Social Protection Delivery Systems & the Dual Challenges of Inclusion & Coordination

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Objectives & Outline

Focus is on the “how-tos” of delivery systems and how they relate to the dual challenges of inclusion & coordination:

• Quick overview of delivery systems framework
• Dual challenges of Inclusion & Coordination
• Deeper dive on the key components of the delivery systems framework & how they relate to Inclusion & Coordination:
  o Institutions: Horizontal & Vertical Coordination
  o Citizen Interface: Often the Key binding constraint to greater inclusion
  o Information Systems for Inclusion & Coordination

• Concluding Remarks
“In my current (or past) job, I have been engaged in working on:”

Your Answers:

• A. The design of a social benefit or service
• B. The delivery (implementation) of a social benefit or service
• C. Both of the above
• D. None of the above
In my current (or past) job, I have been engaged in working on

The design of a social benefit or service

The delivery (impl...
Given these diverse needs, many countries offer a myriad of social benefits & services to various groups along the life cycle.
Although these programs seem quite different, most pass through similar implementation phases along the Delivery Chain.
Citizens & Institutions interact all along the delivery chain, and Information Systems intermediate as a “bridge” between them.

Citizen Interface
- In person via social workers, local offices, mobile teams, service providers, payment systems
- Digitally via online service windows, mobile technology, chatbots, ATMs

Information Systems
- Social Registries to support registration & eligibility determination
- Beneficiary Registries & Beneficiary Operations Management Systems
- Payment Systems, ID systems
- Case Management Systems

Institutions
- Legal framework
- Central & local institutions, service providers
- Financing
- Governance, oversight and controls
These elements come together in the Delivery Systems Framework for Social Protection.
• **Key building blocks for SSN Delivery Systems include:**

• **Your Answers:**
  • A. Delivery chain processes such as: outreach, intake, registration, determination of eligibility, enrollment decisions, transactions for payments or services, case management
  • B. Channels for Citizen interface ("front office")
  • C. Information Systems
  • D. Institutions, Financing, and Governance
  • E. All of the Above
Key building blocks for SSN Delivery Systems include

A. Delivery chain proc...

B. Channels for Citizen...
The Delivery Systems Framework can help understand the key challenges of: **Inclusion** & **Coordination**
The challenge of inclusion can take many forms

- **Scaling up** from small to large coverage... *or even to universal coverage?*

- **Reaching hard-to-serve populations**, such as those in remote areas, or distinct vulnerable groups (ethnic, culture, language, disability, etc.)

- **Dynamic inclusion over time**, such that anyone can register or update information at any time (*with implications for universal social protection & the progressive realization of human rights*)

- **Adaptive SP**, such that coverage can expand as needed in response to shocks

- **Promoting higher take-up rates** by intended populations, and avoiding bureaucratic obstacles to greater inclusion
The Challenge of Inclusion: Many countries are Scaling Up Coverage of Cash Transfers (examples)
The Challenge of Inclusion: But still a long way to go for Universal Coverage of the Poor...

Coverage of Poorest Quintile by Cash Transfer Programs

Cash Transfers - UCT, CCT, Social Pensions - Coverage of Poorest Quintile
Share of Q1 Receiving Said Transfer, as Captured in HH Surveys - World Bank ASPIRE Database

UCT Program Average: 23%
CCT Program Average: 40%
Social Pension Program Average: 20%
The Challenge of Inclusion: Towards Universal Social Protection? Universal Coverage of the Poor?

Coverage of Total Population & Poorest Quintile:

Receiving Any SPL Program:

Receiving Any SSN Program:
The Challenge of Coordination: Delivering a Myriad of Benefits & Services

(BApproximate) Numbers of Active SPL Programs, by Type - Select Countries
Source: World Bank ASPIRE database

Bangladesh:
- 26 SSN programs
- 41 SPI programs
- 0.73% of GDP on SSN
- 161 mn population
- $1359 GDP/cap
- LIC

Philippines:
- 16 SSN programs
- 40 SPI programs
- 0.67% of GDP on SSN
- 102 mn population
- $2952 GDP/cap
- MIC

Brazil:
- 24 SSN programs
- 71 SPI programs
- 1.35% of GDP on SSN
- 206 mn population
- $8650 GDP/cap
- MIC

Chile:
- 80 SSN programs
- 179 SPI programs
- 3.49% of GDP on SSN
- 18 mn population
- $13,793 GDP/cap
- U-MIC
Delivery of numerous programs can be complex... but commonalities in implementation phases along the delivery chain can create opportunities for Coordination.

Assess Potential Eligibility

Decide

Implement

Assess Potential Eligibility

Decide

Implement

Assess Potential Eligibility

Decide

Implement

... PROGRAM X...

... PROGRAM Y...

... PROGRAM Z...
If coordination of multiple programs is weak, fragmentation can be costly and inefficient....

...for people
- Have to go to multiple offices or service points for separate social programs
- Incur travel costs, wait in long lines
- Provide the same documents over and over
- Face the frustration of complicated bureaucracy
- May miss opportunities to access benefits & services

...for program administrators & case workers
- Complex myriad of program rules
- Heavy administrative burden & high costs
- Duplications in processes
- Lack information on what other benefits & services are being provided
- Not knowing which cases to prioritize

...for social, planning, and finance agencies
Lack information on:
- Who benefits from which programs?
- Where does the money go?
- Gaps & duplications in coverage?
- Potential synergies in bundles of benefits & services
- How to leverage programs in times of crisis?
In the country or social program(s) that I know best, the main challenges facing delivery systems include:

- A. Scaling up of coverage
- B. Static systems with outdated information and “fixed lists” of beneficiaries that don’t allow for new applicants to register
- C. Fragmentation of programs, processes, and systems
- D. Inefficient and bureaucratic processes, manual or paper-based systems, limited use of technology
- E. “All of the above”
In the country or social program(s) that I know best, the main challenges facing delivery systems include

A. Scaling up of cover...

B. Static systems with ...

C. Flexibility issues...
The Delivery Systems Framework can help identify the main constraints to Inclusion...

Delivery Chain Processes

- Assess Potential Eligibility
- Decide
- Implement

Citizen Interface
- (Front office)
- In person
- Digital

Information Systems

Institutions
- Legal Framework
- Central & local institutions, Service providers
- Financing
- Governance, oversight and controls
...And the need for Coordination

Citizen Interface
(Front office)
In person
Digital

Information Systems

Delivery Chain Processes
Assess
Potential Eligibility
Decide
Implement

Institutions
Legal Framework
Central & local institutions, Service providers
Financing
Governance, oversight and controls
Institutions: Horizontal & Vertical Coordination
The critical role of Institutions in Delivering Social Benefits & Services

**Institutional Aspects**
- Institutional Structures, Clarity of Roles, Responsibilities
- Horizontal & Vertical Coordination
- Partnerships with Service Providers (payments agents, NGOs, etc.).
- Human Resources, Digital Resources, etc.
- Communications

**Financing**
- Financial Resources (contributions, general taxation)
- Fiscal space and budgeting
- Expenditures
- Funds Flows

**Governance**
- Legal foundations & Framework
- Oversight & Controls
- Monitoring & Evaluation
- Citizen Engagement, Grievance Redress & Accountability (also links to “front office”)
- Information policies (sharing, security, etc.)
Adequacy & efficiency of Administrative Budget

Administrative Costs as % of Total Program Outlays
Social Assistance Programs, Select Countries
(with caveats for comparison)
Citizen Interface: the “First Mile”
People interact with “the system” all along the Delivery Chain.

Assess Potential Eligibility

Decide

Implement

Register/Apply
Provide Information

Receive notification

Transactions for Payments & Services

Update information; comply with education & health conditionalities; file grievance, etc.

Outreach
Intake & Registration
Assess Needs & Conditions

Enrollment
Benefits & Service Package

Receive payments or service

Case Management

Register/Apply
Provide Information
That network for citizen interface can be Physical (in person) or Digital (virtual)

Mobile Teams
Local Offices (sometimes as “One Stop Shops”)

Mobile Technology
Digital Service Windows
Artificial Intelligence: Chatbots

Where can I find a retailer near me that accepts food stamps?

The following retailers accept food stamps

How much do I have left on my SNAP balance?

Your SNAP card has a balance of $457 for the month of January 2018
Inadequate Citizen Interface is often the key implementation constraint to inclusion in many countries.

Key obstacles for Inclusion:

- Lack network of citizen interface in remote areas (Indonesia scaling up example)
- Lack permanent network for citizen interface (in person or digital) that would allow for:
  - Open & continuous registration allow anyone to register or update information at any time (dynamic inclusion)
  - Rapid crisis response
- Static “fixed lists” of beneficiaries deriving from infrequent registration periods in Social Registries
- Low take-up rates by intended populations due to bureaucratic hurdles, time-costs-visits, information gaps, inadequate outreach
Citizen Interface: Two Common Methods for Intake & Registration in Social Registries

En Masse Registration
Census sweep, door-to-door

On-Demand Applications
Open registration in person or online, with harmonized questionnaire for multiple programs

Does the system Allow for Continuous & Dynamic inclusion?

Many countries use a mix of instruments
Even when a network for citizen interface exists, other obstacles can limit inclusion, such as:

- **Complex application forms**
- **Unclear Processes**
- **Separate processes for numerous programs**
- **Systems interruptions**
- **Long Wait Times**
- **Stigma**
- **Language barriers**
Persona & Journey Mapping Example:

“Marijana”
2 kids,
Unemployed
Lives in Urban Slum In Bulgaria

Missing some documents; Long travel & wait times; no child care
Missed notification; many visits & 2 months to resolve
Many visits to Social Services & Employment Offices; long travel & wait times; had to sign action plan without fully understanding it

Administrator View: Process Steps

Gather documents & apply, interview with social worker
Enrollment & Notification
Meet Social Worker for screening Interview, sign action plan
Go to PES for job search assistance
Receive benefit card in mail
Receive Payment

Beneficiary Experience: Pain Points

Missing some documents; Long travel & wait times; no child care
Missed notification; many visits & 2 months to resolve
Many visits to Social Services & Employment Offices; long travel & wait times; had to sign action plan without fully understanding it
Long travel & wait times; no child care
Waited 2 months for benefit card
Benefits credited and EBC worked at PSP on schedule

Benefits credited and EBC worked at PSP on schedule
Promoting inclusion & coordination:

• Adapting delivery processes and arrangements to promote inclusion of specific vulnerable populations:
  • Remote areas: Indonesia & Peru examples
  • Cultural & language: Brazil special modules in Cadastro Unico for indigenous & quilombolos
  • Street people with no fixed address: Brazil special module for Cadastro Unico
  • Disability adaptations: US, Australia

• Improving coordination in the “first mile: Common application form, one-stop shops, common payments gateways

• Process simplification & technology innovations
Information Systems for Inclusion & Coordination
Information Systems intermediate between Citizens & Institutions: They typically have many components, each with specific functions.

Assess
Potential Eligibility

Social Registries
(information on all applicants, registrants)

“Intended” Population
Applicants
Eligible Applicants

Implement
Transactions for Payments & Services
Case Management

Information systems to support payments, ID, Case management

Decide
Enrollment
Benefits & Service Package

Beneficiary Registries & Beneficiary Operations Management Systems
(information only on beneficiaries)

Beneficiaries

Outreach
Intake & Registration
Assess Needs & Conditions

Transactions for Payments & Services
Case Management
Many countries use Integrated Social Registries as a common registration & eligibility “gateway” for numerous social programs.
Integrated Platforms for Social Protection & Beyond

Cash Transfers

Social Pension & other allowances

Health Benefits

Social Services

Emergency Assistance

In-Kind Programs

Housing Benefits

Energy & Other Subsidies

Education & Training

Labor & Employment

Productive Inclusion

Legal Services

Integrated Social Registry

All countries in sample

Chile, Colombia, Georgia, Mauritius, Mexico, Philippines, Turkey

Chile, China, Colombia, DR, Djibouti, Georgia, Mali, Pakistan, Philippines, Turkey, Senegal

Chile, China, Colombia, DR, Djibouti, Georgia, Mali, Pakistan, Philippines, Turkey, Senegal

Brazil, Chile, Colombia, Georgia, Indonesia, Philippines, Turkey

Brazil, China, China, Colombia, DR, Georgia, Indonesia, Philippines, Turkey

Brazil, China, DR, Georgia, Indonesia, Macedonia, Turkey

Brazil, Chile, China, Colombia, Djibouti, Mauritius, Pakistan, Philippines, Turkey
Diverse Typologies of Social Registries as Inclusion Systems

Integrated Gateway
Access to many programs via Social Registry (even beyond SP)

Access to one program via Social Registry

People can register only infrequently (every 3-5 years)

Pakistan NSER
Philippines Listahanan

Colombia SISBEN

Pakistan NSER
Philippines Listahanan

Brazil Cadastro Unico
Mexico SIFODE
Macedonia CBMIS
Montenegro SWIS

Georgia TSA Registry
China Dibao Registry

Azerbaijan VEMTAS
Mauritius SRM

Djibouti RSU
Indonesia UDB
DR SIUBEN
Senegal SPRINT

Turkey ISAS

Diverse Typologies of Social Registries as Inclusion Systems

Gateway For Dynamic Inclusion
People can register at any time

People can register at any time
Diverse Trajectories of Social Registries as Inclusion Systems

Integrated Gateway

Access to many programs via Social Registry (even beyond SP)

People can register only infrequently (every 3-5 years)

Pakistan NSER
Philippines Listahanan
Indonesia UDB
Sierra Leone SPRINT
Senegal RNU

Gateway For Dynamic Inclusion

Chile RSH in SIIS

Brazil Cadastro Unico

Since 2011

2007-10

Piloting ODA

2003-07

Piloting ODA
Some countries use Integrated Beneficiary Registries as tools for coordinating and monitoring “who gets what” across multiple programs.
Average Global & Regional Spending On Social Safety Nets

- Europe & Central Asia (27)
- Sub-Saharan Africa (45)
- Latin America & Caribbean (18)
- East Asia & Pacific (17)
- Middle East & North Africa (10)
- South Asia (7)
- World (124)

Spending on SSN, percent of GDP:

- Europe & Central Asia: 2.2
- Sub-Saharan Africa: 1.53
- Latin America & Caribbean: 1.5
- East Asia & Pacific: 1.1
- Middle East & North Africa: 1.0
- South Asia: 0.9
- World: 1.54

Regional breakdown:

- Europe & Central Asia (27)
- Sub-Saharan Africa (45)
- Latin America & Caribbean (18)
- East Asia & Pacific (17)
- Middle East & North Africa (10)
- South Asia (7)
- World (124)

*Where does the Spending go? Who Receives What Programs?*
Combination of both = powerful fool for Social Policy

Integrated Social Registry = indicator of “demand” for social programs

Integrated Beneficiary Registry = indicator of “supply” of social programs

Combination allows for profiling the population; tracking of coverage, gaps and overlaps; policy analysis; budgeting and planning
Chile
Example: Combination of both = powerful fool for Social Policy

- Self-Reported Information
  - Family Composition
  - Housing conditions
  - Education
  - Health
  - Occupation
  - Income

- Data from other Administrative Systems
  - Taxes
  - Social security contributions
  - Unemployment Insurance
  - Pensions
  - Health insurance
  - Educational status
  - Property ownership
  - Vehicles ownership

Protocols for:
- Updating information
- Rectifying information
- Complementary info

Integrated Social Registry (RSH) (with interoperability)

Integrated Beneficiary Registry
- Cash transfers
- Subsidies
- Scholarships
- Income support programs
- Social housing
- Social Services
- Etc.
Unique Identification Number serves four key roles in supporting Information Systems in Social Protection Programs.
Some Countries Are also Moving towards Common Payments Gateways For Cash Benefits

Integrated Payment Systems

- Assess Potential Eligibility
- Decide
- Implement Payments
  - Case Management

Program 1

Program 2

Program 3

Payments Systems

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Some countries pay benefits in digitally, but many still deliver cash manually. Frequency of payments varies.
G2P 3.0: Some countries are developing Common Payments Gateways for coordination, efficiency & convenience

- Establish Payroll
- Approves Payment Instructions
- Facilitates payment transfers to PSPs
- Releases funds
- Sends Payroll information
- Sends Payroll (beneficiaries & amounts) & Unique Identification Numbers
- Updates payment failures

**Payment Administration**
- Cash Transfer Program
- Disability Program
- Elderly Program

**Payment Service Providers**
- Bank
- Mobile
- Card
- Cash

**Payment Gateway**
- Treasury

**Beneficiary**
- Foundational / National ID Systems

**National ID/Biometrics**
- Seed beneficiary data with Unique Identification Numbers
- Authenticates identity using ID
- Payment by PSP of Choice & Convenience
Concluding Remarks:
The Delivery Systems Framework can help unlock the key challenges of:

Inclusion & Coordination

- **Citizen Interface**
  - (Front office)
  - In person
  - Digital

- **Institutions**
  - Legal Framework
  - Central & local institutions, Service providers
  - Financing
  - Governance, oversight and controls

- **Information Systems**

Delivery Chain Processes:
- Assess Potential Eligibility
- Decide
- Implement

What are the main constraints to Coordination & Inclusion?
• In the SSN delivery systems that I know best, priority areas for strengthening include:

• A. Simplifying or clarifying business processes along the delivery chain
• B. Expanding and strengthening the network for citizen interface
• C. Developing or strengthening information systems
• D. Improving institutional capacity and coordination (horizontal or vertical)
• E. “All of the above”
In the SSN delivery systems that I know best, priority areas for strengthening include

A. Simplifying or clarify...
B. Expanding and strengthen...
C. Developing...
Thank You!