



ADM

ADMINISTRATION OF
NON-CONTRIBUTORY
SOCIAL PROTECTION:
DELIVERY SYSTEMS

SUMMARY DOCUMENT



TRANSFORM is the result of an iterative process of co-creation involving experts and practitioners from southern and eastern Africa. This manual is based on a document prepared by Andrew Kardan, Valentina Barca, and Andrew Wyatt (Oxford Policy Management) with contributions from Franck Earl (SASSA), Luis Frota, and Thea Westphal (ILO). The revised content on gender-responsive and disability-inclusive administration of social protection was prepared by Tia Palermo, Maja Gavrilovic, Morgon Banks, and Lusajo Kajula from Policy Research Solutions (PRESTO) LLC and reviewed by the TRANSFORM Advisory Group.

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LIST OF ABBREVIATIONS

| | |
|--------|-----------------------------------------------------------|
| AGSA | Auditor General of South Africa |
| APP | Annual Performance Plan |
| BRICS | Brazil, Russia, India, China, South Africa |
| CT-OVC | Cash Transfer for Orphans and Vulnerable Children (Kenya) |
| DSD | Department of Social Development (South Africa) |
| DSW | Department of Social Welfare (South Africa) |
| GFD | General Food Distribution (Kenya) |
| HANIS | Home Affairs National Identification System |
| HRD | Human Resource Development |
| HRM | Human Resource Management |
| ICROP | Integrated Community Registration Outreach Program |
| ICT | Information and Communication Technology |
| IGAP | Improved Grant Application Process |
| ILO | International Labor Organization |
| INAS | National Social Security Association (Mozambique) |
| M&E | Monitoring and Evaluation |
| MIS | Management Information System |
| MOARD | Ministry of Agriculture and Rural development (Ethiopia) |
| MoSD | Ministry of Social Development (South Africa) |
| MoU | Memorandum of Understanding |
| NGO | Non-Governmental Organization |
| NT | National Treasury (South Africa) |
| PFMA | Public Financial Management Act |
| PSNP | Productive Safety Network Programmes (Ethiopia) |
| SASSA | South African Social Security Agency |
| SIIS | Integrated Social Information System (Chile) |

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INTRODUCTION & 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, including girls/women, people with disability and other vulnerable groups, and ensuring schemes are institutionally and politically sustainable.

1.1. THE BUILDING BLOCKS OF SOCIAL PROTECTION ADMINISTRATION

The core function of administration 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 which 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. It should be noted that these systems are not less

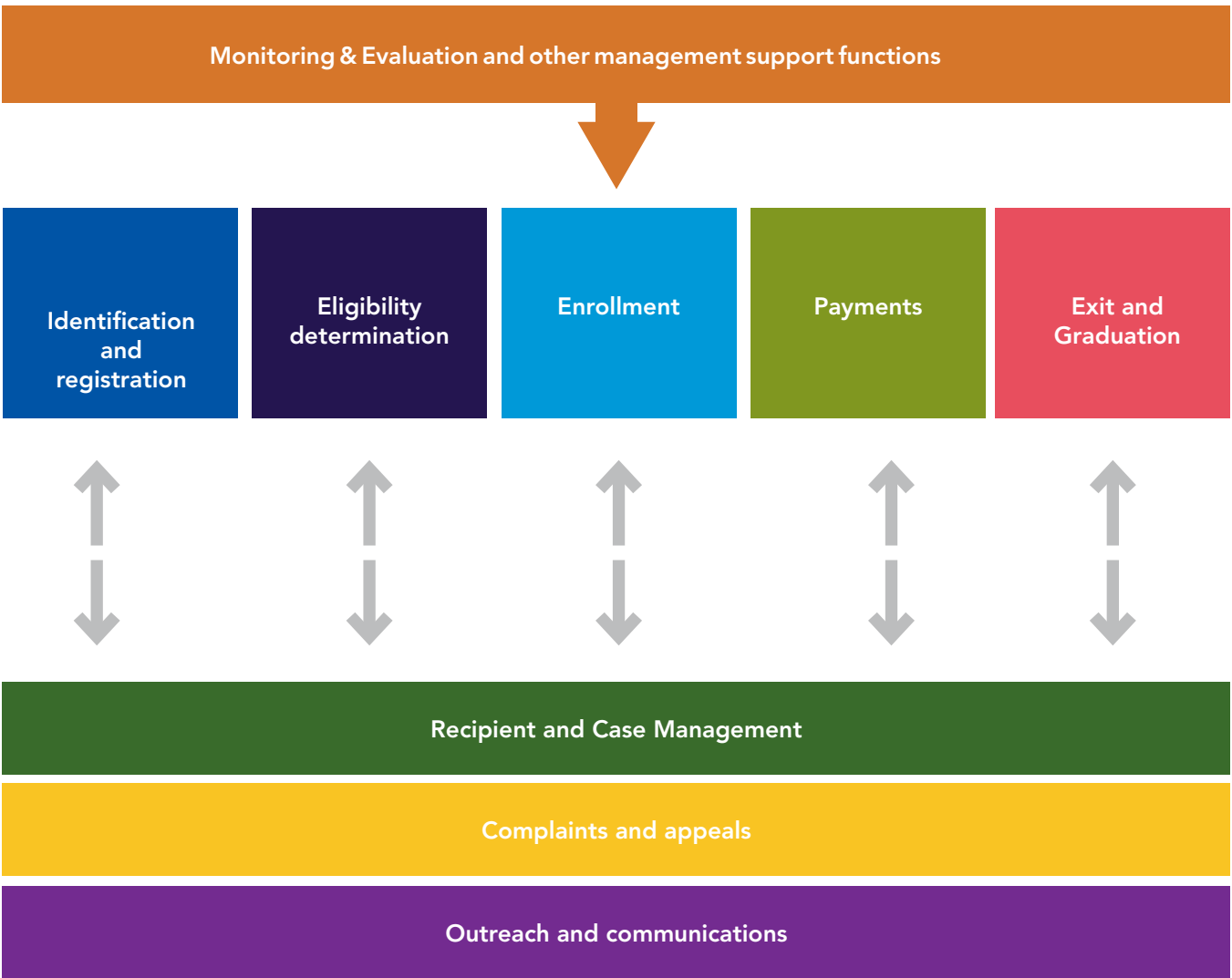
important than the core ones listed above – they simply require a higher capacity to administer (see Section 1.2). In the background, solid administration requires a series of management support functions, which are discussed in depth in the Module on Governance.

