffer social discrimination and limited involvement in public spaces • If delivered in local communities, it may help reduce mobility barriers (e.g. for people with disability)	• Staff intensive and costly • Fiduciary risks, leakages, security-related costs and concerns • Physical security risk (e.g. theft, violence) • Requires a viable system to verify recipients' identity • Potentially higher burdens on recipients in terms of distance, queueing, inflexibility, cost of transportation • May still not be accessible to some groups, including people with disability or others with limited mobility (e.g., women in some contexts) • Cumbersome reconciliation process
Post offices orother state corporations and offices	• Piggybacks on existingcountry-wide network • Capacity and experience in dealing with cash collectionand payments • Improved solvency as they receive government support • Allows more flexibility for • collecting the benefit	• Programme registry or MIS is a prerequisite • Coordination and capacity problems • Fiduciary risks, leakages, security-related costs and concerns • Needs viable systems to verify identity • Potentially higher burdens on recipients in terms of distance, queueing, cost of transportation, etc. • May not be accessible to some groups, including people with disability or others with limited mobility e.g., women in certain contexts

Table 2: Continued

OPTION	POTENTIAL STRENGTHS	POTENTIAL WEAKNESSES
Local merchants using pre-paid, debit or smartcards, or e-voucher[10]	• More flexible as cash can be collected where and when needed • Wide reach across the country • Potentially lower burden onrecipients (in terms of queues, etc.) • Potentially more secure • Efficient and effective as it reduces intermediaries, delays, and discretion • Cards could impact financial • inclusion and savings	• Programme registry or MIS is a prerequisite • High start-up costs and longer time to setup • Requires training and setting up of a network of merchants with POS devices • Could require ownership of a national ID and may have a stringent registration process • Less easy to access for illiterate recipients or recipients with profound visual impairments • Fraud through stealing of cards and pins • Requires a mobile network coverage • Could include fees incurred by recipients • Formal rules need to allow e-money issuance by banksand non-banks • Technology or shops might not be accessible to people with disability (e.g. they may face discrimination, encounter shops that are not step-free or far away, and there may be difficulties using pins for some people with visual or physical impairments)

10 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)

Table 2: Continued

OPTION	POTENTIAL STRENGTHS	POTENTIAL WEAKNESSES
Banks and ATMs	• Extensive financial experience andcompetence, plus regulatory control by Central Banks • Reliability and availability of funds • More flexible (cash can be collected where and when needed) • Potentially lower burden on recipients in terms of queues, etc. • More secure • Efficient and effective as it reduces intermediaries, delays, etc. • Cards could impact financial inclusion and savings, particularly when accompanied by complementary training • Could potentially improve women's and people with disability's access to and control over transfers, thereby enhancing their discretion over the use of benefits, if they are supported in opening their own bank accounts.	• Programme registry or MIS is a prerequisite • High start-up costs and a longer time to set up • Requires ownership of a national ID and may have a stringent registration process • Less easy to access for illiterate recipients • In certain contexts, individuals might have difficulty (eg. lack of authority) opening and using bank accounts • In some contexts, women and people with disability may be less likely to have bank accounts in their name • Fraud through stealing of card or pin • Requires mobile network coverage • Could include fees incurred by recipients • Withdrawing cash at banks and ATMs may not be accessible to some groups, including people with disability or others with limited mobility – this applies to women in certain contexts. For example, banks or ATMs may not be physically accessible as they may not be step-free, or the machines and counters are placed at an unreachable height, or the locations might be inconvenient, or they may not offer communication in alternative formats such as pin pads with Braille and audio options. In addition, some individuals such as the elderly or those with low literacy levels may have difficulties remembering their pin required for ATM withdrawals. • Formal rules need to allow e-money issuance by banksand non-banks • Requires sufficient ATMs and banking infrastructure • Lack of interest in serving low-income customers

Table 2: Continued

OPTION	POTENTIAL STRENGTHS	POTENTIAL WEAKNESSES
Cell-phone banking through mobile money agents	• Potentially lower burden on recipients in terms of queues, etc. • Efficient and effective as it reduces the need for intermediaries or delays • More secure • More flexible as cash can be collected where and when needed • Piggybacks on the existing network ofagents • Could potentially improve women's access to and control over transfers, thereby enhancing their autonomy over spending decisions • Mobile phones and SMS features can be used for programme messaging and sensitization	• Programme registry or MIS is a prerequisite • High start-up costs and a longer time to set up • Less easy to access for illiterate recipients and people with visual impairments • Requires ownership of a national ID and may have a stringent registration process • In some contexts, women and people with disability may be less likely to have bank accounts in their name or control over a cell phone to access benefits due to gender norms, discrimination of disability, and higher levels of poverty. Phones and banks may also lack accessibility features. • Only works where cell phone penetration or coverage is high and where cell phone banking is popular • Formal rules need to allow e-money issuance by banksand non-banks

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, in making the choice, one must take into account each modality's cost-effectiveness given the country-specific constraints which may be physical, financial or the lack of 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 such as e-vouchers, cards, and mobile money, these may not always be the best choice to deliver the desired results (see key quality criteria in Section 3.2 and see also below). Table 3 summarises the main advantages and challenges of e-transfers, suggesting some overarching best practices 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
• Reduced fraud and increased security • Reduced costs to the government in the medium to long term • Faster, more convenient and more flexible payments • Increased control and privacy for recipients • Reduced travel to pay points, which is particularly beneficial for people with a disability that affects mobility • Potential to deliver other financial services if they are linked to bank accounts or mobile wallets • Potential to empower women, girls, and people with disability, as e-transfers may increase their discretion over how the money is used	• E-transfers require an external provider which creates the risk of monopoly pricing or misuse of data • Require MIS, compliance with KYK standards, and adequate infrastructure (high set-up costs) • Subject to network downtime and service unreliability • Subject to the agent's or ATM's liquidity • Women and people with disability may have poorer access to needed technology e.g. phones • Technology must be accessible for people with disability, particularly people with visual impairments • Perceived as complex by recipients (e.g. use of PINs, saving) • Potential exclusion (ID, fingertips, etc.) • Less chances for face-to-face programme interactions such as addressing grievances and queries, complementary programmes such as behaviour change communication, training and coaching, access to social services including health and education, and productive economic opportunities)

RECOMMENDATIONS FOR SELECTING A PAYMENT MODALITY
• Be technology agnostic when assessing the pros and cons of different payment modalities • Choose based on the careful assessment of both cost and quality – see Section 3.2 • Make good use of any pre-existing delivery systems: e.g., making a choice based on the assessment of a country's financial infrastructure to verify the geographical coverage and efficiency of existing systems • Base the choice on a thorough understanding of the legal framework and the local infrastructure such as the availability of electricity, frequency of power failures, availability and reliability of telephone lines or cell phones as well as the costs of using them. • Consider the expected size, timing, duration, and objective of the programme. For example, is high start-up costs worth it for a longer-term or recurrent programme, would there be a need for higher negotiating power if it is long-term, would the objectives include financial inclusion, and would there be a need for mainstream accounts? • Select a modality that is flexible enough to respond to changing needs • Carefully contract and negotiate and also include alternative payment systems in case of failure or discontinuity from a provider • Up-front risk assessment and contingency planning • Institutionalize monitoring and preparation to adjust when deemed necessary • Offer a choice of different payment modalities to recipients as no single mechanism can serve all areas or respond to all needs • Carefully consider potentially exclusionary effects of the chosen payment modality and the possible remedies e.g. complementary programs to improve access to required technology and services (e.g. banking, phones) amongst women and people with disability.

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

Box 5: Case Study: The Namibian payment system

This vast and sparingly 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 officer and one payment officer, travel together in a vehicle that is equipped with an automatic teller machine for paying recipients. The 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 4 to 5 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 ground. The permanente identifies potential recipients and assists the INAS official in the payment procedure. During the payments, recipients must fill in a payment map, which includes their name, their neighborhood, and provision for 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. Then the development of an MIS is underway and once it is ready it would contribute to tackling corruption, fraud and 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 as 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 recipients 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 recipients during the two-week payment period) in commercial banks or through an accredited agency for recipients 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 recipient list through pre-payroll and post-payroll checks.

Source: ILO (2014)

Box 8: Case study: Gender assessment of e-payments before scaling up in Tanzania's PSSN

The Government of the United Republic of Tanzania has primarily delivered payments for its Productive Social Safety Net (PSSN) Programme in manual cash payments since its inception. It piloted e-payments in 16 districts in 2018, but before scaling up, a gender assessment was conducted. Major gaps in financial inclusion were identified, particularly for poor women, where fewer than 70 per cent of poor women live in a household with a cell phone and mobile money was used more commonly among men than women. Furthermore, only 3 per cent of TASAF recipients had national IDs at the time of the assessment, and thus many lacked correct documentation to register sim cards in their names. However, the situation has improved since the assessment was conducted, as there was a major effort to roll-out national IDs in 2020. When given a choice in the e-payment pilot, only 31 per cent of participants opted for e-payments. Reasons for not transitioning to e-payments included a lack of technological know-how for making transactions, lack of phones, unavailability of agents, and poor network coverage. In terms of infrastructural gaps, network coverage was found to be incomplete and network performance was weak.

Source: Myamba, F. and C. Pulver (2019). Enhancing Women's Economic Empowerment through Digital Cash Transfers: Digitize/Direct/Design (D3) Criteria: An Application to Tanzania. Dar es Salaam.

Box 9. Case study: Yemen's Emergency Cash Transfer

In Yemen, the Emergency Cash Transfer was launched in 2016 by the World Bank and UNICEF to provide cash transfers to recipients of the government's Social Welfare Fund (SWF), which was suspended in 2015 with the onset of conflict. Moving forward, plans are to hand back management of the programme to the SWF. Being a conservative environment where interaction between men and women is limited and not all aspects of society are accessible to women, the following steps were taken to ensure that women could access their entitlements: female-only payment sites, separate queues for women, female-only focus group discussions to raise concerns, and train them on gender-based violence (GBV) disclosure and referrals, and strengthening of grievance redressals. In addition, staff were trained on GBV-related responses and steps were taken to ensure the safety of female workers. These efforts have been deemed successful, as the most vulnerable communities were able to access cash benefits and agencies were able to swiftly respond to the COVID-19 pandemic with a vertical expansion of the programme and a rise of up to 45-55% in multiple payment cycles. Additional measures were taken to strengthen operational components and ensure safe delivery of payments.

Source: UNICEF. (2021). Yemen: Delivering an effective humanitarian response while strengthening social protection systems. In UNICEF Social Policy and Social Protection (Ed.), Being Prepared and Acting Fast: A series of case studies on UNICEF's role in the delivery of effective social protection responses to COVID-19. UNICEF

Box 10. Case study: Decision-making on the spending of cash transfers amongst people with disabilities

Travelling to pay points to collect cash transfer payments can be challenging when the pay points are not easily accessible to people with disability, particularly if their impairment affects mobility e.g. physical disability or severe visual impairments. Similarly, recipients with disabilities may not be able to receive bank or e-transfers, as they are often excluded from banking services or they may lack access to needed technology e.g. phones. To overcome these barriers, Disability Grants in places such as Vietnam, Nepal, and the Maldives allow a nominated proxy to pick up or receive cash payments for recipients with disabilities.

