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The design and management of cash transfer programmes: an overview

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Introduction

Cash transfers are increasingly recognised as an important tool for tackling poverty and inequality in developing countries, with many implementing large-scale cash transfer programmes aiming to offer comprehensive access to social security. There is significant evidence of the positive impacts of these programmes on human, social and economic development.[1] Increasing attention is now being paid to issues of service delivery quality, value-for-money, risk management, and accountability within these schemes, which are particularly important when governments seek to scale-up small, successful programmes or reform under-performing large-scale schemes.

Often, however, inadequate attention is paid to the design of systems for the effective management of programme operations, in other words the detailed translation of policy into practice. In many large-scale programmes, key business processes are poorly defined and, as a result, inconsistently applied. Insufficient emphasis on the operational design and implementation of programmes can lead to poor service delivery, which, in turn, may undermine the achievement of programme objectives. Indeed, beneficiaries can be exposed to abuse and exploitation, funds may be expropriated by programme implementers and operating budgets can spiral out of control, thereby undermining the value-for-money case for cash transfer programmes.

This paper describes and explains the operations of cash transfer schemes, outlining good practice in the design processes required to operationalize policy-level design principles. It describes the four key components comprising the administrative structure of most cash transfer programmes and, based on international experience, provides a brief analysis of the issues, options and risks associated with each component based. The paper goes on to describe a number of critical organizational policies and systems that are required to ensure good quality implementation of the four core operational processes.

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[1] See DFID (2011) and Kidd (2014) for a summary of the evidence base on the impacts of social transfer schemes.

Contents

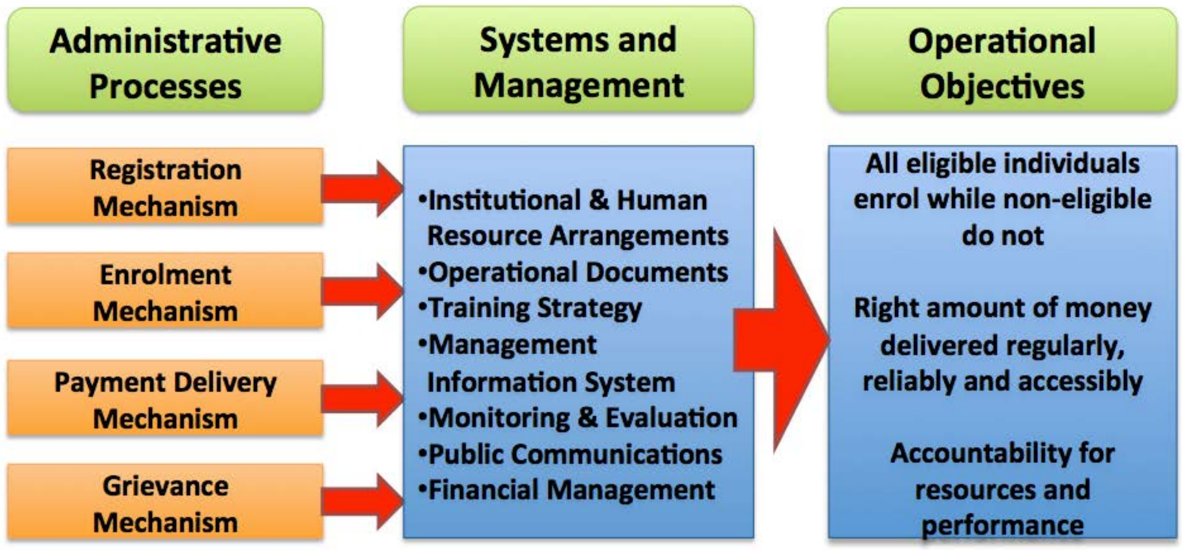
1. OVERVIEW OF CASH TRANSFER PROGRAMMES

There are many types of cash transfer programmes in both developed and developing countries. The largest schemes – such as old age and disability pensions and child support grants – focus on specific demographic groups and address risks and challenges across the life course. These programmes tend to provide their transfers as entitlements and without conditions, reflecting constitutional or other legal obligations of the state to its citizens. Sometimes such schemes are provided on a universal basis, while others may be means tested. Transfers provided to working age adults are more likely to have conditions attached, such as the requirement for children to attend school or health clinics or an obligation for recipients to perform public works.

Irrespective of the type of programme, the achievement of programme objectives demands that the right people are paid the right amount of money, regularly, reliably and accessibly. Moreover, if schemes are to be institutionally and politically sustainable, they should be administratively efficient, transparently account for public resources and ensure good quality service delivery.

As Figure 1 indicates, cash transfer schemes comprise four main administrative processes, which need to be well designed and managed to realise policy and programme objectives: the **registration mechanism;** the **enrolment mechanism;** the **payment delivery mechanism;** and, the **grievance and redress mechanism**.

Figure 1: Operationalising policy objectives in cash transfer programmes



These four administrative processes are dependent on a number of organisational policies and systems for their effective execution, including:

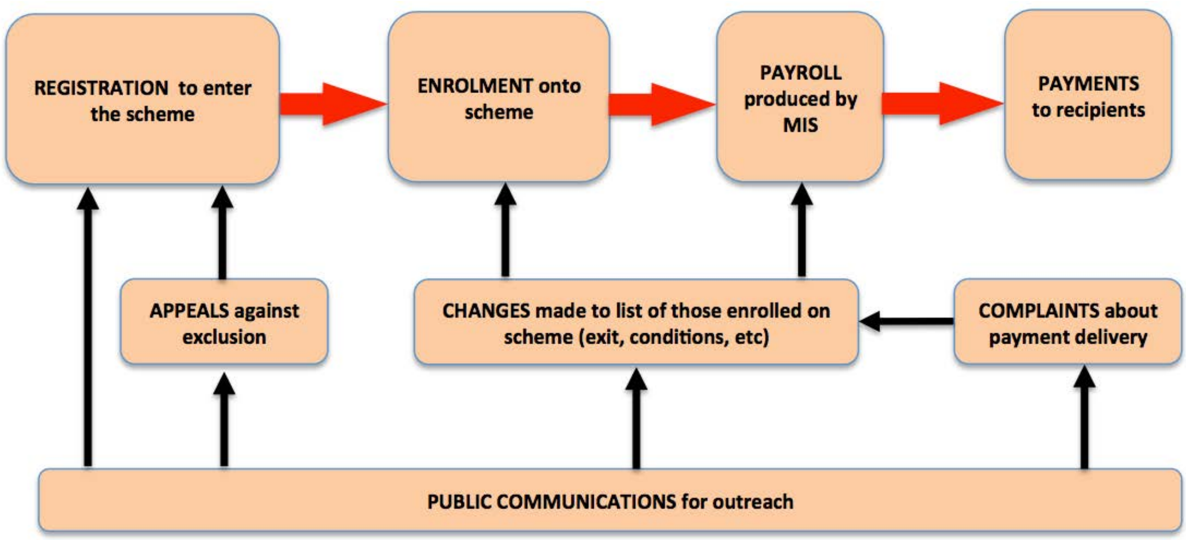
1. Appropriate **institutional and human resource arrangements,** to ensure effective operationalization of policy as well as accountability for programme performance and resources.
2. Simple yet detailed **operations manuals** that set out the processes to be undertaken by programme managers and implementers, in particular front-line staff.

3. An effective **training strategy,** which is often overlooked due to the costs associated with ensuring that large numbers of widely dispersed staff are familiar with detailed operational guidelines.
4. Computerised **Management Information Systems** (MISs) for managing data related to registration, enrolment, payments, case management and grievances, as well as hard and electronic document management systems.
5. An effective **public communications strategy** so that people know how to apply for and engage with schemes.
6. A responsive, robust and accountable **financial management system** that can disburse funds for operations and beneficiary payments both reliably and on time, supported by a sophisticated approach to fiduciary risk management.
7. **Monitoring and evaluation mechanisms,** to ensure that programmes can provide key performance data to stakeholders and information to enable the on-going improvement of key business processes.

2. CORE ADMINISTRATIVE PROCESSES

This section provides a discussion of key issues associated with the design and management of the four core administrative processes within cash transfer schemes: registration, enrolment, payment delivery and grievance and redress mechanisms. Together, these core processes comprise the operational cycle of a scheme, with sub-cycles within each core process (see Figure 2). For example, registration may be run on an ongoing, monthly, quarterly, annual or multi-year basis depending on the nature of the programme whereas payroll production and payment delivery tend to be monthly or bi-monthly in most programmes. Public communications should underpin all schemes across the operational cycle, to inform potential applicants of: their right to register for the programme; the application, appeals and complaints processes; and, how to request changes to their personal data.

Figure 2. A typical operations cycle for a cash transfer programme



2.1. REGISTRATION MECHANISM

Registration is the administrative implementation of selection – or targeting – policy. It involves collecting personal data from applicants – such as age, disability status and income – verifying the accuracy of data submitted and assessing whether it complies with the programme's eligibility criteria. The final stage of registration involves the digitisation of an individual or household's personal data within the programme's Management Information System (MIS).

The complexity of the registration process depends on a programme's selection policy, which is set out in its eligibility criteria. Eligibility criteria for cash transfer programmes tend to involve combinations of geographic, political, demographic, social and economic indicators. Relatively simple programmes such as universal child grants or pensions might only require data on age and citizenship to be collected whereas more complex selection mechanisms demand additional information. For example, a poverty-targeted scheme for orphaned children in a specific age bracket may require data on citizenship, age, sex, orphan status, household income, asset ownership, and school enrolment (as well as attendance on an ongoing basis). Box 1 provides an example of a complex selection methodology.

Box 1: A complex selection methodology: the proxy means test

It is difficult to employ accurate means tests in developing countries where a high proportion of the population is in the informal or subsistence economy. To address this challenge, a methodology – known as proxy means test targeting – has become increasingly popular. Its premise is that household income can be estimated by measuring assets and other variables as proxies for poverty. Proxies usually cover aspects such as demographic characteristics (for example, the age of household members and size of household), characteristics of the house (such as type of roof or floor), durable goods (such as refrigerators, televisions or cars) and productive assets (such as land or animals). Once proxies are identified – often between 10 and 30 – a scorecard is developed. Households are visited and assessed against their possession of the particular proxies, with visits to households taking up to an hour each. Once the survey is finished, the proxies are used to estimate the income of each household and those with a score corresponding to a putative poverty line are regarded as eligible.

Despite the complexity of the mechanism, the methodology is not particularly accurate and errors tend to be high – in part, because it is difficult to obtain accurate and reliable information from households – and it is common for more than half of intended recipients of a scheme to be excluded.[2]

When designing a registration mechanism for a cash transfer programme, the following issues need to be considered:

[2] See Kidd and Wylde (2011) for further information.

2.1.1. Accessibility

Equity considerations require that registration mechanisms should be accessible to everyone. Social protection schemes tend to use either on-demand or census based registration mechanisms. On-demand schemes require applicants to travel to a particular place – such as the local offices of the cash transfer programme delivery agency – to make an application. In contrast, with census approaches, enumerators attempt to visit all households to undertake a survey, which often happens with the proxy means test methodology (see Box 1).

> **Box 2: Registration in schemes using community-based targeting**
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> Community-based targeting (CBT) is an approach to beneficiary selection that relies upon community knowledge and decision-making mechanisms to select beneficiaries, usually to fill a pre-determined quota. A wide range of approaches to CBT exist but they typically draw upon Participatory Rural Appraisal techniques such as wealth ranking and social mapping. Increasingly, these are also combined with criteria provided by programme managers relating to key indicators of vulnerability such as land ownership or orphan status etc.
>
> Ideally CBT allows cash transfer targeting policy to reflect community-level understandings of poverty and vulnerability. However, community-based targeting decisions may also be subject to political manipulation, with vulnerable individuals and households disadvantaged or discriminated against during the targeting decision-making process. Concerns have also been raised about their impact on social relations within communities. To manage such tensions, communities have been known to subvert beneficiary selection by deviating from a scheme's targeting mechanism to 'rotate' enrolment among the wider community. Under CBT, usually only those selected as beneficiaries are registered on to the programme MIS database and it is rare for the reasons for their selection to be documented. Conning and Kevanne (2000) discuss the challenges experienced with community-based targeting.