! Editorial Note

Please note that a comprehensive version of this document with clickable links is available on the Transform Project website, visit www.transformsp.org to access the file

ADM

Figure 1: Administrative processes and underlying support systems



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

1.2. THE EVOLVING NATURE OF SOCIAL PROTECTION ADMINISTRATIVE SYSTEMS

One further way to understand and interpret the framework presented in Figure 1 above is to think of a Social Protection programme as an **evolving system** which can slowly increase its scale and functionalities over time. As capacity builds up, pressure for accountability increases, and as funding is secured more sustainably, investments can be made to further increase capacity and focus on a wider range of performance-enhancing systems. This requires a shift from a silo-based conception of social protection administration, to appreciating **interlinkages across functions** and departments, adopting overall programme performance as a joint obligation/responsibility. In this joint manner, programmes can more effectively mitigate drivers of poverty and exclusion and facilitate transformational effects, including among women and 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.





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 described below, in three key stages:

1. PREPARATION:

Assessment of existing capacity and practice to define key gaps/needs and understand the feasibility of different implementation options.

This could be done through a:

- 'Capacity Assessment': assessing gaps and opportunities of three core aspects of capacity to deliver - at the institutional, organisational and individual level. The assessment should cover human resources, administrative systems (e.g. MIS), technological capability and fiscal space. (see also the Capacity section in the Governance Module)
- 'Needs Assessment': systematically determining, prioritising and addressing needs, grounded in local analysis (e.g. data analysis, interviews/questionnaires, focus groups, etc) with specific attention paid to marginalized groups including women and girls, people with disability, minority groups, and others, through disaggregated data and attention paid to socio-cultural norms as well as economic, financial, political, and legal obstacles which hinder these groups from accessing information and benefits and fully realizing their rights.
- 'Feasibility Study': assessing practical feasibility of suggested implementation options (in terms of financing, capacity, resources needed, etc)

2. DESIGN:

Setting up a task force (e.g. Project Management Unit) that drives the effort and is responsible for:

- Defining the overall strategy/plan. Setting the vision and how it supports the national development plan or poverty reduction strategy, ideally receiving legal approval and backing. The strategy should include specific considerations for sustainably reducing poverty and vulnerability amongst marginalised groups such as people with disability and women and girls by targeting key drivers amongst these groups (e.g. gender norms, discrimination, non-inclusive and inaccessible environments) (see also Policy Framework section in Governance Module)
- Developing a costed and timetabled implementation plan, to be held accountable against
- Ensuring standard practices and Service Standards are defined. (see also Service standards in Module Governance)
- Ensuring roles and responsibilities are formalised (e.g. in job descriptions)
- Ensuring support materials are developed – most importantly operational manuals outlining standard and recommended procedures. Any communication materials should be available in alternative communication formats (e.g. audio, Braille, simplified text, subtitles).
- Ensuring staff are sufficiently trained and aware of forthcoming changes, including the motivation behind inclusive design elements to ensure fidelity of implementation to design at all levels for greater potential to realize sustained impacts on poverty reduction and other transformational effects. (see also Capacity Development in Governance Module)

3. IMPLEMENTATION:

Testing, revising and implementing the new system, ensuring ongoing monitoring feeds into continuous improvement (see also Section on M&E in Governance Module) and wider accountability systems are in place. This process should include assessments of and amendments to the system to better promote access for specific groups including women and people with disability. (Accountability Section in Governance Module)

REGISTRATION, ELIGIBILITY DETERMINATION & ENROLMENT

2.1. REGISTRATION AND ELIGIBILITY DETERMINATION

See Module on Selection.

2.2. ENROLMENT AND DETERMINATION OF BENEFITS/SERVICE STRATEGY

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

- a. **Non-recipients are informed of the decision** (including reasons to the extent possible) and their rights to appeal. This can be done by letter, by SMS/phone or in person, ideally guaranteeing written proof of the process outcome and insuring communication channels that work for the target population, including women and people with disability (i.e. using accessible communication strategies).
- b. **Recipients are informed of their entitlement, rights and responsibilities** concerning the programme.

This can be done as above, ensuring that this information reaches women, people with disability, and vulnerable groups, and would ideally be linked to a Charter of Rights and Responsibilities (see also Section 3.3.6).



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, etc). In some cases, this will require a further data collection exercise. Following this process, recipients will need to receive a document **to identify themselves and receive payments**. Depending on the extent of computerization needed, this can be a programme identification card with a recipient's name and photo or an electronic smartcard with biometric data, including fingerprints, voice recordings and a digital photo.