Allowing others to collect people with disability's cash transfers may help some recipients reduce barriers to receiving payments and may also be needed by some groups such as children with disabilities and people with severe intellectual or cognitive impairments. However, this initiative may also reduce the autonomy of the person with a disability including the decision on how the cash transfer will be spent. For example, 18 per cent of adults in the Maldives and 37 prcent of adults in Vietnam had no control over how their cash transfer was spent. Consequently, considerations are needed to ensure that payment systems are appropriate, in the best interest and wishes of the recipient with a disability. Importantly, the recipient should be the decision-maker on whether they want someone to receive their payments on their behalf, and who to choose for the role. These decisions may need to be revisited at regular intervals, to ensure that the cash transfer recipient is still happy with the payment delivery system. For example, child recipients of cash transfers should be allowed to have direct control over the payments when they reach adulthood. Similarly, there should be complementary programs during registration which provide recipients with disabilities the resources needed for direct access to the cash transfer (e.g. opening a bank account, or getting their own phone). Furthermore, the pay points and systems should be made as accessible as possible by being in convenient and nearby locations, in buildings that are step-free, training staff to provide support, and ensuring there is accessible technology and communication.

Source: Authors

3.2   KEY PRINCIPLES FOR DESIGN AND IMPLEMENTATION

Whether managed in-house or through an external provider, and whether distributed cash-in-hand or by adopting e-transfer technologies, a few basic principles ought to be followed 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	**Cost of access**(direct, indirect, and opportunity cost) - Acceptable distance to the pay point that would not cause inconvenience and/or financial cost implications to the recipients - Pay point is accessible to women and people with disability (e.g. step-free buildings, signage and information is provided in alternative formats, reachable by accessible public transport, reduced wait times through fast tracks) - Reduce congestion and queues at the pay point - Ensure no additional financial costs for recipients - Appropriateness - Ensure some flexibility as to when and how transfers are collected and how much is collected - Monitor the use of proxies collecting payments on behalf of people with disability and others. For example, ensure they are used only when required or requested by the recipient, and ensure money is being spent based on recipients' needs and/or requests - Sufficient training and communications on how to access payments. This information should be provided in accessible formats such as audio, simplified text, Braille, and pictorial format - Accessible technology (including for the illiterate) and provide a combination of payment modalities including digital, partially digital, and non-digital payment modalities to ensure inclusion - Staff should be provided with sufficient support and also receive training on disability, how to provide accommodations to people with disability, how to reduce discrimination, and how to improve accessibility - Rights and dignity - Non-stigmatising - Non-excluding (e.g. illiteracy, disability, worn fingertips for biometrics, etc.) - Suitable Complaint and Appeal Mechanism and M&E system

Table 4: Continued

ROBUSTNESS	• Reliability
	
	    • Ensure predictability and regularity of payment by defining a calendar of payment dates that is communicated to everyone and strictly adhered to
	
	    • Adequate liquidity and cash management, as well as contingency planning for delays
	
	    • Electronic support mechanisms where possible
	
	    • Governance
	
	    • Clear procedures, processes, roles, responsibilities, and administrative capacities must be defined (recorded in manuals, contracts, etc.)
	
	    • Oversight of the payment service provider
	
	• **Security**
	
	    • Ensure the full amount reaches recipients (management of fiduciary risk and reconciliation of payments), especially if proxies are used to collect payments
	
	    • If payments made to women and people with disability are made via mobile money, then programme implementers need to enable participants to own, control, and be digitally literate enough to use a mobile phone
	
	    • Protect recipients from fraud and theft at the point of payment
	
	    • Protect personal data
	
	    • Two-factor authentication as a minimum standard for payment

INTEGRATION	• **Financial inclusion**
	
	    • Ensure access to financial services where possible (can enhance the developmentalimpact of the transfers), especially women and people with disability, who may be less likely to have accounts in their name or control over mobile phones in the household. The focus should also be on investing in the development of financial services in underdeveloped regions to ensure recipients can benefit from complementary services.
	
	• **Coordination**
	
	    • Coordinate payments across programmes where possible. This improves efficiency and can promote cross-sectoral coordination to ensure recipients are receiving all support to which they are entitled and may create a more transformative impact.
	
	    • Cash transfers covering disability-related costs should be compatible with other cash benefits (and not mutually exclusive)
	
	    • For more transformative social protection, payments delivered through mobile money can be combined with information and other digitally-delivered services.

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

Box 11: 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 recipients. If database management is electronic, a reconciliation statistics report is drafted and analyzed to identify to whom transfers were made to. This helps the implementing institution to confirm and determine whether 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 should state 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. There should be room to verify the information provided by the contractor. The implementing institution should have access or at least have insight into the individual recipient accounts in order to determine if the right transfer was disbursed to them.[11]

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 outsourced or performed in-house.[12]

We explore the implications for each.

3.3.1   In-house

To manage payments in-house, a sufficient level of capacity and decentralized presence across the 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). 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 by using mobile units.

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

3.3.2   Outsourced

The relationship between state administration and the private sector is not always easy, although outsourcing provides the advantage of the external provider's expertise rather than having to create parallel structures. Contracting external payment providers is likely to contribute to the delivery price of the benefit and could increase the possibilities of fraud (more actors involved), misuse of data, and monopoly pricing in the medium term. For these reasons, where payments are outsourced to private sector companies or other government entities, contractual relationships need to be carefully developed – see Box 13 below. Moreover, the programme should bear the ultimate responsibility of overseeing the contractor and ensuring reliable payments.

---

11 CSIR, 2014, p. 47
12 CSIR, 2014, p. 35

Box 12: 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[13] include the following – note that 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 or technology, maintaining software, providing assistance to customers, etc.
  - payment methods and requirements e.g. when and how funds need to be transferred to provider
  - provision for potential price changes in the payment provider's services
- Specific services provided including inclusive payment methodologies e.g. steps of the payment process in which the payment provider is involved, accessible equipment, infrastructure, disability-friendly communication techniques etc.
- 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 recipients database and other software or hardware
- Approaches to ensure security and avoidance of corruption
- Approaches for complaints and appeals e.g. the contract could require a 24-hour hotline for clients to call regarding questions about payments, lost or stolen cards, forgotten security codes, etc.
- Mode of communication with recipients 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 and encourage multiple approaches from a wide variety of potential providers. Programme implementers should look 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 the contract: on one hand a longer contract can enable payment providers to amortize their costs, on the other hand a longer contract could risk favouring the creation of a monopoly.

---

13 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)

Box 13: 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

3.4   ENSURING PREDICTABILITY OF PAYMENTS

Delays in the disbursement of upstream funding can cause knock-on delays to the ultimate recipients receiving transfers. To ensure this does not happen, the best practices include 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 the availability of funds

* Defining a strategy for liquidity and cash management, as well as a contingency plan for delays

* Enhancing budget coordination and awareness among the relevant government departments and development partners

* Utilizing the country's single treasury account system – where feasible

* 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 to provide recipients 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 programmes. The challenges involved with such distribution include the following:

a)   food is bulky, therefore it is expensive to store and transport

b)   food is subject to theft and spoilage

c)   where food needs to be consumed there is a need for preparation and 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 are incurred from having to monitor the quality and quantity of the commodities that are being distributed. Importantly, centralised distribution also limits the choice set of the recipient household. In some cases – for example with Indonesia's RASKIN rice-distribution programme – this has meant:

a)   accepting sub-standard stock

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 Programme 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. This enables 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, and 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 15.

While cash is generally preferred over in-kind transfers, the latter may be beneficial in the face of market failures (e.g. food shortages) or crises (where there is insufficient retail capacity). In the absence of these situations, in-kind transfers are often considered patronizing and stigmatising as compared to cash transfers, which are more empowering for women, people with disability, and other vulnerable groups. Direct cash payments allow recipients to make their own decisions about how to best improve their own lives and those of their family members. Nevertheless, in-kind transfers can send a signal to address specific gendered vulnerabilities and/or empower women and girls. For example, providing cell phones to women together with mobile money addresses gendered gaps in access to technology and sends the signal that women's financial inclusion is a priority. Similarly, providing bicycles or take-home food rations to households with girls to enable them to attend school (for example, in programs where school attendance is a condition for transfers or top-up amounts) sends the signal that girls' school attendance is a priority. While cash is typically preferred over food transfers, due to the differences in gender roles, women's and men's preferences sometimes may differ in terms of the type of transfers. For example, in some contexts, women may prefer receiving transfers in food rather than cash when in-kind transfers provide them with greater control and alleviate their responsibility for meeting household food security needs (Gentilini, 2016).

For people with disability, in-kind transfers and complementary programmes in addition to benefits in cash (such as the provision of assistive devices, health insurance, phones with accessibility features, vocational training and education scholarships), can help to overcome multiple barriers to inclusion. For example, disability-related healthcare costs can vary widely by impairment type, severity, and other factors e.g. purchase of an assistive device, surgery, etc. Cash transfers are not flexible enough to meet the diversity of health costs amongst all people with disability, as they provide one or a few fixed amounts for all participants. Social health protections such as social health insurance and national health systems can better meet the diversity of health costs amongst people with disabilities – provided the plans offer coverage for disability-related health services and these services are available and of good quality – and offer better financial protection, particularly against high but episodic costs. Additionally, in-kind social assistance can help to solve market barriers (e.g. poor availability and affordability) that limit access to disability-related goods and services. In-kind programmes should be designed to meet the needs of the individual across their life course rather than serve as a one-off. For example, some countries (e.g. Kenya) provide assistive devices in-kind on an ad hoc basis. However, these programmes do not always account for individual needs (e.g. devices needing to be fitted to the individual and appropriate for the environment in which they live) and changes over time (e.g. devices needing to be repaired or replaced, particularly for children).

Box 14: 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 was to enable farmers to have access to subsidised inputs in a timely way. Its was also created to encourage farmers to diversify (wide range of inputs to pick from) and also promote private sector participation and competition.

The e-voucher implementation has brought in more private sector participation in inputs distribution to rural farmers in the initial thirteen 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 on 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	• Rural poverty[14] (extreme poverty disproportionately concentrated in rural areas) • Gender norms and discrimination of disability result in differential access to economic and social assets, risks and vulnerabilities to poverty, and coping strategies which tend to make women and people with disability worse off compared to men and people without disabilities • Gender norms around domestic and unpaid care curtail women's ability to engage in paid work. Similarly, people with disability are often excluded from paid work due to reasons discrimination, misconceptions about the ability of people with disability to work, inaccessible workplaces, and lack of formal education	• Difficult to guarantee the accessibility of pay points • Lack of key infrastructure in rural areas such as network and bank branches, etc., limit payment modality options • Implications for security and safety

---

14 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 5: Continued

	RELEVANT CONTEXTUALASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PAYMENT SYSTEMS
Vulnerability profile	• High vulnerability of households to seasonal variations, emergencies, conflict, and diseases (especially in the context of diffused HIV) • The policies focus on labour-constrained households: disabled, elderly, chronically ill, etc. • Skip-generation and child-headed households • The centrality of agricultural livelihoods • Higher fertility rates, young pregnancies, and earlier marriage transitions can increase the risk of poverty	• Payment systems need to be flexible and 'Shock Responsive' (e.g. pay higher amounts or more people when needed) • Ensure that cash transfers covering disability-related costs are compatible with other cash benefits and that they are not mutually-exclusive • Gender, disability, and other vulnerabilities assessment should be undertaken before implementing payment modalities to ensure that the system avoids exclusions • Payment modality needs to cater to the specific needs of people with disability, the elderly, women, and other labour-constrained households (e.g. low mobility, etc.) • Payment systems (e.g. KYC requirements) need to ensure access to those who may not have formal ID (e.g. minors, women, or elderly, and people with disability), provide flexible options, and provide mobile phones or digital literacy training to those who need it • Designate recipient cards in the names of both spouses to promote the inclusion of women • The particular importance of ensuring predictability and regularity of payment (e.g. for planning against agricultural investments, including payments for public works programmes linked to social protection)
Social and cultural aspects	• Tight-knit communities with strong pre-existing structures and hierarchies • High rate of illiteracy and marginalization amongst the poorest and most vulnerable • Gender and religious norms may not always be progressive • Women, girls, and people with disability face high rates of gender-based violence and stigma • Tribal, ethnic, and linguistic divides • Pastoralist and nomadic communities	• Involving communities in monitoring the payment system, while developing processes to avoid elite capture • Sufficient training and communications on how to access payments which are tailored to reach different population segments - including catering to gender-specific needs and using adaptive communication techniques to meet disability-specific needs • Ensuring the payment system is understood and culturally accepted (e.g. card and pin system) • Accompanying core activities with a complementary focus on knowledge awareness, financial literacy, digital literacy, etc. • Ensuring flexibility as to when and how transfers are collected and how much is collected • Providing multiple payment modalities to cater to different user needs and preferences

Table 5: Continued

	RELEVANT CONTEXTUALASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PAYMENT SYSTEMS
Infrastructure and technology	• Power failures and network unreliability • Increasing use of mobile phones and M-payments • Large proportion of the population is unbanked • Differences by gender and disability in access to IDs, bank accounts, mobile phones, agencies to access financial services, and digital and financial literacy	• High potential for use of leapfrog technology (assessing feasibility, cost-effectiveness and quality) • Planning for technology failure • The need to work together with the financial sector to offer mutually advantageous solutions that focus on the medium and long term • The need for efficient supervision of the payment service provider • Bundle payments with information and services to address gender and disability gaps in financial inclusion and digital literacy • Ensure payment modality does not add to women's time poverty

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 the community and the 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 focuses 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 and build capacity (recruiting and training staff) for the medium term.