When on-demand registration systems are used, the registration point should be located at a reasonable distance from the communities served, with implications for programme budgets. If registration points require people to travel long distances, many people – in particular the more vulnerable – may be unable to register. In urban Mexico, for example, the difficulties of travelling to registration centres contributed to 51% of eligible households not even registering for the *Progresa* programme (Coady and Parker 2005). In fact, possession of a car increased the chances of households being accepted on to the poverty-targeted programme, presumably because car-owners were better able to travel to the registration centres. When on-demand systems are used, accessibility concerns require that administrative provisions be made for facilitating the registration of elderly or infirm individuals who cannot personally travel to registration points.

A census-type registration exercise has the advantage of reducing the costs faced by applicants to register, but can involve enormous financial resources to execute accurately, especially when detailed information is required on household characteristics, income, expenditure and asset ownership. For example, in Pakistan, a national survey was undertaken for a proxy means test in 2009, with the total cost reaching US$60 million. The high cost of census surveys means that re-registration is usually done infrequently, often every 5 to 10 years. As a result, households that fall into poverty between registrations are unable to access programmes.

The Uganda SAGE cash transfer programme – which delivers two types of transfers – illustrates the differences in cost between on-demand and census approaches. The universal Senior Citizen Grant – which uses an on-demand registration mechanism – is expected to have an administrative cost that is around 7% of the value of cash transfers when operating at national scale; in contrast, the Vulnerable Family Grant – which selects the same number of people using a census-based registration mechanism and collects data on age, sex, disability and orphan status – is expected to cost 23% of the value of cash transfers (Bukuluki and Watson, 2014).

When planning registration exercises, programme managers should consider issues such as the agricultural cycle, likely weather and transport conditions, the capacity of women with demanding domestic responsibilities to access time-consuming registration windows and the ability of illiterate, marginalised and vulnerable groups to demonstrate their own eligibility. For example, research into the registration process in the Kenyan Hunger Safety Net Programme (HSNP) highlighted that many people – particularly older people and women – were unable to understand or even hear programme staff explaining the registration exercise in large community meetings, without the benefit of voice amplification. Such people were, instead, usually dependent on messages being relayed by other community members, resulting in significant misunderstandings of programme procedures and objectives (see Reid, 2009). Investment in the training of staff to plan and conduct registration appropriately is critical.

A key element of accessibility during registration is ensuring that applicants are informed about decisions on their eligibility for a programme, and whether they have been accepted or rejected. This is a particular weakness with census-based approaches, which tend to inform only successful applicants. Some schemes inform communities of the successful candidates by posting lists of those selected in public places. However, care needs to be taken with this approach as it may stigmatise people, in particular when selection is on the basis of poverty status: often people do not want others to view them as "poor".

2.1.2. Robustness

Clear policies on acceptable forms of proof of eligibility for schemes should be established when registration is undertaken. For example: programmes may require submission of copies of birth certificates or national ID cards as proof of age or nationality; written confirmation of residency in a particular village may be required from village leaders or local government officials; written minutes may be required for community meetings; and, paper or digital questionnaires might need to be administered for means-testing purposes.

Registration processes can imply a significant logistical and administrative load being placed on individual applicants, local officials, community leaders, programme officers and management. Programme designers need to ensure that an appropriate balance is struck between robustness and cost-effectiveness, both for the programme and individual applicants, particularly when literacy and access to formal documentation by people is low and rent seeking by local officials is common. In practice this may mean the adoption of innovative registration procedures. For example, when formal documentation is missing, the Ugandan Senior Citizen Grant scheme adopts a system of personal testimony approved by a panel of respected local elders and government officials as evidence of having reached the age of eligibility. The Presiding Officer records this testimony on the Registration Form at annual Parish-level Registration Meetings, which are held in a public place.

When considering the potential robustness of a registration mechanism, programme designers should also consider the likelihood of error in collecting, verifying and processing registration data. Controls need to be built into the registration process, including providing for independent approval and review of every individual application, as happens in South Africa where registration is administered by a professional government service, the South African Social Security Agency (SASSA). Where controls are weak, errors can be high: in Indonesia, for example, 15% of the cells on scorecards were inaccurately entered during a national PMT survey that reached 40% of the population, with one region having an inaccuracy rate of 37% (SMERU 2012).

2.1.3. Auditability

Since registration determines who benefits from a programme, it is a key source of fiduciary risk. Registration mechanisms, therefore, need to be auditable and with clear accountability for decision-making. In other words, it should be possible for programme auditors to ascertain why an individual or household is deemed to be eligible and who was responsible for the decision. Paper-based registration instruments need to clearly identify the officials involved in taking decisions alongside the evidence supplied supporting that decision. In census-based registrations, if local people are used as enumerators, there is a danger of them falsifying the results and spot-checks should be put in place to ensure that enumeration is completely objective. Indeed, it is best to use external enumerators, as they are less likely to be subjected to pressures from communities.

It is difficult to establish a verifiable audit trail for decisions arrived at during community-based targeting exercises, when they are based on subjective notions of vulnerability and community consensus or consent. Nonetheless, even community-based registration processes should be supported by documentation of meeting minutes, identifying the date, time and location of meetings, attendees, selection decisions – and their rationale – and objections raised. Facilitators of community-based targeting exercises should be required to submit a short formal report on the process, which can be referred to in case of future disputes.

2.1.4. Transparency of information

All information held on applicants from registration should be made available to them, if requested. This introduces an important check within the registration process, since officials who know that their work can be easily accessed by applicants are less likely to take advantage of them by falsifying information. Transparency of information also enables applicants to appeal against selection decisions. However, transparency of information to applicants regarding their own details needs to be balanced by privacy, with programmes ensuring that information on individuals is not shared with others. Registration information, therefore, needs to be held securely, whether on an electronic database or in a paper filing system.

2.2. ENROLMENT MECHANISM

Enrolment involves issuing a registered beneficiary with a token for the purpose of identifying themselves at paypoints when receiving cash. In programmes relying on manual payment mechanisms, this token may take the form of a programme identification card bearing the Client's name and perhaps a photograph. More sophisticated payment mechanisms require biometric data such as fingerprints and digital photographs to be collected and 'loaded' onto a smart card. Enrolment may also involve the selection of PIN numbers by the Client. Enrolment procedures may provide opportunities for registered beneficiaries to nominate alternative recipients to collect payments on their behalf. Data collection requirements associated with enrolment into a particular payment system need to be carefully considered when selecting a payment service provider and/or technology.

2.3. PAYMENT DELIVERY MECHANISM

The delivery of cash to beneficiaries on a regular, reliable and accessible basis is fundamental to the achievement of a cash transfer programme's policy objectives. However it is often the most logistically challenging and high-risk element of programme operations. Social protection schemes need to decide whether they themselves make payments – perhaps using a simple manual payment delivery strategy - or outsource this to a separate payment service provider with access to specialist technology and distribution networks.

Most large-scale programmes opt to separate the registration and payment functions through outsourcing of payment delivery services to specialist financial services providers, often banks or, in some contexts, mobile phone operators. This is expected to minimise risk, help achieve greater clarity of accountability for results and prevent the logistical demands of payment delivery from crowding out other critical programme processes such as registration, case management, monitoring and evaluation and grievance management (and even activities such as social work, teaching and health care where social services staff are co-opted to support the management of cash transfer programmes). Partnerships with specialist financial service providers can also enable the transfer of fiduciary risk, allow programmes to benefit from existing infrastructure (such as agency banking and Point-of-Sale [POS] networks), enable access to proprietary technology (such as MobileMoney bulk payment systems), and promote the achievement of secondary objectives relating to financial inclusion.

Box 3: Electronic transfers and enhancing financial inclusion

In recent years, in many developing countries there has been a move to use new technologies to deliver transfers to recipients while also making them more financially inclusive (in other words, providing recipients with access to other financial services such as savings, loans and insurance). Governments can make payments directly into the bank accounts of recipients so that they become customers of financial service providers, rather than mere recipients of cash. In recent years, some countries have made good progress in enhancing the financial inclusivity of their payment systems. Between 2009 and 2011, Brazil increased its payments through mainstream bank accounts from 2% to 15% of beneficiaries of the *Bolsa Familia* programme; between 2006 and 2011 Mexico's *Oportunidades* scheme increased such payments from 25% to 34%; and, in South Africa, the expansion was from 28% to 59% between 2007 and 2011. Furthermore, 99% of payments in Brazil and all payments in South Africa are made to bank accounts, although many are limited purpose accounts.[3] Progress in this area is not limited to middle-income countries. In Northern Kenya – a particularly inhospitable region – the Hunger Safety Net Programme is opening mainstream bank accounts for all beneficiaries, with the potential for them to access payments from local bank agents based in shops and other small businesses (HSNP, 2013). In Uganda, where banking services are completely inaccessible to the majority of the population, payments are delivered through a popular mobile phone service provider.[4]

The use of mainstream bank accounts to deliver cash can also reduce costs. In Brazil, the move from limited purpose to mainstream accounts has reduced costs from US$0.88 to US$0.60 per payment while, in South Africa, the reduction has been much more significant, from US$4.46 to US$2.03 (Bankable Frontier Associates, 2012).

When payments are not outsourced, the logistical demands of delivering payments tend to completely dominate programme operations, often to the detriment of implementing robust registration and complaints management processes. Nonetheless, many schemes – such as Nepal's social security schemes, Mozambique's cash transfer system and Malawi's Social Cash Transfer programme – continue to employ in-house payment delivery using simple manual payment systems. Some schemes using manual payment methods have attempted to introduce simple technologies – such as barcode-based beneficiary authentication – to minimise risk and reduce reliance on time-consuming manual reconciliation processes.[5] Such enhanced manual payment systems might be useful in countries with weak financial services sectors or when programmes are being scaled-up rapidly.

[3] See Bold *et al* (2012) for more details.
[4] See www.socialprotection.go.ug for more information.
[5] See Langhan, Kilfoil, Agar and Visser (2010) for more details of the Malawian government's efforts to shift to a barcode-based payments system.

Box 4: Procuring and managing Payment Service Providers

Although some countries are fortunate to have sophisticated and competent private sector payment service providers (PSPs) with significant experience in delivering large-scale cash transfer schemes, the financial services sector remains relatively underdeveloped in the majority of lower income countries. In this context, off-the-shelf solutions for Government to Person (G2P) payments are rarely available and payment service providers may need to invest considerable time and resources in the customisation of business processes, management systems and technology to ensure they are fit for purpose. Often, this is not well understood by potential payment service providers at the outset, which can often lead to contract renegotiation and delays. Contracting authorities, therefore, need to ensure that full details of operational expectations are provided to potential service providers and must subject them to considerable technical scrutiny during competitive tender processes. Once procurement has been concluded, the management of contracts with private sector financial services organisations is technically demanding and requires a sophisticated approach to contract, performance and partnership management. Cash transfer programme managers need to understand the regulatory framework in which payment service providers operate in order to appreciate any constraints to customisation of the PSP's operating model.

2.4. GRIEVANCE AND REDRESS MECHANISM

Accountability mechanisms are critical for programme success and, where relevant, for promoting a rights-based approach to cash transfer implementation. There are broadly two types of grievance mechanism: *appeals* against exclusion during registration/targeting and *complaints* about delays to enrolment or payments, loss of payment tokens, excessive distance to paypoints, or fraud at paypoints. In this context, grievance mechanisms are not only important for ensuring that the right people are paid the right amount of money regularly and reliably but also for the identification of systemic weaknesses which, if left unchecked, could undermine a programme's public and political reputation.

Cash transfer programmes, therefore, need to develop robust mechanisms for receiving grievances and complaints so that they can investigate and respond to them comprehensively. Grievances need to be managed on three levels:

- A ***first tier*** should comprise a simple complaints procedure operated by the payment service provider to deal with complaints such as lost or malfunctioning payment tokens and, ideally, even more complex complaints such as those relating to allegations of fraud. In middle income countries with more sophisticated financial services sectors, banks often serve as the payment service provider and, therefore, should integrate a complaints mechanism into their normal helpline processes, treating recipients of cash transfers in a similar way to other bank customers.
- The ***second tier*** should consist of an accessible complaints mechanism operated either by the cash transfer programme administrators (often working in collaboration with local government and/or local elected officials) or an independent agency (as in the case of Kenya's Hunger Safety Net Programme). Although con-

tracting an independent agency to manage this second tier complaints mechanism may sound attractive, care must be taken to ensure that they are adequately resourced to enable complainants to access them and to investigate and adjudicate on complex matters. In contexts where payment service providers have limited physical infrastructure and rely on agency networks to deliver cash, this 'second tier' complaints mechanism may, in practice, serve as the first tier.

- A third tier should comprise an independent authority to act as a destination of last resort, such as a Human Rights Commission, an Ombudsman or the justice system (see Box 5 for examples).

Box 5: Examples of independent "Tier 3" grievance mechanisms

The model for the third tier grievance mechanism varies significantly internationally. In South Africa, appellants can lodge a final appeal with the Department for Social Development, which is a separate legal entity to the South African Social Security Agency (SASSA). In Argentina, the *Jefes y Jefas* unemployment programme established an independent ombudsman in addition to the Ministry of Labour's Complaints Commission. A conditional cash transfer programme in Turkey established provincial-level Boards of Trustees to provide independent oversight and deal with complaints and appeals. Membership includes locally elected representatives, provincial social service directors, NGOs and police. Finally, India's National Rural Employment Guarantee Act (NREGA) is adopting a range of innovations to promote accountability including social audits and *Jansunwai* public hearings where citizens subject duty bearers to public scrutiny. An Ombudsman programme is also under development that will establish annual independent monitoring of the programme by 100 'eminent citizens' selected from civil society. Nominated individuals will undergo public screening prior to their official appointment.[6]

While establishing an appeals mechanism is viewed as best practice, it is often extremely challenging. Setting up an independent appeals process that is truly accessible to appellants is often very expensive, particularly when adjudication of an appeal necessitates home visits to verify registration data (such in the case of means-tested or proxy means-tested schemes). When complex targeting formulae are employed, beneficiaries may not even be in a position to evaluate their own eligibility and lodge coherent and effective appeals: they may not understand the reasons for their exclusion, could be denied access to their personal records, or do not have an advocate to support them through the appeals process. Indeed, all of the third tier examples provided above have been criticised for not being sufficiently accessible to the most vulnerable. When targeting decisions are based on subjective notions of vulnerability – such as in community-based targeted schemes, which employ beneficiary quotas – adjudication of appeals may involve challenging local power structures and causing significant social conflict. In practice, therefore, grievance mechanisms need to be relevant to the institutional framework, targeting model and wider operating environment. Box 6 provides an example from Uganda's Social Assistance Grants for Empowerment (SAGE) programme.

[6] See Subbarao *et al* (2012) for a detailed description of social audit and other accountability mechanisms employed within the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

Box 6: An example of a grievance system from Uganda

In Uganda – where payment service providers and their local contractors lack the capacity to manage reliable complaints procedures, local government offices are largely inaccessible to the majority of the rural population, and no independent agency exists with the mandate and capacity to receive individual complaints about the delivery of social services – the Social Assistance Grant for Empowerment (SAGE) programme has developed a grievance strategy based on:

i. A robust complaint submission procedure at paypoints managed by SAGE staff.
ii. Strong payment monitoring mechanisms linked to incentives and liquidated damages provisions in the payment service provider's contract.
iii. A proactive audit function, which investigates dubious transactions on beneficiary accounts.
iv. Structured engagement with local elected officials who are often the first port of call for aggrieved members of the public.

Grievance mechanisms are particularly challenging when the exclusion errors from targeting are particularly high. It is not uncommon for over half of eligible families to be excluded from poverty-targeted schemes and a grievance mechanism that can deal with that level of error would be very expensive. Indeed, it would almost imply re-targeting. Therefore, it is not uncommon for grievance mechanisms to be difficult to access. In Mexico's *Progresa* programme, despite high exclusion errors – which were measured at up to 70% (Veras *et al* 2007) – only 0.1% of selection decisions were ever disputed (Skoufias *et al* 1999). Kenya's CT-OVC programme decided not to operationalize its grievance mechanism, due to the high number of potential appeals (Ward *et al* 2010). It is common for schemes using proxy means tests – such as the Philippines' *Pantawid Pamilya* programme[7] – not to allow appeals on the basis of poverty and income but only on whether the survey was carried out accurately

The use of conditions is a further challenge for grievance mechanisms and, when administrative structures are weak, it is very challenging to establish a responsive and effective mechanism for those who have their cash withdrawn for non-compliance. So, for example, neither Pakistan's Benazir Income Support Programme nor the Punjab Secondary Girls' Education scheme allow appeals in the case of non-compliance being sanctioned (Kidd *et al* 2014). Furthermore, even when appeals are permitted, it can place a significant burden on families, especially if they have to obtain information – such as a medical note – to prove that their children were legitimately absent from school. This is particularly difficult when clinics are at a significant distance from homes and appeals increase workloads for women (see Box 7 for an example from Nicaragua).

[7] See: http://pantawid.dswd.gov.ph/index.php/4ps-systems/grievance-redress-system?start=2

Box 7: The challenges of appealing against sanctions in conditional schemes: a case study from Nicaragua[8]

Qualitative research by Adato and Roopnaraine (2004) on Nicaragua's *Red de Protección Social* scheme highlighted the difficulties in ensuring that sanctions for non-compliance are correctly enforced. For some of the cases of expulsion they found:

"*Informants protested vehemently that the sanctions had been unjust, the result of lying or errors on the part of teachers, or of refusal to acknowledge medical excuse letters (constancias médicas). For example, a beneficiary from La Gloria complained: 'One time I lost my benefits because of the teacher. He marked my daughter Erica as if she had been absent three times... it's true that she didn't go to class, but I gave him a medical excuse letter that said that she hadn't been to class because she was sick. That time he just reported that she didn't go to class and that was a lie.' Another beneficiary explained that she had been sanctioned because she could not obtain a constancia for lack of funds to go to the health center: 'Sometime (sic) we explained that we didn't have any money to take the boy to the health center. We sent a little note but they don't accept that, they want a medical excuse letter'*."

Finally, it is essential that clear policies on redress and sanction against perpetrators of fraud and other misdemeanours are in place. As suggested above, programmes may wish to consider clauses on liquidated damages within contracts for payment service providers, which can be used to finance minimum compensation payments covering inconvenience or financial losses incurred by beneficiaries affected by delayed payments. Similarly, programmes need to be clear on the steps to be taken when allegations of fraud are made, including when and how to engage the criminal justice system and/or public service disciplinary procedures.

3. CORE BUSINESS PROCESSES: REQUIREMENTS FOR SUCCESS

Well-designed core administrative processes are, by themselves, inadequate for ensuring that the right people are paid the right amount of money, regularly and reliably. Administrative processes sit within a wider institutional and programme management context and a number of pre-requisites exist for their successful implementation. This section sets out the key pre-requisites.

3.1. INSTITUTIONAL ARRANGEMENTS AND HUMAN RESOURCES

Cash transfer schemes are operationally intensive and require specialist, competent, and motivated staff whose performance is actively managed. Many programmes fail due to policy-makers under-estimating these operational demands and, in the pursuit of reducing administrative costs,

[8] This box has been reproduced from Kidd and Calder (2011).

over-burden existing central and local government staff with cash transfer programme management. Meanwhile, other important functions such as social work, teaching and community development can be crowded out. Ghana's Livelihood Empowerment Against Poverty (LEAP), Kenya's CT-OVC programme and Fiji's Family Assistance Programme (FAP) are examples of schemes that have loaded the administration of cash transfers on to existing social welfare officers.[9] Such a strategy can have significant consequences, leading to a breakdown in core business processes. Staff are often untrained and may not perform tasks well; they are given tasks that are not part of their job description and which they may resent; their workloads increase, which is not good for morale; and, their main responsibilities – such as providing care to vulnerable children and adults – are squeezed so that they can no longer perform them adequately.

Box 8: Challenges of implementing social transfers through local government structures: a case study from Uzbekistan

In the early 1990s, following independence from the Soviet Union, Uzbekistan took the decision to give responsibility for the local level implementation of its child benefits to the lowest level of local government – the *Mahallas* – instead of using offices of the Ministry of Labour and Social Security (although the Ministry retained overall responsibility for delivery). This was a sensible decision at the time, given the challenges faced by the state during the early years of independence. Nowadays, the MoLSS provides oversight and supervision of *Mahallas* from its local offices, with around one official overseeing 5 or 6 *Mahallas*. *Mahalla* officials are responsible for core processes, such as the selection and registration of recipients. However, *Mahallas* have a wide range of other responsibilities: currently, they are being asked to perform 30 tasks at community level (UNICEF 2012). UNICEF (2012) reports that *Mahallas* do not have enough time to manage their work. The involvement of *Mahallas* in implementation can slow down processes: for example, 17% of households claim to have experienced delays in payments of up to 3 months on average.

Many *Mahallas* do not have sufficient resources to carry out their tasks. UNICEF (2009; 2012) reports an absence of basic items such as stationary, computers and photocopiers, as well as a lack of reliable electricity. In rural areas, the distances to households can be considerable, with settlements 10-15 kilometres from each other. *Mahallas* are meant to visit households before allowing them on to a child benefit, but some are unable to do these visits because of a lack of transport and money for incidentals, as well as having insufficient time available. As one adviser to a *Mahalla* Committee chairman reported: "It does not matter whether we want or do not want, we have nothing left but to break the rules" (UNICEF 2009). This absence of resources appears to have resulted in some *Mahallas* retaining a proportion of each allowance to cover the cost of their administration (UNICEF 2012).

[9] See: Calder *et al* (2011), Ernst and Young (2011) and World Bank (2011).

Many countries have recognised the value of establishing semi-autonomous delivery agencies to manage large-scale social transfer programmes. The arguments for such agencies are:

- Cash transfer programmes are inherently operationally intensive and complex, but must deliver services in a highly predictable, standardised and reliable manner. Failure to deliver has significant negative political and reputational consequences. Therefore there is a need for specialised structures with adequate capacity and management autonomy to manage these demands and risks.
- Separating service delivery from policy functions enhances accountability for standards of service delivery; prevents the demands of managing service delivery from crowding out wider policy and programming activities; facilitates the development of results oriented organisational systems and culture to ensure delivery performance (strategic planning, finance, IT, HR systems, etc.); and, enables the recruitment of specialised skills not readily available within the civil service pool (e.g. operations management, contract management, MIS management, risk management, etc.).

South Africa is a good example of a country that has built a specialised delivery service. While the Ministry of Social Development has overall responsibility for the social protection system and policy, the actual delivery of schemes is delegated to a semi-autonomous South African Social Security Agency (SASSA), which reports to the Ministry of Social Development. Professional staff are placed at all levels of the SASSA, including in the local offices responsible for managing engagement with applicants and beneficiaries. Across Latin America, many conditional cash transfer schemes have semi-independent delivery agents that have invested in professional staff.

Box 9: Professional staff: a case study from Uganda

If countries decide not to build a semi-autonomous agency delivery service and, instead, deliver schemes through government ministries, it is nonetheless critically important to put in place professional staff dedicated to the scheme. For example, in the SAGE pilot social transfer scheme in Uganda – which delivers a simple universal old age pension to around 100,000 beneficiaries across 15 districts – three professional staff have been placed in each district, distance-managed directly by a dedicated implementation team within the Ministry of Gender, Labour and Social Development in Kampala. Although this arrangement was, in part, implemented in response to a fiduciary risk assessment of local government authorities, reduced reliance on local government has significantly improved the quality of service delivery. For example, a recent World Bank review of financial management mechanisms associated with a range of social protection programmes in Uganda concluded that the SAGE programme was able to disburse funds to lower local government levels to support programme operations 400% faster than programmes that relied on local government financial management staff and systems (Ashley *et al*, 2014). Furthermore, such arrangements need not undermine the cost effectiveness of the programme: an independent value-for-money assessment of the SAGE programme concluded that "*when fully rolled out, SAGE has the potential to achieve a level of cost-efficiency surpassed by few if any similar programmes in Africa and among the highest globally*" (White 2014).

While concerns are often raised about the cost and sustainability of establishing specialised delivery structures, in reality under-investment in management capacity is often a false economy and tends to undermine value-for-money in the longer term.

3.2. OPERATIONAL MANUALS

To provide guidance for staff, social protection schemes should develop operations manuals that clearly set out in detail the actions to be followed by staff, when undertaking each process within the operations cycle. The simpler and more detailed the manuals, the better, as this enables staff to know exactly how to proceed in each circumstance. They should also provide the basis for staff training. A broad operations manual for the entire programme should be supplemented, where appropriate, by more detailed manuals, such as on the operations of the scheme's management information system.

Operations manuals can be held in hard copy and also on-line, for easy access by programme staff. If processes change, they should be updated and revised versions disseminated to programme staff, backed up by training.

3.3. CAPACITY DEVELOPMENT STRATEGIES AND IMPLEMENTATION

Once an appropriate institutional and staffing strategy has been identified, staff must be supported to understand established guidelines and procedures. Yet capacity development is often neglected, both in terms of design effort and resource allocation. Schemes need to develop Capacity Development Strategies that are realistic about the absorptive capacity of programme staff (particularly at lower levels), adopt relevant and appropriate training approaches and, crucially, include provision for on-going on-the-job coaching to fill gaps left by the formal training process, alongside a process of effective performance management and professional development.

Programme staff should be regularly retrained as new procedures are introduced in response to learning. The appropriateness of so-called 'cascade training' approaches should be carefully examined and adequate investment made to ensure that 'trainers of trainers' are not only equipped with knowledge of programme procedures but also in training techniques. Programme designers and managers should, therefore, seriously consider establishing dedicated training functions within programme operations teams to lead the implementation of training strategies. Schemes should also consider cost-effective alternatives such as e-learning, bulk SMS reminders and problem-based learning.

3.4. COMPUTERISED MANAGEMENT INFORMATION SYSTEMS (MIS) AND DOCUMENT MANAGEMENT SYSTEMS

Registration, enrolment and payment processes all involve the collection, storage and regular reference to information about programme clients. The use of Management Information Systems (MIS) employing advanced information technologies to manage programme datasets and automate core business processes – such as generating monthly beneficiary payrolls – can improve programme efficiency and contribute to minimising fiduciary risk. Programme MISs typically support the automated execution of the following functions: eligibility assessment; entitlement calculation and payroll production; payments reconciliation; complaints tracking; and production of analytical programme performance reports (see Box 10 for further details).

Box 10: Minimum functions that should be supported by an effective MIS

The minimum operational functions that should be supported by an effective MIS in a social protection scheme are:

- Selection and registration of recipients;
- Enrolment of recipients;
- Monitoring of compliance with conditions (if applicable);
- Production of lists of those who should receive payments and the level of payment to be given (this may need to vary in response to changes at household level and/or non-compliance with conditions or work requirements).
- Identification of those beneficiaries who have been paid and those who have not;
- Management and monitoring of a grievance and complaint process;
- Identification of those who should be removed from a programme when no longer eligible or because they have died;
- Notification to programme managers when different processes have happened or should happen (e.g. when a payment is due or when beneficiaries should exit a scheme);
- Provision of reports that can be used for management and monitoring.

Many middle and low-income countries are taking advantage of new technologies to develop advanced management information systems, linking local areas with central government and enabling different schemes across government to share information. Computer hardware can be used to enter registration information onto databases at local level, which can be automatically uploaded to national databases held by central government, using the mobile phone network. Local level system implementers can also have access to on-line information to support their own management and monitoring. It is not necessary to have access to the national electricity grid at local level since data entry can be undertaken off-line and subsequently uploaded to the national database, while there is also potential for using solar panels. The use of new technologies is enabling countries to have more efficient management and more effective monitoring.

Box 11: Examples of MISs in developing countries that use new technologies

South Africa has an advanced MIS that enables data to be entered at local levels and immediately transmitted to its Social Security Agency. South Africa has a range of schemes but the MISs of each can communicate with each other, as well as with the tax record system.[10] Therefore, the performance of schemes can be monitored and fraud can be minimised. However, a number of low income countries are introducing advanced MISs and taking advantage of mobile phone networks to transmit information from local communities and districts to national offices. Kenya has recently developed an integrated national MIS that uses common software across the MISs of each of its social protection schemes and provides monitoring data to a central social protection Secretariat located in its Ministry of Labour, Social Security and Social Services. The MISs are web-based and data can be accessed and entered at local level, although stringent security protocols are in place to ensure data protection.

However, an MIS is rarely a substitute for hardcopy document management (filing and archiving of records relating to registration, enrolment and complaints), although this is starting to change through the use of electronic document management systems and Optical Character Recognition software.

An important point for programme implementers to take into account is that MIS development is rarely a one-off event. As programme designs continue to evolve, MIS systems will require on-going development and amendment. This should be considered at the outset when commissioning the design of an MIS for a cash transfer programme. While some countries develop MISs in-house, many others commission the development of software from the private sector. In such cases, programmes should ensure that they obtain ownership of source codes so that, if necessary, they can more easily change the private sector service provider. When programmes do not retain the source codes, it can become expensive to commission adaptations to the programme MIS since the private sector provider enjoys an effective monopoly and does not have to compete with other providers.

3.5. PUBLIC COMMUNICATIONS

As noted in Section 3.1, public communication strategies are critical for raising public awareness of the existence of a scheme, its eligibility criteria and administrative procedures as well as the rights and responsibilities of beneficiaries and other community members. However, effective communications can have an important role across many aspects of programme delivery. They can reduce the susceptibility of beneficiaries to exploitation and abuse as well as counter any local level politicisation or misunderstanding of the programme among the general population. Public communication has been critical in the Ugandan Senior Citizen Grant scheme to allay public concerns over the purpose of the registration exercise and, therefore, encourage eligible older people to come forward and register. Beneficiary empowerment through a public communications campaign is a critical component of programme risk management strategy. Good exam-

[10] See Chirchir and Kidd (2011).

ples of publications providing accessible information in a variety of languages can be found on the South African South Security Agency web-site at: http://www.sassa.gov.za/index.php/knowledge-centre/grant-booklets.

Public communications strategies are also important for building broad public and political support for schemes through dissemination of its objectives and impacts. Programmes, therefore, need to be outward facing, ensuring that key policy-makers – and citizens – are aware of their benefits. Commissioning studies – including comprehensive evaluations – and publicising the results are a necessary complement to programme implementation. This can imply regular publications for different target audiences, an accessible and informative programme website, and regular engagement with the media. Box 12 sets out some options for communication channels

Box 12: Options for communication channels

Choice of communication channel, approach and messaging should reflect the language, level of literacy, language competency, social marginalisation, sex and age of the beneficiary group. Messaging may also need to change according to the programme cycle. Common communication tools include radio jingles, talk shows, posters and community drama. However, programme managers should remember that the most vulnerable members of communities may rely on word-of-mouth and contact with local elected representatives, fellow community members and religious institutions. It is, therefore, important to maximise the accuracy and timeliness of information transmitted through these informal channels, for example through the use of bulk SMS services to local government officials or circulars to churches, mosques, etc.

Public communications strategies can help maximise the impact of cash transfer programmes by altering the behaviour of beneficiaries, perhaps by encouraging beneficiaries to save a portion of their transfers for future emergencies. In the context of programmes for children, public communications can be used to build ‘nudges’ into schemes that encourage recipients to send their children to school and have regular health checks. Effective nudges may have a greater impact on recipient behaviour than conditions accompanied by sanctions: they are certainly likely to be more cost-effective.

3.6. FINANCIAL MANAGEMENT SYSTEMS

Cash transfer programmes are operationally intensive and highly time-sensitive. Financial management systems for cash transfer programmes, therefore, need to be designed and managed with this in mind. In particular, the finance function needs to: ensure timely and accurate payment of beneficiaries using payrolls prepared by the MIS; timely disbursement of funds for time-sensitive operations such as training and registration exercises; and, ensure timely and accurate accounting for programme resources. Finance functions associated with mainstream line Ministries are rarely adequately responsive, hence the trend towards the establishment of specialised delivery agencies for cash transfer programmes.

3.7. MONITORING, PERFORMANCE MANAGEMENT & LEARNING

Cash transfer programmes are operationally demanding, time sensitive and often attract immediate political attention in cases of service disruption, fraud or error. Well-resourced operational monitoring and learning systems are, therefore, critical and should inform day-to-day operational management as well as regular business process re-engineering. These should be systematised as much as possible through regular, structured operations coordination mechanisms (particularly between different levels of government), simple and action-oriented reporting, clear schedules for support and supervision, check-list-based quality assurance, special investigations, and internal and external audit. Post-payment beneficiary feedback systems, such as those used in the Ugandan SAGE scheme, can be particularly useful in generating monitoring data to inform operational and strategic decision-making. Programmes need the flexibility and authority to implement 'quick win' changes to business processes while also undertaking periodic programme-wide reviews, perhaps involving programme stakeholders and/or independently commissioned research.

Large-scale quantitative impact evaluations are increasingly being commissioned to generate reliable data on programme impacts, thereby building public and political commitment to cash transfer programmes. However, quantitative survey evaluations are often expensive and may complicate programme operations due to the need to isolate 'control groups' (which, in practice, can rarely be isolated effectively). Indeed, there are significant ethical considerations with some methodologies used, especially if it means depriving control groups of benefits. Quantitative impact evaluations can be high risk in that they may be subject to a range of statistical assumptions and can be affected by sample frame attrition and changes in the wider environment.

Simpler alternatives for evaluation such as Paypoint Exit Surveys and qualitative research may be more practical and have the advantage of delivering results quickly and relatively cheaply. Furthermore, when social protection schemes have a national reach, information to enable the assessment of programme impact should be incorporated into regular national household surveys. If a social protection module is incorporated into household surveys – as happens in Bangladesh and Nepal – it should be possible to build a comprehensive picture of programme coverage and impacts, at low cost.

4. CONCLUSION

Cash transfers are increasingly recognised as a critical component of national social and economic development strategies. While the past 10 years have focused on the generation of evidence on their impact on human, social and economic development indicators, attention is now turning to issues of service delivery quality, value-for-money, risk management, and accountability within these programmes. As the focus of enquiry has shifted, it has become clear that inadequate attention has often been paid to the design of effective systems for the management of programme operations, in other words, to the detailed translation of policy into practice. As a result, key business processes within many large-scale programmes are poorly defined and/or inconsistently applied resulting in poor service delivery. When the right people are not paid the right amount of money regularly and reliably, the anticipated human and social development outcomes will not be achieved. Poorly defined operating systems can also lead to the abuse and exploitation of vulnerable individuals, misappropriation of public funds and operational inefficiency.

Although there is a wide range of types of cash transfer programmes in existence, all are based on four core administrative processes: registration, enrolment, payment delivery and grievance management. A range of design options exist within these four core processes and, in all cases, their detailed design needs to respond to the wider institutional, social, environmental, economic and political context in which they sit. Nonetheless, international experience points to a number of key lessons that programme funders, designers and managers should be aware of.

Furthermore, experience confirms that, however well designed, the core administrative processes of cash transfer programmes will only be successfully executed if adequate attention is paid to putting in place appropriate organisational provisions relating to: institutional structure and human resources; operations manuals for staff; training; management information systems (MIS); financial management; public communications; and monitoring and evaluation. Given the short-term resource requirements associated with putting in place these systems, development partners may have an important role to play in supporting the development of these systems, within the context of broader efforts to ensure the long-term effectiveness and sustainability of emerging national social protection systems in developing countries.

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