2.3. UPDATING INFORMATION FOR ONGOING REGISTRATION

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

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

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 re-assessment of household conditions is a labour-intensive process, requiring notable investment in administration – including staffing. Re-assessment can also lead to significant time and monetary costs for applicants, including people with disability. Thus, recertifications should be limited in scope and frequency to reduce demands on staff and applicants. Best practice internationally in maintaining up-to-date and quality registration data includes:

- Where feasible, running a **Case Management System** that supports ongoing registration – based on an up-to-date assessment of household conditions (see further details in Section 6)
- Maintaining a focus on reaching households facing the greatest barriers to access through explicit and ongoing **outreach campaigns**. Some groups (e.g. women and girls, people with disability, and others) may experience these barriers to a greater extent than others, and so should be targeted by explicit and ongoing outreach campaigns (see also Section 8);
- Checking and updating key data every time a recipient makes **contact with local offices** for any reason (by phone or in person) – for example, this is done by SASSA in South Africa;
- Where feasible (e.g. a network of local staff) adopting an **on-demand data collection approach** to continuously update information on existing recipients and enter information on potential recipients (see Targeting Module for further details and pros/cons versus other approaches¹)
- Where feasible, integrating programme MIS – and integrated Registries – **with other government databases** (e.g. Civil Registry) to ensure continuous updating of key information (e.g. instant update when someone dies or is born) – see Module MIS for more details;
- Applying the same **quality standards** to re-registration as registration

1. 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.

PAYMENT²

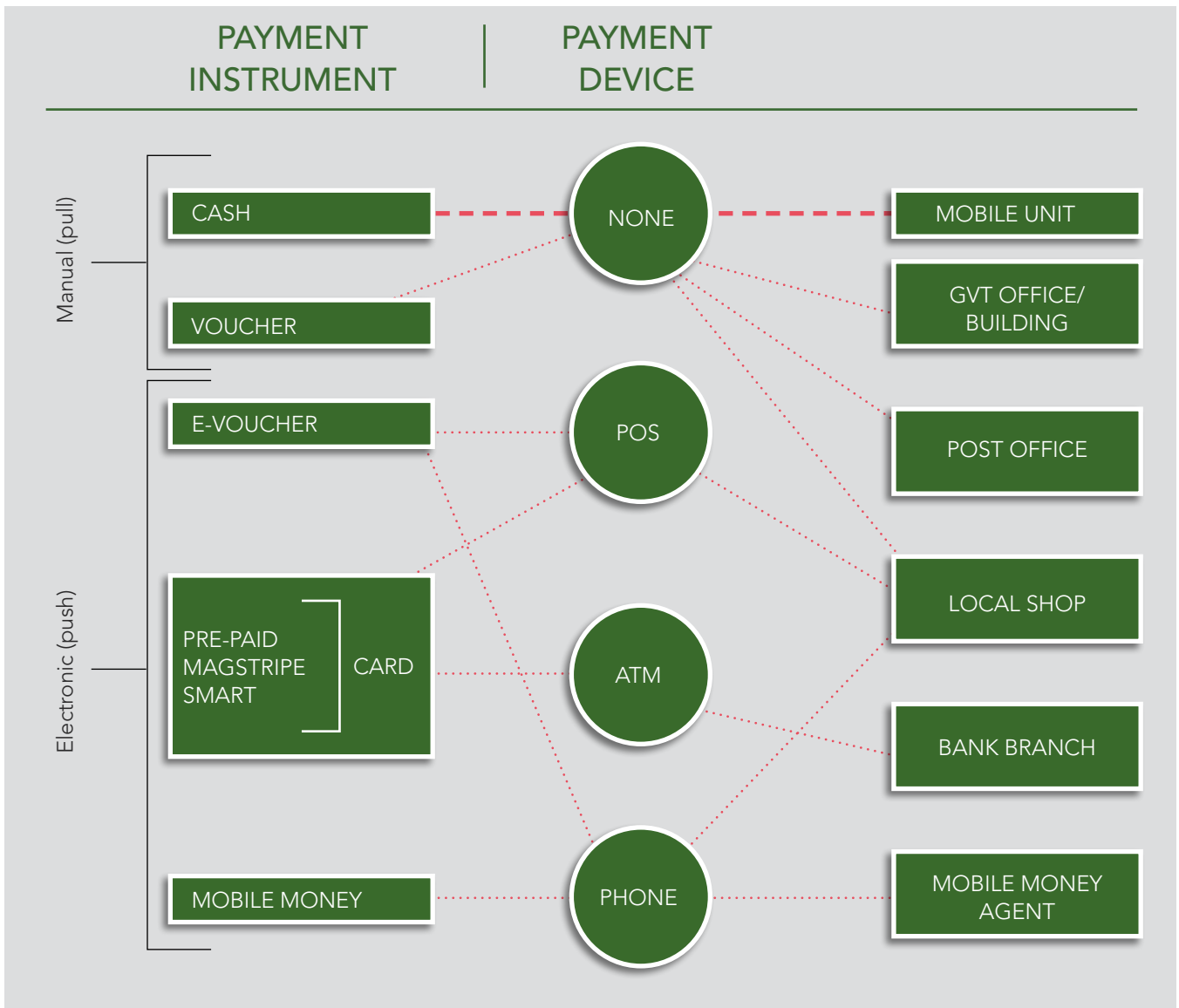
In this Section, we focus on non-contributory cash transfers, for which the social assistance payment system regulates the process of receiving funds and allocating them to recipients. "The goal of a payment system is to successfully distribute the correct amount of benefits to the right people at the right time and with the right frequency while minimizing costs to both the programme and the recipients"³. 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) affect the burden on recipients.



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. We describe these below, visualizing how they combine to define a given payment ‘modality’ or ‘system’ in Figure 3.

Figure 2: Options for payment modality



Source: Authors, based on ISPA 2016

3.1.1. Payment instruments and associated payment device

Non-electronic (manual) systems

- Cash – physical money in the form of notes and coins distributed at a particular pay point (e.g. ad-hoc mobile unit or within an existing network such as a Post Office).
- Voucher – A paper-based voucher that can be redeemed at a participating merchant in exchange for a specific value of cash or goods.

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 within a network of participating merchants (who either use mobile phones or Point Of Service (POS) devices as payment devices).
- **Payment Cards** - various categories with differing functionalities (all using POS or ATM as payment devices)
 - **Pre-paid cards** are either charged with a fixed amount at purchase and disposable or may be reloadable, the stored amount is reduced by each purchase or transaction.
 - **Magstripe debit cards** are linked to a bank account, meaning the transaction requires a PIN.
 - **Smart cards** have either a microprocessor or memory embedded in them. They have greater functionality than magstripe-only cards but are also more expensive (up to five times more than magstripe cards⁴). These cards can be personalized with the holder's biometric information such as a fingerprint or photo and can be used to carry out offline transactions.
- **Mobile money** - A mobile wallet/virtual account /full bank account is linked to the mobile number which would act as the primary means of access to funds stored in the account. Typical banking-type transactions are provided via various mobile phone interfaces including SMS/Text and Smart Phone applications (payment device).
- **No physical payment instrument** – e.g. using fingerprint at an electronic payment transaction device such as a POS or a one-off code at an ATM in a card-less transaction.

3.1.2. Payment point or 'channel'

These main instruments adopted internationally can be grouped depending on their respective payment point or 'channel' (which ultimately corresponds to the Payment Service Provider), each of which has relative advantages and setbacks, as summarized in Table 1 on the next page.



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



Table 1: Different payment channels, their strengths and weaknesses

| OPTION | POTENTIAL STRENGTHS | POTENTIAL WEAKNESSES |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Direct distribution of cash through a mobile unit | <ul style="list-style-type: none"> • Easy and fast to set up (in-house) • Low cost required to set-up • Little to no technology is needed • Offers opportunities for programme 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) | <ul style="list-style-type: none"> • 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 or other state corporations and offices | <ul style="list-style-type: none"> • Piggybacks on existing country-wide network • Capacity and experience in dealing with cash collection and payments • Improved solvency as they receive government support • Allows more flexibility for collecting the benefit | <ul style="list-style-type: none"> • 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 |
| Local merchants using pre-paid, debit or smartcards, or e-voucher ⁵ | <ul style="list-style-type: none"> • More flexible as cash can be collected where and when needed • Wide reach across the country • Potentially lower burden on recipients (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 | <ul style="list-style-type: none"> • 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 banks and 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) |

5. 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 1: Continued

| OPTION | POTENTIAL STRENGTHS | POTENTIAL WEAKNESSES |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Banks and ATMs | <ul style="list-style-type: none"> • Extensive financial experience and competence, 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. | <ul style="list-style-type: none"> • 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 banks and non-banks • Requires sufficient ATMs and banking infrastructure • Lack of interest in serving low-income customers |



Table1: Continued

| OPTION | POTENTIAL STRENGTHS | POTENTIAL WEAKNESSES |
|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cell-phone banking through mobile money agents | <ul style="list-style-type: none"> • 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 of agents • 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 | <ul style="list-style-type: none"> • 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 banks and 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 the **choice must take into account each modality's cost-effectiveness given country-specific constraints** (physical, financial and technological infrastructure necessary to support it). For example, while there has been a lot of hype around the use of **new technologies and e-transfers** (e.g. using e-vouchers, cards and mobile money), these may not always be the best place to deliver desired results (see key quality criteria in Section 3.2 also below). Table 2 summarises the main advantages and challenges of e-transfers. Overarching best practice to be kept in mind when selecting a payment modality includes the following (O'Brien et al, 2013; ISPA Payment Tool, 2016):

- Remaining 'technology agnostic' when assessing the pros and cons of different payment modalities
- Choosing based on a careful assessment of cost and quality (not just cost) – see Section 3.2
- Making good use of any pre-existing delivery systems: e.g. choice is based on an assessment of a country's financial infrastructure to verify the geographical coverage and efficiency of existing systems
- Basing choice on a thorough understanding of local infrastructure (e.g. availability of electricity, frequency of power failures, availability and reliability of telephone lines and cell phones as well as the costs of using them), and legal framework
- Considering the expected size, timing, duration, and objective of the programme (e.g. high start-up costs worth it for larger/longer-term or recurrent programmes; higher negotiating power if large/long term; if objectives include financial inclusion, need for 'mainstream accounts')
- Selecting a modality that is flexible enough to respond to changing needs
- Careful contracting and negotiating (what's in it for the payment provider: lowers costs)

- Up-front risk assessment and contingency planning
- Institutionalizing monitoring and preparing to adjust
- Offering a choice of different payment modalities to recipients as no single mechanism can serve all areas or respond to all needs

Table 2: Advantages and challenges of e-transfers

| ADVANTAGES OF E-TRANSFERS | CHALLENGES OF E-TRANSFERS |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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) |

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



3.2. KEY PRINCIPLES FOR DESIGN AND IMPLEMENTATION

Whether managed in-house or through an external provider, and whether distributed cash-in-hand or adopting e-transfer technologies, a few **basic principles** need to be ensured when designing and implementing the selected payment system (see also ISPA Payments tool). These are summarized in Table 3 below.

Table 4: Payments: basic quality principles to be ensured

| ACCESSIBILITY | |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <ul style="list-style-type: none">• Cost of access(direct, indirect, and opportunity cost)<ul style="list-style-type: none">• 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<ul style="list-style-type: none">• 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<ul style="list-style-type: none">• 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 | <ul style="list-style-type: none"> • Reliability <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Financial inclusion <ul style="list-style-type: none"> • Ensure access to financial services where possible (can enhance the developmental impact 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 <ul style="list-style-type: none"> • 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)



3.3. IN-HOUSE VS. OUTSOURCED PAYMENT SYSTEMS

Beyond the specific payment modality selected, the effectiveness of a payment system is also determined by its overarching management arrangements. The management of payments can either be:

- **Performed in-house:** needs a sufficient level of capacity and decentralized presence across the country. Most often ran manually through Mobile Units and may include the electronic transfer of funds from the implementing agency's programme account to a series of district-level accounts (or other local areas implementing area).
- **Outsourced⁶:** allows programmes to take advantage of external providers' expertise (e.g. e-payments) but may contribute to the price of delivery of the benefit and could increase possibilities for fraud, misuse of data and monopoly pricing in the medium term (more actors involved). For these reasons, TORs and contractual relationships need to be carefully developed. Moreover, the programme should bear the ultimate responsibility to oversee the contractor and ensure reliable payments.