Furthermore, it is important that there is clear communication and training of staff and volunteers at all levels (e.g., district, village, etc.) about design intentions related to gender, disability and other vulnerabilities. Without a complete understanding of the motivation behind such design components and operational guidance, there is a risk of failure to implement the inclusive provisions which can lead to unintended consequences. For example, disability cash transfers and payment modalities used to deliver cash should be complementary and not mutually exclusive with other cash transfer payments, reflecting the additional costs (e.g., rehabilitation, assistive devices, transportation, personal assistance etc.) that people with disability face. Also, programme staff should invest in capacity development and monitoring activities to ensure that poor women and people with disability are treated with respect, to offer support for the use of new and accessible technologies, and to ensure that payment providers (eg. banks, post offices, local money agents) deliver financial and digital services to women in a gender-responsive way (e.g. ensuring women have access to pay points or mobile phones in the case of digital transfers, ensuring women have financial literacy and understand the amounts they are entitled to, reducing time burdens in accessing payments, etc.)

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 programme and the recipients.

- The way benefits are paid is important as this can: a) mediate the impact of a programme e.g. spending patterns and 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, including those of women, people with disability, and other marginalized groups. Selection of one modality over another should be guided by considerations such as cost-effectiveness and quality (see also below), while ensuring the flexibility to respond to changing needs.

- E-transfers have great potential to reduce fraud, reduce costs to government in medium and long term scale, guarantee faster and more flexible payments, empower women, 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 recipient 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

EXIT AND GRADUATION

As discussed in Section 2.3 regarding ongoing reregistration and deregistration, the management of programme exit or graduation is most effectively achieved through a proactive system of Recipient 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 of those who 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,[15] which 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 programmes limit participation to a specified number of days and certain programmes only run for a limited time
- Benefits for temporary conditions e.g. pregnant women or individuals with temporary disability
- Declining benefit levels e.g. these often accompany time limits

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. they have exceeded the age limit) and on the other hand, staffing at the local level that can provide guidance and support to those who are no longer assisted by the programme (see Recipient Management, Section 6 below). People who are no longer eligible may need to be directed towards other programmes. For example, South Africa has a Care Dependency Grant for children with a disability under the age of 18. After reaching age 18, adults with a disability may then be eligible for the Disability Grant.

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).[16]

Importantly, graduation can be proactively pursued through complementary activities aimed at increasing households' or individuals' 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 Programme (VUP), and Ethiopia's Productive Safety Net Programme (PSNP, see Box 16).

---

15 For this reason, programme exit has been classified as 'exogenous', while graduation can be classified as an 'endoge- nous' approach to programme exit (Samson, 2015).
16 See above.

Men and women, as well as people with and without disabilities, differ in their ability to graduate from certain programmes. Some individuals may need extra support to graduate or may need to stay in a programme throughout their life. Moreover, individuals do not graduate from a need for social protection, but rather they graduate and move from specific programmes such as poverty-targeted cash transfers to contributory, social insurance programmes. Effective case management is needed to properly evaluate an individual's or household's prospects for graduation. Managing programme graduation – and to a higher extent developmental graduation programmes – requires very high levels of resources, capacity, and capillary presence at the local level. These conditions are often not satisfied in a Sub-Saharan African context.

Box 15: Conceptualising graduation within Ethiopia's Productive Safety Net Programme and its gender-responsive lens

Ethiopia's Productive Safety Net Programme (PSNP) – combining public works and direct support from 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 twelve 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 livelihood 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 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, then final level of graduation.

Each year, food security task forces formed by members of the community assess whether recipient households should stay in the program. To do so, they review the status of household assets such as land holdings, livestock holdings, food stocks, etc., and they also use regional benchmarks defined by the program. The design of the complementary livelihoods component has been revised in Phase 5 of the PSNP to make it more gender-responsive and improve women's opportunities for employment and income generation. Gender quotas are applied to ensure that at least 50 per cent of recipients are among the poorest women (the poorest 20%). Household profiling is conducted to better understand gender-specific needs and capacities of recipients. The training curriculum was revised to better address productive constraints that women face as entrepreneurs. Coaching is offered by development agents and community facilitators to support women to identify livelihood options that suit them.

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:[17]

- Strategies for programme exit and graduation should not be driven by fear of creating dependency or budget considerations (taking some people off the programme to get other people on). The goal of an exit strategy (if any is required) should be to ensure the sustainability of programme impacts – ideally from an inter-generational perspective.

- Setting up systems to enable a revolving door rather than a one-way door into the programme and making 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 recipients as they are all potential future recipients, especially in times of crisis.

- Setting up systems to facilitate movement into other support groups as needed, including social insurance and social services. This is in line with the principles and approaches discussed in Section 6 on Case Management and Linkages, and in ☰MODULE COO.

---

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

- Ensuring the protection and continuous receipt of support for recipients and households in which graduation or programme exit is not an option. For example, people with disability often require social protection across the life course to manage the extra costs of disability. The type of support needed may vary by life stage (e.g. support for education for children, support to promote access to work during adulthood, maintenance of a basic income sufficient to cover both extra costs and basic needs in older age), and if they require support to offset both extra costs of disability and to be protected against poverty, it should be provided.

- Defining clear and consistent eligibility/exit/graduation criteria and measurable benchmarks of progress in meeting the criteria include:

- Ensuring strong systems for collecting and managing data to monitor achievements. If taken seriously, this has implications on 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

- Defining different benchmarks for exit/graduation of vulnerable groups including women, people with disability, elderly persons, and others.

- Progressive decrease in benefit levels is generally preferable to a sudden exit/graduation, as people may be dissuaded from seeking employment or higher earnings if it will trigger the loss of a small, but consistent source of income. For example, in Kenya people with disability working in the formal sector are exempt from income tax (30 per cent of gross salary) if they earn below a certain threshold. Consequently, earning slightly above the threshold can lead to lower overall income. Progressively tapering off the per cent of income tax exemption would encourage people to go for higher paying jobs, without the risk of worsening their standard of living due to a sudden cut-off in benefits. Similarly, providing complementary benefits at graduation can ease the transition (e.g. change from poverty-targeted schemes to schemes designed to support engagement in employment).

  - Widely communicating the criteria (see Section 8)

- Ensuring they facilitate progress towards graduation outcomes even when programmes do not have explicit graduation objectives - 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	• Widespread poverty levels, high poverty rates, and concentration of poverty • Small differences between the lowest income and consumption deciles • High volatility along the poverty line • Gender norms and discrimination against disability result in differential access to economic and social assets, risks and vulnerabilities to poverty. In turn, coping strategies used tend to make women and people with disability worse off, more vulnerable to poverty, and less able to cope with shocks compared to men and people without disabilities	• Difficult to differentiate between households that have graduated out of poverty, those who haven't and those who can or can't • Need for comprehensive and longer-term support, rather than a system geared towards 'exiting' households for lack of budget or commitment • Importance of linking with complementary interventions, such as productive inclusion, health and education, social services, or interventions which address other structural barriers related to gender and disability (e.g. graduation unlikely to be feasible through cash transfer alone) • Need to consider different exit/graduation benchmarks for vulnerable groups such as women, people with disability, the elderly, etc.
Vulnerability profile	• High vulnerability of households to diseases (especially in the context of diffused HIV), seasonal variations, and emergencies including conflict • Policy focus on labour-constrained households (disabled, elderly, chronically ill, etc) and skip-generation households • Centrality of agricultural livelihoods, low productivity and subject to frequent shocks	• Setting up systems to enable a revolving door rather than a one-way door into the programme • Recognising that graduation or programme exit may have different benchmarks for different groups (e.g. people with a disability requiring social protection to meet extra costs across the life course, which may require different benefits tailored to each stage of life and individual circumstances)

---

50 M Olivier "Social security: Core elements" in LAWSA (The Law of South Africa) - Labour Law and Social Security Law Vol 13, Part 3 (LexisNexis, Durban, 2013) par 178

Table 6: Continued

	RELEVANT CONTEXTUALASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PROGRAMME EXIT AND GRADUATION
Services, infrastructure and markets	• Undeveloped, inequitable and low-quality supply of services • Undeveloped infrastructure • Low access to markets and jobs • Limited access to employability skills development	• It is unrealistic to assume all households will be graduating into higher earning or higher productivity activities • Need to accompany graduation with substantive training, messaging, and additional resources (e.g. asset transfers, etc.) • Many people with disability will require continued support to offset disability-related costs, even after exiting certain poverty-targeted programmes • Design Public Employment Programmes (PEPs) for the acquisition of skills and work experience

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, 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 groups if needed. The lack 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 groups, as needed, including social insurance and social services

- Ensuring continuous receipt of support for those categories of recipients and households for which graduation or programme exit is not an option (e.g. labour constrained).

- Ensuring they facilitate progress towards graduation outcomes even when programmes do not have explicit graduation objectives. For example, 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

COMPLAINT AND APPEAL MECHANISMS[18]

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 recipient perspectives into ongoing programme re-design.

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 the implementers to respond to those complaints or feedback. By doing this, well-functioning 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 ongoing basis

- Hold implementing authorities to account at all levels of implementation (particularly relevant in decentralised contexts)[19]

- 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 the 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:

---

18 This section draws on work performed in Indonesia, Moldova and Zambia by Oxford Policy Management. See also Barca (2015)
19 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.

- **Complaints:** These are expression of dissatisfaction where the claimant is unhappy with the service rendered and potentially request a changed outcome or action. These could in turn be:
- Informal complaints that are easily solvable at the point of contact, for example by providing additional information
- Formal complaints that require action at a higher level

- **Appeals:** These are 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 the legislation. By definition, these need solving at a higher level.

- **Feedback:** These are 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:** This is operated by the payment service provider and focuses on issues with payments
- **Second tier:** This is operated either by the cash transfer programme administrators (often working in collaboration with local government) or an independent agency (e.g. an NGO, as in Kenya's HSNP) and focuses on the overall cash transfer operations. This may coincide with the first tier if payments are conducted in-house.
- **Third tier:** This is 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.

