The “First Mile” of Delivering SPJ: Human-Centered Design

Tina George
Global Co-Lead SPJ Delivery Systems
with
Kathy Lindert, Vasumathi Anandan, Jumana Qamruddin & Jake Solomon

SPJ Core Course – Plenary Session
We often design SPJ programs from a top-down perspective:

- From a **policy** perspective
- From an **administration/process** perspective
- Or from a **technology perspective**
Yet we need to pay more attention to the perspective of the people these programs are trying to serve – i.e., to the “First Mile” of Program Delivery.

**Who are the people** we are trying to serve? Are they a homogeneous or diverse group? What are their characteristics, situations, perspectives?

**What is their experience** navigating the program or delivery processes? What does that journey look like? What are their pain points?

**How can programs and delivery processes be better designed** to serve these end-users?
The continual process of understanding and meeting user* needs.

*Users of SPJ = applicants, beneficiaries, individuals, households, firms

The risks of designing with incomplete information

Making assumptions made on behalf of ‘first mile’ - flawed perceptions

Spending time, energy & resources, and finding out there’s a better solution

Weaknesses in program design and program delivery and poor experience

Hence, the need for Human-Centered Design!
Human-Centered Design: A series of steps through which the design passes before it is completed to improve the chances of arriving at a better solution.

- **Empathize**
  - Interviews
  - Shadowing
  - Seek to understand
  - Non-judgmental

- **Define**
  - Personas
  - Role objectives
  - Decisions
  - Challenges
  - Pain Points

- **Ideate**
  - Share ideas
  - All ideas worthy
  - Diverge/Converge
  - “Yes and” thinking
  - Prioritize

- **Protoype**
  - Mockups
  - Storyboards
  - Keep it simple
  - Fail fast
  - Iterate quickly

- **Test**
  - Understand impediments
  - What works?
  - Role play
  - Iterate quickly

[https://dschool.stanford.edu](https://dschool.stanford.edu)
EMPATHIZE: Understanding whom we’re trying to serve

Various Tools & Techniques:

- Interviews
  - Group
  - Expert
- Extremes and Mainstream – bell curve
- Immersion
- Peers Observing Peers
- Guided Tour
- Draw it
Group Interviews & Site Visits
Designing and adapting solutions for diverse populations.
Indonesia CCT Example: Delivering Payments in Remote Areas

PfH beneficiaries in sub-district of Fena Leisela, Buru Island. Photo © Kathy Lindert
The PKH Program rapidly scaled up. It now covers 10 million households, > 40 million people.

The Government also made a deliberate decision to expand coverage nationally - Including to Remote Areas.
At the same time, Indonesia made a rapid shift from manual delivery of cash payments to an e-payment system, with significant gains in efficiency and transparency.

However, while this may be an efficient solution overall, it is also facing challenges in remote areas.

2007-2016
- Cash payment
- Using services from PT Pos Indonesia
- Distribution cost could reach Rp120M per annum

2016 s/d now
- Cashless payment
- Using banking services from states owned banks (HIMBARA)
- Efficiency: distribution cost 0
- Almost 10 millions of poor people have bank accounts (with ATM)
3 Perspectives of e-payments in remote areas
Indonesia CCT Program: Payment Service Provider – Mandiri Bank

We don’t have any ATMs on the island of Buru, but beneficiaries can use the ATMs of other banks (BRI, BNI). But... the ATMs only disburse in denominations of R$50,000 or R$100,000 – which doesn’t always match the needed denominations of benefit levels.

For most areas, there are no ATMs. So, we have to travel long-distances to the sub-districts to pay beneficiaries of PKH. We aren’t used to going to those areas. We had never been there before.

We have to go outside regular working hours, so we go on Saturdays with our whole team (15 staff). There is no signal in the sub-districts so we work offline and then go upload the information at the office later.

We have to meet our own accounting standards, and verify the identity of people on the list to make the payments. Many of the beneficiaries don’t have IDs – so we have to postpone payments.
We had never used an ATM card before. We had to learn to punch in the (PIN) numbers. At first it was hard to do it, but now we can do it.

We liked it better with PT-POS (post office) because they brought the payments to us in our village. Now we have to travel to get to town to the ATM. It costs R$30,000 to get to town. Can they give us a shuttle?

There are ATM machines in town. It’s over 5 kilometers from our village.
We did receive our ATM cards, but there are no ATMs in our Sub-District or anywhere near us.

It used to be easier with PT-POS (post office) because they brought the payments to our village.

Now we have to walk many hours to get to the sub-district to then wait in line to get the cash from the Bank (at cash distribution events).
DEFINE challenges:
Understanding how end users experience the program or processes

- Define Challenges:
  - Journey Mapping
  - Personas
Journey Mapping

How do PEOPLE (users) experience the programs and delivery processes?
What can we do to make it less painful and more efficient?
Journey Mapping Tools: Understand the End-Users’ Experiences in the

Beneficiary’s Journey Steps
- Apply for Program
- Enter Program
- Participate in Program
- Provide compliance information
- Submit claims, receive payments

Touchpoints (medium of contact)

“DOING:” Activities
- Specific steps and activities
- End-to-end journey of user

“FEELING:” Service Experience
- Qualitative Feedback
- Quantitative Feedback

Time Taken
- Waiting time, and delays

Pain Points, Opportunities To Improve

Aspects to observe and document

Waiting time, and delays

“DOING:” Activities

Specific steps and activities

End-to-end journey of user

“FEELING:” Service Experience

Qualitative Feedback

Quantitative Feedback

Touchpoints (medium of contact)

Source: Kathy A Lindert
Journey Mapping

Example of Wage Subsidies for Firms to Hire More Workers, Common intervention in Europe
Many countries in Europe use Wage Subsidies to stimulate employment

- Although lots of wage subsidy programs exist, with millions of € allocated for their budgets, many potential “wage-subsidy vacancies” go unfilled (80% unfilled in recent analysis in European country)

- Why? Various factors could explain these “low take-up rates” by firms for wage-subsidized workers, such as:
  - Firms or workers unaware of these wage subsidy programs
  - Quality or profiles of workers ≠ needs of job vacancies
  - Or… bureaucratic steps make it “not worth the hassle” for firms (low benefit-cost ratios)

- We used Journey Mapping techniques to investigate the “hassle factor” and to define how painful delivery processes could deter firms from taking up these wage subsidy benefits
We started by mapping out the basic processes for implementing Wage Subsidies.

The basic process for implementing wage subsidies goes something like this:

**Assess**
Potential Eligibility of Firms & Workers

**Decide**
On enrollment & wage subsidy levels

**Implement**

**Case Management:**
- Monitor placements (employment contract, wages, hours);
- Collect evidence of employment;
- Grievance Redress;
- Etc.

**Payments:**
- Transactions for Payments of Wage Subsidies
- To Firms or Vouchers to Individuals

**Intended Population**
= Employers,
Potential Worker Participants

**Beneficiaries = Employers, individuals**
But when all the steps were mapped out by agency involved, it looked something like this...

And that is the Administrator View... What about the experience of the potential beneficiary firms? What was their journey in this process?
The process of outreach, intake and registration

Learned about the program through internet & newsletter
Applied online for program
Received application number online
Received participation letter
Visited Public Employment Service (PES) to provide extensive documentation
Collected 3-4 signatures for verification
Visited PES to pick up Letter of Approval

Online Process
Number is issued quickly
3 months to receive letter
Too much paperwork
Could have got docs online
Too many visits
2-3 hour wait

Journey Mapping Example: Wage Subsidies for Firms to Hire More Workers (experience of a travel agency)

The process of enrolment, implementation, payments and case management

Received 3-4 resumes of job candidates from PES
Parallel: online job application ad received 50-60 applications
Selected 2 candidates, sent to PES to register
With missed deadline, had to go to PES to plead
Once registered, must go to PES to provide payroll proof, bank statements – every 3 months.
Wait 2 months to get wage subsidy payment (while having to pay the workers)
Receive PES auditors for spot checks
1 wage-subsidized worker left the firm, and payment of wage subsidies stopped
Appealed twice: rejected once, then accepted. Then payments reinstated

Many job candidates are weak
Too many visits
Missed registration deadline. Had to plead
4 times/year; 4-5hrs wait time each visit
2 months wait
No value in this step
2 months wait
2 years to receive missed payment
**Personas**

Personas are archetypes created to represent the different user types within a targeted demographic, attitude & or behavior.
Advantages of building personas

- **Personas** humanize the end user
- Distilled from research data collected during field observations and conversations with real people
- A single persona represents many individuals’ aggregated experiences and behavioral patterns, beyond their demographic data, like age, race, or gender.
- **Personas** help program designer focus on manageable and memorable cast of character instead of getting lost in details
- **Personas** are particularly helpful for those who may not interact with end users, yet are responsible for generating processes, products, and protocols that directly impact these individuals.
IDEATE:
Developing Solutions Alternatives

- Brainstorm
- Download your learnings
- Share inspiring stories
- Top five
- Themes
- Insight statements
- Explore hunch
- Frameworks (Journey map, relational map, 2x2 map)
- Bundle ideas
Ideation:
Developing solution alternatives
Indonesia CCT Example: Finding Solutions for Payments in Remote Areas
Ideation: Some possible solutions and adaptations for diverse areas

- E-payments may work in many parts of the country, but we need to adapt solutions to diverse populations, including those in remote areas.
- **One option for Remote Areas - BNI has launched an offline EDC:**
  - Portable machine that can be used anywhere – even in remote areas without internet
  - Records beneficiaries data
  - Verify beneficiaries data from benefit card and fingerprint, so withdrawal doesn’t require PIN
- **But** that still doesn’t solve the challenge for beneficiaries who would still have to walk many hours to get to sub-district payment points:
  - As such, Ministry is developing “PKH Akses” that modifies some of the parameters in the program to simplify its use in remote areas
  - One of the modifications is to disburse the payments less frequently – such as twice per year instead of quarterly
  - And, they could still consider manual payments delivery to the villages themselves to save beneficiaries the travel/time to get to the sub-district centers
- **Need to bring together the actual people affected to “IDEATE” on possible solutions that would really work in remote areas:**
  - PKH Beneficiaries
  - PKH Facilitators
  - Payment Service Provider from the local office
Prototyping

Prototypes demonstrate the idea or the overall design concept to users before investing time and money into development.

Betty, 38, teaches mothers with small children about nutrition at her home near Mityebezi, Uganda. Photo © World Bank
Nutrition Program to reduce stunting in Madagascar

- According to WHO, 160 million children under the age of five are stunted globally.
- Madagascar has one of the highest rates of stunting in the world, with 50% of children under five being affected.
- Stunting is a marker for poor cognitive development that can impact school and employment outcomes later in life.
- In Madagascar, the annual costs associated with malnutrition are estimated at 7 to 12 percent of GDP.
- Madagascar’s leaders have turned to adaptive learning and experimental program design to effectively address stunting; an urgent development priority.

Source: Madagascar: Nutrition & Health Project, The World Bank
Prototyping Interventions in Madagascar Nutrition Program

• Madagascar’s National Nutrition Program has been using HCD for 3 years to design more effective behavior change interventions.

• Formative research was an important basis to understand background, key influencers, food habits, and perceptions of good health and nutrition of end-users as a basis for developing ideas for new interventions.

• The “prototyping” phase of HCD has allowed the program to tangibly test, several early concept ideas for new interventions directly with beneficiaries progressively focusing on the ones that show promise.

• Prototyping has allowed for reaching higher level of fidelity before interventions are more rigorously piloted and/or scaled up, potentially saving millions of dollars on implementing interventions that do not work.

• As a result of using HCD, the National Nutrition Office is seeing a shift in mindset from designing for beneficiaries to designing with beneficiaries.

Source: Madagascar: Nutrition & Health Project, The World Bank
Testing the solution YOURSELF and with END USERS before rolling it out

Role-playing
Eat your own food
Get feedback
Eat your own food...

...try out the solutions before going to the field.

- How often do we “try out” the processes or solutions ourselves?
- Have we ever “applied for benefits” of our own program – just to see how easy or hard it is?
- Have we ever tried the APPs we develop or the technologies we think will “solve the problem?”
Challenge of Low Take-Up Rates for Food Stamps Program in California (USA) ...why?

Source: Jacob Solomon
Hard to apply
Simple, mobile application

This website is a free, non-profit service to help California residents apply for CalFresh (food stamps).

Learn more about this website.
Many Examples of Usefulness of Human-Centered Design in SPJ

**Wage Subsidies in Europe:**
Journey Mapping to understand bureaucratic hurdles for firms in taking up benefits.

**Payments Solutions in Indonesia**
The need to involve the end-users and local service providers in ideating about alternative solutions to making payments in remote areas.

**Madagascar Nutrition Interventions:**
Prototyping” helped iterate the program design and delivery processes.

**Payments in Indonesia CCT:**
Group interviews to understand perspectives of end-users (beneficiaries) and service providers about the challenges of delivering payments in remote areas.

**Improving Food Stamps Application in California:**
“Eat your own food” to test and experience the existing processes and then collaborating and testing improved online APP.
Designing solutions to deliver social protection systems...

- We move **rapidly from a problem statement to solution**.
- There is **no right answer**
- **Many stakeholders** and factors affect outcomes
- Having **deep understanding of people** while seeing the bigger picture
- Spend considerable time **understanding the problem** and generating alternatives
- Gaining **clarity and conviction** despite incomplete information
- Discovering and **choosing interventions that have impact**
Human-centered design is a powerful methodology and mindset to employ in delivering Social Protection programs.
Thank you!

The “First Mile” of Delivering SPJ: Human-Centered Design