3.4. ENSURING PREDICTABILITY OF PAYMENTS

Delays in the disbursement of upstream funding can cause knock-on delays to the ultimate recipients receiving transfers.

So how to ensure this does not happen? Practice includes the following (Module on Financing, Section on Efficiency in Disbursement):

- **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 **contingency planning** for delays
- Enhancing **budget coordination and awareness** among the relevant government departments and development partners (Where feasible) utilizing the country's **single treasury account system**
- Exploring the feasibility of classifying social protection expenditures as **personnel emoluments** rather than general expenses in the national budget (these are prioritized government expenses that are honoured and predictable)

6. CSIR, 2014, p. 35

EXIT (OR GRADUATION?)

We start by defining the key terms, which are controversial. **Programme Exit** refers to the exclusion from the programme 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 status⁷, as is the case for graduation. Built-in exit strategies include the following:

- Age limits - e.g. child grants covering specific age groups (such as South Africa's Child Support Grant)
- Time limits - e.g. many public works programmes limit participation to a specified number of days and certain programmes only run for a limited period
- Benefits for temporary conditions - e.g. pregnant women or individuals with temporary disability
- Declining benefit levels – e.g. these often accompany time limits and can help families prepare to become self-sufficient upon their exit from the program.
- Managing Programme Exit requires systems that can help to smoothly manage the process: on one hand a data management system (e.g. MIS – see Module MIS that can track and flag individuals and households that are no longer eligible (e.g. have exceeded the age limit) and on the other staffing at the local level that can provide guidance and support for those who are no longer assisted by the programme (Recipient Management, see section 6.1). People who are no longer eligible may need to be directed towards other programmes.

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)⁸.

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



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

8. See above.



- Men and women, as well as people with and without disabilities, differ in their capacities and 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 from specific programmes such as those that are non-contributory like poverty-targeted cash transfers into contributory, social insurance programmes. Effective case management is needed to properly evaluate an individual's or household's prospect for graduation from a programme. Further, a gradual tapering off of benefits is generally recommended so that recipients can adapt and are not disincentivised from pursuing opportunities to improve their livelihoods (e.g. avoid taking on a higher-paying job to avoid losing benefits).
- 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, conditions that are not often satisfied in a Sub-Saharan African context.

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 time⁹

- Strategies for Programme Exit or graduation should **not be driven by budget considerations** (taking some people off the programme to get other people on) **or fear of creating dependency**. The goal of an exit strategy (if any is required) should be to ensure 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, making Social Protection available to whoever needs it, whenever they need it.
- Setting up systems to facilitate **movement into other support**, as needed, including social insurance and social services.
- Ensuring protection (and continuous receipt of support) for those **categories of recipients and households for which 'graduation' or programme exit is not an option** (e.g. those who do not have the capabilities for generating self-reliant livelihoods, e.g. the disabled, chronically sick, etc). This is particularly relevant to many programmes in Sub-Saharan Africa targeted at labour-incapacitated households or skip-generation households (e.g. OVCs). For example, people with disability often require social protection across the life course to manage the extra costs of disability. The type of support may vary by life stage, and if they require support to offset both extra costs of disability and be protected against poverty.
- Defining **clear and consistent eligibility/exit/graduation criteria and measurable benchmarks of progress in meeting the criteria**. Eg. strong systems for collecting and managing data to monitor achievements against these; defining a timeline for the exit process, action steps and responsible parties; widely communicating the criteria; and defining different benchmarks for exit/graduation vulnerable groups, including women, people with disability, elderly persons, and others;
- Even when programmes do not have explicit graduation objectives, ensuring they facilitate progress towards graduation outcomes - for example by explicitly focusing on improving livelihood choices and productive income-generating investments.

9. 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.

COMPLAINT & APPEAL MECHANISMS¹⁰

Recommendation 202 (R. 202) on National Social Protection Floors (2012) calls for adequate systems for complaint and appeal (sometimes referred to as ‘Grievance Mechanisms’) and further systems for accountability enhancement (see also Box 1). 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 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 fair, effective, and lasting and can contribute to: increasing overall programme accountability; increasing citizen trust and involvement; solving operational issues on an on-going basis (at low cost); curbing corruption, and; standardising programme implementation and performance.

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

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

10. See  *Grievance mechanisms for social protection programmes: stumbling blocks and best practice (UNDP-IPC one-pager, Oxford Management*



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

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

Box 1 Key principles governing Complaint and Appeal Mechanisms

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

Impartiality and consistency: Each case has to be considered on its own merits and all evidence should be 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 to the way they will be addressed including speed of response and staff behaviour. Outcomes should be transparent.

Effectiveness and rapidity: Complaints should be resolved as quickly as possible. Local-level points of contact should deal with simple complaints, while a system for regular internal reporting should facilitate 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 and telephone, literacy and language barriers should not exist.

Responsiveness: The mechanism should respond to the needs of all complainants. Special measures may be needed for managing contacts with appellants who have particular needs and for responding to unreasonable demands or behaviour of complainants and appellants. This requires proper training of staff and adequate resources (e.g. in disability and in providing accommodations), as well as monitoring of recipients satisfaction with the service and 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 in 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. as well as abuse, exploitation, or discrimination by providers.

Source: South African Social Security Agency Act 9 of 2004, section 16(1).

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.

There are **demand** (not feeling entitled, lack of information, embarrassment, etc) and supply-side problems (government resistance to criticism, lack of a standardised process, lack of communication and training, etc) underpinning this, which need to be adequately addressed when designing a Complaint and Appeal Mechanism. These concerns are likely to apply more forcefully to vulnerable groups and those who are politically, socially or geographically marginalised.

5.2. SETTING UP A FUNCTIONAL AD-HOC COMPLAINT AND APPEAL MECHANISM

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

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

Table 4: Main types of programme complaints and appeals channels: pros and cons

| TYPE OF CHANNEL | PROS | CONS |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Social Assistant / Social Worker | <ul style="list-style-type: none"> • Strong understanding of SP programmes • Very accessible locally • Regular contact with SP programme management • 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) | <ul style="list-style-type: none"> • 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 |
| Complaints Box | <ul style="list-style-type: none"> • Easy to set up • Can be anonymous (if form clearly states name and address not needed) | <ul style="list-style-type: none"> • 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 |



Table 4: Continued

| TYPE OF CHANNEL | PROS | CONS |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Call Centre | <ul style="list-style-type: none"> • 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) | <ul style="list-style-type: none"> • 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 |
| Community Grievance Committees | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Direct • Simple to access • No problems linked to illiteracy • Theoretically can be anonymous or confidential • Unbiased/external • Reduces travel, which is particularly important for people with limited mobility (e.g. some people with disability) | <ul style="list-style-type: none"> • Reluctance to involve external actors (no trust in revealing 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 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.
- **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; ensuring that the system is widely publicised through communication strategies specifically targeted to the poorest and most marginalized households; ensuring communication in alternative formats for people with disability, and; enabling independent channels for redress and strengthening other systems for accountability – as discussed extensively in the Governance Module.
- **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. Attention should also be paid to which groups are underrepresented in complaints, as this may indicate an access issue to the CA mechanism, rather than a lack of issues being experienced by these groups. Creating a grievance ‘module’ within the programme or national MISs can make this process almost automated.

CASE MANAGEMENT & 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. **Non-contributory 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 and social exclusion of people with disability, for sustainable poverty reduction. Moreover, a common problem with existing programmes is the disconnect that recipients can feel following initial registration and enrolment and the lack of ongoing programme engagement and support – which can ultimately negatively affect its impacts.

A programme-level Case Management System would follow each individual ‘case’, ensuring that recipients’ needs (children, people with disability, the elderly, women, vulnerable households, etc) and situations are assessed continuously and addressed:

- **within the programme (‘Recipient Case Management’):** providing tailored guidance/ information/support while addressing case-specific issues (e.g., monitoring conditionality, ensuring information update, re-registration, financial and digital literacy and access to a mobile phone (where e-payments are made), etc)
- **outside the programme,** 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, personal assistance and long-term care, 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, a prerequisite for adequate functioning. For this reason, the set-up of Case Management Systems is often tackled only after other core processes have been designed and implemented (see also Figure 4). Importantly, programme MIS can support these systems, especially when integrated with other social sectors MISs.

6.1. RECIPIENT (CASE) MANAGEMENT

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

- **Using automated functions within a programme MIS** to 1) signal cases in need of further action and support and 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:
 - solving case-specific issues and 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/de-registration (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 Social Communication as a programme add-on 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 playing a role in meeting the needs of vulnerable people are required to communicate and act together so that the dynamic, multidimensional and complex nature of their vulnerabilities are met (IDS, 2012). This could comprise of the **following**:

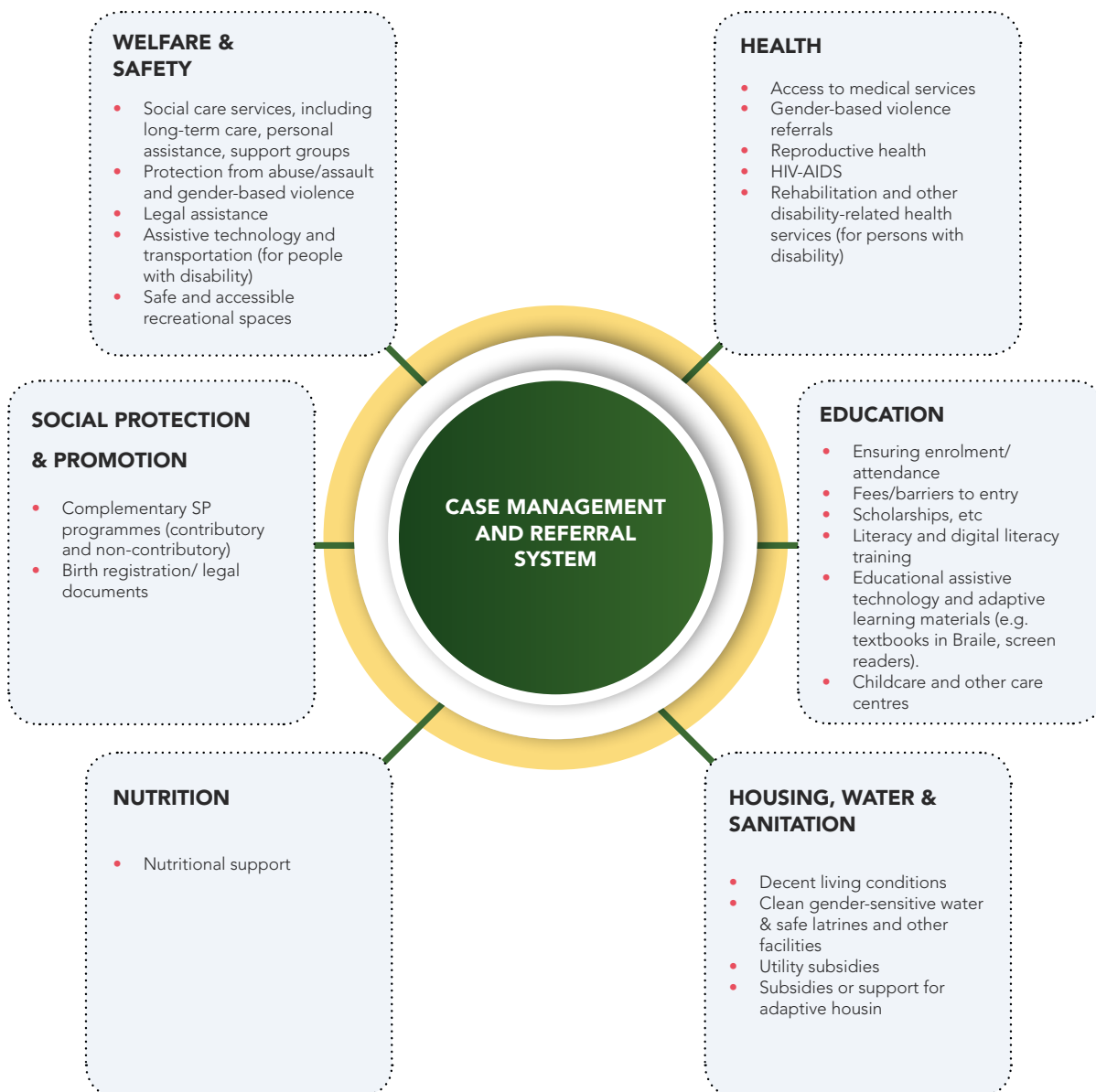
- Universal access to essential and affordable social services in the areas of health, water and sanitation, education, food security, housing, protection, labour and time-saving technologies, personal assistance, productive inclusion, gender-based violence response, disability-related services (infrastructure/assets 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, and access to essential services, and, for people with disability, assistive devices, rehabilitation, personal assistance and other support services.
- Linking recipients with additional support and services, including health, education and social services, gender-based violence response, productive inclusion, personal assistance, and other services.
- Addressing the multidimensional nature of disability through actions/linkages across sectors that combine the removal of barriers (e.g. improving accessibility standards of infrastructure and communication; investment in inclusive education, health and other systems; enactment or enforcement of non-discrimination laws), in addition to direct support
- (e.g. assistive devices, rehabilitation, support services).



Of course, such a system can usefully 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**, 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, Mongolia and Colombia). In others, a **personalised system of support** is offered to recipient households to link them to a tailored set of services depending on their situation (e.g. Chile, and pilots in Malawi and Zimbabwe).

The exact mix of services linked through such a comprehensive Case Management and Referral System will depend on what services are available in the country – and which services are prioritised by governments. Before developing a referral system, a vulnerability assessment should be conducted. Linkages should be prioritized based on programme objectives and matched with the needs and priorities of vulnerable groups, such as people with disability, women, and others, as well as the structural drivers of poverty and exclusion (e.g., gender inequality, lack of access to disability-related goods and services). Figure 4 below provides an example of the range of services that could be linked.

Figure 5: Linking services – an overview



Source: Authors

CONDITIONALITY SETTING, MONITORING & ENFORCEMENT¹¹

Conditions are sometimes imposed on cash transfer programmes to different degrees. 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 via the cash 'injection' into the household. On the other, they also influence the more enduring aspects of intergenerational poverty transmission by conditioning the transfer on behaviours that improve human capital accumulation in the long run (such as health and education), hence tackling the root causes of poverty. However, the argument in favour of CCTs presumes that desirable behaviour can be obtained only by 'explicitly' conditioning the transfer. Moreover, 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, so complementary efforts may be needed to remove these barriers (e.g. investing in inclusive health and education systems).

To the contrary, steering the use of social transfers towards 'socially relevant' outcomes can be achieved, and has often been achieved, **through three other mechanisms of less explicit behavioural conditioning** (often referred to as 'soft conditionalities').

1. **Conditioning on access:** 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:** intrinsic characteristics of the programme design (e.g. the nature of the transfer, its delivery mechanisms, etc.) may also act as a conditioning mechanism. For example, the name of the transfer scheme itself (e.g. 'Child Grant Programme' in Lesotho) signals the existence of an implicit contract between provider and recipient as to how the resources are expected to be used.
3. **Indirect conditioning:** the use of cash transfers can be further conditioned by complementary policy actions that are implemented in conjunction with the transfer (e.g. training/education sessions).



11. This section primarily draws on Pellerano and Barca (2014) *Does one size fit all? The Conditions for Conditionality in Cash Transfers* and its related UNDP-IPC one-pager



The novelty of CCTs in comparison to previous social transfer programmes is that they are based on an additional ‘explicit **conditionality**’ (i.e. the payment is contingent upon the adoption of certain ‘desirable’ behaviours and these behaviours are explicitly monitored). For policy-makers, the main implication is that there is more than one way to condition behaviour towards desirable outcomes. Different approaches can be used in combination, and the cost-effectiveness of each needs to be carefully evaluated in light of the country context and objectives.

7.1. MONITORING AND ENFORCING EXPLICIT CONDITIONALITY, IN PRACTICE

The differences between soft and hard conditionalities are also sometimes blurred in practice. For example, in many **CCTs penalties are de facto not strictly monitored and enforced because of budget and capacity constraints** – nullifying their potential impacts. Best practice in this regard includes:

- **Creating institutional agreements** (MoUs, etc) and maintaining ongoing coordination with key stakeholders involved in the monitoring process – most often schools and health centres/hospitals/etc, through their respective line Ministries.
- Ensuring conditionality goes hand in hand with **adequate, accessible and quality provision of services** (e.g. strengthening the supply side, including ensuring services are inclusive and responsive to the needs of people with disability, women and girls and other groups)
- Training a cadre of staff at the local level to proactively monitor the enforcement of conditionalities (see also Section 6 on Case Management), provide warning and offer intermediation services and support to non-compliant recipients. Rigidly imposed conditionalities are more likely to exclude the poorest and most vulnerable and may create adverse incentives.
- **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, which requires considerable capacity.
- **Developing a clear strategy for enforcing penalties** which are widely communicated and understood.

7.2. CONSIDERATIONS FOR SUB-SAHARAN AFRICA

In light of the considerations above it is clear that adequately monitoring and enforcing explicit conditionalities can come at a considerable cost. **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. Countries in Sub-Saharan Africa understand whether similar conditions apply to them (see Table 5).

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

| | RELEVANT CONTEXTUAL ASPECTS OF SSA | DESIGN & IMPLEMENTATION IMPLICATIONS FOR CONDITIONALITY SETTING |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Poverty profile | <ul style="list-style-type: none"> Widespread poverty levels, high poverty rates and density Small differences between the lowest income/consumption deciles Rural poverty¹²(extreme poverty disproportionately concentrated in rural areas) | <ul style="list-style-type: none"> 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 (effective exclusion of most vulnerable households) Compliance burden tends to be higher in rural areas (distances, lack of services, etc) |
| Vulnerability profile | <ul style="list-style-type: none"> 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: older adults, people with disability, chronically ill, etc. The centrality of agricultural livelihoods | <ul style="list-style-type: none"> 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). Some groups (e.g. people with disability) may need additional support in meeting conditionality (e.g. accessible transport, access to schools with inclusive education) |
| Services | <ul style="list-style-type: none"> Undeveloped supply of services Inequitable distribution of services Low quality and effectiveness of services Poor accessibility of services No capacity for scaling up public service provision School/health systems not capable to verify compliance Lack of analysis or thorough understanding of country-level demand and supply of public services | <ul style="list-style-type: none"> Conditioning a programme on non-existent or low-quality services can be extremely counter-productive Important to ensure social protection administration does not over-burden existing services The high burden on recipients regarding monitoring their compliance (e.g. families having to provide certificates and incur travel costs to prove compliance) Insufficient capacity to successfully monitor compliance |
| Policy | <ul style="list-style-type: none"> Policy objectives of social protection programmes are often not focused on human capital accumulation (as in Latin America), but on broader objectives (e.g. poverty reduction) | <ul style="list-style-type: none"> Easier to condition a transfer on observable and measurable behaviours (e.g. enrolment) than less-observable aspects of behavioural change |

Source: Adapted from Pellerano and Barca (2014)

PROGRAMME OUTREACH & COMMUNICATIONS¹³

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), states 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 in a clear and transparent manner”.

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). Overarching principles to be applied in this communications effort include:

- Developing a targeted communications strategy by the audience, with a focus on the inclusion of illiterate, marginalised, people with disability who require alternative forms of communication etc
- Providing all materials in an understandable format and language, while avoiding stigmatising imagery and words.
- Adopting a range of approaches to spreading information, including alternative communication formats (e.g. Braille, audio, sign language simplified information)
- Ensuring all communications are an ongoing and iterative effort

13. 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).

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 as to:

- **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 the implementing agency) and range of channels to submit complaints and appeals (see also Section 3.3.6)
- **the practicalities of receiving social protection: this includes in-depth and practical information on:** eligibility criteria for all social grants; where/how to apply for transfers (e.g. what documentation is needed, who to contact, etc); what the application/registration process consists of (timing, etc); where/how recipients can receive their payments and details of payment amounts/frequency; where/how to submit complaints and appeals, appeals and feedback; circumstances in which benefits may be suspended, restored or lapsed; where/how to obtain further information
- the reach and impacts of social protection programmes: documenting and sharing programme progress (number of recipients, areas covered, etc) and impacts – informing public opinion. Kenya’s Single Registry website is a great example of such an effort.

To the extent that financial resources should allow the administrative organization to **make use of all appropriate mass and tailored communication strategies and all relevant languages**, including Braille, sign language, easy-to-read, pictorial, 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 payslips or utility bills, relevant manuals, etc. **Regular updates** to the public on the functioning and activities of the organization should also be considered, if feasible. This is essential in the case of legislative and regulatory changes and any delays to the payment. Messages should also be **updated to react to misinformation** or misinterpretations. In many countries, information is spread mouth-to-mouth and information that trickles down gets misrepresented over time.

8.2. INTERNAL AUDIENCES

Especially in countries with a large cadre of programme staff working at 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, such as 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) **and give accurate information to citizens**. Specialized strategies to ensure this include: regular internal newsletters, ongoing training, seminars, conferences and selective dissemination of meeting notes.

CONCLUDING REMARKS

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, accessible, 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, poor, vulnerable, illiterate and marginalised households are effectively included and catered for.

A further set of important lessons were discussed within this module:

- **The design of administration systems should be context specific.** Technical design of each of the administrative system 'building blocks' is only one part of the administrative reform processes: what matters is ongoing tailoring to the country's evolving context (institutional, organizational, incentives, capacity, resources, etc) and needs. Countries have achieved this successfully by involving all levels of administration in the assessment of gaps/needs and in the design process, including a focus on how different parts contribute to the overarching mission.
- **Capacity and lack of resources** can be important barriers to designing and implementing high-quality administrative systems for social protection 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, best practice is not always to develop complex 'state-of-the-art' systems (e.g. copying best practice from elsewhere), but to ensure **simplicity and reliability** in the context of limited capacity and resources.
- The administration of Social Protection programmes should be viewed with a long-term **perspective**. It is 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. 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 barriers and requirements from the onset, to ensure equitable access and coverage, and to address drivers of vulnerability and exclusion for sustained poverty reduction. Considering these adaptations, the outset of project design is more cost-effective than redesigning programmes after the fact.
- While there is 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 discusses a wide variety of considerations that need assessing for each sub-component, including quality criteria and principles to measure different options against.

- Certain processes and innovations may be easier to deliver **via a partnership with non-state stakeholders** (e.g. external payment service providers) or using **volunteer community structures** (e.g. committees for channelling grievances), but 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 sub-quality delivery. Ultimately, the long-term vision should be to provide statutory services embedded in public administration, so to ensure rights-based access to social protection and full accountability.



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!

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See more on cover page.

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