Box 16: 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 other international best practices:

- 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 and clarity: Complainants/appellants should be given a clear explanation of the criteria for accepting complaints/appeals and a guide on how 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 the 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 tailored to different communication needs of vulnerable people (e.g. hard-to-reach communities, illiterate, women, people with disability, etc.) should be available. Personnel should be contactable by letter, e-mail or telephone, and literacy or language barriers should not exist.

- Responsiveness: The mechanism should respond to the needs of all complainants. Special measures may be needed to manage contacts with complainants/appellants who have particular needs and to respond to unreasonable demands or behaviour of complainants/appellants. This requires proper training of staff, adequate resources, and the monitoring of recipients' satisfaction with the service or treatment of programme staff.

- 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, the quality of evidence and investigation should remain.

- Confidentiality: Complainants have a right to expect that their privacy will be respected and their complaints will be investigated with privacy. This is particularly crucial for women (or men) and people with disability who may use the grievance systems for reporting incidents of programme-related discrimination, gender-based violence and maltreatment, abuse, exploitation, or discrimination by providers.

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 underperforming. In the field of social protection and cash transfers, this is particularly the case. Both demand and supply problems are underpinning this, which need to be adequately addressed when designing a complaint and appeal mechanism.

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.

- Disability determination, which is required for most disability-targeted social protection schemes, can be difficult to implement and can result in non-consistent decision-making (See Module S&I). Consequently, it is important to have an appeals process in place to allow people denied access to a scheme with the opportunity to be reevaluated. This reevaluation should as much as possible reduce barriers to the applicant (e.g. financial, travel).

- Lack of information about the programme, entitlements, and knowledge of how the complaint and appeal mechanism works. The information available is rarely in alternative formats required by some people with disability (e.g. screen reader-compatible websites, audio, pictorial, sign language, Braille etc).

- Citizens may not be able to afford the time and resources to make a complaint. This may be particularly true for women who have increased time poverty compared to men (often due to the double burden of paid labour and domestic responsibilities) or people with disability who face barriers to accessing complaint and appeal mechanisms.

- Where the mechanism is not perceived as independent and impartial, citizens may be sceptical about the credibility of the mechanism and whether complaining changes outcomes in particular. Gendered power relations at the village level may factor into whether women feel comfortable submitting a grievance, especially when the same person is in charge of enroling recipients and dealing with grievances.

- Citizens may be reluctant to challenge the authority of decision-makers such as government staff and – where community targeting is used to determine eligibility – other community members due to unequal power dynamics. This may be exacerbated in humanitarian contexts, where community structures might have been weakened by outside factors or where mobile populations do not know who to trust in host communities.

- 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.

- Limited representation of marginalised members (e.g. women, youth, people with disability) in complaint and appeal platforms and committees to ensure that the process is fair and accountable to all recipients.

- 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 the local level. Volunteers or untrained staff may reinforce existing social norms thereby creating barriers for women, people with disability, or other marginalized groups from accessing complaint and appeal mechanisms.

- The use of existing processes or communication tools – to collect complaints and appeals – that are not designed for the target population (e.g. complaint boxes for illiterate people, processes are not accessible to people with different types of disabilities, etc.). The lack of adequate budget allocations to ensure processes and tools are accessible to people with disability, women, and other target groups (funding for creating materials in alternative communication formats, training staff on disability, ensuring infrastructure is physically accessible).

People from key target groups are rarely involved in decision-making (e.g. people with disability and OPDs, women).

- Lack of an adequate communication strategy to inform citizens of the mechanism's functioning.

- No incentives to respond and act upon citizen complaints and appeals (carrots and sticks) or a 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 complaint and appeal mechanism is used constructively and does not trigger a culture of blame.

- Staff resistance to the 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 is difficult to address: In every social protection programme, the main category of complaints and appeals surrounds 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 recipients and third parties (e.g. Proxy Means Testing), this will make it difficult for managers to adequately address the complaints and appeals they receive thereby undermining the system itself (see also ▤MODULE MIS and ▤MODULE S&I)

Box 17: Handling complaints through local Rights Committees: the case of Kenya's

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 such as targeting, registration, payments, etc.

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

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, or at the sub-location level.

The Rights Committees are innovative but they 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

Box 18: Strengthening Grievance Mechanism for Gender-Based Violence Mitigation: the case of South Sudan's Safety Net and Skills Development Project

South Sudan's Safety Net and Skills Development Project is implemented by the Ministry of Agriculture and Food Security with the objective of providing access to income opportunities and temporary employment to the poor and vulnerable. In 2019, a process evaluation identified barriers to women's access to the community-based grievance mechanism relating to Gender Based Violence (GBV). Women were hesitant to report GBV to the Appeals Committees because the committees comprised of members selected based on male-dominated traditional power structures, and also because of social norms that family or personal problems such as domestic violence should be addressed within the family. Upon identification of these barriers, gender-responsive mechanism were put in place to respond to experiences of GBV associated with the programme. Measures included introducing traditional and community-based channels for handling GBV incidents and sharing information with recipients about relevant referral services.

Source: Botea, I., Coudouel, A., Heinemann, A., & Kuttner, S. (2021). Safety First: How to leverage social safety nets to prevent Gender Based Violence: Operational Guidance.

Box 19. Grievance mechanisms for disability certification in Vietnam

Disability certifications are required to access disability-targeted social protection programmes in many settings, including Vietnam. In Vietnam, certifications are conducted at the commune level (lowest administrative unit), which is close to most applicants' homes. During certification, people with disability are assessed on whether they have a disability, and if they do, are assigned into 3 categories of severity. The two highest severities can receive the Disability Allowance (separate application required), and the value of the allowance is determined based on which category they are assigned.

Applicants can appeal their certification decision if they were deemed not to have a disability or to contest the assigned severity level. To do so, they must travel to an assessment panel which is located at the provincial level. While the initial assessment for disability certification at the commune-level is free, applicants must pay the assessment fee of 1,150,000 VND, approximately US$50, if there is no change in the assessment outcome. The government will waive the fee if the new assessment supports the complaint. This fee is designed to protect against excessive appeals, however, it disproportionately affects applicants living in poverty, with limited mobility, who live in remote areas, who often struggle to meet the high costs for both travel and possibly the appeal fee if their claim is unsuccessful.

Source: Authors.

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

Not AWARE of entitlements

Limited socialisation and understanding of programmes	Practices are changed at field level

Not AWARE of C&A mechanisms

Limited socialisation and communication

Not WILLING to complain

Embarrassed (ignorant)	Feeling ungrateful	Fear of repercussions	Mistrust in outcomes

Limited in terms of ACCESS

Only trust people they know (need community-level access points)	District offices too far (cost)	Forms and complaints boxes not used (illiterate, language barriers etc)

Complaints at higher level NOT ADDRESSED

No adequate standardised processes	Insufficient training and communication	No incentives to respond

Source: Authors

5.1   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 may 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 practices implementing such a programme-specific system stresses the importance of the following:

- Listed below are the various options for receiving or collecting complaints and appeals with the pros and cons of each.

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

TYPE OF CHANNEL	PROS	CONS
Social Assistant / Social Worker	- Strong understanding of SP programmes - Very accessible locally - Regular contact with SP programmemanagement - Can be easily trained - Able to build trust with recipients and therefore increase their willingness to appeal - May reduce travel for people with mobility limitations (e.g. people with disability)	- Potential conflict of interest as recipients cannot complain to the social assistant/worker about their conduct - Not always capable of solutions e.g. targeting - Not anonymous or confidential. This is often the same person tasked with enrolment which might discourage recipients from filing complaints - Could be biased against certain community members - Staff often not trained in disability, including providing alternative forms of communication
ComplaintsBox	- Easy to set up - Can be anonymous (if form clearly states name and address not needed)	- Not adequate for those who are illiterate or with some type of disability (e.g. visual, intellectual impairments) - Conviction on behalf of complainants that complaints would not be acted upon - Often not accessible or hard to reach for people with disability or women in contexts where the latter have limited mobility - More difficult for the household to follow up on how the complaint is being managed
Call Centre	- Direct - Simple - No problems linked to illiteracy - Theoretically can be anonymous/confidential - Useful in decentralised contexts - Reduces travel, which is particularly important for people with limited mobility (e.g. some people with disability)	- The poor are less likely to have access to a phone or to be willing to pay for the call - Alternatives for people with profound hearing impairments are required (e.g. hearing aid loops, written alternatives). - In many contexts, women and people with disability have less access to cell phones than men and people without disabilities (e.g. due to poverty, intra-household allocation of resources, lack of accessibility features, etc) - Less trust in revealing their identity and problems to someone who is not known - More difficult for the household to follow up on how the complaint is being managed - Needs to operate very well, or can backfire

Table 7: Continued

TYPE OF CHANNEL	PROS	CONS
Community Grievance Committees	• Members are from the community, they are widely known and trusted • Easy to access (direct and simple) • No problems linked to illiteracy • Can improve participation of marginalised members in community affairs and build rapport with programme staff/community leaders	• Not anonymous or confidential • More costly to set up (identify actors)and train staff • Cannot make up for general programme weaknesses • Challenging to incentivise and encourage broad representation in membership to ensure accountability • May reinforce discrimination of disability and gender norms prevalent in the community unless proper training and oversight are simultaneously implemented.
Mobile Unit	• Direct • Simple to access • No problems linked to illiteracy • Theoretically can be anonymousor confidential • Unbiased/external • Reduces travel, which is particularly important for people with limited mobility (e.g. some people with disability)	• Reluctance to involve external actors (no trust inrevealing their identity or problems to someone who is not known) • Staff are often not trained on disability or have resources to provide accommodations (e.g. alternative communication formats) • Not easily organised throughout the country • Costly to set up • People can only complain periodically

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

• It is most effective to resolve complaints and appeals at the point of service delivery where information and transaction costs are the 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 18 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 accessible communication strategies specifically targeted to the poorest and most marginalized households (see also Section 8). For example, rights, responsibilities, and opportunities for redress can be listed on recipient cards. Communications should focus on:

– Complaint/appeal procedures, time-frame for complaining and receiving feedback, rules governing decision making and remedies

    – Rights and responsibilities concerning the programme (e.g. the Charter of Rights and Responsibilities) and principles/standards/codes to which the organisation upholds

    – 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 the programme or national MISs can make this process almost automated (see Module MIS). Reports on complaints can include the following:[20]

  - the number of complaints about a particular matter

  - spikes in complaints

  - the geographical spread of complaints

  - the characteristics of the complainants such as whether they represent a particular demographic background e.g., women, people with disability or other marginalized groups. Attention should also be paid to which groups are underrepresented in complaints, as this may indicate an access issue to the complaint and appeal mechanism, rather than a lack of issues being experienced by these groups

  - 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

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

Box 20: Key steps for setting up an ad-hoc complaint 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 steps 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 such as 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.

