



# Social Assistance and Cash Transfers

Experiences of German Development Cooperation

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# Executive Summary

Although the right to social protection is articulated in the International Covenant on Economic, Social and Cultural Rights (1966), more than 70% of the world's population lack such protection, defined as measures that support households and individuals to cope with risks such as illness or disability, loss of livelihood, and natural disasters. Social assistance represents one aspect of social protection that usually targets the most vulnerable populations with benefits such as cash or in-kind transfers, vouchers for food or health services, or indirect transfers including subsidies or fee exemptions.

Cash transfers are recognized by the international community as highly effective in reducing poverty, supporting economic development, and strengthening inclusion of marginalised populations. The experiences of numerous countries in implementing cash transfer programmes provide ample evidence of what makes programmes more effective. Better integration of social protection services allows governments to provide a more comprehensive set of benefits to poor households, while at the same time leverages common programme functions – such as targeting, information management, and awareness raising – to reduce overall costs.

Based on German development cooperation's almost two decades of experience supporting the implementation of cash transfer programmes in low- and middle-income countries, this report examines eight key aspects of successful social cash transfer programme implementation: six operational and two system-level aspects. The report explores the countries' various challenges and political landscapes, the approach-

es taken, and outcomes achieved. In each case, German development cooperation played a role, whether as financial support through the KfW Development Bank, technical cooperation through the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, or both.

**Beneficiary targeting**, a core function necessary to identify appropriate beneficiaries, can be strengthened through technical consultation, trainings, and facilitation of policy dialogues. In Malawi, German development cooperation contributed to revision of the targeting mechanism and clarification of roles for implementers of an unconditional cash transfer programme. In Cambodia and Peru, government ministries are working with stakeholders to develop or improve mechanisms that target beneficiaries for a range of social assistance services.



■ **Cambodia:** This family's living conditions are typical for poor rural households in Cambodia.

**Information management** for social assistance programmes benefits from thoughtful design and deployment of management information systems that improve administrative processes, support informed decision making, and build transparency. In Viet Nam and Kyrgyzstan, updating existing electronic information systems and digitising paper-based systems have enabled the streamlining of processes and data sharing between multiple cash transfer and social protection schemes.

Developing, testing and implementing different methods of **delivering payments** can improve efficiency and predictability for beneficiaries. The government of Malawi tested options and has been able to automate cash payments through a semi-electronic system, while Viet Nam conducted analysis to identify post offices as the best delivery channel in one province, now being encouraged nationwide.

**Raising awareness** of cash transfer schemes is important for workers and beneficiaries as well as the general public. Targeted communications strategies, such as Indonesia's Family Hope conditional cash transfer programme, tailor message and medium to reach different audiences most effectively. In the face of low awareness about both health and social assistance programmes, Kyrgyzstan's government recognised the potential benefits of cross-educating health and social workers on both kinds of programmes so they can inform poor households about the range of services for which they might be eligible.

**Monitoring and evaluation** is central to government's ability to scale up a programme and measure its impact, such as Peru's *Juntos* national conditional cash transfer programme. The monitoring and evaluation unit within the Ministry of Development and Social Inclusion now uses a checklist tool to monitor each aspect of service delivery (targeting, enrolment, pay-out, grievances), and can generate reports on achievement of operation standards.

**Graduating out of poverty** usually requires a coordinated approach that includes cash transfers as well as other social protection programmes, such health services, credit to start a business, and training. The development of graduation strategies and integration with other services, as has been done in Peru and Indonesia, offer additional, time-limited support to eligible households that have not yet been able to climb out of poverty.

At the systemic level, Germany supports **financing** of social cash transfer schemes both through direct funding to governments as well as technical assistance in the most effective use of funds. In Peru this included introducing performance-based budgeting, now in use with five social protection programmes.

As programmes evolve from pilot projects to national scale, **governance** issues become more important. Comprehensive social protection strategies and regulatory frameworks can be developed via stakeholder dialogues, as in Viet Nam, and complemented by building implementation capacity through trainings, study tours, and research exchanges. In Indonesia, the Ministry of Social Affairs and the implementing agency for the Family Hope cash transfer programme undertook a process to clarify their roles and responsibilities, and developed standard operating procedures for all cash transfer programmes in the country.

While improving the design and implementation of social cash transfer programmes can achieve significant gains in efficiency and effectiveness, international development, including that provided by Germany, is increasingly focused on the systemic, organisational development aspects, including reorganising social assistance schemes, strengthening institutional capacity and increasing accountability and transparency within systems. Information technology, building human capacity, awareness raising, and advocacy and policy advice remain important targets of Germany's support. Taken together, all of these efforts help to make the case for greater political commitment to social assistance and social protection at national and international levels, and to sustainable development overall.

# 1. Social assistance in developing countries

Social protection is a human right (according to Article 9 of the International Covenant on Economic, Social and Cultural Rights of 19 December 1966), but it is also essential for sustainable economic development and for successfully addressing the structural causes of poverty (UN General Assembly, 1966). However, more than 70% of the world's population do not have sufficient access to formal social protection mechanisms. Social insecurity caused by illness, death, old age, unemployment or poverty is a major reason why people remain poor or are exposed to further impoverishment.

## What is social protection?

German development cooperation defines social protection as all measures and instruments that support households and individuals in coping with the consequences of social and economic risks. These include: 1) risks related to the life-cycle (age, disability, death or motherhood); 2) health-related risks (illness, accident, epidemics); 3) income-related risks (price shocks, unemployment); and 4) risks related to natural and ecological shocks (floods, droughts or earthquakes).

Social protection measures are targeted at all individuals and households and aim to: a) secure a certain absolute minimum level of socio-economic livelihood for all individuals and households, but especially for those people who are unable to take care of themselves for any reason, e.g., due to age, disability or poverty (protection); b) ensure that non-poor households and individuals do not experience a deterioration of living conditions and decline into poverty (prevention); and c) encourage households and individuals to invest in health, education and productive assets in order to strengthen their self-help capacity and increase their resilience (promotion). Social protection measures can be provided by informal communities of mutual solidarity, cooperative systems, commercial private enterprises, or state and public sector institutions (BMZ, 2009).

Lack of social protection especially concerns poor people with no or limited working capacity and people living and working in the informal sector who are not covered by any formal social protection scheme. They rely on informal social protection mechanisms based on community and family relations. However, demographic and climatic changes, the consequences of HIV/AIDS, urbanisation and migration are putting informal mechanisms under increasing pressure, with particularly negative consequences for vulnerable groups such as women, children, migrants, old people or people with disabilities.

Social assistance is one approach within social protection to reach these population groups. Social assistance programmes are non-contributory, usually tax-financed, schemes. They include regular cash transfers, and in-kind transfers such as food or production inputs like seed or fertiliser. Vouchers (mostly for food, production inputs, or accessing basic social services, including health) provide another type of social assistance. Indirect transfers such as subsidies on basic food items or production inputs, or fee exemptions for basic social services, are also considered part of social assistance or basic social protection.

This paper will focus on the successes and challenges faced by governments in developing countries, and in emerging and transitioning economies, in designing and implementing social assistance and especially social cash transfer programmes. It will also elaborate on the experiences of German development cooperation in supporting partner countries to develop and improve their responses.



### 1.1. Social cash transfers – a core tool of social assistance

Cash transfers, along with other measures of social assistance, are recognised today as a key element of poverty reduction and inclusive growth. They are included in the recently published policies and recommendations on social protection of a number of international development organisations. The World Bank in its Social Protection and Labour Strategy emphasises the role of social protection and especially social assistance schemes in creating economic opportunities for poor people (2012). Other organisations stress the potential of social protection to support specific development outcomes such as child well-being (UNICEF, Social Protection Strategic Framework) or food security (UNICEF, 2012; Committee on World Food Security, 2012).

The demand for cash transfers has increased in recent years as they have proved to be an effective tool in fragile contexts and in cases of food and nutrition insecurity. The International Labour Organization (ILO) in its Recommendation No. 202 on the Social Protection Floor urges countries to establish a set of social protection measures including social assistance schemes, to ensure that all people have access to basic income security and essential health care throughout their lives (ILO, 2012). The European Commission's 2012 Communication on Social Protection in European Union

Development Cooperation states that social protection, and in particular cash transfers, can play a key role in reducing poverty and vulnerability, increasing equity and providing protection against risk (European Commission, 2012). Germany has increasingly emphasised cash transfers to combat poverty and provide social assistance for those in need (BMZ, 2017).

The positive role of social protection, and in particular of social cash transfers, in addressing underlying causes of poverty has also earned it a role as an effective instrument to progress towards the United Nations' 2030 Agenda for Sustainable Development. Of the 17 Sustainable Development Goals (SDGs), several address continuing high poverty rates, increasingly volatile risks and rising income inequality (Sustainable Development Knowledge Platform, 2015). This, in particular, is the case with the first goal to end poverty in all its forms, and more specifically in Target 1.3 to 'implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable'. In this context, social protection and in particular social assistance measures will have an important role to play.

Social cash transfers are regular cash payments made to individuals or households to help them pay for their basic



■ *Indonesia: Regular health check-ups during pregnancy and for children up to six years of age are a co-responsibility that beneficiary families have to fulfil in order to receive their cash.*



needs. They can be provided to the entire population in order to ensure universal coverage, or to a specific part of the population through a targeted approach. While a targeted approach is usually based on a needs assessment or means test, programmes may also target population groups that are considered specifically vulnerable, such as children, the elderly or ethnic minorities.

Recipients of social cash transfers are usually households and individuals with no or limited capacity to help themselves. Transfers may be ‘unconditional’ – that is, households are given the cash to use as they wish – or ‘conditional’. In the latter case, households only receive the cash if they carry out some specified action, which is intended to help improve their situation in the longer term. This often includes the obligation to send children to school or to attend health check-ups.

## 1.2. The impacts of social assistance and cash transfers in development policy

Research has shown that social cash transfers do more than simply help very poor people survive in the short term by supporting their consumption and helping them to overcome temporary food or income shortages. Although the amount is usually small, cash transfers enable households to engage in activities that may help them escape poverty in the longer term. Recipient households tend to spend more on health and education, which has a positive impact on their health status and their educational level (Barrientos & Niño-Zarazúa, 2011; DFID, 2011). The predictability and regularity of cash transfers put households in a position to make small investments in economic activities or build up savings which help them to better cope with future shocks.

Social cash transfers are an important catalyst for local economic development: the increase in demand for goods and services can have a positive impact on local production and employment opportunities, in particular for low-income groups (Hailu & Soares, 2009). Social cash transfers also help households invest in social relations and create additional informal safety nets for times of crisis, as beneficiary households have resources available to share with non-beneficiary households or to invest in savings groups or contingency funds like burial associations (Lehmann, 2009; Schubert, 2005).

Beyond their immediate social or economic impact, social cash transfers have an important transformative function: they strengthen the social, economic and political inclusion of the most vulnerable and marginalised, and enable them to exercise their citizenship rights – often for the first time (Devereux & Sabates-Wheeler, 2004; Babajanian & Hagen-Zanker, 2012).

As evidence of their effectiveness has grown, social cash transfers have become an increasingly popular tool for social assistance. While they are a well-established instrument of social protection in many developed countries, they are fairly new for most low-income countries. Social protection policies and especially social cash transfers are increasingly recognised as an effective and efficient poverty reduction tool. Experiences from pioneer countries like Brazil and Mexico showed that social cash transfers could not only effectively reduce poverty in the short term, but – carefully planned – could also provide important contributions to reducing the structural causes of poverty and help to break inter-generational poverty cycles. The food, fuel and financial crisis in 2008 confirmed this: countries with social cash transfer programmes in place were in a much better position to cope with the crisis and also recovered much more quickly than others (Fledderman et al., 2009).

## 2. Social assistance and cash transfers in German development cooperation

German development cooperation aims at combating the causes of poverty, and has been supporting social protection as one of the key elements of poverty reduction since the early 1990s. Support for cash transfers in particular began in the 2000s. Among the first countries supported were Zambia – one of the pioneers of cash transfers in Africa – as well as El Salvador and Paraguay. German development cooperation's 2009 Sector Strategy on Social Protection underlines its commitment to basic social protection, including social cash transfers and other forms of social assistance as instruments within a framework of social protection policies.

German development cooperation supports a comprehensive, universal and inclusive approach that provides protection against major risks to the whole population of a country. Social assistance and cash transfer programmes are therefore ideally part of a wider social protection scheme.

In line with this thinking, Germany seeks to develop approaches that fit the specific country context and preferences, for example with regard to the choice of target groups, the type of transfer (cash or in-kind), or conditionalities.

German development cooperation takes a human rights-based approach that recognises the right of every citizen to social protection, with the state having a major responsibility in guaranteeing this right. This responsibility is particularly strong towards the most vulnerable and marginalised populations in society, who usually face more challenges than others in asserting their right to social protection.

### 2.1. Modes of delivery

Bilateral support for social assistance and cash transfer programmes occurs at various levels. Internationally, the German Federal Ministry for Economic Development and Cooperation (BMZ) cooperates with global and regional organisations to share information and coordinate actions. At the governmental level, BMZ works with national ministries, local offices, and implementing agencies of partner countries, since they bear the overall responsibility for social protection and set the framework. At the non-governmental level, Germany cooperates with social and private sector stakeholders such as non-governmental organisations, research institutions, and private commercial companies like banks or information technology firms.

Germany offers both financial and technical support, through the KfW Development Bank and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, respectively. The two organisations often complement each other, providing technical and financial input to a single programme.

While German financial cooperation provides direct funding for social assistance and cash transfers, it also supports partner countries in improving their capacity to manage and deliver their programmes. German technical cooperation mainly focuses on strengthening the institutional and human capacity of partner countries to develop and implement their social protection programmes in an effective and sustainable way. Germany offers consultancy services and expert advice, trainings, and facilitation of policy dialogues between different stakeholders in partner countries as well as knowledge transfer across different countries and regions. German cooperation works at all levels simultaneously, from policy development down to local government offices, in order to increase the impact of partner countries' reform efforts.

## 3. Key aspects of successful social cash transfer programme implementation

Many countries need to strengthen weak administrative and institutional capacity to develop and implement cash transfer programmes successfully. Because of their complexity, cash transfer programmes require predictable long-term support and comprehensive management and coordination, sometimes affecting many different ministries and institutions on different levels.

It is crucial that adequate delivery channels are established to ensure that beneficiaries receive their cash transfers regularly and reliably. Access to information also needs to be prioritised as a key aspect of a rights-based approach, so that the target groups are aware of the benefits to which they are entitled.

Although some examples have shown that it is possible to design and implement a programme that costs less than 1% of the national gross domestic product (GDP), the financial sustainability of these programmes is a challenge for many governments of low-income countries. For schemes to be sustainable, governments need to have strategies for funding them largely from their own resources. However, for some low-income countries, long-term financial contributions from development partners might be the only way to ensure financial sustainability in the medium term. This requires long-term political commitment along with mobilisation of domestic resources. Regular evaluation and monitoring of social cash transfer programmes that demonstrate their positive impact and cost-effectiveness can help achieve this. Sustainability will be further ensured through the development of national social protection strategies and legal frameworks that allow social protection schemes to be fully incorporated within national institutions and policies.

Many countries, particularly in Africa, have established and scaled up their cash transfer schemes in the past several years. The rest of this chapter takes a deeper look at some examples of how low- and middle-income countries are successfully establishing and scaling up cash transfer schemes as part of broader social protection efforts.

### 3.1. Targeting beneficiaries

Governments may wish to provide cash transfers for all vulnerable groups, but financial constraints usually force them to focus on specific groups – the poorest households, for instance, or particular population groups such as the elderly or children. In addition, governments may choose eligible households by targeting them geographically. Targeting is politically sensitive, as different government departments and the public may have different ideas about who the beneficiaries should be. Furthermore, targeting always entails deciding on a threshold – usually an income threshold – and drawing a line between those who are eligible and those to be excluded. In countries where a very large number of the people are poor, this may cause division within communities; those selected may be resented by households that are left out despite being almost equally poor.

Identifying who should benefit from cash transfers is complex and challenging, as many countries have little data on their target group. Often it is unknown who the very poor are, or the information is not detailed enough to enable identification of individual households. Moreover, it is not easy to assess the most vulnerable households, as poor households usually depend on a variety of income sources and their monetary income is highly volatile. Information on such households often needs to be collected manually, which can be time consuming.

Government administrative capacity is weak in many low- and middle-income countries. Often the institutional structures and programmes are relatively newly established, so that the human resources, procedures or technical equipment may not be fully developed. Such weak structures have implications for efficiency and can pose challenges particularly for selection mechanisms. Development partners, including German development cooperation, can play a key role in supporting countries in strengthening their targeting systems in order to include all eligible individuals and households and to increase the systems' efficiency, transparency and cost-effectiveness.

Measures can include: supporting the targeting design, often involving communities; providing equipment for digitising data collection in order to speed up selection processes; and training all the staff using the system, from senior managers at central level down to field officers and community members involved in the targeting process. German development cooperation is also involved in developing the operational structures of targeting mechanisms, including advice on managing the systems.

### Malawi: strengthening the targeting system

Malawi is one of the poorest countries in the world, with a quarter of its population defined as extremely poor, living on less than USD 0.15 a day. The government launched a pilot programme of unconditional cash transfers in 2006, the Social Cash Transfer Programme (SCTP). The SCTP targets extremely poor and labour-constrained households unable to generate enough income to meet their basic daily needs. These households typically consist of grandparents with orphans, single mothers with young children, disabled or chronically ill members, or child-headed households. Reform of targeting processes has been a focus of German cooperation support since 2012. Given that the country is facing widespread poverty, having an efficient and transparent targeting scheme in place is very important in order to keep exclusion errors to a minimum and avoid any envy and suspicion by non-eligible but often almost equally poor households.

Clear roles and responsibilities for all stakeholders in the targeting process were defined, including all levels of government and institutions that need to engage. The targeting process was revised to involve more community participation in beneficiary selection, and the eligibility criteria for targeting were clarified in order to avoid ambiguities in the selection and reduce the likelihood of inclusion or exclusion errors.

In the revised process, the district administrators develop a ranked list of traditional authorities – the administrative sub-divisions under districts – according to the number of extremely poor households living in each one. A district stakeholder forum composed of representatives of the District Councils, members of parliament, traditional chiefs, and civil society members validates the ranking and selects the traditional authorities with the highest number of extremely poor households. Within the villages of these traditional authorities, elected community social support committees identify potentially eligible households. District Councils manage the selection process, overseen by the Ministry of Gender, Children, Disability and Social Welfare. The communities receive information, provide input, and can raise claims at community meetings throughout the selection process, including one during which the selection methodology is explained, another where the results of the selection process are shared.

■ **Malawi:** A “typical” beneficiary house containing of a single mother, her elderly parents and mostly young children.





In order to streamline and harmonise the targeting for the SCTP with other social protection programmes, a unified beneficiary registry (UBR) was developed. Set up with the support of German development cooperation, the UBR serves as a harmonised targeting tool for different social protection programmes in Malawi.

With support from German development cooperation on the automation of key processes, the efficiency and transparency of Malawi's SCTP has significantly increased and the operational costs of the programme have fallen substantially (from about 50% of total programme costs at the beginning of German support to currently under 15%).

### **Cambodia: a single targeting system for different social support programmes**

Despite strong economic growth during the last decade, one fifth of Cambodia's population is considered poor or extremely poor, with most of them living in rural areas. To address this challenge, the Royal Government of Cambodia developed a poverty reduction framework with various programmes for the poor and vulnerable. In 2017, the government also released a national social protection policy framework.

In the past, the programmes under the poverty reduction frameworks each used their own mechanisms to identify beneficiaries, which was inefficient and kept targeting costs high. In 2005, the Ministry of Planning started developing a single targeting system, which could be used by different social protection programmes: the Identification of Poor Households Programme (IDPoor). The Cambodian government designated IDPoor as the primary national targeting methodology in 2011 through sub-decree as well as in the 2011 National Social Protection Strategy, requiring all social protection schemes in the country to use the same mechanism and improve coverage of the poor and vulnerable.

In close cooperation with Cambodia's Ministry of Planning, German development cooperation has supported IDPoor since its launch in 2005. German development cooperation played an important role in bringing together different ministries, non-governmental organisations and development partners to agree on the design of the targeting mechanism: a proxy means test combined with community participation and input. Eligibility criteria were identified for very poor, poor and non-poor households. These provided the basis for the development of the standardised questionnaire, which is the core instrument for the community-based selection process. In 2014, the Ministry of Planning with support from

GIZ started to develop an adapted mechanism for urban contexts. The urban IDPoor procedures include new targeting criteria for indicators addressing major vulnerabilities such as disability, chronic illness, debt, and education. The roll-out of the first urban round was in November 2016 and nationwide coverage is expected to be reached in 2019.

GIZ has supported the Ministry of Planning over the years to develop the required skills and systems for implementing IDPoor. Financial and managerial responsibilities for the IDPoor process have been gradually handed over to the ministry, which has fully financed and coordinated IDPoor operations across all rural areas of the country since 2015. At present, only the development and implementation of IDPoor for urban areas is still supported by Germany and Australia, along with activities to improve data dissemination and advocate for IDPoor's role in poverty reduction and social policy making.

### **Peru: improving the targeting of beneficiaries**

In 2009, Peru's system for identifying beneficiaries for its five national social assistance programmes was weak: the Ministry of Economy and Finance estimated that over 30% of the beneficiaries from three of the five programmes were in fact not eligible. Germany has supported the Ministry of Development and Social Inclusion (MIDIS) in reshaping the household targeting system into an integrated system for all social assistance programmes.

People eligible for social assistance are identified through a three-stage process. First, the household targeting system categorises every household in the country according to its socio-economic condition and draws up a list of eligible households, using information collected by the National Institute of Statistics and targeting units in municipalities. Next, the central offices of social assistance programmes select households from this list according to specific criteria for each programme. In some programmes, such as the conditional cash transfer programme *Juntos*, there is a third stage - a community validation process designed to ensure transparency and acceptance to avoid envy - in which community committees verify the criteria and lists of selected beneficiaries.

### 3.2. Managing information

Reliable and efficient information management is a crucial element in successful implementation of a cash transfer or any other social protection programme. All operational processes of these schemes, such as identification and enrolment of beneficiaries, financial transactions, or management of rights and grievances, require and generate information that needs to be captured, stored, analysed, and made accessible through an appropriate management information system (MIS). The MIS enables monitoring and evaluation, which provide the evidence base for future planning and facilitate informed decision making and programme accountability. A functioning MIS can be used by several different social assistance programmes, contributing to integration and the development of a comprehensive social protection system.

Germany has placed improving information management at the core of its intervention in several countries. It works closely with governments over an extended period giving technical advice, management support, and training, as well as equipment and financial support for the reform of existing systems and the establishment of new ones. The aim is to put in place systems that speed up administrative processes and that are comprehensive, easy to understand, and useful for both officials and beneficiaries. Functioning MIS are an important requirement for increased programme transparency, minimising the possibilities of misuse and fraud.

#### **Viet Nam: an ambitious unified database for different social protection programmes**

While economic growth has significantly reduced poverty rates over the past two decades and has helped Viet Nam develop into a lower-middle-income country, around 18% of the population continue to live below the national poverty line, particularly people living in remote areas and ethnic minorities.

A variety of cash transfer and other support programmes for the poor are in place, run by different ministries and targeted at specific groups. For instance, households in rural communities without electricity can receive allowances to buy lighting oil. Each scheme has its own information system which does not link with others. This makes access to social services for vulnerable groups difficult. Beneficiaries who are eligible for more than one service need to apply separately for each programme. These administrative complexities also increase the potential for fraud.

In order to decrease the complexity and fragmentation, in 2007 the government brought together a number of cash transfer schemes for people with limited working capacity, but further streamlining is needed. Since 2012, German development cooperation has been supporting the Ministry of Labour, Invalids and Social Affairs (MoLISA) to develop a unified MIS for all the social protection schemes - social assistance, social insurance, employment and health insurance - so that information can easily be shared among them.



■ **Kyrgyzstan:** A social protection officer for the Ken-Bulun local authority, Jangazieva Sanapia, fills in the social passport for an applicant for social assistance.

Germany provided technical expertise for an appraisal of the existing database on social assistance and poverty reduction. Germany also supported an information needs assessment carried out by the Social Protection Bureau. Based on this, a proposal to reform the MIS was developed. All relevant national stakeholders agreed on the proposal and the road-map for its implementation in October 2013. The goal is to have a partially integrated MIS – the National Social Security Database – by 2020. Every beneficiary will have an individual social security code number and the data will be accessible to all social protection and poverty reduction programmes.

### **Kyrgyzstan: digitising the social passport**

In order to better reach out to poor families, the Kyrgyz government introduced the Social Passport for Poor Families. The ‘passport’ document contains information on the family members, their incomes and assets, serious diseases and the social services they receive. It serves as a major targeting mechanism for a variety of different social services and cash transfers (‘single window approach’).

The passports provide a comprehensive data set of poor and vulnerable families. However, in the beginning the system was paper-based, with all the processing, storage, and analysis of data performed manually. This severely hampered the efficiency of the system. To improve efficiency and integrate different social protection programmes, German development cooperation has supported the Ministry of Social Development to digitise the social passport programme. An external consultant worked with senior officers of the ministry to develop the software, which was tested in three districts and then expanded to six other cities. Fifteen social workers have been trained to use the software at the local level, entering data directly with the beneficiaries. Further, technical officers in the ministry have been trained to process data. After the pilot phase, the Ministry of Social Development aims to roll out the digitised social passport across the country.

### **3.3. Delivering payments**

In many countries where German development cooperation is working, financial services are not widely available or accessible to poor people. Especially in rural areas, it can be troublesome, time-consuming, and costly for beneficiaries to collect their benefits. In this situation, local government officials play an important role in delivering cash transfers. Their presence in most areas and proximity to beneficiaries make them a cost-effective and reliable conventional payment mechanism. However, delivering payments manually is prone to mistakes and may be a safety burden for beneficiaries collecting and bringing the transfers home. Further, corruption and fraud are possible risks. A number of partner countries are testing electronic payment schemes. Innovative approaches such as cash cards, mobile money transfer, or contracting payment out to private agent services are currently being developed in many countries, leading to increas-

ing cooperation between government and private commercial companies such as mobile phone providers or banks.

German development cooperation supports countries in developing, testing and implementing different payment models, with the aim of improving the transparency, efficiency and cost-effectiveness of the payment process for governments, while at the same time reducing the cost and improving access for beneficiaries. Germany also aims to improve dialogue and cooperation between public and private stakeholders to develop innovative delivery mechanisms.

### **Malawi: improved payment systems for timely and transparent payments**

In Malawi, the delivery of cash transfers is done manually. This is time-consuming for the implementers and inconvenient for beneficiaries, who have to queue for hours and often travel long distances to get to the pay points. The frequency of transfers has been reduced to once every two months, but transfers continue to be irregular and unpredictable due to inefficient and time-consuming processes.

German development cooperation is supporting the Malawi government to identify alternative payment mechanisms. Given that administrative structures and the banking system are very limited, German development cooperation has supported the Ministry of Gender, Children, Disability and Social Welfare to gradually improve and automate the payment mechanism and transfer it into a semi-electronic system. Further, alternative mobile payment systems have been piloted in two districts with support from the European Union. As this pilot revealed challenges (including limited access to electricity and internet, and low skills of beneficiaries to use electronic devices), the semi-electronic system is being maintained for now and has proven to be efficient in terms of reliable delivery and reducing administrative costs.

### **Viet Nam: convenient and reliable payment through local post offices**

Different delivery systems for cash transfers are used in Viet Nam, including payments through local authorities and village heads. While this system is generally reliable and cost-effective, it can create loopholes for abuse: there have been reports of nepotism and clientelism on the part of local authorities. In addition, some beneficiaries have to travel a long way to pick up their benefits, or must interrupt their work in order to attend the pay-out on a specific day.

In this context, German development cooperation supported a feasibility study to identify the best delivery channels for social cash transfers in one Vietnamese province. The review identified post offices as the most suitable institutions. This stimulated policy discussion and led to a decree in 2010 that allowed piloting the delivery of social assistance payments through different service providers.

The use of post offices was tested in some communes in Ha Giang province with support from German development cooperation in 2011. After a two-year pilot phase, the new system was rolled out across the whole province, with an information campaign to inform beneficiaries about the new delivery institutions, and training for post office clerks. German development cooperation also strengthened coordination between the district-level administrators and the post offices, to make sure post offices received accurate and timely information on beneficiaries and their entitlements.

In 2013, the majority of transfers in Ha Giang province were being delivered through post offices. An evaluation revealed that most beneficiaries highly appreciate the new mode of delivery. Since the payment is no longer fixed to a certain day, they can pick up their allowances whenever they like. Those who can't get to the post-office can have their payments delivered to their homes free of charge.

Other provinces and development partners such as the World Bank have adopted the new delivery mode for cash payments, and it has been incorporated in a new social assistance decree by MoLISA, which encourages all provinces to apply the

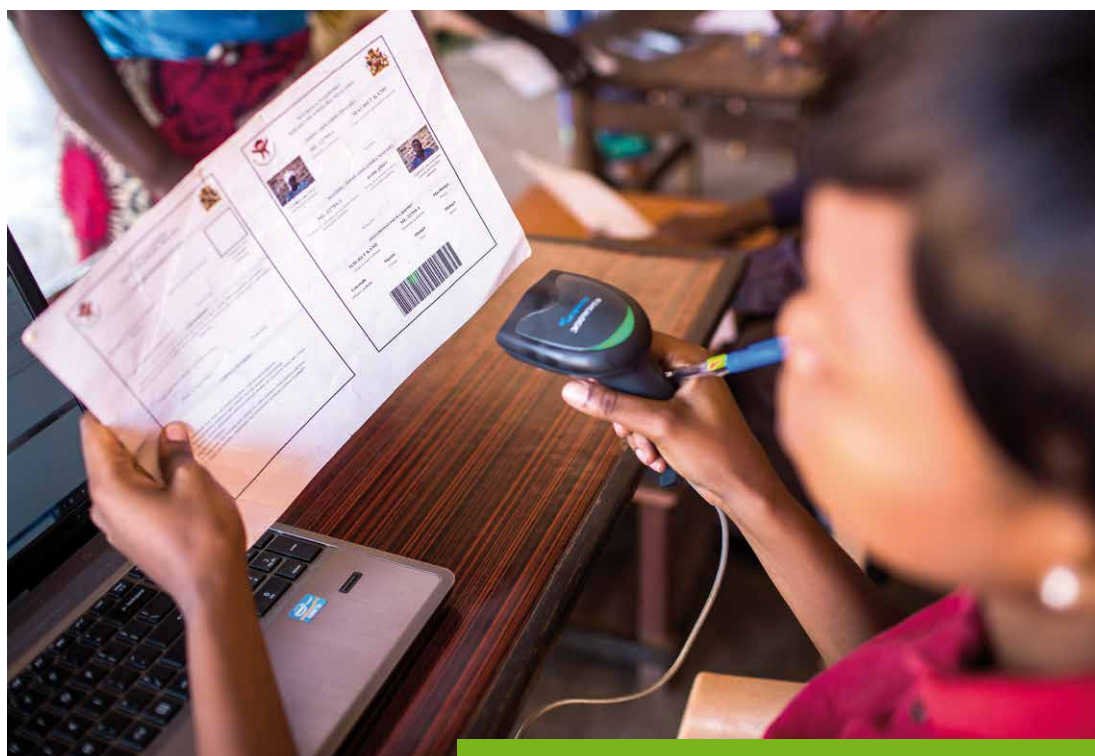
model. German development cooperation supported wider uptake through the development of a guideline document on implementing payment mechanisms for cash transfer programmes through post offices.

### 3.4. Raising awareness of social cash transfer schemes

For a social protection programme to run smoothly and achieve its goals, information dissemination is key. People working in social services must have enough information about it to react to beneficiaries' needs. The beneficiaries themselves need to know about the availability of benefits, criteria for eligibility, the application process, the mechanisms for collecting benefits, restrictions and conditions, and so on. The wider public and government should have information about what the scheme is and how well it is working, to foster acceptance and accountability.

In many countries, access to this kind of information is limited. The very things that make people poor may also limit their access to information, such as living in remote locations, low levels of education, or speaking minority languages. Even if information is disseminated, it may be written in a bureaucratic style that local officials and beneficiaries alike may not understand.

German development cooperation supports governments and civil society to improve access to information for the public and target groups. At the same time, it supports efforts to strengthen the information flow within implementing organisations in order to improve their administrative capacity.



■ **Malawi:** Modern e-technology is used to facilitate identification and payouts to beneficiaries. One of the social welfare district officers is scanning the beneficiary ID card of an SCTP beneficiary.



