



# ADAPTIVE SOCIAL PROTECTION

## The delivery chain and shock response



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and Thomas Bowen





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# Preface

This paper outlines the ways in which governments can make use of and adapt operational systems and processes for delivering cash transfer programs to support shock response. Governments, development partners, and humanitarian actors have become interested in adaptive social protection (ASP) and shock-responsive social protection (SRSP) largely out of recognition that shocks, particularly natural disasters, are increasing in frequency and severity, and climate change is predicted to exacerbate these trends. Much of the global experience related to ASP before 2020 came in responding to such natural disasters, and it forms the primary focus of this paper.

Of course, in 2020 governments across the world have had to respond to an unprecedented global shock—the Coronavirus Disease 2019 (COVID-19) pandemic—which has brought a remarkable surge in their use of social protection to mitigate the social and economic impacts of the crisis. As of June, 195 countries or territories had planned or introduced social protection measures in response to COVID-19. Cash transfers have been a huge part of this, with social safety nets accounting for 60 percent (representing 621 measures)

of the social protection response, of which over 50 percent were cash transfers. Interventions have included vertical and horizontal expansion of existing programs, adaptations to the design of existing programs to make them more accessible and effective, and the introduction of new programs using social protection administrative systems (Gentilini et al. 2020).

As these responses are in their early stages, the inclusion of lessons learned from them in this paper would be premature. Experiences to date, however, highlight that, while the specific challenges posed by COVID-19 may differ from those presented by other shocks (not least the constraints imposed by social distancing on the implementation of each phase of the delivery chain), the key principles and considerations set out for policymakers in this document—emphasizing flexible and robust systems, the need to balance speed and accuracy, and the adaptations that are needed along the chain—are just as pertinent. Indeed, the COVID-19 pandemic has cemented even more firmly the imperative for governments and partners to invest in ASP delivery systems as a key factor of resilience building.

## Abbreviations

<b>ASP</b>	adaptive social protection
<b>ATM</b>	automatic teller machine
<b>CBT</b>	community-based targeting
<b>CCTE</b>	Conditional Cash Transfer for Education (Turkey)
<b>CGP</b>	Child Grants Programme (Lesotho)
<b>CNIC</b>	computerized national identity cards (Pakistan)
<b>COVID-19</b>	Coronavirus Disease 2019
<b>CSA</b>	Commissariat à la Sécurité Alimentaire [Commissioner for Food Security] (Mauritania)
<b>DDC</b>	District Development Committee (Nepal)
<b>DGMM</b>	Directorate General of Migration Management (Turkey)
<b>DNH</b>	Do No Harm
<b>DRDPM</b>	Department of Relief, Disaster Preparedness, and Management (Uganda)
<b>DRM</b>	disaster risk management
<b>DSWD</b>	Department for Social Welfare and Development (Philippines)
<b>ESSN</b>	Emergency Social Safety Net (Turkey)
<b>EWS</b>	early warning system
<b>FATA TDP ERP</b>	Federally Administered Tribal Areas Temporarily Displaced Persons—Emergency Recovery Project (Pakistan)
<b>FIBE</b>	Ficha Básica de Emergencia [Basic Emergency Sheet] (Chile)
<b>FRiT</b>	Facility for the Refugees in Turkey (Turkey)
<b>HSNP</b>	Hunger Safety Net Programme (Kenya)
<b>IDP</b>	internally displaced person
<b>IRC</b>	International Rescue Committee
<b>ISAS</b>	Integrated Social Assistance System (Turkey)
<b>IT</b>	information technology
<b>IVACC</b>	Índice de Vulnerabilidad ante Choques Climáticos [Index of Vulnerability to Climate Shocks] (Dominican Republic)
<b>JHDINA</b>	Household Disaster Impact and Needs Assessment (Jamaica)
<b>LIC</b>	lower-income country
<b>MEB</b>	minimum expenditure basket
<b>MIC</b>	middle-income country
<b>MIES</b>	Ministerio de Inclusion Economic y Social [Ministry of Economic and Social Inclusion] (Ecuador)
<b>MIS</b>	management information system
<b>NADRA</b>	National Database and Registration Authority (Pakistan)
<b>NDMA</b>	National Drought Management Agency (Kenya)
<b>NDWC</b>	National Disaster Warning Centre (Thailand)
<b>NECOC</b>	National Emergency Coordination and Operations Centre (Uganda)
<b>NGO</b>	nongovernmental organization

<b>NISSA</b>	National Information System for Social Assistance (Lesotho)
<b>NUSAF</b>	Northern Uganda Social Action Fund (Uganda)
<b>OPM</b>	Office of the Prime Minister
<b>OSA</b>	Observatoire de la Sécurité Alimentaire [Food Security Observatory] (Mauritania)
<b>OSS</b>	one-stop shop
<b>PATH</b>	Program of Advancement through Health and Education
<b>PETi</b>	Immediate Temporary Employment Program (Mexico)
<b>PIN</b>	personal identification number
<b>PMT</b>	proxy means test
<b>PSNP</b>	Productive Safety Net Program (Pakistan)
<b>SASF</b>	social solidarity foundation (Turkey)
<b>SASW</b>	State Agency for Social Welfare (Kyrgyzstan)
<b>SIUBEN</b>	Sistema Único de Beneficiarios [Unique Beneficiary System] (Dominican Republic)
<b>SMS</b>	short message service
<b>SOP</b>	standard operating procedure
<b>SRSP</b>	shock-responsive social protection
<b>SWF</b>	Social Welfare Fund (Yemen)
<b>TRC</b>	Turkish Red Crescent (Turkey)
<b>UBR</b>	Unified Beneficiary Registry (Malawi)
<b>UNICEF</b>	United Nations Children's Fund
<b>VCI</b>	Vegetation Condition Index
<b>VDC</b>	Village Development Committee (Nepal)
<b>WCFC</b>	Watan Card Facilitation Center (Pakistan)
<b>WFP</b>	World Food Programme

# INTRODUCTION



## Adaptive Social Protection and the Role of Cash Transfers in Building Resilience

Today's global landscape is characterized by multiple, interconnected, and increasingly devastating shocks, the impacts of which directly undermine the well-being of those they affect. Between 1980 and 2012, for example, the annual frequency of natural disasters increased by 250 percent and the number of people affected by 140 percent (EM-DAT 2020). Climate change is predicted to exacerbate these trends and, without climate-informed development, will push an additional 100 million people into extreme poverty by 2030 (Hallegatte et al. 2016). In recent years, forced displacement has also risen to record highs. The COVID-19 crisis in 2020 highlights the risk pandemics pose to the lives and livelihoods of millions in an increasingly globalized world, leaving no country unaffected by its widespread sweeping health, economic, and social impacts. The deep interconnectedness of such shocks, their trends, and associated risks has created a global environment of heightened complexity for households, policymakers, and practitioners alike to navigate (World Economic Forum 2017).

Poor households tend to be particularly vulnerable to the impacts of covariate shocks. For them, factors such as having limited or no savings, access to finance, access to formal insurance, or safety nets can combine and contribute to this excessive vulnerability and a generally limited capacity to cope with the impacts when a shock hits (see, for example, Dercon 2005; Hallegatte et al. 2016). To protect short-term well-being and consumption after a shock, poorer households may turn instead to such negative coping strategies as removing children from school to work for extra household income, availing themselves of high-interest loans, selling productive assets, and forced migration (Del Ninno, Pierre, and Coll-Black 2016; Hallegatte et al. 2016; Skoufias 2005). Such short-term coping strategies often work to the household's longer-term detriment, however. At the aggregate level, shocks work to undermine poverty reduction efforts and can cause a country to hemorrhage human capital, also to its long-term disadvantage.

Moreover, shocks routinely impoverish nonpoor households when their capacity to cope with the impact is overwhelmed. Like the poor households especially vulnerable to covariate shocks, near- and nonpoor households also struggle to cope with such impacts, in some cases becoming at risk of impoverishing losses. Indeed, international experience overwhelmingly shows poverty is both a driver and consequence of disasters (UNISDR 2015). Globally, for example, an esti-

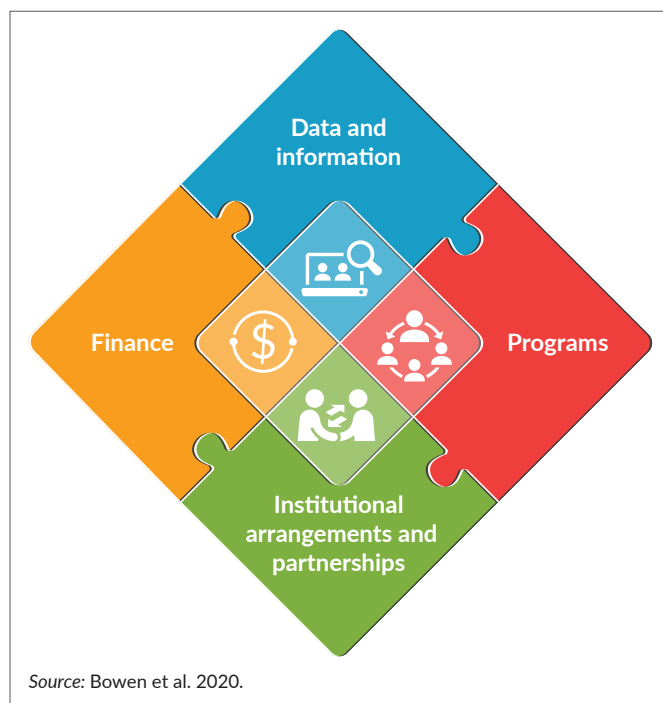
mated 26 million people fall into poverty every year because of natural disasters—especially frequent floods and drought (Hallegatte et al. 2017)—and the World Bank estimates the ongoing COVID-19 crisis will result in an additional 49 million people being pushed into extreme poverty in 2020 (Mahler et al. 2020).

Within this context, the concept of “adaptive social protection” (ASP) has emerged as a tool for building the resilience of poor and vulnerable households to shocks. Interest is widespread among governments and other development and humanitarian policymakers and practitioners in understanding how to make use of and enhance social protection programs and systems to build the resilience of poor and vulnerable households in this way. A new framework from the World Bank highlights the ability of ASP to build the resilience of poor and vulnerable households by investing in their capacity to prepare for, cope with, and adapt to shocks, thus protecting their well-being and ensuring they do not fall into or become trapped in poverty as a result of the impacts (Bowen et al. 2020). This definition of ASP promotes government-led investment via social protection programs in the three resilience capacities of poor and vulnerable households for preparedness, coping, and adaptation, along the pre- and post-shock continuum (before, during, and after).

The new framework the World Bank has elaborated to help guide the design and implementation of ASP focuses on strengthening social protection systems ahead of future shocks and crises. It conceptualizes ASP around four key building blocks: programs; data and information systems; finance; and institutional arrangements and partnerships (figure 1). The framework highlights both the elements of existing social protection systems that are the cornerstones for building household resilience to shocks and the additional priorities and core investments that are considered instrumental in enhancing these outcomes and making the social protection system more prepared in advance of the next crisis.

The “programs” building block emphasizes the role cash transfer programs can play in building resilience, including when they respond to shocks by helping people cope with the impacts. Evidence highlights the vital support cash transfer programs provide in lessening households' food insecurity, smoothing consumption, and reducing the need to resort to negative coping mechanisms (Ulrichs and Slater 2016; Asfaw and Davis 2018; Hidrobo et al. 2018; Knippenberg and Hodinott 2017). This suggests the importance of preparing social

Figure 1: The Adaptive social protection building blocks



protection programs that can continue delivering assistance to existing beneficiaries after a shock, as well as scale up to reach more people with more assistance. The options for shock responsive social protection are well elaborated in a typology by Oxford Policy Management (summarized in table 1), and these are highlighted where relevant throughout the paper.<sup>1</sup> Taken together, these options, as visualized in figure 2, represent methods existing programs can use to respond to shocks by either increasing the amount of assistance provided and/or the number of people reached.

Several limitations, however, constrain the ability of cash transfer programs to meet the needs of poor and vulnerable households in practice. These include the following:

- Limited access to any form of social protection for many poor and vulnerable households, often exacerbated by lack of access to identification systems, mobile phones, and bank accounts for receipt of electronic transfers and by physical remoteness from points of service
- Often, limited coverage among the poor, near poor, and nonpoor of households spatially vulnerable to the impacts of disasters
- Difficulties in maintaining delivery of cash transfers in the face of disruption caused by shocks

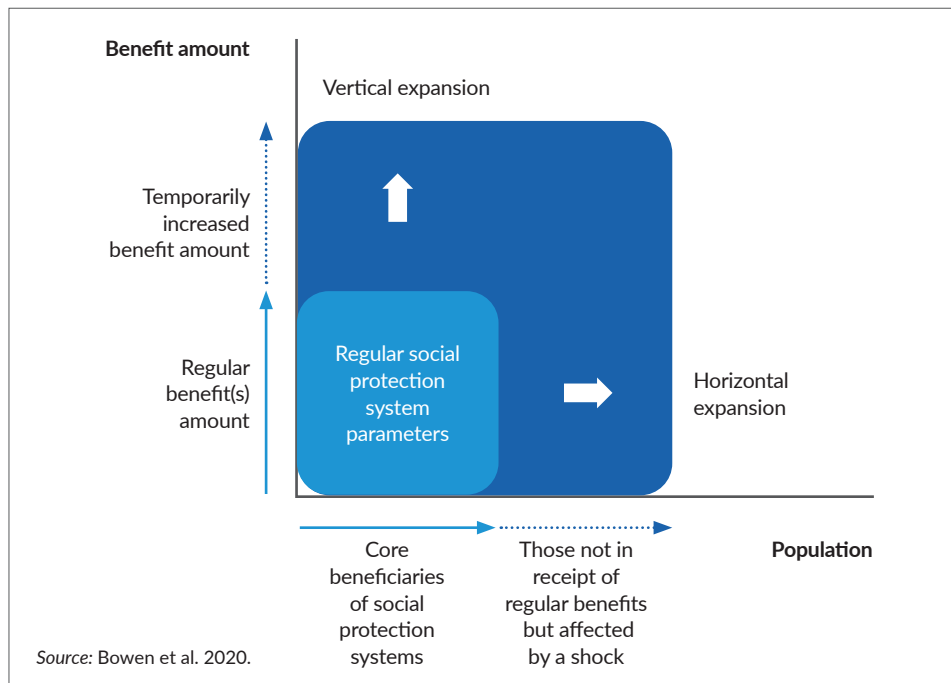
Table 1: Shock response through existing cash transfer programs and systems

Requirements for helping households cope with shock	Shock response: OPM typology		
Service continuity post shock	Design tweak	Small adjustments to a routine cash transfer program to maintain the regular service for existing beneficiaries in a shock	
Inclusion of those vulnerable to shocks in long-term social protection, supporting preparedness and adaptation		Alternatively, the cash transfers can be designed to address vulnerability to crisis (targeting, coverage).	
Meeting new needs of existing beneficiaries in shock response	Vertical expansion	Temporary increase of the value or duration of a cash transfer (top-up payments/extra payments) to meet the additional needs of existing beneficiaries	
Meeting needs of new beneficiaries in shock response	Horizontal expansion	Temporary inclusion of new beneficiaries from disaster-affected communities into a cash transfer program by extending geographical coverage, increasing enrollment of eligible households in existing areas, or relaxing the enrollment criteria	
	Piggybacking and emergency programs	Use of parts of an established cash transfer program's systems or processes to deliver emergency assistance, through a dedicated emergency response program, to disaster-affected households—for example, making use of existing beneficiary list, social registry, payment mechanism, social welfare staff	

Source: Adapted from O'Brien et al. 2018.

<sup>1</sup> See O'Brien et al. (2018) for further details. O'Brien et al. highlight a fifth option in their typology, "alignment," primarily for contexts where social protection is still emerging or nonexistent and where humanitarian assistance prevails. As this paper focuses exclusively on government systems, alignment is not explored here in detail.

Figure 2: Visualizing shock responsiveness through vertical and horizontal expansions



- Rigidity in program design that prevents adjustment of parameters to reflect changed needs
- Differences between long-term social protection and short-term “emergency” assistance in terms of design and implementation requirements and the difficulty of realizing both objectives within the same operational framework

In overcoming these challenges and delivering a shock-responsive cash transfer program, the design, implementation, and adjustment of the operational processes and systems that underpin the program are critical determining factors. They are the focus of this paper.

### Scope of this Paper

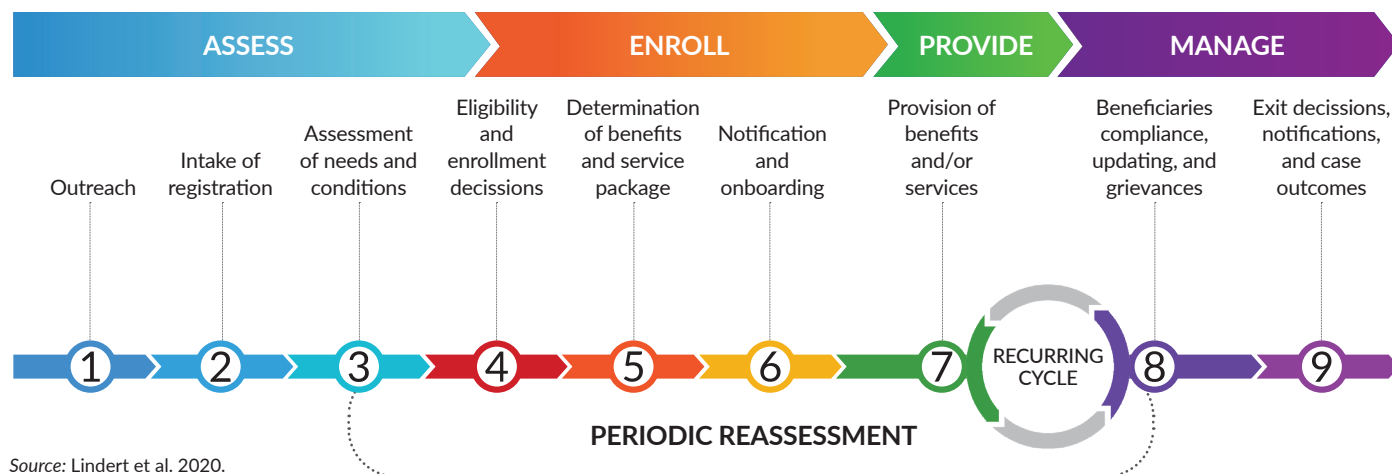
This paper examines the ways in which the operational systems and processes for delivering cash transfer programs can support shock response. It explores cash transfer programs—as opposed to other social safety net programs—because the evidence base for responding to shocks with this instrument is extensive, while it remains relatively thin for other instruments. Moreover, interest in the use of cash transfers for shock response is pronounced within not only the social protection sector but among humanitarian actors, the share of whose interventions delivered in cash has been growing, accounting for US\$2.8 billion (10 percent) of humanitarian assistance in 2016 (CaLP 2018). For this reason, cash transfer programs are often highlighted as an intervention by which the divide between humanitarian development and social

protection can be bridged in practice (Grand Bargain 2016).

To achieve the objectives of a cash transfer, either in normal times or during shock response, the program must reach and provide to the right people, in a safe and timely manner, suitable forms of assistance to meet their needs and the objectives of the program. Success in this regard depends on the design, efficiency, and effectiveness of the cash transfer program’s operational systems and administrative processes. Where these are poorly designed, overly bureaucratic, or overstretched, they will undermine the achievement of program objectives and increase exposure to risks such as exploitation, harassment, and fraud (Barrett and Kidd 2015; Harvey and Bailey 2011). These risks are amplified when programs are rapidly mobilized during shock response.

Just as the design and execution of administrative processes and systems are key to the successful implementation of cash transfers in normal times, they are fundamental to ensuring programs can continue to function, and scale up, in response to shocks. A shock can have an impact on the technological systems, institutions, and capacities underpinning cash transfer programs and create hazards and challenges in the wider operating environment. During or following one, it is important that cash transfer systems and processes have been prepared and designed, or can be adapted as needed, to maintain the regular service for existing beneficiaries, taking these issues into account. Also important is that cash transfer systems and processes can support the efficient and effective

Figure 3: Delivery chain for cash transfers



Source: Lindert et al. 2020.

expansion of cash transfers to meet new needs caused by the shock—or that they can be amended, simplified, or otherwise supported to enable them to be used this way—and without overburdening the capacities of the system and staff. This response could be one that meets the new needs of existing beneficiaries, or it could reach new individuals and households affected by the shock, or both. Reflections on overcoming these challenges form the primary focus of this paper.

### Structure of this Paper

This paper looks in turn at each phase in the delivery chain for cash transfer programs, from outreach through to exit (see figure 3). The delivery chain constitutes the operational processes for implementing cash transfer programs, conceived as four phases common to most cash transfer programs: assess, enroll, provide, and manage. They include nine discrete subsidiary phases: outreach; intake and registration; assessment of needs and conditions; determination of eligibility and enrollment; decisions on the benefits package; notification and onboarding; payments of benefits; beneficiaries compliance; updating and grievances; and exit decisions, notifications, and case outcomes. Key actors, including people (applicants and beneficiaries) and institutions (both central and local), interact all along the delivery chain. The interactions are facilitated by communications and information systems and technology, among other factors.

For each of the nine phases along the delivery chain, the paper outlines the following:

1. The function and processes of this part of the cash transfer delivery chain during “day to day” operations
2. Strengths of these systems and processes for use in shock response and any constraints to be aware of

3. Possible adaptations, or design tweaks, to these systems and processes to ensure continuity of program operations, during or following a shock, in a way that is most useful and accessible to beneficiaries
4. Considerations for ways in which these systems and processes may need to adapt to support response following a shock (whether a vertical or horizontal expansion of an existing program or implementation of an emergency program piggybacking on these systems and processes), highlighting any risks or constraints to be aware of and implications in terms of modifications to data management systems, regulations, procedures, and capacities (human resources and institutions)

### Cross-cutting, key messages

Before delving into the individual phases of the delivery chain, it is important to highlight some key messages that are relevant throughout the implementation of a cash-based shock response program:

- **Contingency planning and the establishment of standard operating procedures along the delivery chain will enable faster, more effective responses.**

Many of the cash transfer programs that have responded to shocks to date were developed ex post, in an ad hoc manner. While ex post programming can be effective in meeting needs stemming from shocks, a growing body of global experience shows that lack of planning or agreed-on ways of working contributes to various challenges, including communication difficulties, regulatory bottlenecks, overburdening of staff and systems, and, ultimately, delays in providing assistance.

Global experiences highlight the importance of preparedness planning. Contingency planning for shock responsive social



protection is an essential preparedness measure increasingly being adopted by governments. It is needed to define in advance things such as roles and necessary adaptations to cash transfer processes and systems, develop and train stakeholders in standard operating procedures (SOPs), and articulate linkages to wider government disaster risk management (DRM) plans.

A good contingency plan will address all phases of the delivery chain, outlining necessary modifications to processes and changes needed to systems and institutions (such as adaptations to the program management information system or capacity building for staff or other examples outlined in box 1), addressing many of the considerations set out in the forthcoming sections of this paper. Ultimately, such planning can ensure faster, more effective, and more coordinated implementation.

- **Early warning information and triggers can provide a rules-based approach to initiating contingency plans and promoting earlier action.**

An important part of the contingency planning process is to establish clear indicators that will trigger activation of the plan and initiate the shock response program, underpinned by robust institutional processes for monitoring and acting

on these indicators. Governments and partners in countries prone to natural disasters increasingly are linking cash transfer program responses to early warning information and triggers for rapid response. These triggers can be built using the data generated by existing early warning systems (EWS) and climate forecasts (Bastagli and Harman 2015; O'Brien et al. 2018). They are typically designed to release funds and initiate early actions when preestablished thresholds are met and can lead to automatic responses; this implies frontloading the decision-making process and directly linking climate forecasts to their potential consequences.

Several countries, including in southern and East Africa, have had experiences with linking social protection responses to early warning information; box 2 highlights the progress being made in slow-onset crises like drought. While some countries such as Thailand are developing more robust EWS for rapid-onset disasters, work remains to be done to link them effectively with social protection systems for shock response.

- **Ensuring “business continuity” should be the overriding priority.**

Experience highlights that using social protection programs as a response mechanism is contingent on the ability of their underlying delivery systems and processes to continue to op-

### Box 1: Contingency planning for shock responsive social protection: Ethiopia, Mexico, and Pakistan

In **Ethiopia**, the Productive Safety Net Program (PSNP) identified the woreda (district) for collecting household information and designed contingency plans to ensure that, in the event of shocks, transitory and regular beneficiaries would receive support in the same manner. Steps in the contingency planning process include (1) context analysis, based on early warning information, historical data, and community needs; (2) scenario assessment, identifying hazards and their potential impacts on food security and estimating the number of potential additional beneficiaries; (3) response planning, including targeting of transitory beneficiaries, public works activities, and budgeting; (4) operational support planning, including setting up “shelf projects” for public works and identifying the necessary decision makers, resources, systems, and structures; and (5) revising contingency plans, based on new information, early warning systems, and annual updates.

In **Mexico**, most cash transfer programs have SOPs that are updated annually and set out changes in operational processes in the event of a disaster, declared emergency, or epidemic. In the case of the former conditional cash transfer program, Prospera, these changes include, among others, paying cash transfers without verification of compliance with conditions, delaying reassessment of eligibility by one year for households in affected areas, and deploying Prospera personnel to affected areas.

In **Pakistan**, the government developed a national strategy for managing catastrophic events, the Federal Disaster Response Action Plan, which outlines contingency plans and the minimum resources and swiftest approval processes required to respond to shocks. The plan clearly defines the cash response model for emergencies and the roles and responsibilities of the respective partner agencies essential to future responses. These include the national and provincial disaster management authorities, the Benazir Income Support Program, the National Database and Registration Authority, the Ministry of Finance, and commercial banks. The processes outlined in the Federal Disaster Response Action Plan have since been implemented during the response to floods in Sindh province (2012–13), as well as to internally displaced persons of the conflict-affected Federally Administered Tribal Area regions (2015).

Sources: Coll-Black et al. forthcoming; Government of Mexico 2018; Bowen et al. 2020.

### Box 2: Linking with EWS for shock response through social protection: Kenya, Thailand, and Uganda

In **Kenya** and, more recently, in **Uganda**, the governments have been developing contingency plans that link the cash transfer programs with EWS and testing the use of triggers for social protection shock responses based on remote sensing data. Both countries are using the Normalized Difference Vegetation Index (NDVI) for this purpose. While this indicator is useful for drought-related shocks, it is not relevant for warning about other natural disasters that can affect populations, such as flooding. Uganda plans to try to test a secondary data source suitable for other crises or disasters.

In **Thailand**, the National Disaster Warning Centre (NDWC) was originally conceived to provide warnings about earthquakes and tsunamis and subsequently extended to monitoring other hazards. Early warning aims to notify and alert governments and the general public of a significant likelihood of hazardous events. While the NDWC monitors natural hazards and issues alerts, however, no protocols or triggers currently exist for automatic responses (social protection or otherwise) based on these EWS data. In addition to the NDWC, a national DRM plan describes the role of the Ministry of Interior, the social protection ministries, and nongovernmental organizations in providing assistance to affected people.

Sources: Government of Uganda 2016; Riungu et al. 2017; Beazley 2018.

erate after a shock. In the aftermath of a fast-onset, destructive shock, ensuring existing programs are able to continue to operate and deliver benefits among affected beneficiaries who are in need will be vital. The more disruptive the shock is to institutions, infrastructure, and systems, the more critical this will become. Having clear procedures in place for timely restoration and/or modification of systems and procedures that may have been undermined for operation in a post-shock environment is a prerequisite for initiating a shock response. This paper explores modifications to the phases along the delivery chain that can help ensure business continuity. Only after the continuity of these underlying processes is ensured or restored can responses of increasing complexity and scale be pursued.

- ***Relatedly, the response should build on the principle of “Do No Harm,” with a focus on safeguarding existing beneficiaries.***

The “Do No Harm” (DNH) concept has been applied in humanitarian action for over 25 years. Originally an approach to working effectively in conflict-affected situations, DNH subsequently emerged as a main principle underpinning good practice design and implementation in all aspects of aid. Put simply, it means humanitarian interventions should not cause negative impacts to, or worsen the situation for, those the intervention aims to support, or to the wider community. DNH is relevant to delivering shock response in that social protection will not always be the most appropriate mechanism for the purpose. This is especially true where a shock is severe and the national social protection system is nascent, with limited access for affected households. International humanitarian actors often take the lead in providing assistance to affected, vulnerable households in lower-capacity and fragile-country contexts; in many such contexts, it may be most appropriate

for them to continue to do so. Similarly, international humanitarian assistance will be more appropriate in situations where there is no functioning, legitimate state, or where the state is not acting with impartiality and neutrality in the interests of the affected population. The “Do No Harm” principle should also be considered from the perspective of the cash transfer program and those it aims to serve. Responding to shocks through social protection systems should not overburden or undermine delivery of the regular cash transfer benefits packages to existing beneficiaries.

- ***Flexibility along the delivery chain is necessary for shock response, but change does not always need to be significant.***

The case studies in this paper demonstrate that a key enabler of responsive cash transfer programs is flexibility in processes and delivery systems. In other words, whether the response is a vertical or horizontal expansion of a cash transfer program or an emergency program whose delivery is piggybacked on social protection systems and capacities, the ability to modify and adapt design features, business processes, systems, and mechanisms and to have the capacities to implement ad hoc variations to the delivery chain based on the post-shock context is crucial. Notably, however, it is not only large-scale changes that enable this flexibility. As highlighted throughout the paper, marginal changes along the delivery chain, which are quick to implement and require little in training or resources, can improve the program’s capacity to respond to a shock.

- ***To a reasonable extent, timeliness should be prioritized over accuracy.***

In routine cash transfer programs, considerations of efficiency and effectiveness focus heavily on maximizing targeting accuracy. Program implementers aim to minimize inclusion

and exclusion errors, and much effort is put into implementing downstream delivery chain processes (in the assessment and enrollment phases) to this end. These processes can, as a result, be time consuming to implement. In contrast, while targeting accuracy remains important when delivering assistance to meet needs after a shock, greater emphasis is placed on the timeliness of the response. Broadly speaking, for the sake of a faster response, inclusion errors should be accepted and exclusion errors rapidly addressed. Widespread inclusion errors of those without significant need of post-shock support can come at the expense of those in greater need, however, particularly in situations of limited resources and budget constraints. This presents a tradeoff for implementers, who will need to reconcile these competing priorities of speed of delivery versus targeting accuracy.

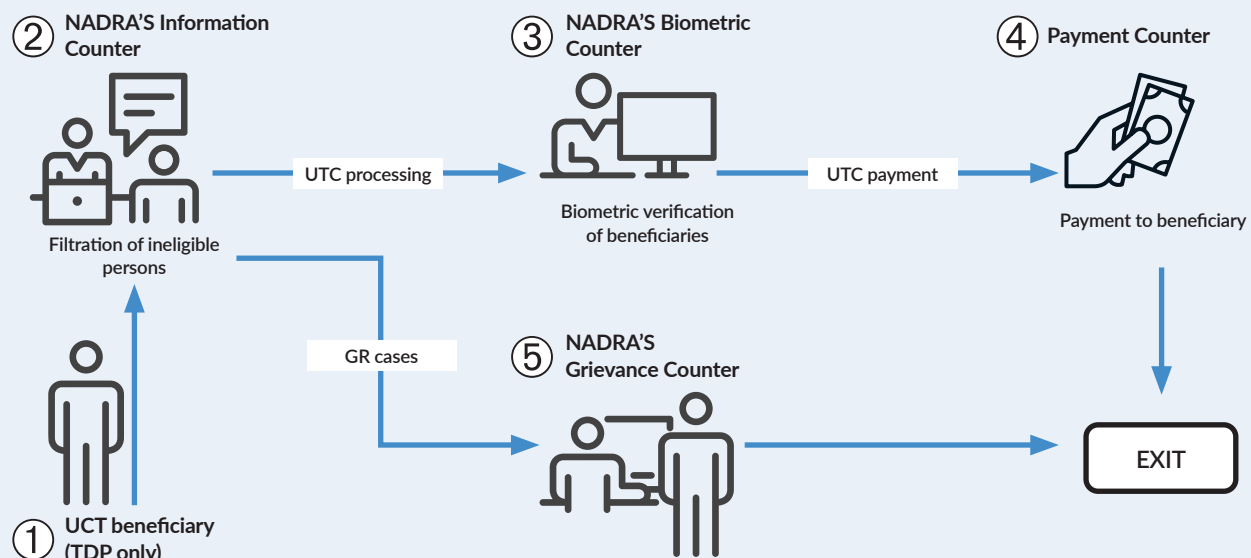
- **Individual phases in the delivery chain that often require multiple separate interactions with beneficiaries can be combined to expedite post-shock delivery.**

The timeliness of shock response can also be increased by streamlining the phases in the delivery chain. Aside from relaxing the premium on accuracy in targeting, individual phases along the delivery chain—for example, intake and registration, assessment of needs and conditions, enrollment, and payment—that otherwise may require multiple separate interactions between implementers and beneficiaries or potential beneficiaries can be combined. Doing so can speed up implementation and deliver assistance to affected households faster. An example of this kind of streamlining can be drawn from the “one-stop shops” model in Pakistan, outlined in box 3.

### Box 3: Combining phases in the delivery chain: “One-Stop Shops” for rapid enrollment, notification, and payment in Pakistan

In Pakistan, “one-stop shops” (OSS) respond to flooding and forced displacement by rapidly registering, assessing, enrolling, and paying affected households. Following widespread flooding in 2010, the National Database and Registration Authority (NADRA) established as part of the Citizens Damage Compensation Program 101 local offices called Watan Card Facilitation Centers (WCFCs) to cover the flood-affected districts. The WCFCs serve as one-stop shops, where the beneficiaries are enrolled, can register complaints and grievances, and often receive their payments via a point of sale machine. Biometric screening is used to verify the beneficiaries against their computerized national identity cards (CNICs). They are then enrolled and issued with a Watan card (see illustration below). This can be used at the point of sale desk or any of the payment service provider’s automatic teller machines (ATMs). In certain districts, the placement of a cash desk at the WCFC (that is, onsite cash storage) was deemed a security risk, and payments are instead processed at a local bank branch. The OSS model has also been used to provide Livelihood Support Grants and Child Welfare Grants to internally displaced persons as part of the Federally Administered Tribal Areas Temporarily Displaced Persons—Emergency Recovery Project (FATA TDP ERP).

#### Process flow for Livelihood Support Grant for displaced persons



Sources: Ovadiya and Costella, 2013; Islamic Republic of Pakistan n.d.

► **Multistakeholder coordination throughout implementation will be essential to increasing effectiveness, reducing duplication, and addressing capacity gaps.**

Effective shock response with a cash transfer program will depend on coordination among a large number of different stakeholders:

- Horizontal coordination involves national government departments managing cash transfer programs, social registries, and disaster response.
- Vertical coordination is needed among central government bodies and those decentralized bodies and local govern-

ment actors involved in the cash transfer delivery chain.

- Coordination with external actors is needed, particularly among international humanitarian actors that fund and deliver emergency cash and voucher responses and have overlapping aims in addressing needs and negative impacts.

While there is no one-size-fits-all for what constitutes good coordination, and mechanisms will depend on context, several good practices are emerging. As illustrated in box 4, examples include the integration of social protection into DRM structures and plans (as in Tonga and Uganda) and strategic partnerships between government and international development and humanitarian actors (as in Mauritania).

**Box 4: Coordination of shock responsive social protection: Mauritania, Tonga, and Uganda**

In **Mauritania**, the World Bank has financed development of a shock-responsive social protection mechanism since 2017. This has required collaboration across government departments, since the pilot mechanism is managed by the Commissioner for Food Security (Commissariat à la Sécurité Alimentaire, or CSA) rather than the department managing the Bank-supported safety net project (Tekavoul), and the EWS is managed by the Food Security Observatory (Observatoire de la Sécurité Alimentaire, or OSA). The Prime Minister's Office dedicated an advisor to oversee the process and established a technical working group to help coordinate activities. OSA also established an "early warning technical committee" to improve dialogue among relevant national institutions and partners and improve preparation.

Development and humanitarian partners (World Bank and the United Nations World Food Programme, or WFP) have been engaged from the outset in a strategic partnership with the government, which has utilized complementary skills and expertise for effective planning and implementation of adaptive social protection (ASP). WFP leveraged its Capacity Needs Mapping methodology to assess the EWS and the CSA's ability to manage preparedness and response planning. WFP also facilitated a South-South exchange mission to Niger and Senegal and is currently implementing a four-year capacity support plan to improve the EWS and preparedness and response planning. In 2018 and 2019, the World Bank, WFP, and OSA jointly developed a satellite data-driven decision tool to support the national early warning system. An independent evaluation confirmed that WFP engagement was instrumental to the program's success.

In **Tonga**, the social protection system has provided cash transfers to poor and vulnerable people since 2012. The government of Tonga is making significant efforts to respond to natural disasters in a coordinated way. In response to Cyclone Gita in 2018, it established a cross-governmental National Emergency Committee that coordinated discussions with donors and international organizations, improving coordination of emergency response and ensuring the availability and timely release of funds to line ministries. The institutional framework for disaster risk management mainstreamed ASP mechanisms within it, enabling top-ups to cash transfer program beneficiaries (in the Social Welfare Program for the Elderly and the Disability Welfare Scheme) after the cyclone. This required coordination with administrative institutions—the Tonga National Retirement Benefits Fund and the Ministry of Internal Affairs. An evaluation recommended further improving coordination between central and local actors and government and external actors by developing standard operating procedures to guide future implementation of top-up grants.

In **Uganda**, the government is piloting a "scalability" function for the Northern Uganda Social Action Fund (NUSAF) 3, which will expand the public works scheme to meet new needs at times of shock. To support this, it is developing a governance framework that aims to ensure coordination of all program elements delivered through a range of institutions at the central, district, and subcounty levels, overseen by the Office of the Prime Minister (OPM) as the overall implementing agency for NUSAF 3. This structure brings together the OPM's Project Implementation Unit, which manages NUSAF's various program components, including the public works component, with the government's institutional structures for disaster risk management. The scale-up mechanism of NUSAF will, therefore, sit within the Department of Relief, Disaster Preparedness, and Management (DRDPM), another department under the OPM. The National Emergency Coordination and Operations Centre (NECOC) within the DRDPM is responsible for collecting and distributing EWS data (based on the Normalized Difference Vegetation Index) and will act as the data collection and analysis unit for the shock response component. The government acknowledges this structure will take time to put into place and will require capacity building for stakeholders at the central and district levels, including support from UN agencies.

Figure 4: Examples of financial risk layering in support of shock response

Country	Reserve fund	Contingent credit	Risk transfer	Budget reallocation	Donor finance	Humanitarian resources
Ethiopia	●			●	●	●
Kenya	●				●	
Mexico	●		●	●		
Philippines	●			●	●	
Uganda		●				

Source: Maher 2018.

Through good coordination, international humanitarian actors can play an important role in supporting government-led social protection responses at each phase of the delivery chain, offering a wealth of expertise to national social protection actors who may not be well versed in responding to humanitarian crises. More concretely, they can provide additional human resources or financial and logistical support to help manage new, resource-intensive shock response activities. At a minimum, the participation of or co-leadership by government social protection departments in humanitarian cash working groups can help with coordination of processes and actions to overcome gaps in coverage and reduce duplication. Furthermore, identifying the precise roles and responsibilities of government and international humanitarian actors along the delivery chain can help to establish actionable, operational partnerships for the delivery of cash transfer response programs.

- ***To ensure quick liquidity is available to implement the program, financial instruments should be prepositioned and the rules for their use agreed on ex ante.***

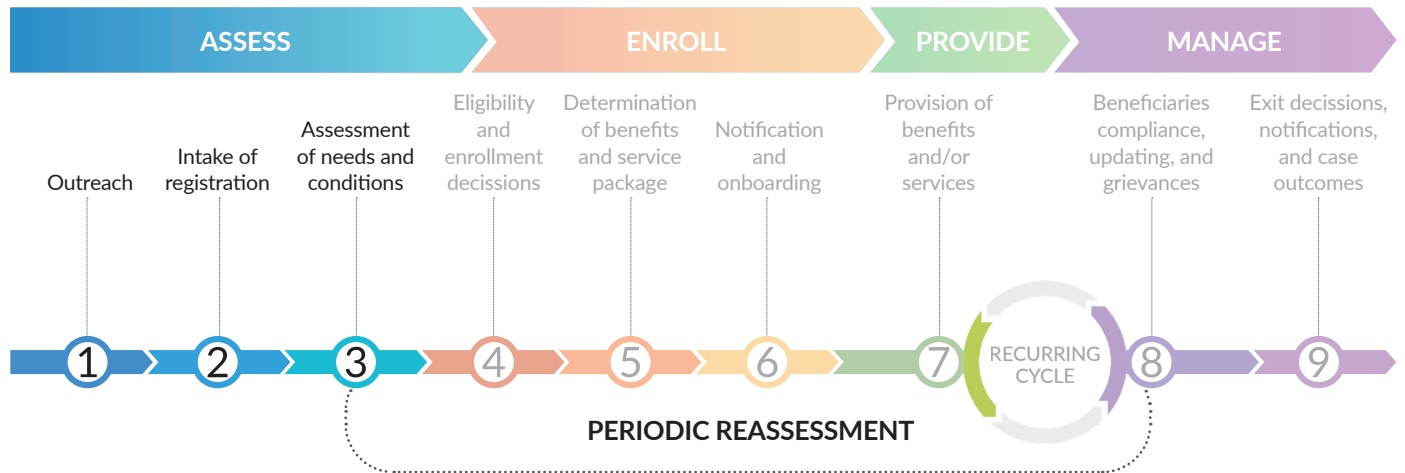
Implementation will often be significantly delayed if adequate funding is not prepositioned to finance the post-shock cash transfers. Even with good contingency planning, the use of

early warning information, effective coordination with other actors, and the required flexibility in systems and processes, ex post resource mobilization to finance the cost of the program will create a serious bottleneck in implementation. The prevailing model for financing shock responses, through both the international humanitarian system and government-led cash transfer programs, remains overwhelmingly ex post in nature, posing challenges to timely response.

Analysis should be undertaken to determine the potential cost of response, and financial instruments should be prepositioned and linked to the cash transfer program accordingly. To shift toward ex ante resource mobilization, the analysis should examine a variety of data sources, including historical hazard data, to shed light on the anticipated contingent liability of using a safety net to respond to shocks. Second, building from these costing models, appropriate funding should be prepositioned. No single financial instrument, however, should cover the entire contingent liability created through the development of a shock-responsive safety net program. Rather, a risk financing strategy will be required that establishes the rules for use to finance shock-responsive programs and layers multiple instruments according to the frequency and severity of the shock. Figure 4 provides examples of risk layering of financial instruments.<sup>2</sup>

<sup>2</sup> Risk financing for adaptive social protection is explored in greater detail in the finance building block section of Bowen et al. (2020).

# SECTION 1: ASSESS



# 1 Outreach

## How will shock-affected households be informed they may be eligible for support?

Outreach is the first phase in the delivery chain for cash transfer programs. It involves certain interactions to build awareness of the program and encourage potential beneficiaries to apply. These interactions are often carried out as part of a comprehensive communications strategy, comprising a mixture of mass media (both electronic and print) campaigns, local information sessions, word of mouth strategies, visual campaigns, and social media. Messages describe the program, the intended population, its requirements, and the application process.

Outreach also serves to keep existing beneficiaries apprised about regular interactions, providing information regarding, for example, the payment schedule and conditionality verification. Depending on the institutional arrangements,

outreach may be carried out by the central implementing agency, local governments, supporting nongovernmental organizations (NGOs), the program's field staff, or even private firms contracted as payment service providers (TRANSFORM 2017; World Bank 2017a).

Outreach systems and processes for routine cash transfer programs can support shock response in several ways. As summarized in table 1.1, these include making available trusted and knowledgeable staff and established digital communication systems to disseminate messaging to otherwise hard to reach communities and vulnerable groups affected by a shock. Constraints to bear in mind include disruptions from the shock to staff and systems and challenges to access, especially for new beneficiaries.

**Table 1.1: Strengths and constraints of routine outreach systems and processes for shock response**

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• Where mobile penetration is high, cash transfer programs can employ digital communications as part of their outreach strategy. Such systems can enable a highly effective mass communication strategy, with potential to reach large and dispersed populations and those in difficult to access locations immediately.</li> <li>• In disaster-affected areas, the institutions for cash transfer program administration at the local level can provide ready and trusted “go to” points for receiving and sharing information.</li> <li>• Some social protection programs include processes for active outreach by social welfare staff—sometimes in partnership with civil society organizations—providing “last-mile” communication to ensure particular vulnerable groups are effectively informed.</li> </ul>	<ul style="list-style-type: none"> <li>• Although digital technology is exponentially increasing communication penetration in low- and middle-income countries, service coverage is not uniform. Urban areas are likely to be more effectively covered than isolated and rural communities. Access to mobile communication and the internet is heavily restricted in some countries.</li> <li>• A disaster can temporarily disrupt the infrastructure underpinning digital communication platforms while also affecting program administrative staff.</li> <li>• Existing communication channels and media used for a cash transfer program will have been selected because they are accessible to and trusted by the program's usual target group. They may not be as accessible to other population groups affected by a shock.</li> <li>• Communication channels based on person to person interaction (social welfare staff, hotlines, active outreach) depend heavily on human resources, which may limit their ability to scale up activities.</li> </ul>

## Ensuring continuity of outreach processes during or after a shock

Outreach processes must continue to operate and reach existing program beneficiaries after a shock to ensure they receive as normal the regular messaging provided to them—for example, notifications of payment dates and any instructions for how to receive their payments. This will be most important for programs that do not have a fixed date for each payment cycle.

The outreach processes themselves can be modified, or “tweaked,” to ensure they continue to be effective (that is, accessible to beneficiaries) after a shock. For cases in which a shock has temporarily disrupted digital communication channels, for example, outreach strategies can include other channels, such as word of mouth or town criers. Where beneficiaries have been extensively displaced, messages through short message service (SMS) may be useful, along with “active outreach” through trusted social networks, program implementers, and community leaders (see box 4). A program that employs a range of communication channels in normal times will be strongly placed to manage the changes needed after a shock.

It will also be important to consider the human resource capacities for the outreach process, especially where additional sensitization of beneficiaries is needed and where face to face communication channels are to be the primary outreach mechanism. Any gaps can be addressed by bringing in additional administrative support or relying on other trusted local actors to disseminate messages, such as happened in the Philippines following Typhoon Haiyan (see box 1.1).

### Box 1.1: Modifying outreach processes to ensure business as usual: the Philippines

In the Philippines, beneficiaries of the Pantawid cash transfer program were extensively displaced following super Typhoon Haiyan in 2013. For the program to continue operations, the Department for Social Welfare and Development (DSWD) needed first to locate beneficiaries and inform them of a validation exercise for confirming the identity and documentation of affected households. Beneficiaries in certain affected areas also needed to be informed of the switch from electronic to manual payments. Program staff managed this through active outreach through the Parent Leaders’ Network—a community-based communication and support structure set up as part of the Pantawid program. DSWD also brought in program staff from other regions to assist.

Source: Smith et al. 2017.

## Key outreach considerations in shock response

### ► *Key messages need to be modified for communication during shock response outreach activities.*

In the case of vertical expansion of a program in response to a shock, beneficiaries are already familiar with the program, its design, and its business processes, but they will need to be told how much their benefits will increase. Communication will, therefore, focus on the top-ups: informing beneficiaries of plans to provide this additional support, its value and duration, and whether it is to be provided as part of existing payments or as a separate transfer. Knowledge of how much they will receive and when, and when support will end, influences the expenditure decisions of beneficiaries. Where the shock has badly affected nonbeneficiary households as well, it will be important to justify to the wider community why program beneficiaries are receiving top-ups and provide any details about how nonbeneficiaries can receive assistance through other channels. In the Philippines, for example, the provision of emergency top-ups to beneficiaries of the Pantawid cash transfer program after super Typhoon Haiyan created some tensions at the community level. It was challenging for implementing staff to explain to nonbeneficiaries why beneficiaries were getting additional support, since they were already receiving the regular program payments in the month after the disaster (Smith et al. 2017).

### ► *Ensure outreach mechanisms are accessible to (new) beneficiaries.*

To be effective, communication channels must be accessible to the target population, and they must be trusted. In the case of horizontal expansion and piggybacking, the program is reaching a new cohort of beneficiaries who may make use of different media and face different communication barriers than existing beneficiaries. The greater the difference between the new cohort and the existing one, the more likely communication channels will need some modification. Communication channels (and messaging) should take into account the language, level of education, literacy, social marginalization, sex, and age of the beneficiary group, as indicated by the following examples:

- In the case of noncitizens or refugees, the language of existing outreach mechanisms (whether program administrative staff, print media, television, or SMS) may need to be changed.
- Older people may have difficulty accessing information through SMS or social media; conversely, these may be excellent channels for reaching younger demographic groups and isolated populations (such as refugees, or those in hard to reach areas).



- Particularly vulnerable or marginalized groups may need to be reached proactively through their trusted social networks, as was the case in Yemen (box 1.2).

#### Box 1.2: Ensuring outreach is accessible for vulnerable groups: Yemen

In **Yemen**, almost half the adult population is illiterate, and access to mass media is limited. In response to the 2015 civil war, with support from UNICEF and the World Bank, the Social Welfare Fund (SWF) ensured the 2017 Emergency Cash Transfer program's messages reached the marginalized Muhamasheen communities by word of mouth communication through trusted channels. This included the SWF staff, local leaders (aqels), and a local community-based organization with links to this group. Face to face communication with SWF staff was most favored by the target group; in the areas where access was restricted by conflict, an information hotline set up and managed by social welfare offices proved very useful.

Source: World Bank 2017b.

A single means of communication is unlikely to be sufficient, and various mechanisms will likely be required, particularly given the complexity of the operating environment after a shock. These should be tested *ex ante* and deployed depending on what that environment is. Implementers may also need to use different approaches in different communities, depending on their access to particular media.

Efforts to broaden communication channels and provide outreach activities to new target groups will benefit from the prepositioning of resources. Capacities in this area should be built so as not to have detrimental effects on program administrative staff or operations. Staff on teams tasked with outreach activities can be bolstered by bringing in translators where needed or by adding logistical support from across government agencies, as well as from international humanitarian partners. In the Philippines, for example, the department responsible for the Pantawid program brought in additional staff from regions of the country unaffected by the typhoon to ensure sufficient personnel were available to administer shock response outreach activities (Smith et al. 2017). In response to interethnic conflict in southern Kyrgyzstan in 2010, UNICEF funded the recruitment of additional social workers to support outreach activities in the horizontal expansion of cash transfers (EUD 2019a).

- When adopting digital communication channels to support the response program, several prerequisites increase the likelihood of success. As outlined in experiences from Nepal (box 1.3) the following constraints should be kept in mind when adding SMS or social media channels to out-

reach strategies:

- The target population must be sufficiently “technologically literate” to make use of such channels or be provided with appropriate training and incentives.
- SMS channels require access to current phone numbers. Such data will need to be captured as part of registration procedures (see section 2, Intake and Registration, below).
- People living in areas with poor connectivity will not receive this information.

#### Box 1.3: Experiences with digital communication channels: Nepal

In phase 2 of the response to the 2015 earthquake in **Nepal** (horizontal expansion of the program to new beneficiaries), the government and UNICEF piloted the use of SMS alongside the traditional outreach channels of the social assistance system. This was possible because phone numbers had been collected from applicants during registration. The objective was to provide general information about the program before disbursements, as well as to promote the use of cash for improving children's nutrition. The SMS campaign had limited success, however, since very few respondents—just 9.4 percent in the post-distribution monitoring sample—reported receiving the messages.

Source: Merttens et al. 2017.

#### ► **Adapt internal communication, and training, for those involved in outreach during shock response.**

To be effective, those directly involved in raising awareness of a response program's core parameters or disseminating information during any shock response must themselves be fully informed about those parameters early on. Outreach processes that rely on person to person communication (whether through hotlines or face to face) are more at risk of error than other media, since those involved must have the necessary knowledge and skills for relaying messages. Speed and coherence in rollout will be enhanced by investing in establishing the post-shock communication strategy, including key messages and distribution channels, and in training staff in its implementation, while prepositioning to the extent possible the communication materials themselves. The specificity and clarity of the messages will be ensured at the outset of any response by refresher training and tailoring of the strategy to whatever post-shock context materializes and to the resulting program design features (see box 1.4). Lastly, a simpler program design will be easier than a more complicated one to understand and communicate accurately, especially with regard to explaining who is eligible for assistance and why.

#### Box 1.4: The importance of internal communications to support outreach: Kenya, Nepal, Tonga, and Uganda

Upon the horizontal expansion of **Kenya's** Hunger Safety Net Programme (HSNP) in response to a shock, local chiefs are expected to hold community meetings to inform households which of them are included in the payments list and how much they will receive. Lessons-learned reviews of the drought responses in 2016–17 showed that delays in internal communication processes between the financial service provider and the project management unit resulted in local chiefs' receiving this information late. The information was shared by SMS, which was also a challenge for chiefs in areas with poor connectivity. Consequently, the chiefs were not able to hold their community meetings before the scheduled payment dates.

In **Nepal**, communication with beneficiaries about the vertical expansion of the cash transfer program in response to the 2015 earthquake took place through the staff of Village Development Committee (VDC) offices, local radio, Nepal Scouts, leaflets, and informal local networks. In practice, most people heard about the vertical expansion from VDC officers or by word of mouth. VDC officials had not, however, participated in the design of the response, and this was not communicated effectively to them. The result was an incomplete understanding on the part of local officials of the top-up program and of their own roles, which limited the effectiveness of communication to beneficiaries. Beneficiaries were often unclear about where the top-up money came from, its purpose, or the number of transfers to expect.

In **Tonga**, Tropical Cyclone Gita in 2018 was the strongest to hit the country in over 35 years. It caused significant damage to Tongatapu and 'Eua islands and affected approximately 80,000 people—75 percent of Tonga's population. In response, the government used its existing cash transfer programs to disburse disaster assistance to some of the most vulnerable people by vertically expanding the old age pension and disability cash transfer schemes. Details of this planned expansion were communicated to affected populations through community radio. While evaluation showed the government was able to reach large numbers of people in a short time by this means, such channels are usually most effective when coupled with face to face communication approaches, especially for the most vulnerable. Because of the state of emergency, the government did not have the resources to do this. The evaluation also highlighted that the outreach process lacked crucial information for the wider community regarding the rationale for the program and eligibility criteria. It recommended additional community sensitization to the response to inform the affected population of why existing cash transfer program beneficiaries are eligible for assistance and emphasized that, to do this, training must be made available to those responsible for managing the program, as well as to others—such as town and district officers—involved in distributing other relief.

In **Uganda**, contingency planning for the shock response component of the Northern Uganda Social Action fund recognized the importance of timely and accurate communication to subnational stakeholders, including those engaged in the program and others involved in emergency response. This outreach has been included as a key step in the SOPs to ensure the necessary communication is institutionalized. When a scale up is triggered and approved, this must be formally communicated by the NUSAF director to the chief administrative officers of all relevant districts. They will receive full information as to the number of beneficiaries and the amount of funding approved, which is needed by district teams to inform and then select target communities and beneficiaries. In the pilot phase it was proposed that this communication be through a workshop in the relevant districts. The decision to scale up will also be communicated to the Ministry of Finance, the World Bank, the Donor Steering Group, and the National DRR Platform.

*Source: Riungu et al. 2017; Merttens et al. 2017; World Bank 2018b; Government of Uganda 2016.*

## 2 Intake and Registration

### How should information on shock-affected households be gathered to assess their needs and eligibility?

Intake and registration is the process of *collecting information* on registrants who will be considered for inclusion in the cash transfer program. Depending on the program, the subject or unit of analysis may be the individual, household, or community. Information collected in this phase will be used in subsequent ones to assess applicants' or registrants' needs and conditions and determine eligibility. Some programs may also, as part of the registration process, require *verification of identity or validation of attributes* through the collection of supporting documents, household visits, or online database cross-referencing (World Bank 2017a).

Intake and registration take one of two forms: it may be *on demand*, or it may be *census based or administrator driven*. In on-demand registration, the interested and potentially eligible population is invited to apply, usually at social welfare offices and service centers. In census-based or administrator-driven registration, a selected population is visited and registered en masse by survey teams. En masse registration is often repeated periodically—for regular cash transfer programs, around every four or five years, on average. The information gathered is sometimes complemented by information pulled from government databases—for example, identification, tax, and land ownership data. Information may be collected manually (through paper surveys) or using electronic tools (such as tablets or computers). The optimal output from this phase is a list of applicants with verified identity and validated attributes.

Increasingly, some programs make use of preexisting databases, such as other programs' beneficiary registries or an underlying social registry (see the section 4, Assess Needs and Conditions, below), to select households for new assistance. Importantly, while the on-demand approach enables more dynamic inclusion, tension exists between this aspiration and what is feasible in practice. The choice of one model over the other is usually highly dependent on each country's local administrative capacity and available budget (Lindert et al. 2020).

The process of using the intake and registration mechanisms of existing cash transfer programs for shock response presents both strengths and constraints, which depend to a large extent on the underlying approaches adopted—either on demand or census based—as broadly summarized in table 1.2. Strengths include the advantages of having access to existing data and networks of local staff with the capacity to undertake intake and registration processes, including for post-disaster beneficiaries. Constraints include disruptions created by the shock to the administering of these processes and the variable accuracy of or gaps in the existing data.

#### Ensuring continuity of on-demand intake and registration processes during or after a shock

With programs using on-demand registration, processes can be modified, or “tweaked,” to ensure program operations continue and new applicants can be registered during or following a shock. Measures may include varying the location of registration points or setting up temporary offices when the permanent ones are damaged or made inaccessible and bringing in staff from unaffected areas. Where data are collected and/or input digitally, recovering connectivity and ensuring the restoration of digital information systems may be necessary. Such measures will be most needed when shocks cause displacement or damage to infrastructure. Outlining such modifications in contingency plans will ensure smoother and more efficient adjustment of the program.

Maintaining continuity of on-demand intake and registration processes may not always be feasible or desirable after a shock. Often, programs decide to suspend new on-demand registration during crisis periods so as not to overburden staff and to ensure continuity for those already enrolled. This is in line with the key message of safeguarding existing beneficiaries' welfare as an overriding priority throughout the response. Programs may also take this step where financing is not available to cover the cost of the resultant increase in caseload until resources become available, which highlights the key message regarding prepositioned financing.

**Table 1.2: Strengths and constraints of routine registration systems and processes for shock response**

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• Using the existing beneficiary list of an existing cash transfer program removes the need for new intake and registration activities post shock, enabling vertical expansion.</li> <li>• Programs using census-based registration will often have collected and stored household data for a portion of the population beyond those enrolled in existing programs, reducing the need for those households to engage in new intake and registration activities post disaster.</li> <li>• The capacity to conduct large-scale, census-based intake and registration exercises can be drawn upon to undertake a dedicated post-shock intake and registration exercise.</li> <li>• The institutional systems and processes established for on-demand registration can provide the administrative and logistical structures needed for rapidly undertaking new intake and registration following a shock.</li> <li>• In contexts where there is a shift toward wider e-government and integration of government databases, screening and validation can be undertaken via interoperability with the other databases.</li> </ul>	<ul style="list-style-type: none"> <li>• Household lists generated from the intake and registration processes of existing programs (whether beneficiary lists or social registries) will inevitably not capture all households affected by the shock.</li> <li>• Since census-based intake and registration processes are costly to implement, census sweeps tend to be carried out infrequently (on average, every five years), meaning data collected before the shock may have become outdated and less accurate over time.</li> <li>• If not prepared in advance, including through adapted survey tools and SOPs, a dedicated post-shock intake and registration exercise may take an excessive amount of time to mobilize and complete.</li> <li>• On-demand registration can be time consuming and requires a large network of staff at the local level. Where staff are constrained, this will limit the potential for scaling up registration following a shock.</li> <li>• Processes for registering new households and individuals can be complex and bureaucratic, requiring submission of documents and taking time—neither of which is conducive to rapidly scaling up post disaster.</li> </ul>

### Key intake and registration considerations for shock response

The main issue for intake and registration in shock response is how to use and adapt systems and processes to manage the process in support of the horizontal expansion of an existing program or of piggybacking and emergency programming—in other words, how to collect the information needed from the wider disaster-affected population who are not already beneficiaries of cash transfer programs or included within existing social registries.

➤ ***Adapt registration processes to revalidate data on existing beneficiaries for vertical expansions.***

In the case of vertical expansion, the intake and registration phase is already complete; however, additional data may be needed post shock to ensure its accuracy. Contact details, banking information, or location of households, for example, may need to be updated, particularly in cases of widespread displacement, as was the case in the Philippines following Typhoon Haiyan (box 1.5).<sup>3</sup> This will require activating procedures to locate displaced households, supported by a strong communication campaign to inform households and communities of how and where to report changes to their circumstances.

#### Box 1.5: Collecting data for revalidation ahead of vertical expansion: the Philippines

In the Philippines, the scale of the Typhoon Haiyan disaster in 2013 led to the loss of identification documents, compounded by the deaths of parents and caregivers. DSWD needed to conduct a large revalidation exercise to replace documents to ensure households could receive their regular payments and to update enrollment data with the named guardians for newly orphaned children. To continue with regular cash transfer payments, DSWD planned this validation exercise immediately after the disaster in the affected areas. The quick decision and effective systems in place to carry on proved instrumental to the successful implementation of the emergency cash transfer. The exercise took place over three weeks and was highly intensive for DSWD’s municipal and provincial staff, who were assisted by personnel drafted in from outside the affected area. For those Pantawid beneficiaries who had lost their ATM cards, replacement (for which Land Bank waived the fees) took up to several months. In the interim, beneficiaries could be paid over the counter at bank branches.

Source: Smith et al. 2017.

<sup>3</sup> Note this is true for vertical expansions as well.

➤ ***Complete post-shock intake and registration activities to gather information on affected households, filling gaps in existing data and information***

Census-based registration that has previously taken place, usually to populate social registries, is unlikely to include all affected and vulnerable households post shock. In the Philippines and Pakistan, for example, coverage of households in the national social registry that underpins the main cash transfer programs ranges from 70 to 90 percent, and, in many countries, coverage is significantly lower (Barca 2017; Leite et al. 2017; Barca and O'Brien 2017). Furthermore, where people have been displaced, national social registries are unlikely to contain records on these refugees or noncitizens.

Collection of new data, therefore, may be needed post shock to capture changing household conditions and determine eligibility for the response program. Blanket, geographical targeting of all existing beneficiaries of a cash transfer program in the affected area can be a pragmatic choice in severe contexts where the scale of the disaster means most are likely to have been affected, and if program coverage is high there; this was the case following the super typhoon in the Philippines in 2013 (Smith et al. 2017) and the 2015 earthquake in Nepal (Merttens et al. 2017). This approach offers speed and reduced workload in the acute phase of the response. In many cases, however, where coverage is low and household information contains gaps, it may be more appropriate to take the existing beneficiary lists or social registry data as a starting point and then collect more data to verify vulnerability and eligibility for the emergency programs. This will require developing procedures for data collection that specify how, where, and by whom data will be collected and entered into the program management information system (MIS). It will also require devising a form that captures the relevant fields of data to be gathered, and adaptation of the program MIS to include these fields. The Latin American and Caribbean region has had growing experience in undertaking such exercises in post-shock, household-level data collection, as has

been seen in Chile, Ecuador, and Jamaica (box 1.6). Running a new, post-shock intake and registration exercise after the shock will mean that new household data can be used to update the existing social registry, potentially making its data on households in high-risk areas more relevant for future shocks.

➤ ***Modify on-demand registration systems to enable registration of new beneficiaries affected by the shock***

On-demand registration systems can provide more flexible support to horizontal expansion than census-based systems. They can also, however, be overwhelmed by the scale of a shock, with administrators outnumbered by applicants and struggling to cope with physical damage to offices. Cash transfer programs are often constrained in terms of human and material resources even in normal times, and a disaster can reduce this capacity further, leaving them overburdened in taking on additional registration duties for post-shock scale up. These departments will also need office space, equipment, and budget to cover these added requirements. Assessing existing capacity and taking measures to bolster it and address systemic weaknesses will be important. Doing so may include, for example, bringing in extra personnel from other regions, government agencies, or government levels (including local-level staff) to support the registration process; recruiting and training new social welfare teams and administrators to undertake data collection; and streamlining or otherwise improving processes and systems for data collection and management.

Relaxing or simplifying registration processes can help reduce the burden of labor on staff and speed the processes up. Collection of some data could be waived, for example, in the interest of time. In the case of horizontal expansion, this may require relaxing the program regulations and perhaps also amending the processes for reaching eligibility decisions, since these decisions will need to be based only on those data fields collected (see also section 4, Assess Needs and Conditions). Good practice examples can be drawn from experiences in Kyrgyzstan and Mexico (box 1.7).

### Box 1.6: Leveraging social protection capacity and systems for post-disaster household needs assessments: experiences from Latin America and the Caribbean

In **Chile**, the Ficha Básica de Emergencia (FIBE) is a post-disaster needs assessment tool used to identify households affected by disasters. Information collected with FIBE supports government decision making on who should receive emergency assistance. The Ministry of Social Development manages FIBE's database and supports local administrations on data collection. The MSD rather than the ministry with the disaster risk management mandate plays this role because it also manages the country's social registry and cash transfer program beneficiary registries. Having a single ministry oversee these processes and systems ensures data collected through FIBE can be coordinated with other household data to inform targeting. MSD already has database interoperability agreements, for example, with other line ministries, government organizations, and local authorities.

In **Ecuador**, the ministry in charge of noncontributory social protection (Ministerio de Inclusion Economic y Social, or MIES) registered the households affected by the 2016 earthquake. At the beginning of the crisis, other government organizations (such as the statistics office) were in charge of the data collection process, but after some operational challenges, it was decided that MIES, with its capacity at the local level and experience with vulnerable households, should lead the process. In addition, the Ministerio Coordinador de Desarrollo Social was designated to manage the registry database, precisely because of its experience managing the integrated social registry.

**Jamaica's** Household Disaster Impact and Needs Assessment (JHDINA) instrument is the main tool used to assess post-shock needs of households affected by disasters, assist in quantifying post-shock social protection needs, and inform social protection shock response by a range of government and nongovernment actors. The JHDINA is an instrument of the Humanitarian Assistance Committee of the National Disaster Risk Management Council. The committee is chaired by the Ministry of Labour and Social Security, which is responsible for social protection; also serving on it are representatives of Jamaica's national DRM agency, other government agencies, and nongovernmental organizations, such as Food for the Poor and the Adventist Development and Relief Agency. The JHDINA is applied by multisector teams from the committee, led by ministry social workers. Communities to be assessed are prioritized following an initial damage assessment at the national level.

The JHDINA was redesigned in 2017 to help address gaps identified in the previous version. Challenges included a reliance on paper-based data collection, variables too limited to inform appropriate social protection response across a range of actors, and limited coordination of the post-disaster household assessment process. The new instrument is available in multiple formats to enable quick decision making and integration of the multiple agencies engaged in disaster response in the country. Variables captured by the questionnaire included disaster type, location, demographics and family composition, health of household members, receipt of social assistance, damage and losses, and immediate needs. Jamaica has not experienced a national-level disaster event since the JHDINA's redesign. The instrument's predecessor, however, informed vertical expansion of the Program of Advancement through Health and Education (PATH) conditional cash transfer program and national insurance pensions and horizontal expansion to non-PATH affected households following Hurricane Dean in 2007.

Sources: World Bank 2018a; Beazley 2017; Beazley et al. 2016; Beazley et al. 2019; Williams et al. 2020.

### Box 1.7: Relaxing or simplifying demand registration processes: Kyrgyzstan and Mexico

In **Kyrgyzstan** following the 2010 interethnic conflict, the government signed a temporary regulation that relaxed for six months the registration requirements for two cash transfer programs in the two affected provinces. Under it, ad hoc local social commissions were established to assess applications rapidly for households without having to visit them.

In **Mexico**, the Immediate Temporary Employment Program (PETi in Spanish) provides cash transfers for disaster-affected households, among other groups. Following a shock, the guidelines for intake and registration relax the procedures for registering these households, using a simplified version of the registration form, in the interest of speed and workload. The eligibility assessment is also modified so as to not implement a more time-consuming, full proxy means test.

Sources: EUD 2019a; Diario Oficial de la Federacion 2017.

### Box 1.8: Overcoming on-demand registration barriers: Kyrgyzstan, Madagascar, and Mexico

In **Kyrgyzstan**, the process for registration for both the country's cash transfer programs meant families had to apply in the social welfare offices at the district level, often a good distance (over 100 km) from their residences. During the scale up in response to the 2010 conflict, UNICEF supported the government in setting up mobile outreach services to take registration to communities, making the process more accessible for the poorest. This speeded up registration of people made vulnerable and impoverished by the crisis and also identified those erroneously excluded from the programs—that is, those who were previously eligible but had not known about the programs or had been unable to apply.

In **Madagascar** in 2018, the government expanded its flagship cash transfer program, the Human Development Cash Transfer (TMDH), to new communities, providing assistance to households with children that were affected by drought. The government's administrative capacity to manage the additional targeting was limited, and UNICEF and WFP provided logistical support and human resources to enable it.

In **Mexico**, the on-demand registration protocol for the PETi program is flexible and allows for a combination of door to door registration, temporary registration camps, and registration desks in temporary shelters. The method selected depends on the type of shock and the context. During the extensive flooding in Tabasco and Veracruz in 2009, for example, whole villages were underwater for days, so most of the registration took place at temporary shelters. In the 2010 earthquakes in Oaxaca, a combination of door to door registration and registration camps was implemented.

Sources: CaLP 2018; UNICEF2019; SEDESOL 2017a and b; EUD 2019a.

#### ► **Make places for on-demand registration accessible to vulnerable groups after a shock**

On-demand systems often require people to travel to particular places—such as the local offices of social welfare teams or program administrative offices—to apply for the program. This means new applications can be made at any time, which offers flexibility for scaling up registration following a shock. It relies, however, on having a permanent and widespread network of well-staffed registration points that applicants are able to reach (Barca 2017; Leite et al. 2017). The existing offices may not be convenient for or accessible to the population targeted by an expanded program, sometimes because they are far away or because they are cut off as a result of the shock, or because of constraints on their mobility.

Various adaptations to registration systems can overcome this problem. Temporary offices can be set up and staffed in locations that are safe and accessible for the target group; registration camps or doorstep services can take registration activities to communities; and transportation costs can be covered for vulnerable applicants so they can travel to social welfare offices elsewhere. Such activities have implications for human resources and logistics budgets. Box 1.8 highlights ways in which they have been successfully carried out in Kyrgyzstan, Madagascar, and Mexico.

New applicants may struggle to complete registration processes as a result of insufficient education, language barriers (particularly in the case of refugees), or discrimination by the staff responsible for registration. These barriers can be

reduced through such adaptations as producing application forms in relevant languages, recruiting additional staff for registration who speak those languages, providing translation services, and providing additional help for people in vulnerable households who struggle to understand the process. In Kyrgyzstan, for example, where the 2010 conflict most heavily affected Uzbek communities, the majority of social welfare officers were Kyrgyz. To ensure the initiative was inclusive of both communities, the government, with support from UNICEF, recruited both Kyrgyz and Uzbek social workers for mobile registration activities in affected communities (EUD 2019a). Many such activities have implications for human resources for a program, since they will either require more staff time or the recruitment of additional personnel.

#### ► **Modify proof of identity requirements for registering new beneficiaries.**

Limited access or barriers to acquiring the necessary formal documentation among newly targeted beneficiaries can impede registration if ID is a requirement in this phase.<sup>4</sup> This may be common in countries where civil registration or national ID systems (whether foundational or functional) are not well developed, or in cases of refugee influx. It can also be an issue where documents are lost as a result of the shock.

To avoid this issue at times of crisis, requirements can be simplified. The number of data fields can be reduced, for example, in a registration system that involves the collection of many variables, and requirements to provide documents or conduct household visits can temporarily be waived. This was

<sup>4</sup> Depending on the context and program, ID can be made a requirement for the registration or enrollment phase (see section 5).

the case in Mexico for the Immediate Temporary Employment Program (PETi in Spanish), which accepted local authorities' affirmation in lieu of official documents during intake and registration activities after a rapid-onset disaster (SEDESOL 2017a, 2017b). As seen in Kyrgyzstan (box 1.9), such changes may require amendment of the program regulations, as well as some backend system adaptations to maintain the capacity to deduplicate applicants in the absence of unique identifiers. Where paper forms are used, this could require changing the form or, instead of using it, directly contacting applicants to gather the needed data. Where screening of data in existing civil registries is part of registration, the screening process will need to be adapted to make use only of the relevant fields or perhaps to incorporate data from new registries. Alternatively, programs could help applicants obtain the necessary documents—perhaps through intergovernmental collaboration.

#### Box 1.9: Overcoming barriers from missing IDs—Kyrgyzstan

In response to the 2010 conflict in **Kyrgyzstan**, both existing social protection programs required the applicant to provide extensive documents, which could take time to collate and were not all easily accessible. In addition, some conflict-affected households had lost civil documentation. Those applying to the social protection programs during the horizontal expansion did not have to submit the necessary verification documents for six months. During this time, a government taskforce involving the department responsible for social protection, the vice prime minister responsible for social affairs, and the state registration services were set up to fast track claims for replacing the requisite national ID and civil documentation.

Source: EUD 2019a.

#### ► **Coordination with other actors to fill gaps in intake and registration information**

Investment is needed to improve coordination of registration activities between cash transfer programs and the wider emergency response. Parallel registration activities can be, and often are, designed and implemented by other actors (including government disaster risk management actors, Red Cross or Red Crescent societies, and international humanitarian organizations). They can help fill gaps in social protection registration systems, especially if the capacity of the implementing agency to administer its own new intake and registration process is limited after the shock (see the Philippines experience in box 1.10).

#### Box 1.10: Coordination of cash transfer and wider registration activities: the Philippines

In **the Philippines**, some 16 million people were affected by Typhoon Haiyan in 2013, with 4.1 million people displaced and 1.1 million houses damaged. During the response, over 1.4 million people received cash assistance from government and a range of nongovernmental humanitarian organizations. The coverage of the affected population by the Pantawid program—the flagship cash transfer program of the Department of Social Welfare and Development (DSWD)—was significant. In the affected regions, 805,000 households were registered as beneficiaries, with up to half the enrolled population in the poorest municipalities. With WFP's support, DSWD provided all Pantawid beneficiaries with a cash "top-up" in addition to their usual cash transfers for two months. To reach those affected households that were not Pantawid program beneficiaries but also in need of assistance, WFP implemented a parallel program and registered them through nongovernmental organizations and staff from the local government units. The lack of institutional coordination between these two interventions did present challenges.

Sources: Smith et al. 2017.

Harmonized questionnaires for use across actors and multiple programs will improve the efficiency of the response as a whole and reduce the burden of repeated surveys on affected households. Often, following a shock, various institutions and actors do their own assessments to inform their post-shock transfers across government agencies and nongovernment actors. This increases expectations and creates fatigue among affected households. Agreement among all institutions to use data from a single instrument to the extent possible could help reduce duplication in these processes.



### 3 Assess Needs and Conditions

## How will the needs of those who are registered be assessed to determine their eligibility for post-shock support?

This phase of the delivery chain encompasses the systematic processes and methodologies for determining registrants' needs, according to various assessment tools, using data collected during intake and registration.<sup>5</sup> Its purpose is to determine their eligibility for cash transfer programs, as well as to inform the benefits package (covered under section 6, Determining Benefits) (World Bank 2017a).

Screening eligibility can involve some form of socioeconomic or aggregate welfare assessment. Most commonly in lower-income countries (LICs) and middle-income countries (MICs), the proxy means test (PMT) is used. This estimates a family's socioeconomic welfare using a composite measure or weighted score based on observable household characteristics, such as demographic structures, education levels, location and quality of the dwelling, and ownership of durable goods and other assets. The respective weight for each characteristic represents the strength of the indicator for identifying welfare (defined in terms of expenditure or consumption) and has been calculated through statistical analysis of income and expenditure household surveys. A poverty score for each household is generated through automated algorithms built into information systems. These socioeconomic assessments may be conducted on demand (at the time people apply for the program) or be administrator driven (in line with new rounds of census-sweep registration). They are also often combined with geographical and community-based targeting methods. The latter leads to a ranking of households in the database from poorest to richest. Disadvantages arise with poor-quality or outdated data, which can result in high occurrence of errors.

Another common approach to assessing needs is rules-based categorization, using such categories as age, duration of unemployment, or disability. The advantage of this approach is that categorical rules are relatively simple to administer and easy to communicate to communities. It can also be useful when caseworker capacity and available information are limited. The disadvantage is that it does not allow for assess-

ment of each individual's needs and condition. In the case of screening based on disability, for instance, a medical exam administered by an authorized body is necessary to ensure rigor and accuracy.

Social registries can provide comprehensive socioeconomic data about households that different cash transfer programs can use when assessing needs and conditions. Several programs, for instance, that include socioeconomic status as a criterion can make use of the same PMT scores. Social protection information systems are already fully institutionalized in over 30 LICs and MICs worldwide, and about the same number of countries are in the process of developing such systems (Barca 2017). These are increasingly being set up as social registries serving multiple programs. In addition to providing an efficient entry point for assessing needs and conditions across multiple cash transfer programs, they can supply data for use in other sectors, such as housing, utilities, civil registration, and education, supporting a "whole-of-government" approach (Leite et al. 2017).

The assessment phase also includes the periodic reassessment of needs and conditions. Among the factors that influence the periodicity of reassessment across programs and countries are the program objectives, characteristics of the target population, and administrative capacity. With on-demand approaches, beneficiaries are typically notified in advance that they need to be reassessed so they can gather the required documentation before their benefits expire. With administrator-driven approaches, reassessment is conducted through a new en masse registration wave.

It is essential to stress that the data management systems underpinning the assessment stage range widely in their setup, size, function, and levels of integration, as illustrated by the typology in table 1.3. Differences in scope of data and program coverage greatly affect how these different types of registry can be used for shock response.

<sup>5</sup> It should be noted that the design choices made for this phase of the delivery chain when responding to a shock ultimately dictate the exact requirements for both registration (see section 3) and enrollment (see section 5). A shock response that relies on a self-assessment of needs and conditions via self-targeting, for example, has very different implications for these phases than one that requires the assessment of damage to assets and property.

**Table 1.3: Types of data management systems used by cash transfer programs**

	Serving one program	Serving multiple programs
<b>Systems retaining data only on beneficiaries</b>	Beneficiary registries and MIS track data on beneficiaries and benefits to support program management and implementation (payments, data updates, conditions monitoring, and grievance redress). They maintain information only on beneficiaries of a specific program or programs.	Integrated beneficiary registries operate as data warehouses that collect information from different social programs and their benefits administration systems, allowing for monitoring and coordination of “who receives what benefits” and identifying intended or unintended duplications across programs.
<b>Systems retaining data on all registrants</b>	Social registries that support one social program combine processes of intake, registration, and assessment of needs and conditions to determine potential eligibility for the program. The assessment usually takes into account measures of socioeconomic status, categorical factors, or a combination of both. The registries contain information on all registrants, whether or not they are deemed eligible for or enrolled in a particular program.	Social registries that support multiple social programs combine the processes of outreach, intake and registration, and assessment of needs and conditions to determine potential eligibility for these programs. They serve as platforms that support access to benefits and services that can extend well beyond the sphere of social assistance.

The potential of systems and processes for assessing needs and conditions in support of shock response is limited in some respects; table 1.4 summarizes their strengths and constraints. While this phase of the delivery chain is not resource intensive or logistically challenging, which makes it inherently scalable, its overall utility is wholly dependent on the quality

and coverage of the data available. Since the assessment of needs and conditions to determine eligibility for cash transfer programs tends to focus on chronic poverty rather than vulnerability to disasters, their methods and indicators may or may not be useful for assessing emergency needs, depending on the context and the type of shock.

**table 1.4: strengths and Constraints of Routine Processes for Assessing Needs and Conditions for Shock Response**

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• As this phase of the delivery chain is not resource intensive or logistically challenging to implement, it is well suited for expansion during shock response (though this is wholly contingent on the existence of data collected during the intake and registration phase).</li> <li>• This phase makes use of preexisting administrative procedures and systems (data management systems, staff) for rapid decisions.</li> <li>• Social registries and poverty-targeted programs collect substantial data on the socioeconomic characteristics of households, which can enable assessment of the vulnerability of shock-affected households, within the program or separately. This can even be undertaken ex ante.</li> <li>• In contexts where there is a shift toward e-government and integration of government databases, data can be drawn from these databases to verify or complement self-reported information and allow for an initial prescreening, which can be automated (and therefore rapid).</li> </ul>	<ul style="list-style-type: none"> <li>• Assessment of needs and conditions in routine cash transfer programs is based on methods and techniques that are defined based on the characteristics of the target group (for example, income or proxies for income demographic or geographical characteristics). These are designed to assess needs in terms of chronic poverty. Depending on the context, they may or may not be good indicators of needs in terms of vulnerability to a shock.</li> <li>• Additionally, depending on the type or scale of the shock, priority support may be provided based on additional, shock-specific parameters, including, for example, the scale of the impact of a destructive disaster on a household. The underlying decision-making procedures and screening processes are also based on these criteria.</li> <li>• Data protection regulations may limit access of other departments and institutions to data.</li> <li>• Periodic reassessment of needs and conditions requires gathering and updating data (see section 10, Beneficiaries Compliance, Updating, and Grievances). This has implications for staff time as well as program budgets.</li> </ul>

## Ensuring continuity of processes for assessing needs and conditions during and after a shock

Following a shock, very little is needed to ensure the continuity of assessment processes within the delivery chain. Since this phase focuses on the back-office application of targeting methods, it does not involve human resource-intensive or logistically complex activities. A highly disruptive disaster may necessitate recovering connectivity and ensuring digital information systems are restored, and programs may implement procedures to suspend registration of potential new beneficiaries for routine social protection during crisis periods so as not to overburden staff and to ensure continuity for those already enrolled. This means the processes for assessing the needs and conditions of these potential routine beneficiaries will be temporarily suspended, as well.

### Key considerations in assessing needs and conditions for shock response

The instruments and techniques for assessing needs and conditions for regular cash transfer programs are determined by the program's nonemergency design parameters, using information collected at the intake and registration stage. For programs targeting the chronically poor and vulnerable, for example, this can include assessing if the potential beneficiaries' incomes or their PMT poverty scores are under a particular threshold or whether they have been ranked as vulnerable according to particular criteria by community members or committees. For categorical programs, it will include assessing into which demographic groups the applicants fit. For many programs, either poverty targeted or categorical, whether individuals or households live in particular districts or communities (geographical targeting) will also be assessed.

In contrast, emergency assistance is often targeted based on data collected in post-disaster household assessments during the intake and registration phase, which uses set criteria indicating vulnerability to the shock. Household-level assessments review disaster impacts and the needs of affected households to determine priorities for response. Depending on the shock, the criteria may be similar to those used for nonemergency situations (such as socioeconomic indicators or demographic groups) but may include different indicators (such as level of damage to property, in rapid-onset disasters), as well. The existing cash transfer assessment process may, therefore, not be a "good fit" for assessing needs and vulner-

ability to a shock. This has implications for the process of assessing needs and conditions in any shock response.

- ***With vertical expansions, assessment processes should be kept the same, in the interest of a rapid response.***

With vertical expansions to existing beneficiaries, the assessment tools of the underlying program can be adopted as the basis for the shock response. This means no new assessment of needs and conditions is needed, since all existing beneficiaries will be targeted. One advantage is that this can enable more rapid response, as was seen in the Philippines during the vertical expansion of the Pantawid program after super Typhoon Haiyan (Smith et al. 2017). If the routine assessment of households accurately reflects disaster vulnerability, this will help ensure existing beneficiary lists accurately reflect the needs and conditions of the population following a crisis.

- ***Assessment processes may need to be modified to reach new beneficiaries.***

In an emergency, a modification of the routine instruments may be more appropriate to assess needs. For horizontal expansions (or piggybacked programs) aiming to reach new beneficiaries, the procedures and underlying data management systems for assessing needs and conditions can be adapted. If intake and registration processes have been adapted to reduce barriers to registering new beneficiaries by collecting less information, for example, then the process for assessing needs and conditions must similarly be modified. Meanwhile, if a cash transfer program assesses eligibility based on a poverty threshold, this threshold can be set higher during shock response to capture the less poor who are also affected.

Defining assessment tools in advance of an emergency can enable more rapid response. For accurate targeting, however, program implementers must be confident any preset methods will accurately reflect the needs and conditions of the population following a crisis. The ability to do this may vary, depending on the context and severity of the emergency. Recent attempts at climate-aware targeting have been designed to address this. Kenya's Hunger and Safety Net Program (HSNP), discussed in box 1.11, is commonly cited as the prime example of a program that collects operationally relevant data in advance. On the one hand, this has allowed rapid expansion in times of need; on the other, the assessment process for determining eligibility for shock response is not well understood by affected communities.

### Box 1.11: Predefining modified rules and processes for assessing needs and conditions during horizontal expansion: Kenya

In Kenya on the HSNP, the scaling up of assistance to new beneficiaries at times of drought is first based on a monthly assessment of early warning data—the Vegetation Condition Index (VCI)—which is derived from remote-sensed satellite imagery and provides information for geographical targeting. Within the counties where the HSNP operates new beneficiary households for emergency support are then assessed based on their wealth ranking scores from the program’s social registry. These households have scores above (that is, they are “less poor than”) but are otherwise similar to those enrolled in the routine HSNP. The key advantage of targeting emergency assistance based on existing wealth ranking data has been the speed with which it can be done; beneficiary household lists can be generated within days of the VCI data’s being received. Evaluation has, however, highlighted the difficulty of targeting both routine and emergency assistance to poor households where poverty rates are high and uniform across communities. A 2016 assessment of the program’s efforts to do so found both inclusion and exclusion errors very high. This has implications for the use of this targeting approach in emergencies. Moreover, a study of the scale ups also stressed the difficulty of communicating the approach to communities or local leaders because of the complicated technical processes involved.

Sources: Farhat et al. 2017; O’Brien et al. 2018.

► ***When modifying assessments, new criteria and screening processes can be included to assess household needs post shock.***

Where a program aims to reach new beneficiaries who are “most vulnerable” to a shock, the process for assessing needs and conditions can be modified for routine cash transfer programs by incorporating into it additional indicators of vulnerability. The process can make use of data already held in the beneficiary registry or social registry underpinning the cash transfer program, or it can use new data collected from households post shock that may include shock-specific assessment criteria, such as degree of destruction to a dwelling (see section 3, Intake and Registration).

► ***Existing cash transfer data can be used to run a new assessment of needs and conditions for shock response.***

Social protection information systems can provide information against which to assess households’ vulnerability to shocks. Since social registries include data on all registrants, they provide a better platform for identifying vulnerable households than beneficiary registries. Both kinds of registries can play two roles: first, they can be used as a basis for providing immediate support to everyone in affected areas; and, second, they can inform rapid assessment of households most vulnerable to the crisis. This can be through integration

of household-level data on climate exposure and livelihoods to inform targeting and distinguish the temporarily from the chronically poor (Kuriakose et al. 2012). These databases can also contain georeferenced data on households or even addresses or locations, which can be combined with DRM tools and data to provide a more detailed assessment of the population exposed to different risks.

If the same government department is managing the scale up, these activities don’t present issues for data sharing. Oftentimes, though, such scaling up may require collaboration across government departments (for example, with a ministry responsible for emergencies) or with nongovernmental actors. Box 1.12 details emerging good practices and challenges based on experiences in several countries of using social registries to target emergency assistance. Highlighted by these experiences is that the regulations around ownership and use of the data must be clear and may need to be adapted to ensure sufficient flexibility for shock response. Furthermore, clear procedures and preestablished agreements should outline how data can be shared and with which parties—for example, whether other departments or organizations should be granted access to the data management system, or if data will be extracted and shared in some other form (Barca and O’Brien 2017).

### Box 1.12: Using social registries for targeting emergency assistance: Dominican Republic, Malawi, Mauritania, Pakistan, and the Philippines

In the **Dominican Republic**, the Índice de Vulnerabilidad ante Choques Climáticos (Index of Vulnerability to Climate Shocks, or IVACC), which is part of the Sistema Único de Beneficiarios (SIUBEN, a georeferenced social registry covering 85 percent of the population) calculates the probability that a given household may be affected by certain climate shocks. The IVACC index includes three dimensions: housing characteristics (such as walls and ceilings); estimated income; and proximity to a hazardous natural element (such as a river, stream, or ravine). Using it, the government can map the vulnerability of households in the social registry. Overlain with data from risk and vulnerability assessments and hazard risk mappings, IVACC could become a powerful tool for answering questions on who should be supported and where.

**Malawi** has had consecutive climatic shocks in recent years. Accordingly, emergency responses of international humanitarian actors have increased steadily, operating in parallel to cash transfer systems in the country. Each year humanitarian actors re-register and assess the affected population using community-based targeting (CBT), implemented by different actors without the support of any “central” database. This makes it impossible to track which households are receiving assistance from one year to the next. A trial was set up to assess the potential operational benefits of using the Unified Beneficiary Registry (UBR)—developed as a social registry to serve the needs of routine social protection programs—in the targeting of beneficiaries for emergency responses. In one district this tested using the ranked UBR list (based on PMT) within communities for endorsement using standard criteria used on the emergency responses. It enabled the collection before an emergency of some information for these households, which humanitarian partners could verify and update. Households not in the UBR could also be added (and data “pushed” to the UBR). Using the UBR as an initial list to focus community targeting minimized the influence and bias of traditional authorities. Using the pre-populated data also saved time at critical stages of the response (for example, at registration and data entry), while enhancing coordination among partners across the humanitarian-development nexus.

While demographic indicators were helpful for identifying the vulnerable, other indicators from the UBR could not be used for pre-targeting households for emergency assistance, as they were too out of date. The PMT used in the UBR to rank households was found to be unsuitable for targeting emergency response, as it was not highly predictive of vulnerability to food insecurity. The questionnaire of the Unified Beneficiary Registry has been modified to identify household vulnerability to annual predictable food gaps and climate shocks. The study stressed that, for better future performance, a digitized registry should be used consistently across humanitarian actors and which pushes data back to the UBR. Moreover, coverage of the UBR could be usefully expanded.

In **Mauritania**, the Elmaouna shock response program has been running since 2017. Managed by the CSA, it complements the government’s regular cash transfer program, Tekavoul, managed by the Tadamoun agency. Elmaouna uses the core instruments of the safety net system (in particular, the social registry and the payment platform). WFP, the CSA, and Oxfam first piloted the social registry for the targeting of lean-season interventions, which demonstrated the technical feasibility of using it for shock response, while also raising practical and methodological challenges around targeting accuracy. This operational engagement with the social registry and subsequent constructive feedback has allowed the registry to be modified and gradually improved to reflect better the requirements of seasonal shock response.

In **Pakistan**, the International Rescue Committee (IRC) conducted a small pilot research project in Sindh province to compare the efficiency of targeting emergency assistance through CBT versus using data in the National Socioeconomic Electronic Registry. Results showed that using the prepositioned data resulted in a higher level of operational efficiency, with assistance administered in 16 days—more than twice as fast as the usual 35 days—provided relevant memoranda of understanding for data sharing with the social registry administrators were already in place. Benazir Income Support Programme (BISP) can share NSER data with other organizations upon request, though the process to date has been ad hoc and not particularly clear to external agencies.

In 2016, IRC successfully accessed and made use of the NSER data for targeting an emergency program, and evaluation showed this led to efficiency and effectiveness gains, though the emerging recommendation was to create data-sharing agreements in advance to maximize timeliness (without such an agreement the wait to receive the data was 44 days). Using poverty scores from NSER to select the most vulnerable flood-affected households resulted in targeting accuracy similar to that of the CBT approach.

In the Philippines, the roadmap for institutionalizing shock-responsive social protection highlights the need to introduce climate- and disaster-related vulnerability criteria into the Listahanan to strengthen shock-responsive targeting of beneficiaries. The Listahanan is the social registry used by DSWD to target cash transfer program beneficiaries and is the one registry authorized by Cabinet to be used during shocks. It is, however, a static list of households. It is not spatially referenced to hazard-prone areas, nor does it contain a hazard or a disaster variable in the PMT formula. Improving the sensitivity of the Listahanan to hazards will improve the targeting of those households during responses to shocks.

Sources: Beazley (2017). King and Tranchini (2017); Holmes and Costella (2017), Hobson (2018); World Bank and WFP (2019); IRC (2016).

Social registries need good coverage, and household data need to be updated regularly to maintain their relevance and accuracy for use in shock response. Contrasting experiences of using social registries for shock response in Kenya and Lesotho (box 1.13) demonstrate why coverage matters. This is further illustrated by figure 1.1, which shows how coverage by the social registry can influence its utility for shock response. The accuracy of these data is also important. Over time, wealth categorizations in the social registry are likely to become outdated, and the registry may also not reflect population movements or changes in contact details. More dynamic registration systems, with processes built in for the regular updating of records, may help to retain the relevance of the data for targeting emergency assistance. Investment in staff will be needed to support such activities and to record the new data in the MIS, as will procedures allowing particular staff to access the MIS to ensure records are actively updated. Also needed will be procedures and infrastructure for receiving updated information from beneficiaries and registrants—for example, through hotlines or visits to administrative offices (Barca and O'Brien 2017).

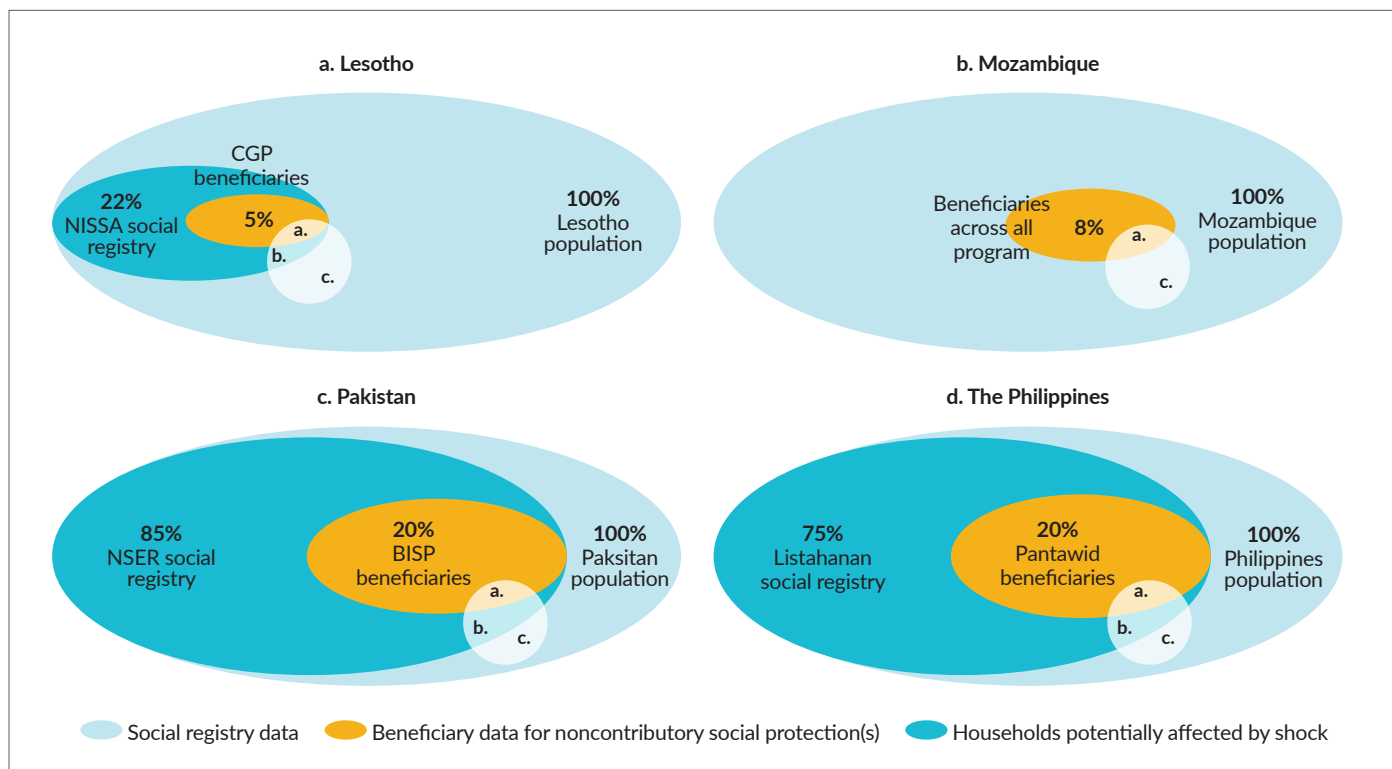
**Box 1.13: Why the coverage of a social registry matters: Kenya and Lesotho**

In **Kenya**, prior to the rollout of phase 2 of the Hunger Safety Net Programme (HSNP2), a census was completed of all households in the drought-affected counties where the HSNP was implemented, and participating households were registered in the program's MIS (and pre-enrolled). This integral feature of the HSNP's design resulted in a database of most households in northern Kenya, containing a range of household characteristics along with poverty scores, which meant households in the social registry could be wealth ranked. The approach resulted in the registration of an additional 180,000 poor and vulnerable households, who potentially could be reached with periodic emergency payments.

In contrast, in **Lesotho**, despite its high coverage of households, the National Information System for Social Assistance (NISSA) social registry contained no data for 28 out of 64 community councils that were affected by the 2016 El Niño, which prevented the use of NISSA data for targeting emergency assistance.

Sources: Otulana et al. 2016; Kardan et al. 2017.

**Figure 1.1: Social registry coverage and utility for shock response**



Source: Barca and Beazley 2019.

## CASE STUDY: The “assess” phases in Turkey

In 2017, 3.3 million refugees were registered in Turkey, of whom approximately 3.1 million were Syrian. In May 2017, an estimated 64.2 percent of refugees were estimated to be living below the Turkish poverty line. In response to this protracted crisis, donors have supported the Facility for the Refugees in Turkey (FRiT), to address both the immediate emergency and longer-term development needs of refugees and host communities and forge links with national systems. Under the FRiT initiative, the Emergency Social Safety Net (ESSN) for refugees was initiated in 2017. Its first phase ran until 2019, implemented through a partnership of the Ministry of Family and Social Policy, the World Food Programme (WFP), and Turkish Red Crescent, and provided cash transfers to meet the basic needs of over 1.3 million refugees. Phase 2 began in 2020. The ESSN “piggybacks” on and makes use of the operational systems and processes of the Turkish cash transfer system, which are highly advanced. Successes so far have entailed the following adaptations to business processes for outreach, intake and registration, and assessing needs and conditions:

**Ensuring outreach processes are accessible to refugees:** Communication channels and materials used for outreach by the routine Turkish cash transfers system are not accessible to the Syrian population. The ESSN uses printed communication materials in Arabic and other languages spoken by the refugee population in Turkey and distributes them through the Turkish Social Assistance Foundations, as well as Turkish Red Crescent service centers, offices of the government’s Directorate General of Migration Management (DGMM), community centers, temporary education centers, and NGOs working with refugees. New communication channels are also used to expand outreach to the dispersed refugee population. Among these are a helpline providing information in five languages and a Facebook page (CaLP 2018). The inclusion of social media in the outreach strategy was found to be effective because the primary target population of Syrian refugees was highly technologically literate and already using social media to maintain links with friends and family (EUD 2017b).

**Adapting processes for intake and registration and assessment of needs and conditions for the refugee population:** Intake and registration for cash transfers under the Turkish system is an “on-demand” process. Since assessment of needs and conditions is based on a proxy means test, registration involves collecting an extensive range of socioeconomic data from households through visits. In the shock response for refugees, verifiable socioeconomic data on refugees was lacking, and the government needed to be able to scale up assistance

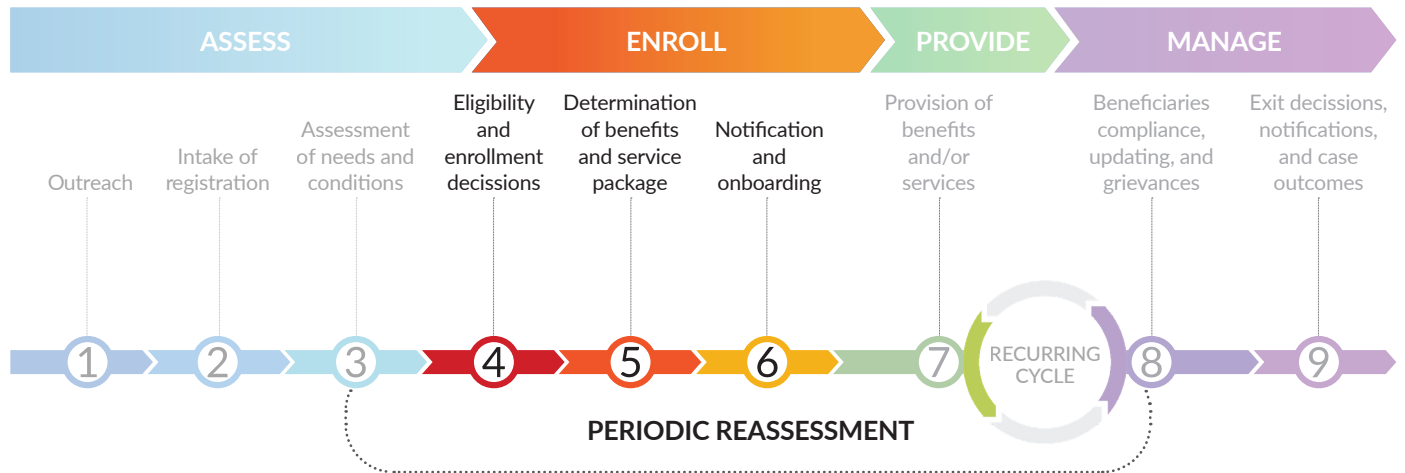
quickly to the millions in need. The government therefore modified the assessment process for the ESSN program, limiting it to six readily verifiable demographic indicators. This means that during registration, refugee applicants are only required to complete their basic information and 19 of the usual 49 questions in the application form. In addition, ESSN applicants do not receive a household verification visit until a year after enrollment.

**Integration of systems in support of intake and registration:** Under the social assistance regulations for refugees, applicants must be formally registered with the DGMM and issued with a temporary protection ID. The data management system for social assistance (the Integrated Social Assistance System, or ISAS) and the DGMM refugee registry have been integrated so the social assistance foundation staff can use the ISAS to screen automatically for proof of this registration.

**Ensuring intake and registration processes are accessible for refugees:** Early in the ESSN program, monitoring showed some refugees encountered barriers to intake and registration. Under the social assistance regulations for refugees, for example, applicants must have formally registered their residential addresses with the population department office. The varied living arrangements of refugee families (in shared accommodations or nonresidential buildings) made this challenging. This issue was addressed through intergovernmental cooperation. The population office amended its protocols to support the registration of multiple families at the same address and those living in nonresidential accommodation. Monitoring also revealed that vulnerable families (those with mobility constraints or poor literacy) were struggling with the on-demand registration process. International humanitarian actors such as NGOs, funded by international donors, provided complementary support by, for example, covering the costs of transporting applicants to social solidarity foundation (SASF) offices or helping them complete the application form (Smith 2016; CaLP 2018).

**Ensuring capacity of institutions to implement assessment processes:** The ESSN’s processes for outreach, intake and registration, and assessing needs and conditions are managed by the existing network of SASFs used in the Turkish cash transfer system. These are supported by the establishment of Turkish Red Crescent service centers in areas with large populations of refugees, to bolster the capacity of SASFs and ensure the foundations do not become overburdened. The ESSN program also covers the costs of recruiting interpreters for the SASFs to reduce language barriers during registration (Smith 2016; CaLP 2018).

# SECTION 2: ENROLL





## 4 Eligibility and Enrollment Decisions

Based on assessment results, who most requires support after a shock, and how will they be enrolled into the program?

During the fourth phase of the delivery chain, registrants become beneficiaries if they are deemed eligible and enrolled in a program. This phase makes use of data from the profiles of registrants generated by the assessment of needs and conditions phase. When programs have insufficient capacity to cover all needs, not everyone considered eligible can be enrolled. Programs use a variety of methods to manage this demand in the face of budget constraints. Examples include ranking households from poorest to least poor; the use of waiting lists (primarily with on-demand approaches); random selection of beneficiaries from among all eligible participants (with census-based registration); enrollment based on the order in which applicants applied (with on-demand registration); caseworkers' discretion based on profiling (for example, for services); and prioritization of households based on categorical vulnerabilities (such as households with persons with disabilities or children). Depending on the registration process, additional personal data from eligible applicants may be collected at this phase for inclusion within the program's MIS. Some programs also conduct community meetings or household visits to validate new beneficiaries. Where payments are to be delivered through financial service pro-

viders, enrollment includes opening any accounts required for delivery of the benefits and procurement of the requisite payment instruments. The beneficiary operations management system manages much of this process and supports the generation of a list of beneficiaries (a beneficiary registry) (Lindert et al. 2020).

This phase also involves finalizing an updated beneficiary list before each payment and benefits delivery. This is normally an automated back-office process that combines results from any new enrollment with data on the previous cohort, taking into account results from any reassessment of eligibility and monitoring of program compliance and adherence to conditions (phase 8) (Lindert et al. 2020).

These systems and processes for eligibility for and enrollment in cash transfer programs can support shock response—for example, by supporting vertical expansion with existing enrollment data and beneficiary accounts. Notable constraints to be aware of include accessibility of enrollment processes for new beneficiaries who are to be reached through horizontal expansion post shock, piggybacking, or standalone emergency programming. These strengths and constraints are outlined in table 2.1.

**Table 2.1: Strengths and constraints of eligibility and enrollment processes for shock response**

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• Where systems for determining eligibility are automated through the program’s underlying MIS, this provides potential to manage effectively responses “at scale” for those whose data are in these systems.</li> <li>• They provide an established database of program beneficiaries, their identification details, and account details for facilitating rapid payments during shock response.</li> <li>• Where beneficiary identification is based on a nationally recognized legal identity, a common ID system can easily be used for broader enrollment (and deduplication) during shock response. Where this doesn’t exist, functional ID systems set up for the program (for example, bank cards, social security numbers, etc.) can also provide a recognized system for broader identification purposes. Biometric data are increasingly being used in enrollment systems.</li> <li>• They provide established systems for notifying applicants of eligibility decisions for post-shock benefits.</li> </ul>	<ul style="list-style-type: none"> <li>• Some social protection programs do not automatically notify applicants in cases of ineligibility, which can create confusion and tensions during the enrollment of new applicants for shock response.</li> <li>• Some households or individuals affected by the shock and in need of assistance may not be included in national ID systems or legal identification systems or may struggle to provide the needed documentation for the provision of bank accounts and bank cards (in line with Know Your Customer (KYC) regulations). This will certainly be a challenge in the cases of noncitizens and refugees.</li> <li>• The more verification factors involved, the higher degree of confidence that transfers are reaching the “right” person but also the greater potential for bureaucracy’s creating barriers to and delaying enrollment and, subsequently, payments. In the case of digital enrollment systems based on biometric data, the technology can have an error rate of around 10 percent.</li> </ul>

### Ensuring continuity of enrollment and eligibility during or after a shock

Programs can implement procedures to relax routine processes for validation of eligibility, such as home visits or community validation, during crisis periods. Doing so can reduce the burden on implementing staff and ensure continuity for those already enrolled. Such measures were successfully applied in Turkey, for example (box 2.1). Having these waivers built into program SOPs and a digital MIS that automatically applies the modified program rules will ensure a smoother transition. Where social assistance laws or regulations stipulate the requirement for such activities, it may be necessary to insert clauses that specify relaxation under specific conditions of disaster.

#### Box 2.1: Waiving home visits: Turkey

In **Turkey**, the protocols of the social assistance system mean that information provided by applicants during registration at Social Assistance and Solidarity Foundations (SASF) offices must be validated through home visits by SASF staff. When social assistance was expanded to include refugees, a rapid scale up was needed. The government agreed that ESSN and Conditional Cash Transfer for Education (CCTE) beneficiary households would receive a visit within one year of enrollment into the program rather than as a prerequisite for eligibility decisions to be finalized.

*Source: CaLP 2018.*

Following a shock, affected beneficiaries may have lost the forms of identification (foundational or functional) with which they were enrolled in the beneficiary database and/or any related payment instruments—such as program ID cards, bank books, bank cards, sim card numbers, or personal identification numbers (PINs)—that were issued during enrollment. This is likely to be a common problem for beneficiaries where severe disruption follows a natural disaster or forced displacement.

In such circumstances, programs can implement protocols for helping beneficiaries recover their IDs and payment tokens. Where programs make use of program-specific forms of ID, such as bank cards or program ID cards, administrative staff and payment service providers can mobilize to issue replacements. In large-scale disasters, this may present a significant administrative task that must be factored into staff’s working hours. Lead time may also be required for issuance of replacement bank cards if the cards need to be procured from suppliers. Where costs are usually incurred for replacement of lost cards, program administrators can negotiate with payment service providers to waive them following a disaster. In the case where legal forms of ID (such as national ID cards) are used, the process for replacing them is outside the social protection program’s jurisdiction and will be subject to the administrative processes and bureaucracy of the providing institution. With effective intergovernmental coordination, however, it may be possible to help cash transfer beneficiaries navigate this process or be “fast tracked” through the system in some way.

Programs based on digital verification of biometric data will have less of an issue in terms of lost IDs and payment tokens. For cases in which beneficiaries have been injured and their biometric data are no longer verifiable, having a procedure for accepting alternative forms of ID will be important.

In the interim, defining procedures for relaxing “proof of eligibility” requirements at payout points will allow alternative forms of identification to be used, ensuring that loss of ID doesn’t contribute to significant delays in disbursing payments. Where programs use a financial service provider, the national financial regulations will influence the temporary ID requirements. If bank cards have been lost, beneficiaries could provide some other form of acceptable ID, such as a temporary program ID card or attestation of identification from program administrative offices or local government authorities, for “over the counter payments.” To run smoothly, these procedures should be established ahead of an emergency, and any activation must be well communicated to both the beneficiaries and the staff of the payment service providers.

### Eligibility and enrollment considerations for shock response

In the cases of horizontal expansion, piggybacking, or standalone emergency programs, eligibility needs to be assessed and new beneficiaries enrolled. It is important that enrollment mechanisms can be implemented quickly and efficiently following a shock, and that procedures do not create barriers to enrollment.

#### ► **Modify proof of identity requirements for enrollment of new beneficiaries.**

The requirement to provide documentation to establish proof of identity during enrollment and to open accounts with service providers can impede access to the scaled-up program for particular vulnerable groups (as also discussed for registration in section 3).<sup>6</sup> This may be because the required documents have been lost in the shock or because certain populations do not hold the requisite legal proof of identity (such as national ID cards) or proof of address, and it is likely to be more of a problem in cases where noncitizens, refugees, or internally displaced persons (IDPs) require assistance.

It may be possible to relax these documentation requirements in the interest of a speedy and inclusive response. Where program regulations or Know Your Customer regulations need to be modified, this will require approval from the appropriate authorities within government.

In the case of a standalone emergency program or a separate program piggybacking on administrative systems, introducing a program-specific ID accessible to the target group may be more appropriate. The type of ID or token selected has very different implications for the time needed for this process and for the workload of program administrators. Moreover, program staff and the target group must be fully informed of the changes. Experiences in Yemen are described in box 2.2.

#### Box 2.2: Modifying proof of ID requirements during enrollment: Yemen

In Yemen, the wife, female household head, or primary female caretaker was the designated recipient for the Emergency Cash Transfer program in response to the civil war. Many Muhamasheen, particularly women, do not have national IDs. The payment provider Amal Bank therefore verifies beneficiary identity through one of several IDs, including national ID card, passport, family card, voter card, or Social Welfare Fund (SWF) ID or through attestation by the traditional leaders (*aqel*). To provide a common ID for use at payout points for the emergency program, photos are taken of the designated recipient and program ID cards produced, incorporating biometric data and a unique family code linked to the beneficiary registry.

Source: EUD 2019c.

#### ► **Adapt procedures for enrollment to ensure vulnerable groups can get access to them.**

Identified beneficiaries belonging to vulnerable groups may be provided with extra support to ensure they can complete the enrollment process. This might include, for example, assistance in filling out forms, translation services, or the provision of “last-mile” enrollment services in accessible locations close to communities. Most such measures have been highly beneficial in shock response programs in Turkey and Yemen (box 2.3). This additional support will require sufficient human resource and logistical capacity on the part of administrative staff and the staff of payment service providers. Insufficient capacity will contribute to bottlenecks and delays in the process. Where operating procedures allow, the enrollment of a third party who is authorized to collect payments on behalf of the designated recipient can be a way of ensuring vulnerable families can receive their emergency payments in situations where particular vulnerable groups—especially older people, people living with disabilities, and, in some cases, women—may struggle to get physically to payout points. Authorizing a third party in such cases is standard practice for many routine social protection programs.

<sup>6</sup> Depending on program design, formal identification may be conducted at either the registration or enrollment phase.

### Box 2.3: Adapting enrollment to ensure accessibility for vulnerable groups: Turkey and Yemen

In **Turkey**, applicants eligible for support through the ESSN can be enrolled by the SASF staff, and also by staff of Turkish Red Crescent (TRC) service centers. An eligible family is issued an ATM card and PIN from Halk Bank, receiving a text message when the card is ready and must be collected from a bank branch in their district. Beneficiaries must also sign a consent form that authorizes TRC to have access to their accounts. Support is provided in the form of transportation for those who struggle to get to bank branches, translation services at the branches, and payment of notary fees so someone else can sign on a beneficiary's behalf. These measures have been set up within the ESSN project procedures, managed by TRC, and also through complementary donor-funded activities run by NGOs where TRC service centers don't exist.

In **Yemen**, when responding to the civil war in 2017, SWF staff were supported during enrollment in the Emergency Cash Transfer program by a local implementing partner contracted by UNICEF. The payment service provider, Amal Bank, conducted household visits to enroll beneficiaries, after which the program ID cards were distributed to households through a doorstep service implemented by SWF staff, staff of the local implementing partner, and Amal Bank. Women were the designated recipients but could nominate other household members to collect the cash assistance on their behalf. This proved useful in areas affected by conflict and where women would struggle to get to payout points.

Sources: Smith 2017; EUD 2019b, 2019c; CaLP 2018.

➤ **Pre-enroll vulnerable households where shocks are more predictable and recurrent.**

An alternative to modifying document requirements and enrollment procedures is to pre-enroll vulnerable households. This approach involves collecting all pertinent operational data and pre-issuing required documentation for use when needed and is most relevant for slow-onset and recurrent shocks, such as droughts, in contexts where a cohort of households that is likely to be badly affected and in need of assistance can be confidently identified ahead of time. Experiences of pre-enrollment in Kenya are presented in box 2.4. One issue to reflect on is whether pre-enrollment will equate to automatic inclusion in any future scaling up or whether further assessment of eligibility according to the scale of the emergency and level of vulnerability will need to be undertaken post disaster (which could also be designed ex ante). If additional assessments in the future re expected before eligibility will be confirmed and payment made, this will need to be clearly communicated to minimize confusion, disappointment and complaint.

The objective of phase 5 of the delivery chain is to determine the benefits package that will be provided to each beneficiary

### Box 2.4: Pre-enrollment of vulnerable households: Kenya

In Phase 2 of the HSNP in **Kenya**, the scalable emergency cash transfer response to droughts is based on the prior identification of 470,000 households, in addition to its core beneficiaries, who are considered vulnerable to drought in the respective districts as part of emergency preparedness. Each of these households has been enrolled in the program MIS, with bank accounts opened for them and bank cards distributed in advance. Although resource intensive to put into place, this preparation is facilitating rapid transfers post disaster.

Not all these pre-enrolled households, however, are assured of assistance post disaster. This is determined by the severity of the drought status of each sublocation and the poverty score of each household, according to a predesigned allocation formula. Evaluation of the HSNP Phase 2 has shown this has not been well understood by the population or local leaders, leading to questions about why some pre-enrolled households have been left out.

Sources: Riungu et al. 2017; Fitzgibbon 2016.

## 5 Determine Benefits Package: Once enrolled, what kind of benefits will best address beneficiaries' post-shock needs?

during that payment cycle. In cash transfers, the determination of benefits is normally an automated back-end process based on the updated beneficiary list, which determines transfer amounts and calculates the payroll (World Bank 2017a). Depending on the program, decision making here can include the following:

- The **modality of payment**—that is, whether the benefit is to be provided wholly in cash or by combining cash with other types of support, such as vouchers or in-kind transfers
- The **value of the transfer** to be provided, and whether this will vary depending on characteristics of the household, such as its size, or characteristics of its members, such as gender, age, and compliance with conditionalities

- The **frequency** with which payments are to be made

The determination of the benefits provided for a shock response will depend on the systems and processes of the social protection programs involved. In particular, automated systems for setting and adjusting transfer values will enable simple adjustments to be made to the existing benefits package to reflect post-shock needs (as assessed in phase 3). As noted in table 2.2, however, the actual adjustment of benefits packages can be complicated in many cases in the absence of such automated systems and by a number of other factors, including regulations related to social assistance, political pressures, and payment service provider constraints (see section 7).

Table 2.2: Strengths and constraints of processes for determining benefits packages for shock response

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• Where systems for setting the transfer value are automated through the program's underlying MIS, this provides potential to manage responses effectively at scale.</li> <li>• The process offers potential to vary the transfer size according to specific needs.</li> </ul>	<ul style="list-style-type: none"> <li>• The package of benefits and services is designed with chronic poverty objectives in mind rather than emergency objectives. These will have been set partly by technical design but also perhaps to conform to social assistance regulations, and taking into account political pressures. These factors may restrict the modification of the benefits and services package to meet emergency needs.</li> <li>• Any underlying MIS will still need the capability to select from and apply various benefits packages and to include specific data fields that will affect the benefit level (e.g., number of dependents/household size). Unless a program was designed with shock response in mind, its existing MIS is unlikely to be able to manage all such fields and functions immediately. Reprogramming will take time and come at a cost.</li> <li>• Where programs are not underpinned with a digital MIS, the complexity of such changes to payroll and the time needed to manage them manually will limit the ability of systems to offer variation in the benefits package.</li> <li>• While varying the transfer value and switching between conditional and unconditional transfers may be possible, the vast majority of cash transfer programs provide assistance in a specific form (cash or food). Existing systems and processes for establishing the benefits package are unlikely to allow for the flexibility to switch between these forms of assistance. Where food transfers might be useful post disaster, these will need to be provided through parallel or complementary programs.</li> <li>• Transfer values for emergency response will also be driven not only by need, but in many instances mostly by budget constraints and access to additional resources. It will be important to prepare a comprehensive risk financing strategy and link to prepositioned financing instruments to better address these constraints.</li> </ul>

## Key benefits package determination considerations for shock response

When working with an existing cash transfer program, attention must be given to the following:

- Whether the current design of the benefits and services package will effectively **meet needs** after a shock
  - Whether adapting the benefits and services will make them more **relevant, efficient, or effective** for meeting post-shock needs
  - Whether making such adaptations to the existing system is **feasible**
- **Adjust the size and frequency of the benefits package to meet emergency needs.**

The value of cash transfers and the frequency with which payments are made in existing programs may not be adequate to meet the heightened need of a post-shock context. Values of routine cash transfers for social protection are typically set with reference to the national poverty line and cover

only a portion (often a small portion) of consumption (World Bank et al. 2018c). In emergency contexts, where needs rapidly become acute, these values are likely to be inadequate to meet either basic needs or recovery objectives. In the case of both vertical and horizontal expansion of an existing program, transfer values in the routine benefits package will need to be appraised and most likely increased. This adjustment has implications for program systems and processes, as demonstrated from experiences in several countries (box 2.6).

The expertise required for calculating the shock response benefits package is likely to be different from that needed for a routine cash transfer program. Program managers need to take into account various parameters, including recognized minimum standards for meeting particular emergency needs (such as minimum calorie intake per person in the case of food); the costs of goods and services acquired locally; and what households can provide for themselves and the gap in meeting these needs. The government department responsible for the design and management of the cash transfer program should build the expertise to calculate a “minimum expenditure basket” (MEB; see box 2.5 and emergency transfer

### Box 2.5: Setting transfer values: Lesotho, Mozambique, Nepal, the Philippines, and Tonga

In **Lesotho**, the transfer value top-up of the response to the 2016 El Niño through the social protection system (Child Grants Programme, or CGP) was much lower than that of WFP’s parallel cash response. This was partly because coordination of transfer values was lacking between actors and partly because of different program objectives. WFP’s program was purely emergency oriented and aimed to meet acute food needs resulting from the drought in line with humanitarian standards. In contrast, the CGP top-up was intended to sustain the efforts of the long-term program to reduce chronic vulnerabilities, despite its being designed as part of the humanitarian response. The top-up value was not based on any calculation of emergency need. As households did not receive assistance from both programs, CGP beneficiaries (some of the most vulnerable to the drought) received less.

In **Mozambique**, the operational manual that guides implementation of the government’s emergency cash assistance (PASDE) linked to the social protection system sets a standard value for the emergency transfer of Mt 2,500 per household per month. While this is equivalent to the minimum expenditure basket (MEB) for meeting a household’s food needs, it does not take into account the severity of the disaster or real food prices (though it does say the amount may be adjusted according to the nature of the disaster and the country’s socioeconomic conditions). The value is some six times higher than the basic rate of social assistance.

In the vertical expansion of the government’s cash transfer programs in response to the 2015 earthquake in **Nepal**, the size of the top-ups was not based on calculation of an emergency needs gap and was smaller than cash transfers provided by other humanitarian actors. The expansion of the social protection program was intended to support basic consumption smoothing and was not envisaged as a replacement for all humanitarian action; rather, households’ needs would be met through a range of assistance provided (as cash and noncash) through interventions by government and nongovernmental actors.

In **the Philippines**, the DSWD’s vertical expansion of the Pantawid program during the 2013 Typhoon Haiyan response was financially and technically supported by WFP. The top-up transfer value was based on the cost of the MEB and estimated as being sufficient for meeting households’ food needs. Households had financial needs beyond food, however. Limited coordination between clusters and sectors meant that multipurpose cash grants to meet this variety of needs were not considered, and parallel interventions of humanitarian agencies were necessary.

In **Tonga**, in the social protection shock response to Tropical Cyclone Gita, all cash transfer beneficiaries received a standard top-up to meet emergency needs. Evaluation showed most of the benefits were used to ensure food security and meet health needs. While around 80 percent of the elderly who received the top-up were able to cover the costs of repairing damage from the cyclone, the money was insufficient for those who still had repairs to make. The evaluation recommended a multisectoral and coordinated approach to setting benefits levels in the future, according to needs.

Sources: Smith et al. 2017; Parsons 2018; Maunder et al. 2015; Kardan et al. 2017; Merttens et al. 2017; Government of Mozambique 2019.

values, or it may rely on input from the governmental departments or international humanitarian agencies that routinely undertake these calculations.

The government should coordinate with international humanitarian actors to harmonize the value of assistance that is provided through government with that from other cash transfer programs. As noted in the key messages section, actors involved in the social protection response (government authorities and any supporting humanitarian agencies) should engage in the humanitarian coordination forums (most commonly the cluster system and cash working groups) and jointly set transfer standards.

Finalization of the transfer value will need to take into account any regulations or legislation that indicate the size of the assistance that can be provided through cash transfers, as well as national poverty lines and minimum wages. This is a negotiation process, finely balancing government constraints and emergency needs. Where refugees are involved, they may be the greatest issue, since they are likely to have greater economic needs than citizens; but governments may be worried about creating social tensions by assisting them. Finite financial resources will also constrain transfer size. Such issues have been faced in several contexts, as highlighted in box 2.6. If the government, or the program regulations, cannot allow sufficient variation in or changing of the transfer value to meet the full gap in emergency needs, the additional needs can be met through a complementary aligned program, where one exists, and vertical expansions financed by non-governmental actors.

Transfer values can be standardized for all beneficiaries or tailored according to differing needs. On the one hand, adjusting the amount of the transfer to align it more closely with a household's real needs—which can vary according to, for example, the size of the household or the location, season, or phase of the response—may be more effective. On the other hand, such tailoring adds a layer of complexity to program administration. This dilemma is exemplified by Turkey. There, the ESSN transfer value was standardized for ease of implementation, but monitoring data confirmed it was insufficient

to meet all the needs of some households. To address the shortfall, the program introduced additional quarterly top-up grants that vary according to household size; these were factored into the program MIS for payments (CaLP 2018).

The frequency of transfers can also be modified to meet emergency needs better. In the case of horizontal and vertical expansion of an existing program, it will be important to consider whether the program's regular payment schedule is a good fit for achieving the emergency objective of meeting immediate basic needs. Routine payments from the program may be relatively infrequent, occurring every two months to quarterly, while assistance following a shock is often monthly. The department responsible can temporarily adapt the cash transfer program's payment schedule to provide more regular assistance to affected households, as well as to harmonize the frequency of these payments with those of other cash programs implemented within the humanitarian system. The decision to make such changes must be based on careful consideration of the affect they will have on the workloads of program staff and payment service providers (this is discussed further in section 8 on benefit provision). Existing beneficiaries (some of whom may be displaced) must also be informed of any changes to the payment schedule (see section 6, Notification and Onboarding).

Finally, the government will need to adapt the program MIS to incorporate the revised transfer values. Programs without a sophisticated MIS or where payrolls are developed manually may lack the capacity to offer this flexibility in benefits packages. A related issue will be negotiating the changes and modifying agreements with the program's contracted payment service providers (see phase 7). These actions can be time consuming and may delay the response. They do not require huge workloads for administrative staff, however, and will be undertaken only once. Nevertheless, actors must consider whether the program and its systems have the capacity to deal with these complexities effectively and in a timely fashion or whether such capacities can be built. If not, then a standard transfer value to allow delivery at scale and speed may be more useful, at least in the initial stages of a response.

### Box 2.6: Political and legal constraints to setting transfer values: Lesotho, Nepal, and Turkey

In **Lesotho**, following the 2016 El Niño, the post-shock transfer value was set lower than needed to meet household emergency needs. This was because of political concern that increasing the CGP transfer levels would damage the public's perception of the program and lead them to question the value of the lower routine social protection transfer.

In **Nepal**, in response to the 2015 earthquake, the government's partner on the vertical expansion program, UNICEF, proposed a transfer value of NPR 3,000 per month, for two months, for all households in the 11 worst-affected districts. The government insisted the coverage should include all 19 affected districts, which effectively halved the value of the assistance provided per household (and was less than half the value of the unrestricted cash assistance being provided by nongovernmental humanitarian actors). This transfer amount was not sufficient to address the needs of whole families.

In **Turkey**, setting the transfer value for the ESSN began with the government and its international humanitarian partners calculating the MEB and undertaking a gap analysis. During these consultations, the government expressed reluctance to cover the full basic needs gap for refugees because it did not want the transfer value to exceed the benefits provided to poor Turkish citizens through the national social assistance system. The initial ESSN transfer was, therefore, based on the calculation of needs, plus broader concerns around sustainability and social cohesion. Monitoring data demonstrated this amount was insufficient to achieve the ESSN objective of meeting basic needs. The government of Turkey, WFP, and TRC therefore negotiated an increase in the transfer value (from TRY 100 to 120 per person), as well as quarterly top-ups for households, to close the gap.

As the Conditional Cash Transfer for Education (CCTE) for refugees is an extension of the national CCTE, the Turkish government wanted the program to make use of the same design features for the modality, frequency, duration, and value of the transfer. The monthly transfer value for refugees is the same as that provided through the national CCTE and varies according to the gender and age of the recipient. Some of these design parameters may not be optimal, however, as the value is insufficient to cover the income gaps refugee families face in meeting the needs of their children. Alignment with the ESSN and significant overlap of beneficiaries in the ESSN and CCTE for refugees means the CCTE effectively serves as additional top-up assistance for education over and above the basic needs assistance provided by ESSN.

Sources: CaLP 2018; Merittens et al. 2017; Kardan et al. 2017.



## 6 Notification and Onboarding

### What is the best way to let the selected beneficiaries know they will receive support?

Once decisions on eligibility and enrollment have been made and the benefits package determined, households need to be notified of the decision and new beneficiaries oriented to the program and issued any IDs or payment instruments they will need at payout points. This takes place in phase 6, with the actions managed in person, by phone or SMS, by mail, or online, depending on the outreach and communication channels used by the program (World Bank 2017a). During these meetings staff may also collect any additional information needed for program operations. This may include a photo (for the program ID), a cell phone number, or signed consent forms.

For new beneficiaries, notifications should indicate what they will receive and when, where, and how they will receive it; rights and responsibilities; contact points and information; and next steps. Registrants who are waitlisted or deemed ineligible should be informed of the basis for the decision and provided with instructions for filing grievances (see section 9), although this is often skipped, and only beneficiaries are formally notified. This is not desirable, as it leaves registrants who do not become beneficiaries wondering about their status, and it undermines credibility and transparency. For

existing beneficiaries, this phase can also include new notifications as needed—for example, communicating changes to their benefits packages or to the regular functioning of the program.

For regular programming, enrollment often includes an onboarding (orientation) session with beneficiaries to explain the details of the program, co-responsibilities, payment processes, and so on. Beneficiaries are often asked to bring supporting documentation to these sessions, including payment and bank account details, national identification, proof of address, and so on, and they will often need to sign contracts or agreements to formalize their entry to the program. Programs typically have handbooks or leaflets they distribute during onboarding sessions to help with this process and to serve later as reference for key program parameters, co-responsibilities, and other pertinent topics.

The systems and processes for notification and onboarding used by cash transfer programs have potential to support shock response. As table 2.3 suggests, the strengths in this regard come from preexisting networks of implementation staff that are close to communities, as well as digital communication systems, in some cases.

Table 2.3: Strengths and constraints of notification and onboarding processes for shock response

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>Where cash transfer programs employ digital communications as part of their notification processes, this can be effective for mass communication with large numbers of beneficiaries over a dispersed area, provided they have not been affected by the shock.</li> <li>In disaster-affected areas with existing program staff, the institutions managing face to face onboarding sessions for cash transfer programs can provide ready “go to” points for notifying new beneficiaries of the shock response.</li> </ul>	<ul style="list-style-type: none"> <li>Physically onboarding beneficiaries in centralized locations where a number of them must gather may be challenging amid impacts of a destructive disaster. Simplified onboarding processes and decentralized approaches will be needed—for example, holding community sessions in affected communities.</li> <li>Some social protection programs do not automatically notify applicants in cases of ineligibility, which can create confusion and tensions during the enrollment of new applicants for shock response.</li> <li>The selection of existing communication channels and media to be used by a cash transfer program to support onboarding is based on their accessibility and perceived trustworthiness for the program’s usual target group. They may not be as accessible to other population groups affected by the shock or appropriate in the post-shock operating environment.</li> <li>Face to face notification depends on human resources, which may limit the ability to scale up activities.</li> </ul>

### Ensuring notification and onboarding continuity during or after a shock

Notification and onboarding processes must continue to operate post disaster to ensure new beneficiaries (and non-beneficiaries) can be notified about enrollment decisions and adequately informed to participate in the response program.

As in phase 1, the communication channels used can be modified, or “tweaked,” to ensure they continue to be effective (that is, accessible to beneficiaries) post disaster. Where a shock has temporarily disrupted digital communication channels, for example, other channels can be used for notification, such as word of mouth. A program that uses a range of communication channels in normal times will be strongly placed to manage the changes needed. In addition, the location or timing of onboarding meetings may need to be changed to take any post-shock disruption into account.

Also important is that staff advise beneficiaries of any temporary changes made to the usual administrative processes to ensure the program can continue to operate post disaster. Beneficiaries may need to be informed of the following, for example:

- What to do in the case of displacement (how to register for receipt of transfer in the new location)
- What to do in the case of lost identification documents, bank cards, or sim cards (payment process and process for replacing or using alternative identification)
- Any changes to the enforcement of conditions, payment schedule, or location of payment points, and how long the changes will last

Where programs implement procedures to suspend new registration during crisis periods to avoid overburdening staff and ensure continuity for those already enrolled, these notification and onboarding activities will also be suspended.

### Key notification and onboarding considerations for shock response

- ***Adapt messages to be communicated to the beneficiaries related to the shock response program parameters.***

When the size and frequency of the benefits package must be adapted to meet emergency needs, beneficiaries must be informed of the changes. This increases the complexity of no-

tification and can lead to some confusion. For any type of shock response (whether vertical, horizontal, or piggybacking), notifying beneficiaries about the details of the payment schedule and how long any changes will be in effect is essential. Existing beneficiaries must be told about the expected duration of any top-ups and new beneficiaries that they will not be permanently enrolled in the program (O’Brien et al. 2018). The case of Turkey, related in box 2.7, illustrates the importance of simple program rules that are easy to communicate.

#### Box 2.7: Modifying key messages: Turkey

In Turkey, ESSN transfers to refugees are made on the last day of every month. In contrast, the payment schedule for the CCTE for Refugees mirrors that of the CCTE for Turkish citizens, with cash transfers delivered every two months and only for the corresponding 10 months of the school year. While this is good from the perspective of aligning the two programs, the different payment schedules have created some challenges for their harmonization in practice, requiring careful communication between programs and with beneficiaries.

Sources: Smith et al. 2017; CaLP 2018.

- ***Adapt mechanisms needed to communicate eligibility decisions and onboard new beneficiaries.***

Existing mechanisms for communicating eligibility decisions to and onboarding beneficiaries should be assessed for their accessibility to the new intended beneficiaries, and, where necessary, new communication channels should be added. As already mentioned in section 2, this may imply changes to staff workloads and budgets that must be accounted for. In cash transfer programs that do not automatically notify ineligible applicants of the eligibility decision, procedures will need to be modified to ensure notifications go out during a shock response to minimize confusion and complaints. In an emergency, procedures that ordinarily involve gathering large groups of beneficiaries may not be feasible. Adaptations to the processes should be defined ex ante and include decentralized onboarding in smaller groups within the community.

## CASE STUDY: The “Enroll” phases in Kenya

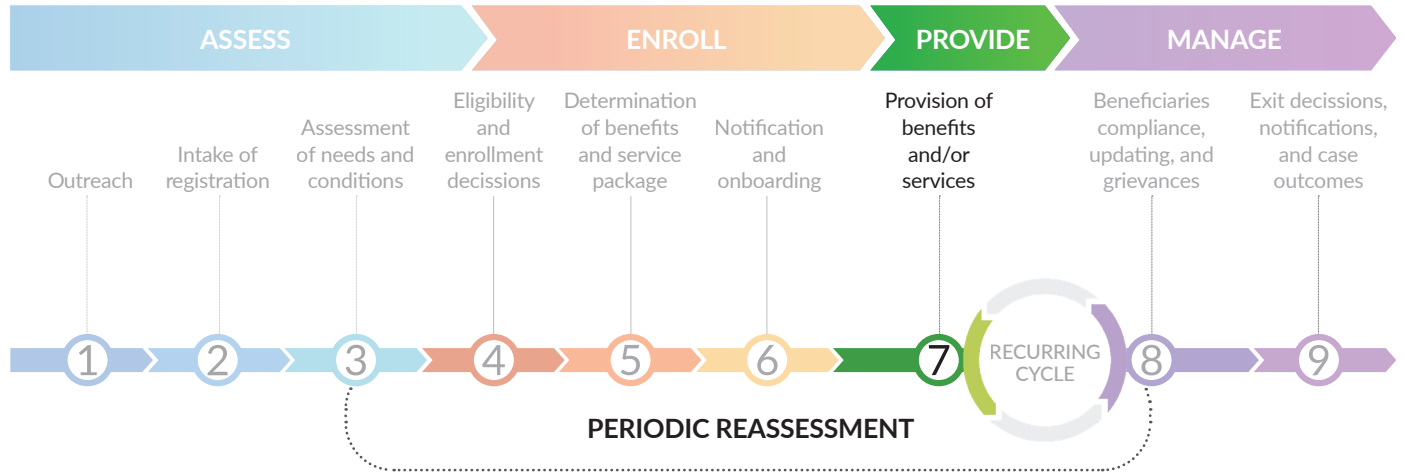
In the arid and semiarid lands of northeastern Kenya, 80 percent of the land mass and one-third of the people are routinely exposed to drought. Drought cycles are increasing in frequency and intensity, meaning households cannot adequately recover livelihoods between them. This has led to food insecurity, negative coping strategies, and erosion of assets. The government's Hunger Safety Net Program (HSNP) was established to provide an alternative, predictable response to this seasonal shock for chronically vulnerable households. Since 2013, a shock response component incorporated into it has enabled the program to expand assistance temporarily at times of drought to include additional households in drought-affected areas. (These are known as Group 2 households, while routine long-term beneficiaries are known as Group 1 households.) The shock response component was built into the design of the program ex ante to enable a rapidly scalable, cash-based response to early signs of drought. The following elements were among the considerations:

**“Pre-enrollment” to facilitate rapid response to shock:** To maximize timeliness of response, the program identified ex ante those households that may be eligible for support under Group 2 and enrolled them in the program. This was achieved at preceding phases of the delivery chain, and it included undertaking a census of all households in the drought-affected counties, registering them into the program's MIS, and running a proxy means test. The result was a database of most households in northern Kenya, along with poverty scores, which allowed the households to be ranked by wealth. The poorest were eligible for Group 1 (longer) assistance and the slightly less poor Group 2 households for the shock response. A further 470,000 Group 2 households (comprising more than 80 percent of the population in the four counties) had accounts opened with the payment service provider, were notified, and were provided with their cards.

**Challenges in notifying beneficiaries of eligibility for shock response:** Not all households “pre-enrolled” in Group 2 are assured of assistance in the event of a post-shock expansion of the program. The actual scale of any scale up is determined by the severity of the drought in each area and the poverty score of each household, according to a previously designed allocation formula. While evaluation has shown that the pre-enrollment of Group 2 has helped ensure a rapid response to drought, it has also indicated the post-shock determination of actual eligibility is not well understood by the population or local leaders, leading to questions as to why some pre-enrolled households have been left out (Riungu et al. 2017; Fitzgibbon 2016).

**Pre-defining the benefits package for shock response:** During expansion of the HSNP to Group 2 drought-affected households, the value of the transfer provided to them is predetermined under the program's SOPs. It is the same value as the routine monthly payment provided to Group 1 long-term beneficiaries (that is, the payment they receive in nonemergency times), which is calculated as 46 percent of the food basket. While this approach was intended to prevent confusion and tension between Group 1 and Group 2 beneficiaries and speed up processes through a simple automation, its appropriateness and effectiveness has been questioned by non-governmental humanitarian actors. The value does not reflect the gap households encounter in meeting their basic needs during drought emergencies or account for the high prices of commodities in remote locations. The result, a review has found, is that the HSNP emergency payments have generally only been used for immediate consumption and have not prevented the affected population from resorting to negative coping strategies, such as the depletion of productive assets (Farhat et al. 2017).

# SECTION 3: PROVIDE



## 7 Benefits provision

### How is the assistance physically delivered to the selected beneficiaries in the post-shock setting?

The objective of phase 7 of the delivery chain is to distribute the correct amount of benefits to the right people, at the right time and with the right frequency.

Payments take two main forms: cash and electronic.

The first involves delivering the benefit amount by manual means, directly to the beneficiary, and the second through a bank account or mobile financial service. The process of electronic transfers can be divided into two steps: cash in—that is, the crediting of the funds to the beneficiary's bank account—and cash out, when the beneficiary collects the benefit (World Bank 2017a). Depending on the institutional arrangements, payments can be made by the implementing agency, decentralized to a local government, or outsourced to a financial service provider (which may be a private or state-owned company).

Cash transfer programs that already have payment systems have several attributes that equip them to support shock response. As summarized in table 3.1, these include strong partnerships and an existing payment network, although the capacities of these systems and networks must be considered.

#### Ensuring continuity of benefit provision during or after a shock

To ensure the continuation of regular cash transfer payments and the system's effectiveness as a payment channel for any shock response, payment systems and processes must continue to operate and to reach people in a timely fashion during or immediately following shocks. Natural disasters and conflict can damage payment infrastructure, restrict access to offices and payment sites, limit liquidity in affected areas, and displace staff and businesses. This may disrupt payment schedules, especially soon after a crisis (Bastagli 2014; O'Brien et al. 2018).

Where disruption and damage have affected the infrastructure of the payment system—for example, the mobile phone network, ATM network, offices of payment service providers, payment sites, or liquidity (O'Brien et al. 2018)—a priority will be to restore services and to provide flexibility so payments can be received through alternative means if one payment channel cannot be restored and used. Actions on the part of

Table 3.1: Strengths and constraints of routine payment systems for shock response

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• Most large-scale cash transfer programs will contract with a payment service provider to lead the payment process, engaging organizations with the requisite systems and expertise to reach vulnerable groups and manage financial transactions quickly and safely while minimizing risks. These preestablished relationships can also save time in undertaking due diligence and tendering and in establishing procedures.</li> <li>• National coverage and good coverage in areas with high vulnerability to disasters provide programs with a preestablished network of payment agents and processes, allowing for administrative efficiency and economies of scale.</li> <li>• Social protection payment processes are increasingly being digitized through the use of card-based and mobile technology. This provides opportunities for real-time transactions to large, dispersed, and inaccessible populations, with increased potential for last-mile delivery and for supporting mobile and displaced populations. Digitization introduces greater transparency, with an audit trail from source to beneficiary. It also facilitates varying the distribution schedule and transfer values according to changing needs, through automated processes.</li> </ul>	<ul style="list-style-type: none"> <li>• Where payments are not outsourced to a payment service provider, the task will often overburden social protection program staff and reduce the time available for wider administrative tasks. This can affect the quality of the programming and is likely to limit the ability of the program, or that of the underlying payments system, to flex and scale.</li> <li>• Where services are outsourced, the terms of contracts or service agreements may add rigidity to the process and limit the capacity of program management to add flexibility, such as to shorten payment cycles.</li> <li>• Manual payment processes are more time consuming and labor intensive to administer than digitized ones, which can limit the opportunity to scale up or provide flexibility in payment schedules and amounts.</li> <li>• Digital payment services are still emerging and expanding and do not cover all the population, especially in rural areas. The financial and digital illiteracy of a population also can limit the effectiveness of digital payment mechanisms.</li> <li>• Complex and bureaucratic payment processes can contribute to bottlenecks and delays.</li> </ul>

the payment service provider and the government may include the following:

- Digital payment channels could be temporarily replaced with manual payments until services come back online. This will be contingent on having sufficient human resources to manage a manual payment process.
- Where necessary, payment service providers and the central bank could undertake special measures to move physical currency from national or regional headquarters to regional offices and agents in the disaster-affected areas to ensure liquidity for an increase in manual cash payments.
- Payment service providers could set up payout points in more accessible and secure areas.
- Payment service providers and government and humanitarian actors could introduce measures to ensure security at payout points.

Where payment service provider staff are directly affected and incapacitated by the disaster, or where a switch to manual payments is required, support staff can be brought in from other regions to address this gap.

In line with decisions made in phase 5, determine benefits package, the payment schedule of the existing program may need to be modified to ensure beneficiaries receive their regular payments in a manner that best supports their resilience to the shock. This may include bringing scheduled payments forward to coincide with the period of greatest need (for instance, in relationship to lean or rainy seasons) or making payments more frequently to support consumption smoothing, as was done in Mozambique (see box 3.1). Since much of this

### Box 3.1: Modifying the payment schedule: Mozambique

In **Kenya**, prior to the rollout of phase 2 of the Hunger In **Mozambique**, the main safety net program—the Basic Social Subsidy Program—regularly experiences delays in the disbursement of payments at the start of each new financial year in January. This coincides with the period of greatest risk of climate shocks, such as cyclones, when beneficiaries are most in need of financial assistance. The Department for International Development’s (DFID) research on the potential of shock responsive social protection in Mozambique recommended a simple modification to the administrative procedures for payments that would introduce a double payment in December in place of the one in January, to help ensure households receive support when they are most vulnerable.

Source: Kardan et al. 2016.

process in the delivery chain is automated or desk based, the mechanics will be relatively unaffected by the shock. Where such changes imply a greater workload for payment service providers or program staff, however, their capacities to implement them should be taken into account, and, where possible, a commitment to preposition capacity to fill the gap should be written into payment service provider contracts ex ante.

### Key considerations for benefits provision in shock response

#### ► *Preestablish the capacity needed to pay adjusted benefits packages (vertical expansions)*

In the cases of horizontal and vertical expansion of an existing program, payments may have to be more frequent to meet immediate post-shock needs. An example of this took place in Ecuador in response to the 2016 earthquake (box 3.2). These decisions (which are made in phase 6, benefit determination) may increase the workload of payment service providers and administrative staff, especially if payments are made manually, which could hamper the program’s day to day operations. Indeed, the schedule may have been set up with less frequent payments to account for the capacities of those making them. Government or other humanitarian actors could support the requisite capacity building needed, although it might be better to retain the existing payment schedule if changing it risks doing harm.

### Box 3.2: Changing payment schedule: Ecuador

In **Ecuador**, in response to an earthquake in 2016, cash transfers were delivered through public and private banks and cooperatives—a solid mechanism with the advantages of having large coverage and low costs, along with being administratively simple and user friendly. The one hurdle that delayed disbursement of transfers was the digital platform for delivering the payments, which was not designed to enable multiple top-up transfers to the same recipients. Once the issue was resolved, payments to affected populations were smooth and timely, thanks to the systems in place and the people’s trust in them.

Source: Beazley 2017.

#### ► *Adapting payment processes to provide top-ups to existing beneficiaries or assistance to newly enrolled ones*

Before additional payments can be started—whether top-ups for existing beneficiaries or payments to more beneficiaries—revising underlying financial procedures may be necessary to outline the source of and the flow of funds and any reconciliation requirements. This will be of great importance

when shock response activities are to be funded by separate budget envelopes from development or humanitarian partners, as their financial regulations may require reconciliation processes different from those of the existing program. This process can be time consuming to complete ex post, as illustrated by experiences in the 2016 El Niño response in Lesotho (box 30). The design of the top-up was only elaborated at the time of the crisis, rather than being an integral part of the social protection administrative processes. This hindered smooth implementation of the shock response. Top-up assistance was only disbursed six months after drought was declared—four months after the implementation of standalone cash assistance programs.

The introduction of top-up payments or payments to new beneficiaries can overburden staff or systems. This can delay emergency payments and also undermine long-term social protection programs. Providing top-ups to existing beneficiaries as part of the existing payment rather than as an additional payment will minimize additional workload. Governments and their contracted payment service providers should assess the added workload for program administrative staff and for frontline staff and affiliated agents of the service provider and whether they have the capacity (in terms of systems, office space, and personnel) to take on the additional payments, while ensuring reconciliation and audit. When expanding

programs to noncitizens or refugees, specific capacity issues may need to be addressed—for example, language barriers, as seen in Turkey (box 3.1).

Something else to consider is the workload involved if transfer values vary—according to household size or level of need, for instance. Variation adds an additional layer of complexity with implications for the time needed to make and reconcile the payments, especially where these are made manually. Digital payment systems are advantageous here, as processes are more automated and additional workload is minimized. Their usefulness, however, relies on the ability of any underlying MIS or IT platform for payments to manage these changes. Box 3.3 details some of the challenges faced in Nepal in this regard.

Also important to bear in mind is the need for additional liquidity, especially at the local level. Even programs that are implemented through digital payment systems generally need to have a “cash out” function at ATMs or through agents. The payment service provider (and/or its affiliated agencies) will need to compare the expected volume of transactions to the usual volume of currency that “cash out” services (cash desks, ATMs, or their registered agents) will handle and increase provisions accordingly. This may mean developing plans to move currency from headquarters and regional hubs to provincial

### Box 3.3: Importance of ensuring capacity for payments: Nepal and Turkey

In **Nepal**, social protection payments are made by Village Development Committee (VDC) and ward secretaries, who were enlisted to take on the administration of the vertical expansion in response to the 2015 earthquake. These officials, whose institutions suffered from high turnover and a shortage of staff in general, were involved in coordinating other projects of humanitarian actors in their communities, as well. The scaling up of the social protection programs placed additional responsibilities on this already overworked government staff, who were frustrated that national government actors and UNICEF had not adequately considered their capacity to deliver the additional funds. An evaluation concluded that assessing the real capacity of administrative processes and staff and providing the necessary support to ensure successful delivery of these payments would have improved effectiveness significantly.

More generally, in Nepal the intention had been to synchronize the top-up payment schedule with the payment of the regular transfers in June, so as not to burden further the actors involved. This happened for only around half the beneficiaries, however, because of delays in VDCs’ receiving the funds, which, in turn, were the result of errors in transfers to the VDCs brought about by the complexity of the administrative processes to transfer funds to District Development Committees (DDCs) and the low capacity of the DDCs and banks to deliver the payments. In several districts, payments for the Emergency Cash Transfer Program took place after the regular social assistance payments had already been made. Some VDCs made payments as additional one-off transfers, meaning staff incurred additional workload. Others waited until the next round of regular payments (in October) to disburse the emergency top-up, meaning beneficiaries didn’t receive their emergency payments until five months after the earthquake.

In Turkey, problems arose in making payments to Syrian refugees from the ESSN and CTE, as the language barrier make it difficult for the staff of the payment service provider, Halk Bank, to communicate with the beneficiaries. When the issue came to light, Turkish Red Crescent placed dedicated program staff for the ESSN and CTE directly in bank branches to help the bank staff make the payments.

Source: EUD 2019b; Merttens et al. 2017.

and district distribution networks. The larger the scale of the disaster and size of the response, the more important this becomes. Regardless of their frequency, setting a regular day of the month on which emergency payments are to be made will be useful to assist both communication to beneficiaries and the planning activities of payment service providers and their agents (see the experiences of Kenya in box 3.4).

#### Box 3.4: Ensuring liquidity for shock response payments: Kenya

In 2015, the HSNP in Kenya horizontally expanded in response to drought. Two rounds of emergency payments provided a proof of concept of HSNP's ability to scale up coverage rapidly. They also showed, however, that significant capacity on the part of the payment service provider and its agents is required to deliver emergency payments over a wide and remote area. Payment agents outside of county capitals had significant problems maintaining liquidity during the scale up. An evaluation of the HSNP conducted by Oxford Policy Management (OPM) found that advance planning by bank branches was required to ensure enough cash would be available ahead of payment disbursement dates. A review of the emergency expansion of the HSNP in Kenya recommended that a fixed payment date per month be agreed on for all emergency payments.

Source: OPM 2015.

#### ► **Modify the payment interface to ensure new beneficiaries can conveniently and safely access payments.**

Depending on the characteristics of the newly targeted beneficiaries, the existing payment processes and systems may need to be modified in the case of standalone emergency programs, piggybacking, and horizontal expansion to ensure they can easily receive their transfers. Examples of how this can be done are provided in box 3.5 and include the following:

- If new beneficiaries are located in **new geographical areas** (potentially far away from existing payout points) or where **mobility is restricted**, payment service providers may need to establish new payout points in convenient, secure locations or provide doorstep services. Service providers must consider the workload implications of doing so and ensure requisite capacity (in terms of personnel and transporta-

#### Box 3.5: Modifications to payment interface for new beneficiaries: Turkey and Yemen

In **Turkey**, to facilitate payments to refugees enrolled in the ESSN program, the payment service provider has updated all ATMs to include an Arabic language function. Although this change has improved accessibility for Syrian refugees, the new language function was not set as an additional option, for selection by the user, but rather as an automatic function of the service, applied for all ESSN cardholders. This has created problems for non-Syrian refugees who do not speak Arabic.

In **Yemen**, when transfers were made to vulnerable and food-insecure households in enclaved areas affected by the civil war, the (private sector) payment service provider for the Social Welfare Fund was able to move money discretely into and within the enclaved areas. Staff selected payout points that were accessible to the affected communities (especially women) and set up temporary payout points in more secure community spaces. They also conducted home visits for those unable to go to the payout points.

Sources: EUD 2019c; CaLP 2018.

tion) is in place. Again, remuneration agreements may need updating to reflect this additional work.

- Where new beneficiaries are **unfamiliar with the payment system** (for example, the use of ATMs or of mobile devices to make transfers), governments should ensure sufficient support is provided at the point of transaction, perhaps by personnel of the payment service provider, program staff, or both. Again, this has implications for staff time and budgets that must be thought through and for which capacities must be built.
- Where the payment interface (for example, the mobile money operating system, the ATM menu, or SMS notifications of payments) presents **language or technological barriers** to new beneficiaries, governments can ask payment service providers to provide ex ante training or services in an additional language. This may take a little time to put into place but is a one-off investment. Such services should be designed with caution to ensure the changes for one beneficiary cohort do not reduce service accessibility for another.



## CASE STUDY: The “Provide” phases in the Philippines

The Philippines has a relatively advanced social protection system that has been used several times to respond to shocks. The flagship cash transfer program is the Pantawid Pamilya Pilipino Program (or Pantawid), a nationwide conditional cash transfer whose aim is to alleviate poverty and improve the health, nutrition, and education of poor children. The program is implemented by the Department for Social Welfare and Development (DSWD), and it reached over 4.4 million households in 2015. In 2013–14, Typhoon Haiyan affected some 16 million people across nine provinces. The DSWD, in partnership with the World Food Programme (WFP), delivered a vertical expansion to the Pantawid program, providing cash top-up payments to Pantawid beneficiaries in 60 “worst-affected” municipalities. The intervention required adaptations to the business process for providing benefits and generated several lessons in the following areas (Smith et al. 2017):

**Addressing disruption to the payment system from the shock:** Pantawid program beneficiaries can receive their payments either by using ATM cards or as cash over the counter. After the typhoon, power outages prevented the use of the ATM payment channel for several weeks. Some beneficiaries also lost their ATM cards, and replacing them would have taken several months. The lead payment service provider, Land Bank, provided three mobile ATMs to help disburse cash payments to beneficiaries in affected areas and switched from ATM payments to cash payments over the counter while ATM services were reduced. Payment service providers managing the over the counter cash payments also changed the location of some payout points to ensure they were still accessible to households post shock. This ensured payments were received without significant delays. As these adaptations were not defined in the Pantawid program procedures, however, they took some time to put into place, making the delivery of shock response payments later than originally planned.

**Dealing with capacity challenges:** The payment service providers managing the cash payments faced some challenges. Ensuring the availability of physical cash in the first months was difficult until Central Bank directed it to the affected ar-

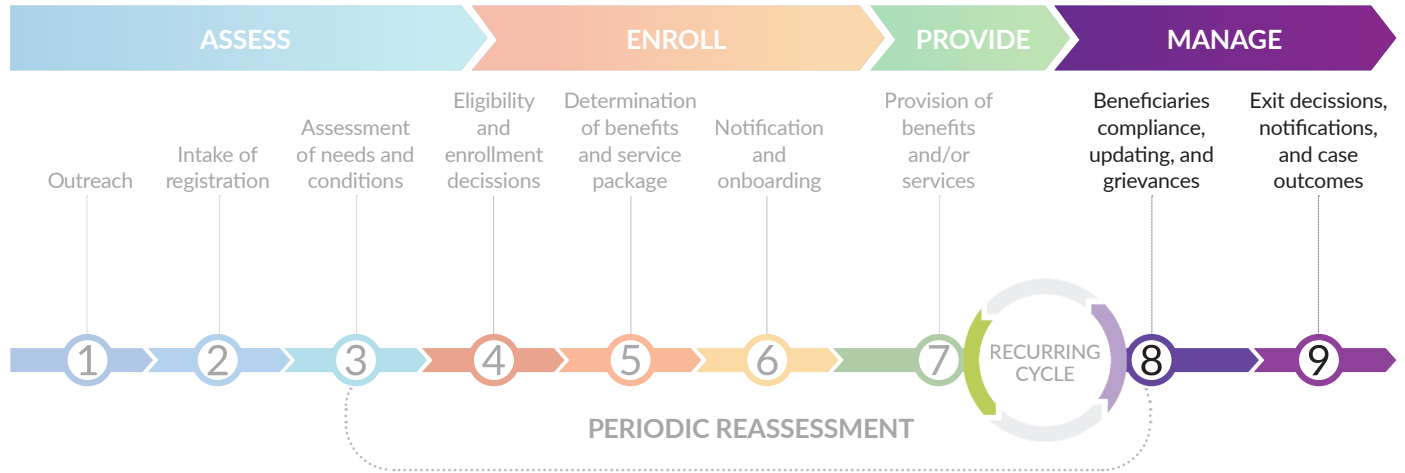
reas. The capacities of some service provider branches was also reduced, since personnel and infrastructure had been affected.

**Challenges in adapting the payment schedule:** The Pantawid program usually provides payments every two months. At WFP’s request, this was changed to every month during the shock response to align the schedule with that for emergency assistance being provided to other households through the international humanitarian system. The increased frequency in payments, however, created additional work for the payment agents, who had to prepare, implement, and reconcile the extra distribution at a time when staff capacity was already stretched. This and the direct damage to the business from the typhoon put PHLPPost (the Philippines Postal Corporation) behind on reconciliation reporting, leading to temporary suspension of its payment conduit license. A lessons-learned study concluded that sticking with the original payment plan of the Pantawid program would have reduced the burden on the social protection system.

**The importance of adapting financial procedures where needed:** The reconciliation procedure for benefit payment in the Pantawid program includes an acknowledgment receipt that each beneficiary signs. These are produced in triplicate, with one copy retained by the beneficiary, one by the payment service provider, and one by the social welfare department for submission to the Commission on Audit. Upon the vertical expansion of the Pantawid program, WFP’s financial procedures required that it also receive a copy of the acknowledgment receipt. This was not made clear to the government at the beginning, meaning paperwork was already filed with the Commission on Audit. It took administrative staff over a year to address this retroactively.

**Revising the remuneration structure for payment service providers:** Although the top-up payments made during the shock response entailed considerably more work than regular payments, the payment service providers managing them for the Pantawid program still received the same transaction fee. The memorandum of understanding between DSWD and Land Bank was later amended to reflect this lesson and adjust their fee structure for future shock responses.

# SECTION 4: MANAGE



## 8 Beneficiaries Compliance, Updating, and Grievances

### Is the program functioning effectively in response to post-shock needs, or are adjustments needed?

Overall, a program aims to monitor each individual case, ensuring a beneficiary's needs and situation are assessed continuously and addressed appropriately. This eighth phase, sometimes referred to broadly as "beneficiary management" or "case management," comprises three functions:

1. Beneficiary data management (including monitoring beneficiaries' receipt of benefits, progress, and continued fit with eligibility criteria and any changes in circumstances that may render them ineligible, which may require periodic collection of new household profiling data)
2. Monitoring compliance with program conditions (if applicable) and conditions
3. Collecting, assessing, and reporting on appeals and grievances raised through grievance mechanisms (may also include providing tailored guidance and support, though few LICs and MICs have fully established and functional case

management systems, which require a cadre of trained caseworkers or social workers operating across a country)<sup>7</sup>

Monitoring and compliance data collected during this phase feed up and down the delivery chain. They are used down the chain to inform periodic reassessment of needs and conditions and subsequent eligibility, as well as for updating the benefits package based on changing needs and conditions. They feed up the chain to trigger exit decisions based on changes to eligibility status. Data from grievance mechanisms also feed down the chain to inform the design and implementation of delivery processes.

These systems and processes of cash transfer programs have the potential to support shock response. Table 4.1 summarizes the benefits, which include established networks of staff and predefined grievance mechanisms, and limitations, among them capacity and infrastructure constraints that may affect staff networks and grievance mechanisms post shock.

**Table 4.1: Strengths and constraints of routine beneficiary data management, compliance verification, and grievance redress systems and processes for shock response**

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>• Household-level monitoring is carried out through an established network of social workers and other administrative staff, often based close to and trusted by communities. This provides a vital human resource to support program follow up and monitoring of shock response activities.</li> <li>• Grievance mechanisms often provide multiple communication channels for receiving and responding to queries and complaints from beneficiaries and the wider community. Where available for grievance redress, digital communication channels can ensure reach across dispersed and inaccessible areas, while person to person communication channels are generally trusted by communities. These mechanisms provide a means of understanding targeting errors, as well as issues with wider program processes.</li> </ul>	<ul style="list-style-type: none"> <li>• Where administrative budgets are limited, cash transfer programs can be understaffed, and time available for beneficiary operations management tasks can suffer as a result. This is a bigger issue where social welfare staff are tasked with managing cash transfer payment and reconciliation processes and will limit ability to take on additional tasks during shock response.</li> <li>• Channels for communicating complaints are designed for the needs of routine cash transfer programs in normal times. They may not be accessible to or trusted by those affected by a shock.</li> <li>• Monitoring compliance with program conditions can impose a heavy administrative burden on the cash transfer administrative staff and related institutions (schools, clinics), especially where data have to be collected and entered manually. These institutions are likely to become further overburdened at times of shock.</li> </ul>

<sup>7</sup> This phase and phase 9 are sometimes referred to broadly as "case management." Together they form part of the beneficiary operations management stage. Beneficiary operations management denotes the activity of continuously engaging and collecting information from the field or other sources (such as other databases), which is then processed through a set of protocols, recorded, and used to make decisions.

### Ensuring continuity of the beneficiary compliance, updates, and grievance processes

Shocks can disrupt program infrastructure, damaging offices and communication lines, affecting administrative staff, and rendering communities inaccessible, all of which can affect the ability to continue household-level monitoring and compliance activities, which are particularly staff intensive. Where staff and offices are directly affected by a disaster, measures for service recovery include bringing in support staff from other regions and relocating operations to temporary sites. If any telecommunication services used in monitoring or grievance processes are disrupted or damaged, the communication service provider and the government will need to act to restore them.

Where more than one communication channel is used for beneficiary monitoring and grievance processes, programs can focus on that which is most accessible post shock. Where hotlines cannot function, priority can be placed on using face to face channels, provided staff capacity for this task can be assured and any negative impacts on other aspects of program implementation can be avoided. Where communities and administrative offices are inaccessible, phone communication may be a useful means of continuing monitoring activities. This will require having up to date contact details of beneficiaries in the MIS.

Alternatively, it may make sense to waive certain activities temporarily. These include the monitoring of conditions or household eligibility. Likewise, if a hotline is the sole channel for beneficiaries to provide feedback or raise queries and complaints, program managers may need to suspend the grievance mechanism until digital communications are restored. Beneficiaries should be notified of any changes and informed of alternative, temporary mechanisms for communicating grievances. Key considerations for beneficiary data management, compliance verification, and grievance redress for shock response.

### Key considerations for the beneficiary compliance, updates, and grievance processes

#### ► *Where appropriate, temporarily suspending monitoring of conditions on existing programs*

Cash transfer programs usually include conditions or co-responsibilities relating to attendance of beneficiaries at school, their use of health services, and similar activities to support long-term human development objectives. Adherence to these conditions is often not feasible or appropriate in the aftermath of the crisis. Schools may be closed, for instance; health offices only attending to emergencies; and behavioral change sessions within the community difficult or undesirable to arrange. Additionally, administrative capacity to monitor conditions is constrained. Where new beneficiaries are added, they may also face different, higher barriers to access to such services. This will certainly be the case for refugees and noncitizens. It is advisable to waive the enforcement of the cash transfer conditions whenever these factors exist during crisis periods.

Programs can implement procedures to suspend the usual processes for continual reassessment of eligibility, or adherence with conditions, during crisis periods for several reasons (Bastagli 2014; Beazley et al. 2016; OPM 2017; O'Brien et al. 2018):

- Where households are displaced, infrastructure damaged, or service providers affected by the shock, the enforcement of conditions may no longer be appropriate.
- Suspension will ensure beneficiaries in the affected areas are not penalized or made to exit the program but will continue to receive their regular payments, so as to ensure resilience to the shock.
- It can reduce the burden of labor for program administrators and social service providers involved in monitoring adherence to conditions and continued eligibility at a time when capacities can be overstretched, meaning more time can be given to post-shock program recovery.

Having these modifications built into program SOPs, as is done in Mexico (box 4.1), and a digital MIS that automatically applies the modified rules, will help ensure a smoother transition. Where social protection laws or regulations stipulate the use of conditions, it may be necessary to insert clauses that allow their relaxation under specific conditions of disaster, as was the case in the Philippines (box 4.1).

#### Box 4.1: Waiving conditionality following a shock: Mexico, the Philippines, and Turkey

In **Mexico**, the former Prospera program guidelines allowed for conditions in a locality or municipality to be temporarily waived in the event of a natural disaster, social or epidemiological contingencies, or any declared emergencies that prevented health and educational services from being provided. The waiver is triggered by the Home Ministry's declaration of a state of emergency or when the program's state technical committee makes a request to the Prospera National Coordination Office.

In **the Philippines**, transfers from the Pantawid program are usually conditioned on regular school attendance and health checks for children and pregnant women and attendance of parents at monthly family development sessions. In 2013, DSWD passed a resolution that when a state of calamity was declared, program conditions would be waived for three months. This was included in the program operational procedures and was activated following Typhoon Haiyan to ensure affected families would not be penalized and would receive assistance during this time.

In **Turkey**, for the Conditional Cash Transfer for Education for Refugees, the government decided the condition of 80 percent school attendance should continue to be implemented for both refugee beneficiaries and Turkish citizens. Refugee children, however, face greater barriers to gaining access to education. The Turkish government's partner, UNICEF, is addressing this through complementary case management activities alongside the cash transfer program, to identify and support those at risk of dropping out of school.

Sources: Smith et al. (2017); Beazley et al. (2019); SEDESOL (2017c).

Emergency programs can also apply conditions to beneficiaries. These are less common for programs that aim to meet food and other basic needs but quite common for others, such as shelter rehabilitation and livelihoods recovery. Here, further installments of the benefits package are conditioned on the beneficiary's having undertaken certain activities (for example, having completed a specific construction task or attended relevant training). Adapting existing cash transfer program processes and systems to accommodate verification of such new conditions ex post is likely to be difficult, as they will not be part of the existing MIS or program rules and will require time and effort to modify.

While these changes could be incorporated ex ante, the potential benefits of linking scaled-up transfers to such conditions need to be weighed against the costs of making these changes and of monitoring and enforcing the conditions. Where existing cash transfer programs are to be expanded in emergency times, therefore, the introduction of conditions should be avoided. If the nature of the emergency support really requires their use, such needs may be best met through a standalone program (which could piggyback on other systems of the cash transfer program).

► **Ensure new beneficiaries can be effectively included in monitoring and grievance activities.**

In the case of horizontal expansion of a program, or where a new program is piggybacking on an existing program's processes and systems, these may need to be modified to monitor and capture data on new beneficiaries effectively. Where conditions are to be enforced, for example, new institutional partnerships with links to the new population may be need-

ed to support and monitor enforcement, and access must be provided to any underlying MIS for the recording and sharing of data. This was the case with the CCTE in Turkey, where verifying compliance with the educational attendance condition required schools to input attendance data into the Ministry of Education's MIS. Since this MIS links with the Integrated Social Assistance System (ISAS), the government could automatically screen for CCTE beneficiaries who did not meet the attendance condition before each payroll. The same procedure was followed for the CCTE for Refugees with refugee children who attended the Turkish public schools. The staff of the temporary education centers where refugee children were enrolled had to support this monitoring activity. These schools use a separate MIS, called "YOBIS"—a standalone database for refugees that needed to be integrated with ISAS before school attendance could be verified and payments made (EUD 2019b).

► **Prepare the grievance redress mechanism to manage an increased volume of complaints and enquiries.**

In the cases of horizontal expansion and piggybacking, the number of beneficiaries will increase. This may increase the volume of grievances and calls for sufficient staff and data management and redressal systems that can effectively take on this additional work without creating backlogs. In any scale up for emergency response, the nature of the grievances will also change (although they will still include appeals against exclusion and complaints about implementation), and staff must be prepared to handle these. The capacity of the existing grievance redress mechanism (GRM) could be improved by hiring additional staff, providing training, providing support staff through humanitarian partners, and introducing

data management systems to streamline the process. In Yemen, for example, for the Emergency Cash Transfer Program linked to the Social Welfare Fund, UNICEF supported the establishment of a new grievance mechanism on a digital MIS and trained SWF staff in how to use and manage it (Smith 2017). In Turkey, a new grievance mechanism was set up to manage queries and complaints of refugees in the CCTE and ESSN programs, staffed by Turkish Red Crescent to reduce the burden of labor on the cash transfer program staff (EUD 2019b). Such measures have budget implications and may take time to establish.

Similar issues will arise for other aspects of monitoring: where new beneficiaries are added, workloads will increase for the staff involved. The capacity of the institutions involved within the social protection system and their staffs to take on these further responsibilities must be considered. Capacity can be built through support provided by the government or its humanitarian partners—for example, through additional human resources, training, and administrative support and vehicles. If capacity cannot be assured, it may be better instead to limit the requirement for monitoring activities—by temporarily waiving conditions and eligibility screening, for instance. The importance of addressing monitoring capacity gaps is illustrated in box 4.2.

#### Box 4.2: Challenges of monitoring after shocks: Kyrgyzstan and the Philippines

In **Kyrgyzstan**, social welfare officers of the State Agency for Social Welfare (SASW) did not practice a “case management” approach prior to the conflict of 2010. As part of its support during the crisis, UNICEF provided skills and methods training and coaching to social protection managers and social workers on additional outreach measures to ensure family welfare. They introduced new documentation—a care and support plan for the family—for monitoring needs, referrals to services, and progress. This monitoring approach was subsequently adopted by the government.

In **the Philippines**, additional responsibilities taken on by social welfare officers to implement the emergency cash transfer placed extra strain on personnel and other social welfare activities. The DSWD’s provincial offices were not provided with extra equipment or operational budgets to fulfill the administrative requirements of the emergency cash transfer and had to cover these costs from existing budgets.

Sources: EUD 2019a; Smith et al. 2017.

#### ► **Adapting grievance mechanisms to ensure they are accessible to new, shock-affected beneficiaries**

In the case of horizontal expansion or piggybacking, the communication channels used in the grievance mechanism must be accessible to the new beneficiaries. Barriers to access include the following:

- Lack of physical access to the offices of staff managing the grievance mechanism
- Language barriers (especially relevant in the case of refugees)
- Marginalization of or discrimination toward new beneficiaries by staff managing the grievance mechanism or lack of trust on the part of the beneficiaries

As shown in box 4.3, several modifications to improve access can be made, including setting up program staff in locations close to new beneficiaries; establishing phone hotlines to reach dispersed and isolated populations, such as in Yemen (EUD 2019c); translating feedback forms; providing staff or call center operators who are fluent in relevant languages, as is done in Turkey (CaLP 2018); and recruiting new, trusted organizations to participate in grievance mechanism operations. Any new channels must be understood and trusted by and convenient for beneficiaries.

#### Box 4.3: Adapting grievance mechanisms to ensure they are accessible: Nepal and the Philippines

In **Nepal**, the grievance redressal system of the national cash transfer system has people communicate their complaints directly to VDC or ward secretaries. During the horizontal expansion of these programs in response to the 2015 earthquake, a toll-free phone number and SMS platform were also introduced; however, beneficiaries generally preferred to use the traditional and familiar approach of communicating with VDC and ward secretaries.

In **the Philippines**, during implementation of the national Emergency Cash Transfer following disasters in 2016 and 2017, grievances could be reported through a range of channels, including through a hotline, social welfare staff, and local government officials. Grievance desks set up during the distribution of cash cards and at the DSWD regional office were staffed by assigned grievance officers. All grievances were recorded and urgent ones elevated to the program management team for action. Grievance resolution included home visits and mass information broadcasts through various media.

Sources: Merttens et al. 2017; Government of the Philippines 2019.

## 9 Exit decisions, notifications, and closing cases

### When should the shock response program be wound down? Who needs ongoing long-term support?

A major decision in beneficiary data management is when to move beneficiaries out of the cash transfer program. Beneficiaries may exit from a program because they have completed it (where the program has a predefined and timebound duration); had a change in the condition required for entry to the program—for example, in poverty status, employment, disability or marital status, residential location, or life cycle status (age/death)—meaning they no longer meet the program’s criteria; or have not complied with program rules and conditions. Well-functioning beneficiary registries are dynamic tools, regularly incorporating new beneficiaries throughout the enrollment phase and moving out those who need to leave the program.

The steps in the process of moving beneficiaries out of the beneficiary list and stopping assistance include identifying an exit trigger, followed by reassessing the beneficiary’s eligibility criteria, making an exit decision, and notifying the

beneficiary. Exit triggers are changes in a beneficiary’s basic information or compliance metrics that indicate the beneficiary has fallen out of the program’s eligibility parameters. Triggers can be built into the MIS as “red flags” that initiate the subsequent steps. They may be identified automatically during scheduled updating of the MIS (for example, the age of the beneficiary); through interfaces with other government databases (for example, civil registration databases); through new data collection under program beneficiary management processes (including reassessment); or through on-demand updates initiated by beneficiaries.

These systems and processes for social protection programs have the potential to support the application of shock response. As summarized in table 4.2, there are also constraints to be aware of concerning staff workloads and the need to revise exit rules with relationship to shock response.

Table 4.2: Strengths and constraints of routine exit and notification systems and processes for shock response

Strengths	Constraints to be aware of
<ul style="list-style-type: none"> <li>Routine systems and processes can immediately flag and notify ineligible beneficiaries of exit from the program to ensure the response focuses on the most urgent needs.</li> </ul>	<ul style="list-style-type: none"> <li>Periodic verification of eligibility (unless the criterion is one that can be automatically verified by the MIS, such as age) is likely to require some level of new monitoring and data gathering. This has implications for staff time and workload in the compliance verification, updating, and grievance phase, as well as program budgets.</li> <li>The rules governing assessment and exit are set up according to the requirements of a long-term cash transfer program (per its objectives), which may mean beneficiaries are moved out of the program while still in need of emergency assistance.</li> </ul>

## Ensuring continuity of processes for exit decisions, notifications, and closing cases during or after a shock

The communication channels used to notify beneficiaries of exit can be modified, if necessary, to ensure they continue to be accessible to the beneficiaries post disaster. This involves the same considerations set out earlier under the outreach phase and the notification and onboarding phase. Where programs implement procedures to suspend elements of eligibility monitoring during crisis periods so as not to overburden staff and ensure continuity of support for those already enrolled, these exit and notification activities will also be suspended.

### Key considerations for exit decisions, notifications, and closing cases for shock response

#### ► *Adapting the terms of exit or scale down following the shock response*

For a routine cash transfer program, assistance is generally provided until beneficiaries no longer meet the eligibility criteria for it. Eligibility may be lost because of a change in a household's income or poverty status or a beneficiary's demographic characteristics (such as age or disability status). Change in eligibility is sometimes linked to duration of participation in the program, with a reassessment scheduled after a specific interval.

Similarly, emergency assistance should be provided until households have been able to meet their immediate basic needs in the short term and/or have sufficiently recovered from the crisis in the medium to long terms. Depending on the purpose of the emergency assistance or short-term relief and/or the objective for medium- to long-term recovery, beneficiaries should remain in the program until they are considered to have met these criteria. In practice, however, adequacy of funding will often limit the comprehensiveness of the intervention. This means eligibility verification checks and criteria for exit from a social protection shock response program will differ from those of a routine cash transfer program.

The simplest approach for moving beneficiaries out of a response program is to implement the program for a predefined period of time that is communicated at the outset. This approach is easiest to communicate to beneficiaries. Where financial resources for shock response are limited, this can also be a pragmatic approach in practice, as opposed to undertaking reassessment of needs and conditions. Since different households will follow different trajectories for recovery, this approach means not all vulnerable households will

#### Box 4.4: Standardizing terms of exit and scale down: Mozambique, Nepal, and the Philippines

In **Mozambique**, the operational manual guiding implementation of the government's emergency cash assistance Post Emergency Direct Cash Transfers Program includes standard guidance on criteria for beneficiary exit. The program provides emergency assistance to all beneficiaries for six to twelve months, with the specific duration defined at the start of the intervention based on severity of the disaster. Beneficiaries can also be moved out of the program during this period if they have a change of residence (to places outside the program implementation area) or do not collect two consecutive payments.

In **Nepal and the Philippines**, all beneficiaries of the vertical expansions (for the 2015 earthquake and 2013 Typhoon Yolanda, respectively) received assistance for the same length of time for ease of implementation and to avoid creating tensions. For the more vulnerable households (for example, those with more dependents), some needs remained when this assistance ended.

Sources: Smith et al. 2017; Merttens et al. 2017; Government of Mozambique 2019.

have recovered equally at the point of exit. Box 4.4 highlights experiences of implementing standardized exit processes in Mozambique, Nepal, and the Philippines.

An alternative, more resource-intensive approach is to move shock response beneficiaries out of the program after verifying some change in their vulnerability status. In some contexts, the underlying program MIS and registry will already contain relevant indicators of this. If the status can be regularly updated—for example, through data exchange with other government departments, as in Turkey (box 39)—this will serve to screen and verify continued eligibility automatically and periodically. Such a process could be feasible in countries where these underlying data management systems are well developed. Alternatively, rather than verifying vulnerability at the household level, transfer duration could be linked to changes in geographical vulnerability indicators—for example, changes in environmental indicators or according to the severity of the disaster in different areas, as has been done in Kenya (box 4.5). This is less time and labor intensive, provided systems are in place within or outside of government to make these assessments and data can be entered into the program's MIS to inform calculation of the benefits package. To avoid confusion or social tensions, there must be confidence in the accuracy of the data and their usefulness as an indicator for household vulnerability.



#### Box 4.5: Verifying changes in vulnerability status for exit or scale down: Kenya and Turkey

During the horizontal expansion of the HSNP in **Kenya** at times of drought, the government of Kenya's National Drought Management Agency (NDMA) monitors drought conditions by satellite. Cash transfers are paid monthly in the month after a drought is forecast via this satellite data, according to agreed-on vegetation conditions being reached. The duration of the scaled-up payment is directly linked to monthly data provided from the Vegetation Condition Index (VCI) which builds from these satellite data. This means emergency payments continue to eligible households as long as at least one subcounty has reached "severe" or "extreme" VCI status.

In **Turkey**, the eligibility of routine social assistance beneficiaries is verified through the Integrated Social Assistance System (ISAS). This links to data on citizens held in various government databases and automatically screens for changes in households' income, access to job-related social security, and assets. The DGMM database of refugees was integrated into ISAS to enable verification for beneficiaries of the ESSN program.

Sources: EUD 2019b; Farhat et al. 2017.

In the case of vertical or horizontal expansion, the usual eligibility reverification processes may need to be waived for the period of the response to ensure no vulnerable household gets exited from the regular program during the post-shock period and loses continued access to assistance at a critical time. With poverty-targeted programs for which verification involves an infrequent poverty survey, this will be less of an issue. It will be more important to address with programs for which such screening is automated within the MIS and periodically carried out (for example, those that base reassessment and exit on age). In the latter case, any automatic screening and exit procedures in the program MIS will need to be turned off for the post-shock period. If such adaptations are not possible within the program regulations, coordination and referral procedures must be put into place so that any households removed from the program mid-response (for example, when a child reaches the maximum age) will be directed to other assistance, such as programs implemented by humanitarian partners.

#### ► *Moving the shock response beneficiaries to long-term social protection programs if they match the routine eligibility criteria*

In the case of horizontal expansion, what should happen with newly enrolled beneficiaries who also match the regular eligibility criteria for the long-term cash transfer program? If the government has the will and necessary financial capacity, these cases could be enrolled permanently in the regular program. This has been done in several shock responses to date (box 4.6). Any such cohort would need to be flagged to ensure its members stay enrolled when the shock response payments end. Such design decisions would also need to be communicated carefully to all new beneficiaries so it is clear who will be moved out of the program and who will receive longer-term assistance.

#### Box 4.6: Incorporating New Beneficiaries: Ethiopia, Kyrgyzstan, and Mozambique

In **Ethiopia**, the expansion strategy of the Productive Safety Net Program is directly linked to previous shock relief assistance. As defined in the 2014 manual, for example, new woredas (districts) are added every five years if they have received shock relief assistance in three of the five years preceding, while new kebeles (wards) are added if they have received recurrent food assistance for at least three of the past five years.

In **Kyrgyzstan**, beneficiaries enrolled as a result of the 2010 conflict met the eligibility criteria of the regular cash transfer programs and were therefore enrolled permanently by the government. The fact that the government was financially responsible from the outset for providing the transfers from the national budget contributed to this sustainability.

In **Mozambique**, the operational manual guiding implementation of the government's Post Emergency Direct Cash Transfers Program states that beneficiaries of the emergency assistance can be integrated into other long-term social protection programs at time of exit, providing they meet the criteria and depending on the availability of these programs in the beneficiaries' area of residence. For this purpose, the National Institute for Social Action (INAS) must complete the registration of household data as per the INAS program forms and assess needs and conditions by applying the PMT.

Sources: EUD 2019a; Bowen 2015; Government of Ethiopia 2014; Government of Mozambique 2019.

## Summary: Key Considerations

In summary, table S.1 highlights the key considerations for effective shock response at each stage of the delivery chain, based on which table S.2 provides a checklist of key questions to consider when planning to use or adapt the cash transfer delivery chain for shock response.

Table S.1: Effective shock response: key considerations across the delivery chain

Stage	Phase	Issue to address at this phase of the chain	Key considerations for effective shock response
ASSESS	Outreach	How will shock-affected households be informed they may be eligible for support?	<ul style="list-style-type: none"> <li>● Routine messages must be modified for shock response outreach activities.</li> <li>● Outreach mechanisms for delivering modified messaging must be accessible to new, shock-affected beneficiaries.</li> <li>● Internal communication with and training for those involved in delivering shock-response outreach messaging will be needed.</li> </ul>
	Intake and registration	How should information on shock-affected households be gathered to assess their needs and eligibility?	<ul style="list-style-type: none"> <li>● Registration processes and tools may need to be adapted to collect new data on disaster vulnerability.</li> <li>● Registration processes may need to be modified to speed up registration of new shock-affected beneficiaries and ensure registration is accessible to vulnerable groups.</li> <li>● Coordination with other actors implementing emergency transfers may be necessary to fill gaps in intake and registration.</li> </ul>
	Assess needs and conditions	How will the needs of those who are registered be assessed to determine their eligibility for post-shock support?	<ul style="list-style-type: none"> <li>● In the interest of a rapid response, assessment processes may be kept the same as for routine cash transfer programs.</li> <li>● Alternatively, assessing eligibility for assistance post shock may require the incorporation of new criteria and screening processes.</li> <li>● New criteria and screening processes can make use of existing data in cash transfer registries, for which the screening processes can be automated.</li> <li>● Data collected after a shock with post-disaster household needs assessments can fill gaps in information</li> <li>● Newly collected data should be integrated into social protection information systems, primarily social registries.</li> </ul>
ENROLL	Eligibility and enrollment	Based on assessment results, who most requires support after a shock, and how will they be enrolled into the program?	<ul style="list-style-type: none"> <li>● Proof of identity requirements may need to be modified and enrollment procedures adapted to reduce barriers to the enrollment of new beneficiaries.</li> <li>● Pre-enrolling households that are vulnerable to a shock is another option to improve timeliness of assistance.</li> </ul>
	Determine benefits package	Once enrolled, what kind of benefits will best address beneficiaries' post-shock needs?	<ul style="list-style-type: none"> <li>● It's important to adapt the size of the benefits package to meet emergency needs.</li> <li>● The frequency and duration of benefits distribution can also be adapted in line with the objectives of the program (relief, recovery).</li> </ul>
	Notification and onboarding	What is the best way to let the selected beneficiaries know they will receive support?	<ul style="list-style-type: none"> <li>● The mechanisms for communicating eligibility decisions to new beneficiaries and those not selected for assistance may need to be adapted to ensure they will be received in a post-shock environment.</li> <li>● Adjust messaging to inform beneficiaries of the parameters of the shock response program.</li> </ul>

Table S.1: Effective shock response: key considerations across the delivery chain (cont.)

Stage	Phase	Issue to address at this phase of the chain	Key considerations for effective shock response
PROVIDE	Benefits provision	How is this assistance physically delivered to the selected beneficiaries in the post-shock setting?	<ul style="list-style-type: none"> <li>Capacity of the payment provider to pay adjusted benefits packages, potentially to caseloads that are significantly increased, should be preestablished.</li> <li>The beneficiary payment interface can be modified to ensure beneficiaries can conveniently and safely get access to payments post shock.</li> <li>Alternative payment processes may be needed if certain routine channels cannot be used in the post-shock context.</li> </ul>
	Beneficiaries compliance, updating, and grievances	Is the program functioning effectively in response to post-shock needs, or are adjustments needed?	<ul style="list-style-type: none"> <li>Conditions for the program can be temporarily waived to accommodate urgent needs and limited access to services post shock.</li> <li>Processes and systems can be adapted to ensure the effective inclusion of new beneficiaries in data management, compliance verification, and grievance redress activities.</li> </ul>
MANAGE	Exit decisions, notifications, and closing cases	When should the shock response program be wound down? Who needs ongoing long-term support?	<ul style="list-style-type: none"> <li>Terms of exit and scale down can be adapted to ensure no households moved out of the program while still requiring assistance to meet post-shock needs.</li> <li>New beneficiaries who match the eligibility criteria for routine long-term cash transfer can be enrolled in the routine program when the shock response ends.</li> </ul>

Table S.2: Checklist for using or adapting the cash transfer delivery chain for shock response

Phase in delivery chain	Checklist: Questions to consider when planning to use or adapt the cash transfer delivery chain for shock response.
Outreach	<ul style="list-style-type: none"> <li>Which key messages that are communicated during program outreach activities need to be modified (for example, with regard to objectives; who is eligible; how to apply) to inform communities about the shock response program?</li> <li>Will outreach mechanisms be accessible to (new) targeted beneficiaries, and what modifications (language; location; media) will be needed to ensure they are?</li> <li>Must internal communication be adapted and/or training provided for those involved in outreach during a shock response to ensure accurate information is conveyed to communities?</li> </ul>
Intake and registration	<ul style="list-style-type: none"> <li>For identifying new beneficiaries through a demand-led registration system, must systems be modified (for example, with regard to mobile registration; additional staff; relaxation of procedures) to identify eligible individuals rapidly?</li> <li>Will demand-led registration processes be accessible to vulnerable groups after a shock, and what modifications (language; location; hand holding; transportation; financial assistance) are needed to ensure they are?</li> <li>For identifying new beneficiaries through a census-based registration system, what is the coverage of the affected population; how up to date/accurate are the data; and how will gaps in coverage be managed (completion of new census activities; implementation of parallel assistance to fill gaps)?</li> <li>If needed, how will collection of new data on shock-related vulnerability be managed (budget; staff; procedures; data collection and management systems; partnerships and coordination)?</li> </ul>
Assess needs and conditions	<ul style="list-style-type: none"> <li>Must assessment processes (criteria or thresholds) be modified to ensure assessment captures vulnerability post shock?</li> <li>How will assessment processes need to be modified (procedures; data management systems; partnerships and coordination) to incorporate new data collected post shock?</li> </ul>

Table S.2: Checklist for using or adapting the cash transfer delivery chain for shock response (cont.)

Phase in delivery chain	Checklist: Questions to consider when planning to use or adapt the cash transfer delivery chain for shock response.
<b>Eligibility and enrollment</b>	<ul style="list-style-type: none"> <li>● Must mechanisms for communicating eligibility decisions be adapted?</li> <li>● Will modifying the proof of identity requirements for program enrollment (for example, with regard to waiving documentation requirements; support for document recovery; support for getting access to required documentation) allow for more rapid provision of assistance?</li> <li>● Will enrollment processes be accessible to vulnerable groups after the shock, and what modifications (identification requirements of financial service providers; transportation/financial assistance to get to banks) will be needed to ensure this?</li> <li>● Can program systems and procedures (the data management system; staffing; opening of accounts; provision of payment tokens) support a pre-enrollment of households that are vulnerable to shock?</li> </ul>
<b>Determining benefits</b>	<ul style="list-style-type: none"> <li>● Will flexibility in the form of the cash transfer benefits package (that is, cash versus food) better enable the program to meet emergency needs?</li> <li>● Can procedures be adapted to modify the size or frequency of the benefits package to meet emergency needs?</li> </ul>
<b>Notification and onboarding</b>	<ul style="list-style-type: none"> <li>● Which key messages that are communicated during notification activities (for example, with regard to payment schedule; relaxed conditions) need to be modified to inform beneficiaries of changes in processes for the shock response?</li> <li>● Must notification processes be adapted to ensure they are accessible to new beneficiaries and to existing ones post shock?</li> </ul>
<b>Benefits provision</b>	<ul style="list-style-type: none"> <li>● Are business continuity plans in place to ensure payment channels can continue to function after a shock?</li> <li>● If the existing payment schedule is modified to serve emergency needs better, how will this affect the workload of staff and payment conduits?</li> <li>● Should payment processes be adapted (for example, with regard to provision of additional staff; plans for movement of funds and increased liquidity; changes to reconciliation processes) to provide payments to newly enrolled beneficiaries or top-up payments to existing ones?</li> <li>● Are modifications to the beneficiary payment interface needed (payout point locations close to communities; mobile ATMs; temporary over the counter payments where e-payment systems are knocked out; security at payout points) to ensure beneficiaries can conveniently and safely get access to payments after a shock?</li> <li>● If payment channels of the national system cannot be used, can a suitable alternative payment service provider be identified and contracted with?</li> </ul>
<b>Beneficiaries compliance, updating, and grievances</b>	<ul style="list-style-type: none"> <li>● Do procedures contain a clause to relax program conditions, or can they be adapted to relax them, where these are a barrier to meeting emergency needs?</li> <li>● Must processes and systems be adapted (for example, with regard to post-distribution monitoring locations; use of technology; language of questionnaires and social welfare officers; partnerships with community service organizations with links to beneficiaries) to ensure new beneficiaries can be more effectively included in monitoring activities?</li> <li>● Can grievance mechanisms be adapted (new communication channels; use of technology) to ensure they are accessible to new beneficiaries?</li> <li>● Can procedures be put in place to create referrals and linkages to other long-term social programs for longer-term recovery?</li> </ul>
<b>Exit decisions, notifications, and closing cases</b>	<ul style="list-style-type: none"> <li>● Can procedures be adapted to modify the duration of and/or exit from the program to meet emergency needs?</li> </ul>

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