---

20 Commonwealth Ombudsman (2009) and ADB (2010)

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	• Rural poverty [21] (extreme poverty disproportionately concentrated in rural areas) • Gender and sociocultural norms result in differential access to economic and social assets, risks and vulnerabilities to poverty, and coping strategies which tend to make women and persons with disabilities worse off compared to men. It also makes them more vulnerable to poverty and less able to cope with shocks • Limited information to access non-agriculture job opportunities like PEPs/ infrastructure works that could enhance the skills and experience of women and persons with disability.	• Accessibility (not just physically accessible but also using accessible communication techniques) of complaint and appeal mechanism is difficult to guarantee • Need for multiple channels for receiving complaints and appeals to guarantee complainants' convenience, cultural preference, and ease of use
Vulnerability profile	• Although increasingly moving towards rights-based models, policies focus on labour-constrained households e.g., people with disability, the elderly, chronically ill, etc. • Skip-generation and child-headed households	• Complaint and appeal mechanism needs to cater to the specific needs of people with disability/elderly and other labour-constrained households (e.g. low mobility, etc.) and ensure accessibility
Social & cultural aspects	• Reluctance to challenge the authority of decision-makers and an overarching feeling of gratefulness • Tight-knit communities with strong preexisting structures and hierarchies • High rates of illiteracy and marginalization amongst the poorest and most vulnerable • Gender and religious norms are not always progressive • Women and girls face higher rates of gender-based violence and discrimination from community members. People with disability also face discrimination and negative attitudes about their capabilities. • Tribal, ethnic, and linguistic divides	• Sufficient communication on how to raise complaints and appeals free of cost and what to expect from the process (including the right to complain and why it is important) • Involve communities in addressing simple complaints and requests for information, while developing clear channels for escalation and alternative channels for collection • Ensure women are empowered to make complaints when needed, including through addressing barriers to literacy and mobility, and also by making females the focal point for complaints and appeals mechanisms • Ensure the system is understood and culturally accepted and available in the correct language

---

21 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 8: Continued

	RELEVANT CONTEXTUALASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR PAYMENT SYSTEMS
Infrastructure & technology	• Increasing use of mobile phones and M payments • Gendered differences and differences in disability status, access to IDs, bank accounts, mobile phones, and digital literacy	• Potential for call centre or SMS or application-based complaints process • Adequate training is provided on digital literacy and the use of complaint and appeal mechanism • Adequate access to technology

Source: Authors.

Capacity, clear roles and responsibilities in terms of resolving complaints and appeals and then communicating 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 the decentralised and national levels to perform adequately. Moreover, it is also important to set performance standards and targets for grievance handling in advance (e.g. maximum response time) and make these standards and targets 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.

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.

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. It also 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. They can contribute to an increase in the 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.

- Worldwide, social protection complaint and appeal mechanisms are often under-used and/or under-performing. There are demand (not feeling entitled, lack of information, embarrassment, barriers to access among marginalized groups such as women, people with a disability, and others, 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). 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

CASE MANAGEMENT AND LINKAGES

Each recipient 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. These linkages and complementary support are especially needed to overcome structural drivers of poverty – like gender inequality – for sustainable poverty reduction. Moreover, a common problem with existing programmes is the disconnect that recipients may feel after the initial enrolment and then a subsequent lack of ongoing programme engagement and support. This disconnect and lack of engagement can ultimately negatively affect its impacts.

A program-level case management system would follow each case, ensuring that recipients' needs (children, people with disability, the elderly, women, vulnerable households, etc) and situations are assessed and addressed continuously:

- within the programme (Recipient Case Management) by providing tailored guidance, information or support while addressing case-specific issues such as monitoring conditionality, ensuring information updates, reregistration, financial and digital literacy, and access to a mobile phone (where e-payments are made)

- outside the programme by identifying needs and linking recipients to a wider set of complementary programmes and services available within the country (through some form of a Linkage and Referral System, which could be extended to the wider community – not only recipients), including health, education and social services, gender-based violence response, productive inclusion, public works programmes, disability assistance, labour and time-saving technologies, care facilities, rehabilitation, and other services

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

6.1   RECIPIENT (CASE) MANAGEMENT

Implementing Recipient (Case) Management using existing programme structures may include the following:

- Using automated functions within a programme MIS to:

    1. signal cases in need of further action and support

    2. identify complementary benefits to which recipients are entitled (e.g., disability cash benefits, premium fee waivers for health insurance, etc.)

- Using the social welfare workers/extension workers who enrol and interact with cash transfer recipients at the local level (or other existing community-based structures – sometimes voluntary) to engage in a broader dialogue with recipient families and their communities by:

- solving case-specific issues, monitoring progress including the use of the transfer and adherence to conditionalities (see also Section 7), and helping to address barriers to complying with conditions when necessary (e.g., barriers to health services utilization or school attendance resulting from inaccessibility for people with disability, risk of gender-based violence in some settings such as schools, women's and girls' time poverty, or mobility-related barriers)

- supporting the process of data update, recertification, deregistration (see also Section 2.3), and graduation (see also Section 4), including ensuring women and other vulnerable groups remain eligible for benefits in the case of divorce/dissolution of a recipient household

- 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 Figure 5 for example)

- providing information about the availability of other services and how to access them (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 programme 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 involved 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 comprise 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, labour and time-saving technologies, care facilities, productive inclusion, gender-based violence response, disability-related services (infrastructure/assets maintenance and rehabilitation, respite care, etc,) and others defined according to national priorities

- Social transfers in cash or kind, to ensure income security, food security, adequate nutrition, access to essential services, and, for people with disability, assistive devices, rehabilitation, and support services.

- Linking recipients with additional support and services, including health, education and social services, gender-based violence response, productive inclusion, disability assistance, and other services.

- Addressing the multidimensional nature of disability through actions/linkages across sectors that combine the removal of barriers (awareness raising, non-discrimination, accessibility) with the provision of required support (assistive devices, rehabilitation, support services) (Cote, 2021).
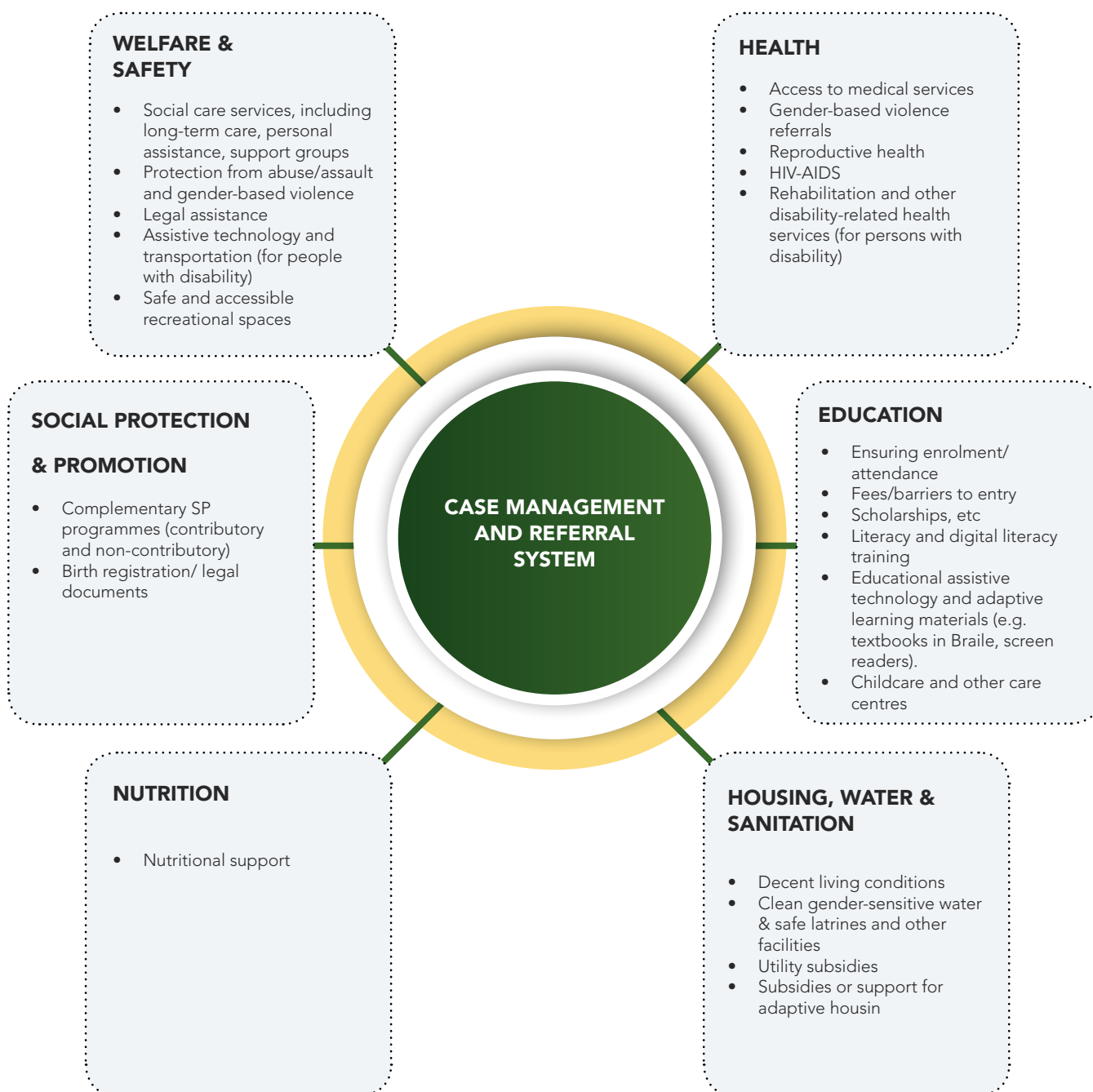
Of course, such a system can be offered at the programme level too – as mentioned in Section 6.1 above. Some social protection programmes automatically link programme recipients to other supportive programmes, an approach which has come to be known as 'cash plus' (see Roelen et al, 2017), including preventative and responsive social welfare services. In many countries, this has meant guaranteeing free health insurance to recipients of cash transfer programmes (Indonesia, Ghana,[22] Mongolia, and Colombia). In others, a personalised system of support is offered to recipient households to link them with a tailored set of services depending on their situation (see Box 22 for Chile, Box 23 for Malawi, and Box 24 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 the country and which services are prioritised by the government. Before developing a referral system, a vulnerability assessment should be conducted. Linkages should be prioritized based on programme objectives. They should also be matched with the needs of vulnerable groups (e.g., people with disability, women, and others, etc) as well as the structural drivers of poverty and exclusion (e.g., gender inequality) which must be addressed to sustainably reduced poverty and achieve social protection programme objectives. For example, people with disability may require different supports based on their life stage (e.g. related to education for children, access to employment for working-age adults, income support for older adults) and disability type (e.g. type of assistive device, support services). Figure 5 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.

---

22 In Ghana, for example, the Ministry of Employment and Social Welfare signed a Memorandum of Understanding with the health, education and agriculture min- istries to provide LEAP recipients 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

WELFARE & SAFETY

- Social care services, including long-term care, personal assistance, support groups
- Protection from abuse/assault and gender-based violence
- Legal assistance
- Assistive technology and transportation (for people with disability)
- Safe and accessible recreational spaces

HEALTH

- Access to medical services
- Gender-based violence referrals
- Reproductive health
- HIV-AIDS
- Rehabilitation and other disability-related health services (for persons with disability)

SOCIAL PROTECTION & PROMOTION

- Complementary SP programmes (contributory and non-contributory)
- Birth registration/ legal documents

CASE MANAGEMENT AND REFERRAL SYSTEM

EDUCATION

- Ensuring enrolment/ attendance
- Fees/barriers to entry
- Scholarships, etc
- Literacy and digital literacy training
- Educational assistive technology and adaptive learning materials (e.g. textbooks in Braile, screen readers).
- Childcare and other care centres

NUTRITION

- Nutritional support

HOUSING, WATER & SANITATION

- Decent living conditions
- Clean gender-sensitive water & safe latrines and other facilities
- Utility subsidies
- Subsidies or support for adaptive housin

Source: Authors

Box 21: Chile's 'integrated' system, offering personal 'psychosocial support' to recipient 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 Psychosocial') 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 and 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 22: 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 recipients, 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 recipients by informing them about the process, the available services, their providers, and its benefits, while simultaneously promoting dialogue between recipients 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 23: 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 a lack of adequate training.