### Indonesia: reaching a scattered and diverse population

Indonesia is spread over thousands of islands, of which 6,000 are inhabited. Its population of nearly 261 million – one of the world's largest – is characterised by cultural diversity, and over 700 languages are spoken. It is not surprising that communicating about its programmes is a major challenge for the government. The national conditional cash transfer programme called Family Hope (Program *Keluarga Harapan*, PKH) provides assistance for the poorest 5% of the population and reaches six million households (2016). However, evaluations have shown that information about the programme was not fully available for both beneficiaries and implementers. This has resulted in targeting errors and created loopholes for abuse at the local level. An assessment supported by German development cooperation showed that many beneficiaries were not aware of their responsibility to fulfil the programme's conditions.

With the support of Germany, the Indonesian government therefore developed a range of specific communication strategies for each of the stakeholder groups. Apart from beneficiaries, these included the Family Hope facilitators who are in direct contact with beneficiaries; administrative staff of the programme; politicians; and the wider public. Specific materials were developed for each group, including DVDs for programme operators and comics for beneficiaries. The objective was to improve knowledge about the Family Hope programme amongst its staff in order to strengthen the programme and improve efficiency. Further, it is aimed at building beneficiaries' awareness of their entitlements and obligations, as well as increasing public acceptance and the legitimacy of the programme across Indonesian society and among political leaders.

### Kyrgyzstan: a key communication role for social workers and health workers

Despite the range of cash transfer programmes in place in Kyrgyzstan, knowledge about them among potential beneficiaries is quite low. Many poor people are not receiving benefits to which they are entitled. A key obstacle is the need for poor households to actively apply to social assistance programmes. In order to be able to do this, households have to be informed about the programmes, whether they are eligible, and where to apply.

German development cooperation's Regional Programme on Health to improve maternal and child health supported the Kyrgyz government in increasing the demand for reproductive health services. As part of this programme, information and sensitisation was also provided on the social assistance programmes available for poor families with children, in the belief that increased social assistance uptake would improve access to reproductive health services.

This approach grew out of a 2013 survey conducted by German development cooperation and a team of national consultants to assess levels of knowledge on available social assistance programmes in the target group: poor men and women of reproductive age. Only 12% of the women and 23% of the men said they knew about the cash transfer scheme for poor families with children.

Based on these results, German and Kyrgyz experts from a local non-governmental organisation (NGO) developed a communication strategy to provide information to the general public on sexual and reproductive health as well as basic social protection services, including cash transfers for poor families and children. The communication strategy was implemented through roundtables and conferences with the participation of local authorities and religious leaders, and through street actions with the target groups. The aim of the

■ *Indonesia: With the support of the GIZ project, comics were developed to explain the Family Hope (PKH) programme co-responsibilities to beneficiaries.*

**KEWAJIBAN KESEHATAN PESERTA PKH 2**

**Ibu Hamil**

\* Perikasa hamil 4 x (K4, K: kunjungan):  
1x pada 3 bulan I, 1x pada 3 bulan II, 2x pada 3 bulan III (K1-K4)  
\* Tablet Fe  
\* Imunisasi TT (Tetanus Toksoid)

**Ibu Melahirkan**

\* Ditolong tenaga kesehatan terlatih

**Ibu Nifas/menyusui 5-6 bulan**

\* Diperiksa 3x yaitu minggu I, II, dan VI sesudah melahirkan

**Bayi Baru Lahir (0-28 hari)**

\* Bayi baru lahir diperiksa 3X: Dua kali hari ke 3 dan 7, satu kali umur 8-28 hari

**PENGURANGAN PEMBAYARAN:**  
JIKA KEWAJIBAN TAK TERPENUHI PENGURANGAN: 10% dari TOTAL PEMBAYARAN

campaign was to strengthen the demand for both social and health services by enabling potential beneficiaries to access them more easily.

Two groups of people who could potentially play an important role in providing information and cross-promoting services were social workers and health workers at the community level. However, neither group was well informed about matters outside their own areas of expertise, and they rarely exchange information.

In cooperation with the Ministries of Health and Social Development, German development cooperation developed a joint training course for social and health workers to inform them about social assistance schemes and reproductive health services such as family planning and safe motherhood. Training workshops were conducted in 2013 and 2014 for social workers, health specialists, local government officials, and local NGOs. The training modules were handed over to the training institutions of universities for social workers.

### 3.5. Monitoring and evaluation

Monitoring and evaluation activities have an important strategic role in the development of social protection systems, and have to be included in the operational design and implementation of social protection programmes. Monitoring and evaluation can provide insights into how programmes are being implemented and delivered, referred to as 'process evaluation'. They also shed light on the intended and unintended effects of social protection programmes on the target group ('impact evaluation'). Information gathered through monitoring and evaluation serves as an effective policy tool, providing evidence to strengthen a particular approach or programme design, or supporting requests for programme expansion or increased budget allocation.

Monitoring and evaluation are distinct yet complementary processes. Monitoring systems regularly collect data on implementation and immediate results, while evaluation uses these data to determine the longer-term impact of an intervention, for instance on poverty reduction, employment creation, or inequality. In order to determine which data should be monitored and in which areas impact evaluations will be needed, monitoring and evaluation schemes should be developed relatively early in the design of a social protection programme.

Germany supports partner countries in strengthening their monitoring and evaluation capacity, including advising on the technical design of monitoring and evaluation systems, as well as strengthening human and institutional capacities to carry them out.

### Peru: monitoring performance of service delivery institutions

Part of Peru's comprehensive social protection programme is a conditional cash transfer programme called *Juntos*, which targets extremely poor families with children aged 19 and younger as well as pregnant mothers. The programme started in 2005 and has since been scaled up to the whole country, reaching around 650,000 households. This expansion brought to light various shortcomings that are undermining efficient and citizen-oriented delivery of social services: limited administration and coordination capacity; inconsistencies in policies, planning and operational guidelines; absence of performance reviews; and the lack of regular monitoring and evaluation.

German development cooperation has supported the Peruvian government to enhance the monitoring and evaluation system covering the *Juntos* cash transfer programme and the social pension for elderly citizens. Through short-term technical consultancy assistance to the Directorate of Monitoring and Evaluation of MIDIS, a checklist tool was implemented for monitoring the performance of each service delivery process (targeting, enrolment, pay-out, grievance and redress, etc.). The tool supports the generation of reports that compare process indicators with minimum operating standards, which allows analysis and programme improvements.

### 3.6. Graduating out of poverty

An elementary goal of cash transfer schemes is to protect people from further impoverishment. Many programmes also aim to enable beneficiaries to improve their living conditions to such an extent that they can maintain a basic livelihood without external basic income support and deal with minor social and economic shocks on their own. This process is referred to as 'graduation'. However, there is no common definition of graduation. Whilst in some contexts the term graduation is simply used to denote the exit out of a social assistance programme (beneficiaries crossing an income or asset threshold), in others it refers to a sustained exit out of poverty (Sabates-Wheeler & Devereux, 2011; Green, 2015).

Cash transfers alone are often not enough to enable a very poor household to 'graduate' in either sense of the term. Poor households stand a better chance of improving their position in the long term if cash transfers are part of a coordinated approach that links them with social and economic measures such as other social protection schemes, health services, microcredit for economic enterprise, active labour market policies, or professional training.

German development cooperation supports partner countries in strengthening their institutional and human capacities to develop graduation strategies, and to better integrate and coordinate social assistance and social insurance programmes. The aim is to increase the impact of cash transfers and help beneficiaries to escape poverty in the long term.

### **Indonesia: accompanying families to escape from poverty**

As described above, Indonesia's conditional cash transfer programme for poor families, the Family Hope (PKH) programme, began in 2007. Beneficiary families are entitled to receive benefits for six years, so the first cohort reached the end of their support period in 2013. An assessment carried out in 2013 found that in some respects results were impressive, in particular with regard to health and nutrition outcomes. However, only one third of the first cohort of beneficiary families had managed to move above the poverty line.

In response to these findings, the Indonesian government developed a graduation strategy, offering a further three years of support to eligible families who continue to live below the poverty line after the first six years of participating in PKH. At the core of this strategy is a year-long programme of Family Development Sessions, mandatory monthly two-hour training sessions for mothers of the eligible families, covering topics like health and nutrition, education, economy,

and child protection, designed to help them improve their families' situation in the long term. Mothers from former PKH households that are no longer eligible can also join the sessions.

The Family Development Sessions are delivered by PKH facilitators, who are in direct contact with beneficiary families and whose main tasks are to support the families in fulfilling the programme's conditions and to provide information on other programmes and services for which beneficiaries might be eligible. German development cooperation has contributed to the framework for the design of Family Development Sessions, and has developed one of the four training modules for the facilitators delivering the sessions.

### **Peru: promoting sustainable livelihoods of poor households**

Beneficiaries of the conditional cash transfer programme *Juntos* report significant improvements in their living conditions, including increased consumption of higher quality food and additional income through investment in agricultural production. Despite these positive results, monthly cash transfers and other social assistance programmes are not enough to enable families to make permanent changes in their circumstances and break out of the poverty trap.

In order to support beneficiaries in improving their living conditions in the long term, the Peruvian government is working on a graduation strategy. A core component of this is the National Cooperation Fund for Social Development (*Foncodes*), a proactive scheme to help poor people move out of poverty by increasing their income-generation capacities through skills, investment, and economic opportunities.

German development cooperation is supporting this process through a combination of short- and long-term experts

■ *Indonesia: Facilitators often have to travel to remote areas to visit beneficiary families.*





contributing to the re-design of the programme components of *Foncodes*. In addition, with support from GIZ, a comprehensive re-organisation of the programme was undertaken in 2012.

### 3.7. Financing

Given the fiscal constraints that many developing countries face, social cash transfer schemes have long been considered a luxury that only oil-rich countries or countries with a high level of economic development can afford.

However, a growing body of evidence challenges this assumption. Several studies show that it is possible to design and implement a programme that costs less than 1% of the national GDP (ILO, 2008). Moreover, the costs of cash transfer schemes should be considered as investments and weighed against their benefits, since experience shows that social cash transfers have significant and broad impact on human development and economic growth.

The affordability and sustainability of a cash transfer scheme is not only a question of whether resources are presently available. Social protection is a long-term investment which requires a long-term budget commitment. This is a political decision to be made by the government, and in which citizens and the NGO and donor community can play a significant role. Especially for low-income countries, this requires a medium- to long-term commitment by donors for financial and political support.

Whilst strengthening the fiscal space in the long term to allow for sustainable and self-sustained financing, Germany also directly supports governments in financing social cash transfer schemes. At the same time, Germany supports governments to use available funds in the most efficient and effective way.

#### Peru: linking budgets to results

Over the last ten years, Peru has experienced stable economic growth. This has benefited the poor, but substantial regional and social inequalities continue to exist and around 6% of the population still live in extreme poverty. Particularly affected are people living in rural areas, as well as women, indigenous people, and other ethnic minorities.

To enable these population groups to benefit from the country's positive social and economic development, in 2013 the government launched a new social protection strategy and committed itself to significantly increase expenditure for social assistance programmes. The social assistance budget was increased by over 27% from 2012 to 2013.

German development cooperation has been supporting some of the reforms set out in the new social protection strategy, including the introduction of performance-based (or results-based) budgeting in order to improve public outcomes. The Peruvian government monitors the performance and outputs of social protection and service delivery programmes, and allocates the budget based on results. Currently the five social protection programmes under MIDIS responsibility are operating in the framework of results-based budgeting. Through long- and short-term experts, Germany gave MIDIS



■ **Peru:** Through improving skills and offering investment and economic opportunities, Foncodes supports families in rural areas to generate incomes.



technical assistance to redesign two of its programmes to ensure their alignment with expected social results (*CunaMás* and *Foncodes*). Germany has also provided training in the use of different planning and budgeting tools for policy officers of various ministries.

With the shift from an input-oriented to a results-based financing approach, the transparency, effectiveness and efficiency of public expenditures within the social sector will be improved. Results are already visible: the budget of the social cash transfer programme *Juntos* has increased by 22% since 2012, in part due to its successful performance during that time.

### 3.8. Governance

Many cash transfer programmes have reached the end of their pilot phase and are being expanded to national scale. This is bringing questions of governance into focus: how should these programmes be organised to work on a large-scale? How effective and efficient are they in delivering services? To ensure a programme's lasting success, good governance issues such as transparency, accountability, responsiveness, coordination, and alignment have to be considered.

Political commitment is increasingly recognised as a key dimension for sustainable social protection programmes. Government processes and structures must place social protection, particularly cash transfer programmes, as a development priority to ensure that resources are allocated in the long term and protect the programmes from changes in leadership or government.

Germany is supporting countries to develop overarching social protection strategies, including regulatory frameworks, in order to strengthen the long-term commitment of partner countries and donor organisations to comprehensive social protection schemes. Germany also supports partner countries to streamline the operations and structures of existing social protection programmes, in order to increase their efficiency and effectiveness so that they can form part of comprehensive welfare schemes.

#### **Viet Nam: strengthening the legal basis for social protection**

In order to address persistent poverty and inequality, the Vietnamese government has reformed its social protection landscape, including cash transfers. This process has been guided by the 15th Party Resolution on 'Main social policies for the period 2012-2020'.

Germany has played a major role in the development of this social protection framework, using formal and informal channels to facilitate the negotiation process among the national stakeholders: the political partners and the implementing ministries and agencies. A group of consultants advised MoLISA on the development of the strategy, providing technical advice on specific social assistance programmes as well as on how to optimise the delivery of public social services in general. Germany also provided support to strengthen the capacity of the ministerial staff to implement the strategy, with trainings and study tours for policy makers. An exchange programme for national social policy researchers with international research institutions strengthened their capacities and networks.

Germany played a particular role in supporting the ministry in developing the legislative framework for social assistance, which includes Decree No. 67/2007 (later Decree 13 and now Decree 136) on support policies for social assistance beneficiaries. This decree created a reliable, clear and manageable legal basis for social assistance programs.

#### **Indonesia: streamlining and consolidation of programme operations**

To address the challenges that derive from the fast roll-out of a complex programme in a country with nearly 261 million inhabitants, German development cooperation has supported the Indonesian government with the reorganisation of the structure and processes of the Family Hope (PKH) conditional cash transfer programme. One of the major goals is to strengthen coordination between the Ministry of Social Affairs, which is steering the programme, and the implementing agency, the Family Hope Program Implementation Unit. The process has included a detailed re-elaboration by German development cooperation of roles and responsibilities in consultation with each stakeholder, with the aim of improving the efficiency of programme management across all levels, from the national level down to the local level where beneficiaries receive their cash.

Another important area of German development cooperation's work has been supporting the Ministry of Social Affairs to develop standard operating procedures (SOP) for the operational functions of all the cash transfer programmes. SOPs increase the efficiency and also the transparency and accountability of programmes' basic procedures such as targeting, data validation and updating, payment processes, or complaints handling. Thus, the SOPs will help to improve the quality of services in the long run and enable programmes to deliver effective and citizen-oriented services.

## 4. Conclusions and Outlook

Cash transfer programmes have been implemented in many developing countries over the last decade, and many of them are currently being expanded to a national scale. The shift from single programmes to large-scale national programmes as part of broader national welfare policies and public service delivery systems has entailed a shift in development interventions.

Support for partner countries is no longer confined to advice on what kind of cash transfer programmes they could implement, or the design and financing of single programmes. Instead, support increasingly focuses on how existing schemes can be strengthened in order to make them more efficient, effective and responsive to beneficiaries' needs, and how their overall funding can be secured. This includes consideration of how single programmes can be integrated into wider social protection schemes with the aim of making them financially, institutionally and politically sustainable.

Achieving this requires a systemic approach to development cooperation that operates on two levels. First, the cooperation needs to improve specific operational functions of social assistance programmes, including targeting mechanisms; MISs; delivery systems; and strategies for monitoring and evaluation as well as awareness raising and graduation out of poverty. Second, it requires strengthening broader, more systemic aspects of social protection programmes, aiming for consolidation and integration of social protection programmes and wider social policy measures into a comprehensive social protection system, including governance, sustainable financing and politics.

Applying a systemic approach to social assistance implies a shift in the methods and instruments of development cooperation provided to partner countries.

A reliable commitment to financing cash transfer schemes allows partner countries to scale up single programmes and integrate them into national social protection schemes. Furthermore, advisory services and investments to improve the efficiency and effectiveness of specific operational functions remain key instruments of support. Here, modern technologies such as computers and software programmes play an increasingly important role in supporting targeting processes; facilitating enrolment; tracking disbursement of funds; or monitoring programme implementation and budgetary processes. Modern technology is also used for delivering services and benefits, where mobile or cash-less banking schemes can compensate for missing or inadequate financial infrastructure. The use of modern communication devices such as mobile phones, internet and social networks as innovative mechanisms to reach out to specific target groups provides yet another potentially interesting application of technology in social protection.

Applying a systemic approach also means making social assistance schemes more efficient and effective by streamlining and consolidating operational structures and programmes. Reorganising programmes' overall structures and strengthening their institutional set-up is another area of work in which German development cooperation is increasingly engaged. Organisational development is an important means to improve not only a programme's functionality, but also its governance, helping social assistance programmes to become more accountable and transparent.

Without skilled and motivated personnel, technical improvements and operational development have little impact. Improving the technical know-how, capacities and skills of technical officers and civil servants involved in the administration and delivery of programmes, and incentivising their performance, are therefore key aspects of all interventions by German development cooperation.

The success and legitimacy of social assistance programmes largely depend on a well-informed public who know their rights and politicians who subscribe to the role and importance of social protection for development. Raising the awareness of public stakeholders and their constituencies and informing them about their rights is therefore an equally important aspect of capacity development.

Whilst technical know-how, the right equipment, and a reliable cash flow are key for making programmes function, building sustainable systems of social protection also requires work on broader issues of policy and politics. Advocacy and policy advice are instruments used in almost all of Germany's development cooperation programmes, often complementing more technically or financially oriented support. This includes supporting countries in the development of national social protection strategies, legal frameworks for social protection programmes, or long-term financing strategies.

Taking a systemic approach to social protection must also include a closer and more strategic engagement in politics, in order for social protection to become a national development priority and to ensure its sustainability independent of changes in government and political leaders. Providing evidence of the positive impact of social assistance programmes on poverty and in particular on equity and redistribution, as well as showing responsible stakeholders how other countries have managed to implement similar schemes may help to create interest and strengthen commitment. This includes the development of social protection solutions that take into account country priorities and fit each country's needs.

Political commitment to social protection is also required by development partners and international organisations. The Sustainable Development Goals demonstrate the international commitment to the three main dimensions of sustainable development: social development, ecological sustainability and sustainable growth.



■ **Malawi:** Programme beneficiaries at the case management desk. Case management is part of the payment process and gives beneficiaries the opportunity to report on household updates (e.g., death or birth of household members), give feedback on the quality of service, and make claims in case they have faced any problems receiving their transfers.

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# List of Abbreviations

<b>BMZ</b>	German Federal Ministry for Economic Cooperation and Development (BMZ)
<b>GDP</b>	Gross Domestic Product
<b>GIZ</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
<b>IDPoor</b>	Identification of Poor Households Programme
<b>ILO</b>	International Labour Organization
<b>MIDIS</b>	Ministry of Development and Social Inclusion
<b>MIS</b>	Management Information System
<b>MoLISA</b>	Ministry of Labour, Invalids and Social Affairs
<b>NGO</b>	Non-governmental Organisation
<b>PKH</b>	Program Keluarga Harapan Indonesian Conditional Cash Transfer Programme
<b>SCTP</b>	Social Cash Transfer Programme
<b>SDGs</b>	Sustainable Development Goals
<b>SOP</b>	Standard Operating Procedure
<b>UBR</b>	Unified Beneficiary Registry
<b>UNICEF</b>	United Nations Children's Fund

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