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

Box 24: Mozambique's Child Grant Programme (0-2) approach to case management and linkages

Mozambique's Child Grant Programme was piloted in 2019 in the four poorest provinces in Mozambique. Its purpose was to provide a set of "cash plus" interventions to pregnant and lactating women with children aged 0-2 to reduce their poverty, enhance nutrition outcomes, and adress protection-related vulnerabilities. In addition to a monthly cash transfer, selected households who were assessed as very or moderately vulnerable to social risks (eg. child maltreatment, child marriage, substance abuse, intimate partner violence), were provided with a comprehensive case management support by social workers. Case management is achieved with support from two cadres of workers:

a)   Social workers to deal with more vulnerable/higher risk cases

b)   Permanentes (community-based workers) to deal with lower risk cases

A comprehensive set of gender-sensitive risk assessment tools were applied to identify specific vulnerabilities of each household and develop a customised care plan to link clients to relevant support and services. While women participating in case management were generally satisfied with the support provided by social workers during home visits, a limitation of this case management system has been the availability and quality of existing services to which recipients can be referred.

Source: Ayala website

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

In an 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 [23]

- 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 spelt 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 the community level with the responsibility of overseeing the overall process and linking actors from different sectors (coordinate and follow cases through from beginning to end). Ideally, this would be a Social Worker,[24,] 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)

- 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 can process and act upon the referrals in an adequate way[25]

- 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(s) are being solved; and (ii) monitoring the system and holding accountable those responsible for taking action

- A recipient 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 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 practices, gaps, and priorities (within government and NGO/Civil Societies)

2. Assess a) priority aspects of recipient 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, roles, and responsibilities

5. Develop case management tools (standard forms, etc.)

6. Training and capacity building of case managers, including behavioural training to ensure their conduct with households members, shows full respect for the rights and dignity of the people concerned

7. Pre-test, pilot, and implement the system

8. Monitor system and improve delivery

---

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

24 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.

25 (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."

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.

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 CASE MANAGEMENT SYSTEMS
Poverty profile	• Generalised poverty levels • High poverty rates and density • High poverty gaps • Small differences between the lowestincome/consumption deciles • Rural poverty[26] (extreme poverty disproportionately concentrated inrural areas) • Gender and sociocultural norms result in differential access to economic and social assets, risks and vulnerabilities to poverty, and coping strategies which tend to make women and persons with disabilities face more barriers (compared to men) and make them more vulnerable to poverty, and less able to cope with shocks	• High risks and implications of exclusionerrors • Difficult to draw a clear line between poorand non-poor • Higher risks that outcomes will not be accepted • 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 the local level, on-demand systems are preferable • Specialised services for GBV and disability-related services may be underdeveloped

26 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 9: Continued

	RELEVANT CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATION IMPLICATIONS FOR CASE MANAGE-MENT SYSTEMS
Vulnerability profile	• High vulnerability of households to seasonal variations, emergencies, conflict, and diseases (especially in the context of diffused HIV) • Policy focus on labour-constrained households, people with disability, the elderly, the chronically ill, etc. • Skip-generation and child-headedhouseholds • Women and girls face higher rates of gender-based violence and discrimination from community members • Persons with disabilities face discrimination and are often hidden inside the home	• Need for pro-active recipient management at the community level to ensure tailored guidance, information, support and reactive response to shocks • Case management system needs to cater tothe specific needs of people with disability, the elderly, and other labour-constrained households (e.g. low mobility, etc.) • Child protection should be a major concernof the system
Social and cultural aspects	• High rates of illiteracy and marginalization amongst the poorestand most vulnerable • Gender and religious norms are not always progressive (possibility for gender-based violence, etc) • Tribal, ethnic, and linguistic divides • Higher fertility rates and earlier marriage transitions including into polygamous marriages in the region can increase the risk of poverty and the need for referral services	• The system needs to actively reach out to marginalized/excluded community members • Staff need adequate training on how to deal with complex social, cultural, and legal aspects of providing support (e.g. dealingwith gender-based violence, child abuse, etc) • Staff need adequate training on the diverse needs of people with disability (e.g., healthcare, assistive devices or support services)
Infrastructure and complementary services	• Differential availability and quality of local services, including health, social services, gender-based violence referral systems, and others, in different locations • Lack of institutional relationships among different service providers • Gendered differences in access to IDs, bank accounts, mobile phones, and digital literacy • Limited maintenance of roads to access services in all seasons	• Differential availability and quality of localservices in different locations • Lack of institutional relationships amongdifferent service providers

Source: Authors

The main concern, as with most of the delivery systems discussed in this module, is the lack of resources and capacity at the local level. Specifically, running a programme-level case management system requires ongoing presence and support at the community level which is 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 and the use of trained and voluntary community groups – yet the extent to which these approaches have been successful is yet to be judged.

6.5   TAKE-AWAY LESSONS

- **A program-level case management system** can follow each individual case, ensuring that recipients' (children, people with disability, women, the elderly, vulnerable households, etc) needs and situation are assessed and addressed on a continuous basis:

  - **within the programme ('Recipient Management')** by providing guidance, information, and support while addressing case-specific issues (e.g. monitoring conditionality, ensuring information update, re-registration, graduation, etc)

  - outside the programme, **identifying needs and linking** recipients 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 and not limited to only recipients)

- In order to successfully implement such a system, **programme staff, ad-hoc staff, or trained volunteers and committees need to be present at the community level** and routinely involved with programme recipients and the wider community. Case management operations need to be implemented in a way to ensure full respect for the rights and dignity of the recipients.

- **Programme MIS** can support these systems, especially when integrated with other social sector MISs.

7

CONDITIONALITY SETTING, MONITORING, AND ENFORCEMENT[27]

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 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 through cash injection into the household. On the other hand, 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. Programmes need to balance incentivizing desired behaviours with increasing burdens and time poverty among recipients. Complying with conditions, including public work requirements, information sessions, and taking children to health check-ups often falls to women, reinforcing gender stereotypes of women as caregivers and increasing women's and girls' time poverty. This can counteract programme objectives related to women's empowerment. Similarly, people with disability may face additional barriers to meeting conditionalities (e.g. sending children with disability to school if the school does not provide inclusive education or is not physically accessible).

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 recipients (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 behaviour in other ways? The following sections help to address these questions.

---

27   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	• No restriction over the use of resources by recipients • Guarantees right to Social Protection	• Ensures co-responsibility • May make the programme politically more acceptable
Economic benefits	• Not interfering with people's preferences	• Addresses market failures and interferes with people's preferences
Costs (private efficiency and equity)	• UCTs have lower private costs (costs to recipients)	• Direct, indirect, and opportunity costs of adopting desirable behaviours (compliance with conditionality) can be high for recipients. CCTs could trigger unexpected redistributive effects • Benefits of complying with desirable barriers may be reduced for certain groups if linked services are not designed to meet their needs (e.g. children with a disability attending schools may not receive a quality education if the school does not provide inclusive education)
Costs (social efficiency)	• UCTs require lower overall capacity • UCTs put less pressure on existing services	• The monitoring process and the incentive mechanisms may have positive knock-on effects on the efficiency of service delivery, but require high capacity and may put pressure on existing services
Feasibility (political)	• Emphasis is given usually to the protection of recipients who are labour-constrained (old age, children, the chronically sick, or people with disability), although some shift towards rights-based arguments	• The explicit conditionality of CCTs gives a political signal that priorityis given to the promotion and productive inclusion of recipients.

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. On 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:**[28] Recipients 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 recipients who have particular needs and therefore display similar patterns in the use of their transfers.

2. **Implicit conditioning:**[29] 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 27 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 cash (or intermediate forms such as vouchers) also has significant behavioural consequences.[30] Sometimes the name of the transfer scheme itself (e.g. 'Child Grant Programme' in Lesotho, see Box 26) signals the existence of an implicit contract between provider and recipient as to how the resources are expected to be used.

Box 25: 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 pay point 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 recipient 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 education expenditure.

As the programme expands and recipients 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 recipients 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)

---

28 A recent article by Esther Schuring, which explores similar issues in a slightly different framework, calls this 'ex ante conditionality' (Schuring, 2010).

29 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).

30 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 26: 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 recipient households.

The results of the impact evaluation showed that, over two years, the 'Labelled Cash Transfer' reduced the dropout rate by 76 percent among those enroled at baseline, increased reentry by 82 percent 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

3. **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 recipients are involved in training/ education sessions where they are provided with information on the best use of the transfers (see Box 28 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 27: 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 práticas (talks). A mixed method evaluation of the práticas by Duarte et al. (2004) concluded that "knowledge and practices were significantly better in those enroled in the programme when compared to those who were not enroled" and evidence was stronger in urban than rural areas. The evaluation also cites the importance of basing the lessons on a previous dialogue with recipients on existing knowledge, tailoring materials to the target group (youth, illiterate, etc) and making brochures available to take home. Similarly, Attanasio et al. (2009) discusses the impact of Colombia's encuentros de ciudado on the creation of social capital within the Familias en Accion CCT programme.

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 delivery of the 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. Recipients 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. However, some conditions may be harder to achieve for people with disability and then systematically disadvantage them. Furthermore, schemes that cannot work with an explicit or implicit criterion may create undesirable disincentives for persons with disability and their households. Conditions can also increase time poverty among women (who are often tasked with complying with conditions) and reinforce stereotypes of women as caregivers.

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.31 Other forms of implicit messaging can include complementary in-kind transfers, such as bicycles for girls to attend school, which sends the signal that girls' school attendance is a priority.

For policy-makers, the main implication is that there is more than one way to condition behaviour towards desirable outcomes. Different approaches can be combined, and the cost-effectiveness of each needs to be carefully evaluated in light of the country's 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 in practice, the differences between the two are sometimes blurred. 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. When benefits are conditional upon the utilisation of certain services, such as attendance of school or health services, it is important to make sure that these are geographically, physically, and otherwise accessible to people with disability. If barriers are preventing people with disability from fulfilling certain conditions, then they should be exempted from the conditions. Monitoring of conditions should also include efforts to understand how compliance with conditions affects intrahousehold dynamics and well-being. For example, do requirements to engage in public works projects shift domestic responsibilities from women to adolescent girls, and does this shift have unintended consequences, including school drop-out? 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 the 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, through their respective line Ministries (see also ▉MODULE COO and ▉MODULE M&E). This ongoing coordination should include measures to address barriers to accessing services among the most marginalized households, as well as waiving these conditions for individuals or households who cannot comply (e.g., with school attendance in the case of children with a disability where schools are not accessible or public works requirements for labour-constrained households or those containing a pregnant woman, etc.)

*   **Training a cadre of staff at the local level** to proactively monitor the enforcement of conditionalities, quality, and reliability of service provision (see also Section 6 on Case Management), provide warning and offer intermediation services and support to non-compliant recipients. Rigidly imposed conditionalities are more likely to exclude the poorest and 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 recipients.

Box 28: Making conditions compliance gender-responsive: The case of Ethiopia's Productive Safety Net Program

Ethiopia's Productive Safety Net Programme (PSNP) was launched in 2005 to combat chronic food insecurity. The programme provides transfers to food insecure households in chronically food insecure woredas (districts). These transfers include cash, food, and complementary benefits. Recipients are categorized into two streams:

1. Public works programme, which provides cash transfers for adults participating in public works projects during the lean season (typically six months per year)
2. Permanent direct support, which provides unconditional cash payments without work requirements to labour-constrained households.

There are several measures implemented within the first stream which aim to make compliance with conditions gender-responsive. These include the following:

- Temporary direct support category which transitions households with an adult pregnant or lactating woman (PLW) from the public works to direct support status, exempting them from work requirements during pregnancy and up to 12 months of age of the child
- Gender-sensitive approach to the type of community assets created in the public works e.g., creating water points and fuel wood sources to reduce women's and girls' time poverty, and using public works labour to cultivate land-holdings of female headed households
- Flexible hours for women to participate in public works, so they can balance caregiving responsibilities
- Provision of childcare at public works locations to allow women to engage in public works projects while still ensuring their children are being safely cared for
- Soft conditionalities, delivered through messaging and case management support by social workers are used to encourage households to fulfill their programme-related requirements, such as sending children to school and attending maternal and child health visits.

Despite these gender-responsive design elements, gaps in implementation of these measures have been identified, limiting the intended impacts. Moreover, these design elements do not address unequal gender relations within households and the community.

Source: Holmes, R., & Jones, N. (2013). Gender and social protection in the developing world: beyond mothers and safety nets. Zed Books Ltd.; ISNP Evaluation Team. (2021). Impact Evaluation of the Integrated Safety Net Programme in the Amhara Region of Ethiopia: Baseline Report.

---

31 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 versus 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 IMPLEMENTATIONIMPLICATIONS FOR CONDITIONALITY SETTING
Poverty profile	• Widespread poverty levels, high poverty rates and density • Small differences between the lowest income/consumption deciles • Rural poverty[32] (extreme poverty disproportionately concentrated in rural areas) • Gender and sociocultural norms result in differential access to economic and social assets, risks and vulnerabilities to poverty, and coping strategies which tend to make women and persons with disabilities worse off (compared to men), more vulnerable to poverty, and less able to cope with shocks	• Households live below a subsistence level and are not capable of satisfying their basic needs. Spending money on desirable behaviours is therefore an additional burden that detracts from the value of the benefit • Compliance burden tends to be higher in rural areas e.g., distances, lack of services, etc • Compliance tends to be the responsibility of women, and this can increase the time poverty for women and girls and have unintended consequences • Compliance burden can be higher for persons with disabilities who may be confronted with inaccessible and/or inappropriate services. They may also experience discrimination, bias, and bullying, which may decrease the uptake of services.
Vulnerability profile	• High vulnerability of households to disease (especially in the context of diffused HIV), seasonal variations and emergencies including conflict • Skip-generation households • Policy focus on labour-constrained households, people with disability, the elderly, the chronically ill, etc. • Women and girls face higher rates of gender-based violence and discrimination from community members • Persons with a disability may have limited agency or mobility, making them dependent on others to access services • The centrality of agricultural livelihoods	• 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 • 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 recipients (flexibility in enforcement)

32   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 IMPLEMENTATIONIMPLICATIONS FOR CONDITIONALITY SETTING
Services	• Undeveloped supply of services, particularly for disability-related services • Inequitable distribution of services, particularly for disability-related services • Low quality and effectiveness of services • No capacity for scaling up public services provision • School/health systems not capable to verify compliance • Lack of analysis or thorough understanding of country-level demand and supply of public services	• Conditioning a programme on nonexistent or low-quality services can be extremely counterproductive • It's important to ensure social protection administration does not over-burden existing services • The high burden on recipients concerning the monitoring of their compliance (e.g. families having to provide certificates and incur travel costs to prove compliance) • Temporarily waive conditions for people with disability in settings where health and education services are not geographically, physically, or otherwise accessible. In the longer term, ensure linked services are accessible and responsive to the needs of people with disability.
Policy	• Policy objectives of social protection	• Easier to condition a transfer on observable and measurable behaviours (e.g. enrolment) than less-observable aspects of behavioural change • Consider making cash transfers unconditional in settings where services are of low quality or geographic or other barriers prevent vulnerable groups, including people with disability, from accessing services, or where conditions can exacerbate time poverty among women and girls. Implement complementary policies to address barriers to accessing key services.

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 implementation challenges 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, providing warnings, offering intermediation services and support to non-compliant recipients, and flexibility to waive conditions or provide additional support for recipients facing barriers to complying e.g, households with a person with a disability, labour-constrained households, etc.

This is very difficult to guarantee in the absence of pre-existing infrastructure and capacity, especially at the 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 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 the local level to be responsible for monitoring, providing warning, and offering intermediation services and support to non-compliant recipients; c) ensuring cost-effective mechanisms for compliance verification (e.g. MIS integration).

- Where conditions are used, they should be crafted in a way that avoids a re-enforcement of traditional gender roles and placing additional burden on women for conditionality compliance. The monitoring of conditions should be organized in a way to help non-compliant households overcome barriers they may face to comply rather than penalizing non-compliance.

8

PROGRAMME OUTREACH AND COMMUNICATIONS[33]

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), that "recipients 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 clearly and transparently."

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

8.1   EXTERNAL AUDIENCES

External audiences cover a diverse spectrum but typically include programme recipients (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 about:

- Their rights to social protection (and related responsibilities) including information on the range of services available, entitlements, 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 which includes in-depth and practical information on:

  - eligibility criteria for all social grants

  - where/how to apply for transfers e.g. what documentation is needed, who to contact, etc

  - what the application/registration process consists of e.g. timing

  - where/how recipients can receive their payments and details of amounts, frequency, etc

  - where/how to submit complaints, appeals, and feedback (including addressing any concerns people may have)[34]

  - circumstances in which benefits may be suspended, restored, or lapsed

  - where/how to obtain further information

- The reach and impacts of social protection programmes by documenting and sharing programme progress and its impact (number of recipients, areas covered, etc) and impacts – informing public opinion. Kenya's Single Registry website is a great example of such an effort.

---

33 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).

34 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.

To the extent that financial resources allow, the administrative organization should **make use of all appropriate mass and tailored communication strategies, all relevant languages, including Braille,** sign language, easy-read versions, pictorial formats, and audio formats. This would include the use of television, radio, a tailored website, social media, toll-free call centres, 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 32 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 respond to misinformation or misinterpretations**. In many countries, information is spread by word of mouth and as this information trickles down, it gets misrepresented over time.

8.2   INTERNAL AUDIENCES

Especially in countries with a large cadre of programme staff working at the local level, it is essential to focus communication efforts on **ensuring staff are motivated and well-informed not only about programme design but also about the motivation for various design aspects, including complementarity between programmes or components which address structural drivers of poverty (e.g. gender inequality) and giving accurate information to citizens.** Staff should also be given training on non-discrimination and how to provide support to different groups (e.g. how to provide accommodations for people with disability). 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 32 on Brazil's experience)

- Developing **a targeted communications strategy** that focuses on the different information needs of programme recipients vs. non-recipients, literates vs. illiterates, 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), people with disability, and people who live in remote locations.

- Providing all materials in an **understandable format and language.** Consider special approaches for low literacy rates such as easy-read versions and cater towards the information needs of people with disability, including intellectual disabilities and **avoid gender-blind and stigmatising imagery and words.** For face-to-face communications, translation services and sign language specialists may be required in certain contexts.

- Adopting **a range of approaches for 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. This can be done by training local leaders, distributing leaflets in strategic places (e.g. places of culture, schools, hospitals, post offices, markets, waiting rooms, etc) face-to-face communication, and informal meetings in local communities. For example, collaboration with OPDs in settings such as Nepal has helped to disseminate information about social protection programmes to people with disability. Attention should be paid to who can access these sources and make efforts to use a range of appropriate communication channels to reach excluded groups, including women, people with disability, ethnic or religious minorities, and others. For example, in Ethiopia's PSNP, in more patriarchal gender settings women are not permitted to attend public meetings thereby reducing their access to timely information and sensitization efforts, but they are exposed to important nutrition and health messages during the healthcare visits. These efforts should be informed by a gender and vulnerability assessment which can answer questions such as, do women access public spaces?

- Ensuring **all communication is an ongoing and iterative effort,** rather than a one-time launch and updating/adjusting messages over time. Communication should continue even during payment delays or unexpected stoppages (e.g. due to funding shortfalls, etc.).

- Where possible, create a **brand name** and a unique identity for the program. Recognizable slogans and logos can capture the attention of target audiences

Box 29: 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 radio and TV stations. They can be used raise awareness about 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 30. The role of OPDs in social protection communication

OPDs can play important roles in reaching people with disability, providing information about available disability-targeted programmes and helping people with disability navigate the application process. In turn, involving OPDs in the design and implementation of social protection, including communication, can increase linkages between people with disability and OPDs. These linkages can help provide recipients with services beyond social protection entitlements and greater engagement in these representative bodies.

The role of OPDs in facilitating access to social protection can be seen in the enrolment rates for disability-targeted programmes in several countries. For example, in the Maldives, 26% of people with disability who were associated with OPDs received the Disability Allowance, while only 1% of people with disability not associated with OPDs were recipients. Similarly, in Vietnam, 30% of people with disability receiving the Disability Allowance were associated with OPDs, compared to 5% who were not.

Source: Banks et al forthcoming, Banks 2019.

Box 31: 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. Below, we discuss the main channels through which this was achieved, 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 poromotion 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 recipients and values of the benefits received are divulged on the Federal Transparency Website (http://www.portaltransparencia.gov.br/)

- Weekly newsletter, Bolsa Família Informa were sent to all local workers as of 2005

- Payment receipts used to communicate with families as of 2007

- Twitter and Facebook profiles were active as of 2013

- National Forum of Users (Rprograecipients) of social programs activated in 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

- The 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. This Communications Needs Assessment should also be informed by a Gender and Vulnerability Assessment to identify barriers to services and information caused by gender inequality, inaccessibility of services, or other factors (FAO, 2018). The communication plan should also consider alternative communication formats for people with different types of disabilities (e.g. written/pictorial/ sign language for people with hearing impairments, Braille, large text, audio formats, screen reader compatible web-pages and documents for people with visual impairments, easy to read, pictorial materials for people with intellectual impairments). 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 or opinion research.

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 33 below.

Box 32: 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 programme 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. Also, 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.

8.4 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 IMPLEMENTATIONIMPLICATIONS FOR ADMINISTRATIVE SYSTEMS
Poverty profile	• Widespread poverty levels, high poverty rates and density • High poverty gaps • Small differences between the lowest income/consumption deciles • Rural poverty[35] (extreme poverty disproportionately concentrated in ruralareas) • Gender and sociocultural norms result in differential access to economic and social assets, risks and vulnerabilities to poverty, and coping strategies which tend to make women and people with disability worse off (as compared to men) more vulnerable to poverty, and less able to cope with shocks	• Need to proof communication systems againstelite capture and stigma • Depending on the approach to determining eligibility, great care is needed to communicate the subtleties of selection criteria (high risk of social tension) • Standard mass-communication channels (e.g. TV) will not be effective in poor rural areas or for people with certain types of disabilities. It's very important to diversify modes of communication
Vulnerability profile	• High vulnerability of households to diseases (especially in the context of diffused HIV), seasonal variations and emergencies including conflict • Skip-generation households Policy focus on labour-constrained households having people with disability, elderly, chronically ill, etc. Pastoralist and nomadic households	• Need to adopt an ongoing/iterative approachto programme communications, as a one-off is not sufficient • Catering strategies to the specific needs of people with disability/elderly (blind, deaf, etc) and labour-constrained households (e.g. low mobility, etc.) • Ensuring linkages to complementary policies to the extent possible (importance of case management) • Use accessible applications to communicate information to persons with disabilities
Social and cultural aspects	• Tight-knit communities with strong preexisting structures and hierarchies • High rates of illiteracy and marginalization amongst the poorest and most vulnerable Gender and religious norms not always progressive • Unequal gender and sociocultural norms may restrict access to information and public spaces for women and persons with disabilities • Tribal, ethnic, and linguistic divides	• Involving communities in outreach activities to the extent possible (informal channels), while developing processes to avoid elite capture Diversifying outreach strategies to reach different population segments (e.g. different languages, dialects, etc), including catering to gender and disability-specific needs • Acknowledging widespread illiteracy and catering to that

35 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 12: Continued

	CONTEXTUAL ASPECTS OF SSA	DESIGN AND IMPLEMENTATIONIMPLICATIONS FOR ADMINISTRATIVE SYSTEMS
Infrastructure and technology	• Increasing use of mobile phones Remoteness of many programme locations (rural, difficult accessibility) • Power failures and network unreliability • Gendered and disability differences in access to IDs, bank accounts, mobile phones, and digital literacy	• Developing systems which are easily accessible to households in remote locations Scoping possible use of leapfrog technology, including feasibility, cost-effectiveness, and quality • Planning for technology failure • Providing training in digital literacy and access to technology (e.g., cell phones with accessibility features)

Source: Authors

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 e.g., this was the case in Brazil for many years. Programme managers need to argue the fundamental value of high-quality communication in terms of ensuring access and guaranteeing equity and accountability, to ensure a sufficient budget is allocated from the onset.

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

7.5   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, the marginalised, people with disability (catering towards the broad range of types of disability), women, etc.

- Providing all materials in an understandable format, language, and in accessible applications (for those with a disability), while avoiding stigmatising imagery and words.

- Adopting a range of approaches to spreading information

- Ensuring all communication is an ongoing and iterative effort

- The quality of communications affects the functioning of programme processes, most notably targeting, benefit take-up, complaints and appeals – yet they 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.

9

CONCLUSIONS

Administration is the backbone of a comprehensive social protection system. It ensures the provision of social protection services in a way that is timely, inclusive, 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 recipients, ensuring that women, people with disability, the poor, the 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 the administrative reform processes. What matters the most 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 that are flexible to meet the needs of specific disadvantaged groups. 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, the best practice is not always to develop complex state-of-the-art systems (e.g. copying best practices 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 develop 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. Nevertheless, it is important to consider gender and disability-related vulnerabilities from the onset, to ensure equitable access and coverage, and to address drivers of vulnerability and exclusion for sustained poverty reduction. Considering these adaptations at the outset of project design is more cost-effective than redesigning programmes after the fact.

- 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, feasibility, and accessibility for women, people with a disability, and other vulnerable groups. This module discussed a wide variety of considerations that need assessing for each sub-component, including quality criteria and principles to measure different options.

- Certain processes and innovations may be easier to deliver via a **partnership with non-state stakeholders** (e.g. external payment service providers) or using **volunteer community structures** (e.g. committees for channelling grievances). However, both 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**, to ensure rights-based access to social protection, and full accountability.

10

BIBILIOGRAPHY

Accenture (2010). Next steps on the evolving journey to high performance in Social Security.

American Institute for Research (2014) Process Evaluation of Zimbabwe's Harmonised Social Cash Transfer Programme. Washington DC. Handa S. and Seidenfeld D.

Asian Development Bank (2010). 'Designing and implementing grievance redress mechanisms: a guide for implementors of transport projects in Sri Lanka.'

Attanasio, O., L. Pellerano and S. Polanìa (2009). 'Building trust? Conditional Cash Transfers and Social Capital', Fiscal Studies 30(2):139–177.

Banks, L. M. (2019). Investigating disability-inclusion in social protection programmes in low-and middle-income countries, with case studies from Vietnam and Nepal (Doctoral dissertation, London School of Hygiene & Tropical Medicine).

Banks, LM, Eide, A, Hunt, X, Alghaib, OA, Shakespeare T (forthcoming). How representative are OPDs in low and middle income countries? Data from nine population-based surveys.

Barca, V. (2015) Grievance mechanisms for social protection programmes: stumbling blocks and best practice. UNDP-IPC One-Pager 320, Oxford Policy Management. Available online.

Barca, V., Brook, S., Holland J. and Otulana M. (2015) Qualitative Research and Analysis of the Economic Impact of Cash Transfer Programmes in Sub Saharan Africa: Final Report. From Protection to Production (PtoP) project, FAO. Oxford Policy Management. Available online.

Barca, V., Brook S. and Notosusanto S. (2012). Review of and Recommendations for Grievance Mechanisms for Social Assistance Programmes, Indonesia. Oxford Policy Management. Summary available online.

Barca, V., Pellerano, L. and Jaokobsen, M. (2015b) How to use natural resource revenues to enhance demand for public services through social protection. Paper 5, Delivering on the promise: Leveraging natural resources to accelerate human development in Africa. Oxford Policy Management for ADB and Gates Foundation.

Barca, V. and R. Chirchir (2016). Integrating data and information management for Social Protection: Social Registries, Integrated Recipient Registries and Virtual Registries. Australian Government, Department of Foreign Affairs and Trade in collaboration with Oxford Policy Management and Development Pathways.

Barca, V., Hurrell, A., MacAuslan, I. Visram, A., and Willis J. (2010) Paying Attention to Detail: How to Transfer Cash in Cash Transfers. Oxford Policy Management working paper available online.

Barrett S. and S. Kidd (2015). The design and management of cash transfer programmes. An overview. Materialien zur Entwicklungsfinanizierung KfW 01 January, 2015.

Bassett L. And Blanco G. (2011) Control and Accountability in Conditional Cash Transfer Programs in Latin America and the Caribbean: Key Topics and Areas for Further Improvement. World Bank, Latin America and the Caribbean Region Social Protection Unit, October 2011.

Bassett, L., Giannozzi, S. Pop, L. and D. Ringold (2012). Rules, Roles and Controls Governance in Social Protection with an Application to Social Assistance. Social Protection and Labor. Discussion paper No. 1206. Background Paper for the World Bank 2012–2022 Social Protection and Labor Strategy. Washington 2012.

Bastagli F., Hagen-Zanker J., Harman L., Barca V. and Sturge G. (2016). Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features. Overseas Development Institute (ODI) and Oxford Policy Management (OPM).

Benhassine N. Devoto F, Duflo E., Dupas P., Pouliquen V. (2015) Turning a Shove into a Nudge? A "Labeled Cash Transfer" for Education. American Economic Journal: Economic Policy, American Economic Association, vol. 7(3), pages 86-125.

Botea, I., Coudouel, A., Heinemann, A., & Kuttner, S. (2021). Safety First: How to leverage social safety nets to prevent Gender Based Violence: Operational Guidance.

CALP (2013) Protecting Recipient Privacy: Principles and operational standards for the secure use of personal data in cash and e-transfer programmes.

Child Protection Working Group (2014) Inter Agency Guidelines for Case Management & Child Protection: the role of case management in the protection of children, a guide for policy and programme managers and case workers. Available online.

Commonwealth Ombudsman (2009). "Better Practice Guide to Complaint Handling". Available online

Côte, A. (2021). Disability inclusion and social protection. In E. Schuring & M. Loewe (Eds.), Handbook on Social Protection Systems. Edward Elgar Publishing.

Daidone S., Pellerano L., Handa S. and Davis B. (2015). Is Graduation from Social Safety Nets Possible? Evidence from Sub-Saharan Africa. IDS Bulletin Volume 46 Number 2. Available online.

Danish Refugee Council (2008) Complaints Mechanism Handbook. Available online.

Dias, P., et al., (forthcoming) Process Evaluation of the Child Grant Programme (0-2 Years) in Mozambique. UNICEF Evaluation Report. American Institutes for Research (AIR): Washington.

Duarte Gómez, M. B., Morales Miranda, S., Idrovo Velandia, A. J., Ochoa Marín, S. C., Bult van der Wal, S., Caballero García,

M. and Hernández Ávila, M. (2004). Impact of Oportunidades on knowledge and practices of recipient mothers and young scholarship recipients: In Hernández Prado, B. and Hernández Ávila, M. (eds.) External Evaluation of the Impact of the Human Development Program Oportunidades. Mexico: National Institute of Public Health.

Faite, O. (2015). Interview about INAS in Mozambique in 2015.

FAO (2015) The State of Food and Agriculture 2015: Social Protection and Agriculture, Breaking the Cycle of Rural Poverty.

FAO. 2018. FAO Technical Guide 2 – Integrating gender into the design of cash transfer and public works programmes. Rome. 88 pp.

FinMark Trust (2012). The Payment Experience Of Social Grant Recipients. Report prepared for FinMark Trust by: Progressus Research Development Consultancy and Ros Gordon. Johannesburg 2012.

Gelb A and Clark J (2012) 'Identification for Development: The Biometrics Revolution'

Gentilini, U. 2016. The Revival of the 'Cash versus Food' Debate: New Evidence for and Old Quandary Policy Research Working Paper No. 7584. Washington, DC.

Government of Kenya (2012). Kenya Social Protection Sector Review. June 2012. Nairobi 2012.

Holmes, R., & Jones, N. (2013). Gender and social protection in the developing world: beyond mothers and safety nets. Zed Books Ltd.

Hosein, G. and Nyst, C. (2013) 'Aiding Surveillance: An exploration of how development and humanitarian

aid initiatives are enabling surveillance in developing countries'; International Labour Organization (1998). Administration of Social security. Geneva 1998.

ILO (2012) Towards the right to work: A guidebook for designing innovative public employment programmes. Guidebook

ISNP Evaluation Team. (2021). Impact Evaluation of the Integrated Safety Net Programme in the Amhara Region of Ethiopia: Baseline Report.

ISPA (2016) What Matters in Social Protection Payment Delivery Mechanisms: A Guidance Note

Jones N. (2009) Promoting synergies between child protection and social protection in West and Central Africa. UNICEF and ODI. Available online.

Keetie Roelen, Stephen Devereux, Abdul-Gafaru Abdulai, Bruno Martorano, Tia Palermo and Luigi Peter Ragno (2017) How to Make 'Cash Plus' Work: Linking Cash Transfers to Services and Sectors. Office of Research - Innocenti Working Paper. Available online; on the – UNICEF website

Lindert K. (2016) SSN delivery systems and the challenges of scaling up programs and the integration of systems. World Bank Social Safety Nets Core Course, April-May 2016, PPT.

Niño-Zarazúa, M, Barrientos A, Hulme D., and Hickey S (2010). Social Protection in Sub-Saharan Africa: Will the Green Shoots Blossom? Brooks World Poverty Institute Working Paper 116, University of Manchester, Manchester, U.K.

O'Brien C., Hove F. and Smith G. (2013) Factors affecting the cost-efficiency of electronic transfers in humanitarian settings. Cash Learning Partnership (CALP), with Oxford Policy Management. Available online.

Oxford Policy Management (2015) HSNP Phase 2 evaluation Special Themes Report: Rights Committee Review. September 2015. Oxford Policy Management, Available online.

Oxford Policy Management (2015b) DFID Shock- Responsive Social Protection Systems research, Working paper 1: Conceptualising Shock-Responsive Social Protection. Mefalopulos, Paolo. 2008. Development Communication Sourcebook—Broadening the Boundaries of Communication. Communication in Economic Development. Washington, DC: World Bank.

Ministry of Labour and Social Services Zimbabwe (2010). Design of the Zimbabwe Harmonized Social Cash Transfer Programme. Available online.

Mwasiagi (2016) Strengthening the cash transfer payment systems in Kenya. UNDP-IPC One Pager, March 2016 Available online.

CURRICULUM
OVERVIEW

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.

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

All TRANSFORM materials are available at:

www.transformsp.org

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!

See more on cover page.

Contact the TRANSFORM initiative at: **transform_socialprotection@ilo.org**
or visit **www.transformsp.org**

IMPLEMENTED, SUPPORTED AND DRIVEN BY: