The "First Mile" of Delivering SPJ: Human-Centered Design

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with**

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WORLD BANK GROUP
Social Protection & Jobs

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?
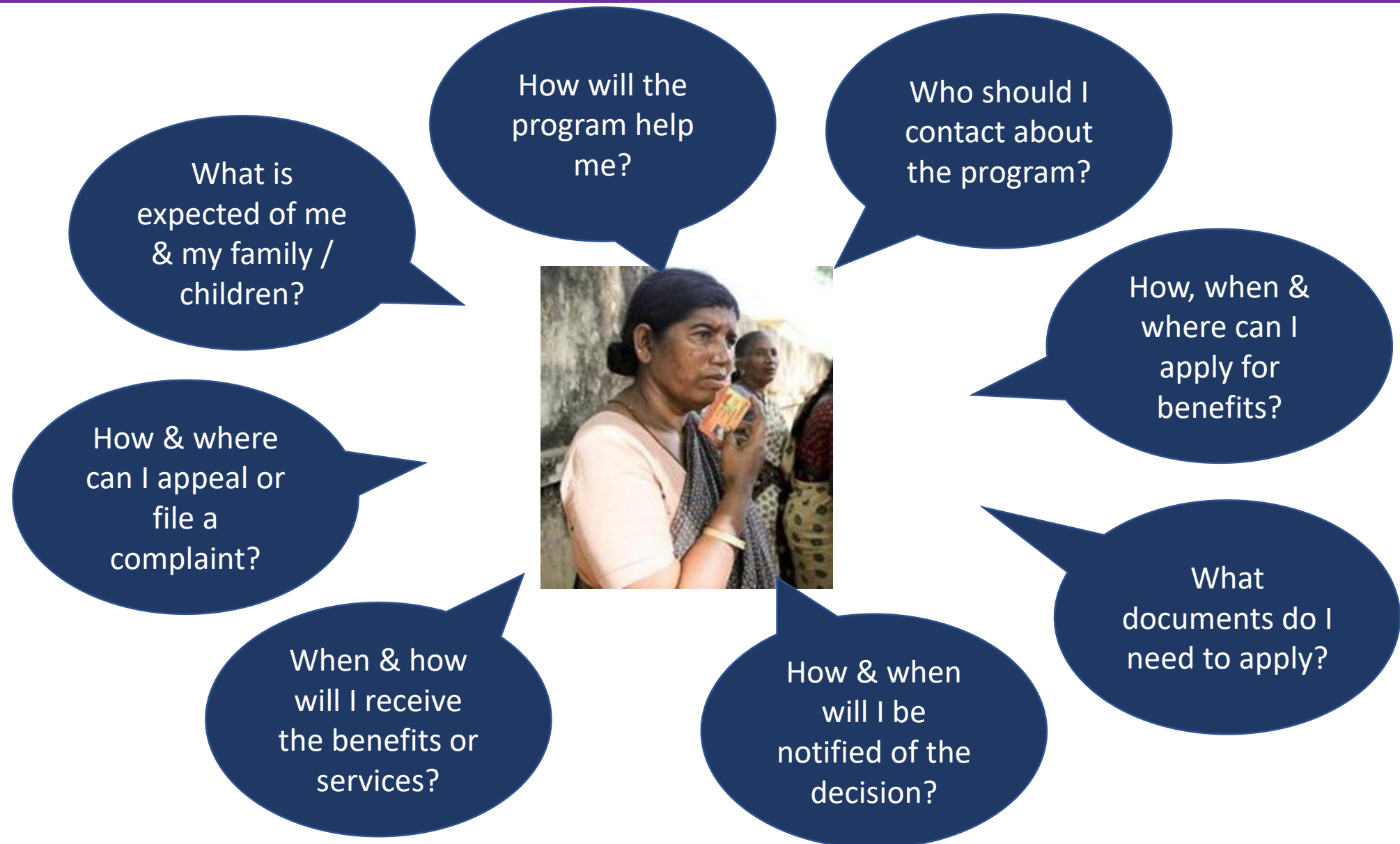
How can programs and delivery processes be better designed to serve these end-users?

What is Human-Centered Design?

The continual process of understanding and meeting user* needs.

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

"End-Users" interact with SPJ programs in many ways

How will the program help me?

Who should I contact about the program?

What is expected of me & my family / children?

How, when & where can I apply for benefits?

How & where can I appeal or file a complaint?

When & how will I receive the benefits or services?

How & when will I be notified of the decision?

What documents do I need to apply?

The risks of designing with incomplete information

Spending time, energy & resources, and finding out there's a better solution
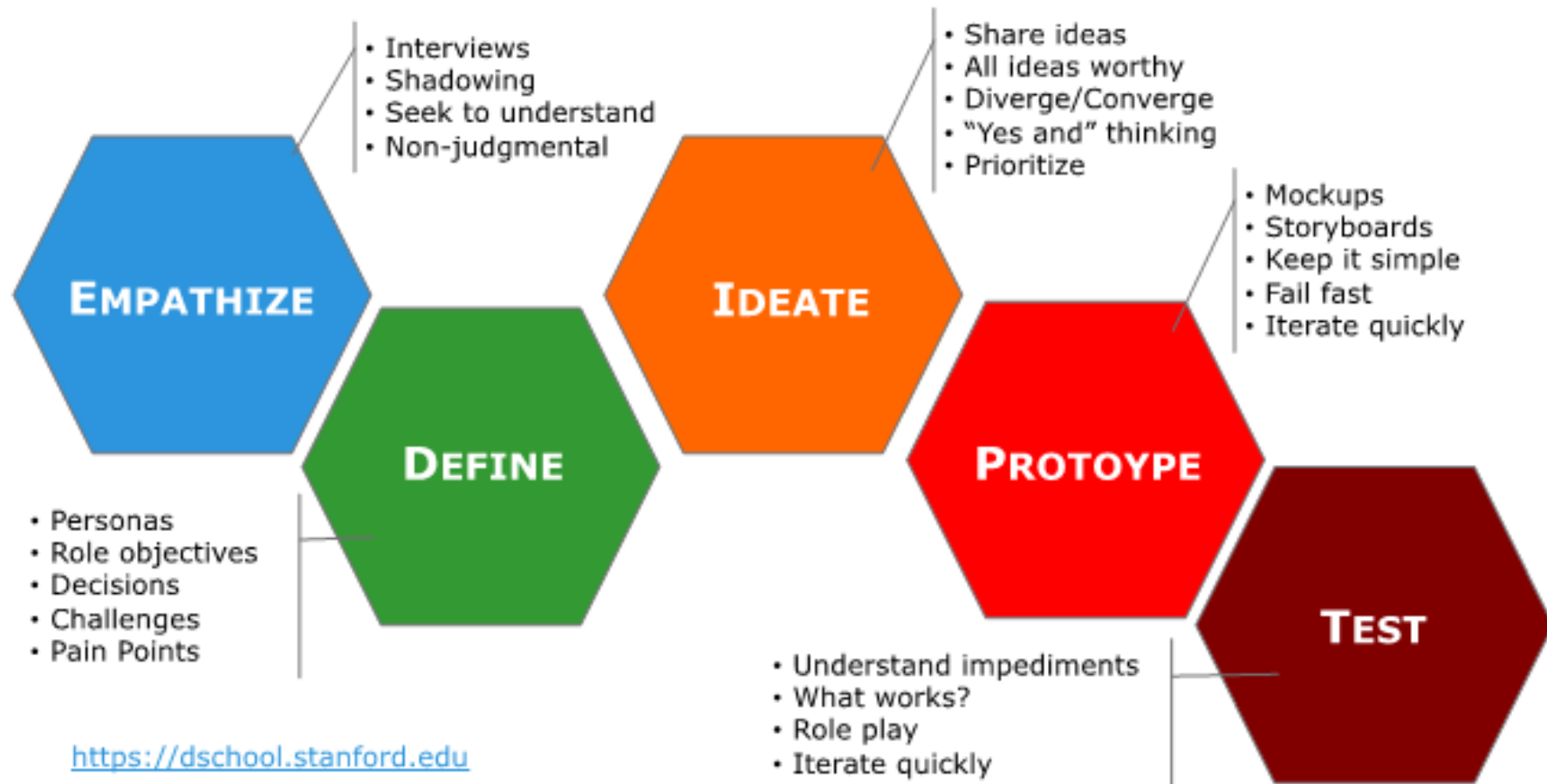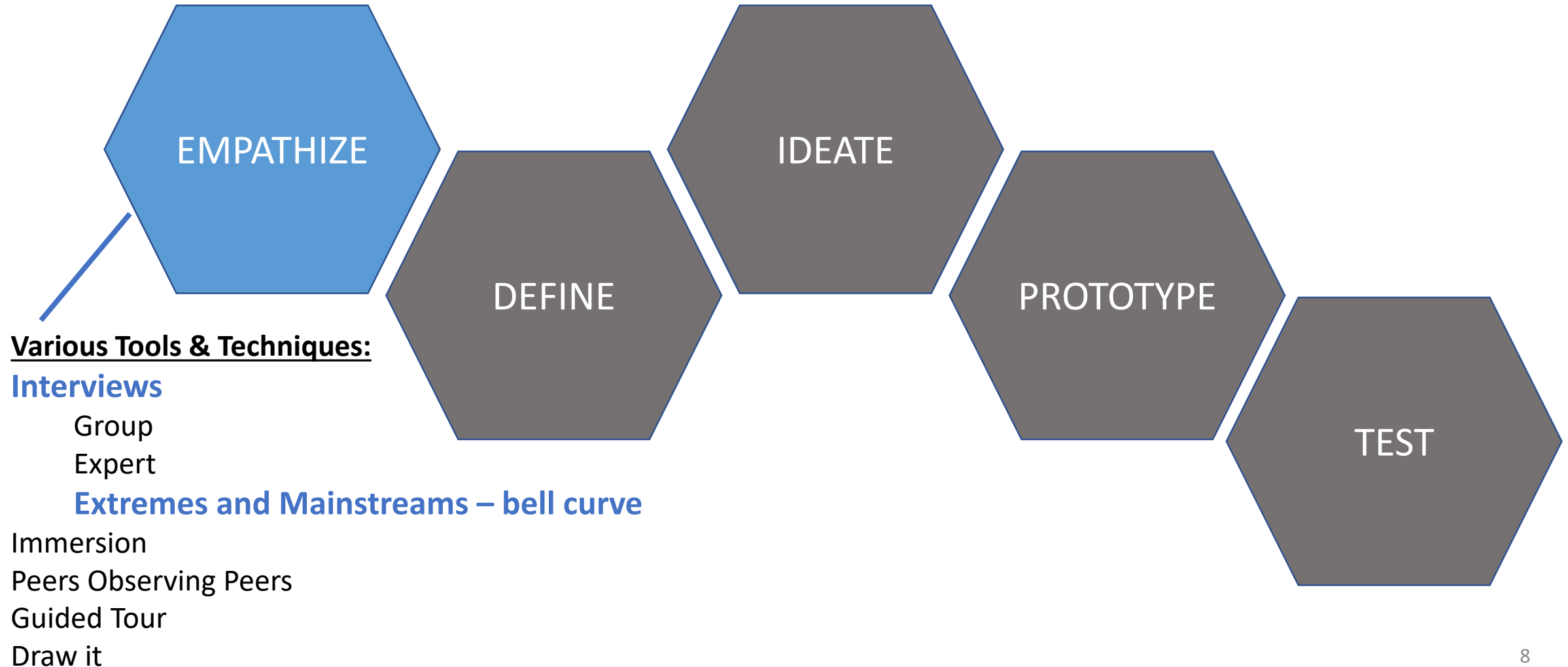
Hence, the need for Human-Centered Design!

Making assumptions made on behalf of 'first mile' - flawed perceptions

Weaknesses in program design and program delivery and poor experience

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.

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

- Share ideas
- All ideas worthy
- Diverge/Converge
- "Yes and" thinking
- Prioritize

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

EMPATHIZE

DEFINE

IDEATE

PROTOYPE

TEST

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

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

https://dschool.stanford.edu

EMPATHIZE: Understanding whom we're trying to serve

EMPATHIZE

DEFINE

IDEATE

PROTOTYPE

TEST

Various Tools & Techniques:
Interviews
    Group
    Expert
    Extremes and Mainstreams – bell curve
Immersion
Peers Observing Peers
Guided Tour
Draw it

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Group Interviews & Site Visits

Designing and adapting solutions for diverse populations.
Indonesia CCT Example: Delivering Payments in Remote Areas

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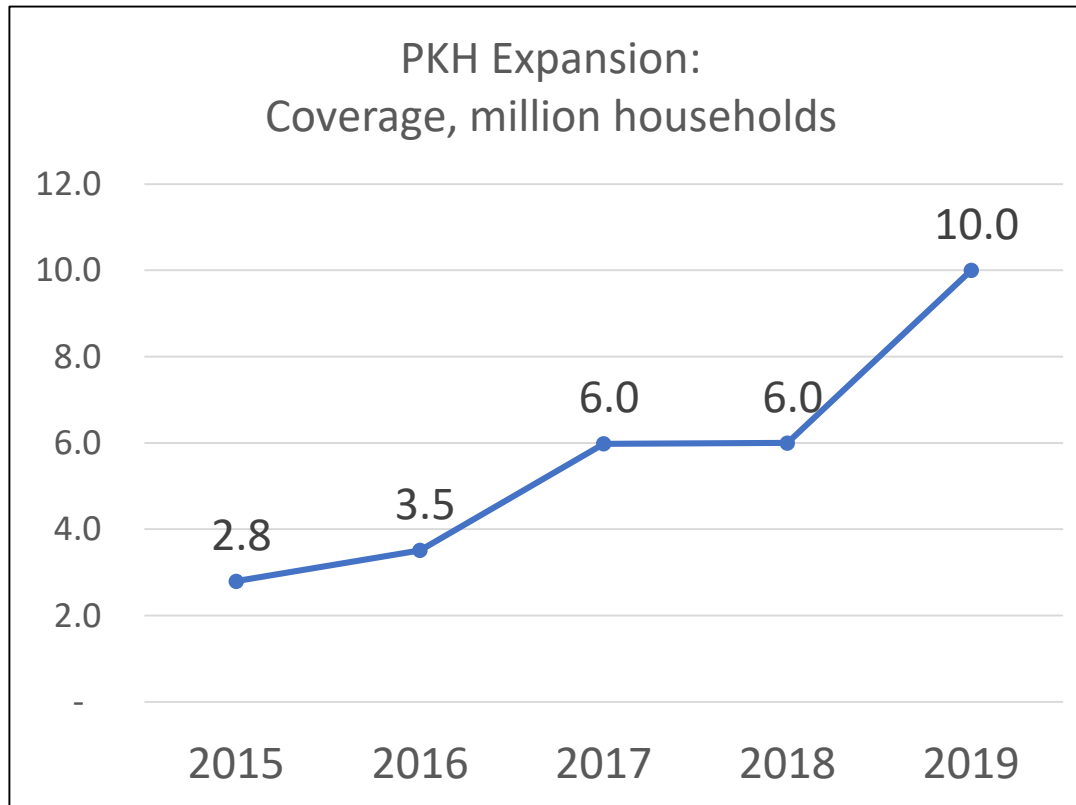
The PKH Program rapidly scaled up.
It now covers 10 million households,
> 40 million people

The Government also made a deliberate
decision to expand coverage nationally
- Including to Remote Areas

PKH Expansion:
Coverage, million households

- 2015: 2.8
- 2016: 3.5
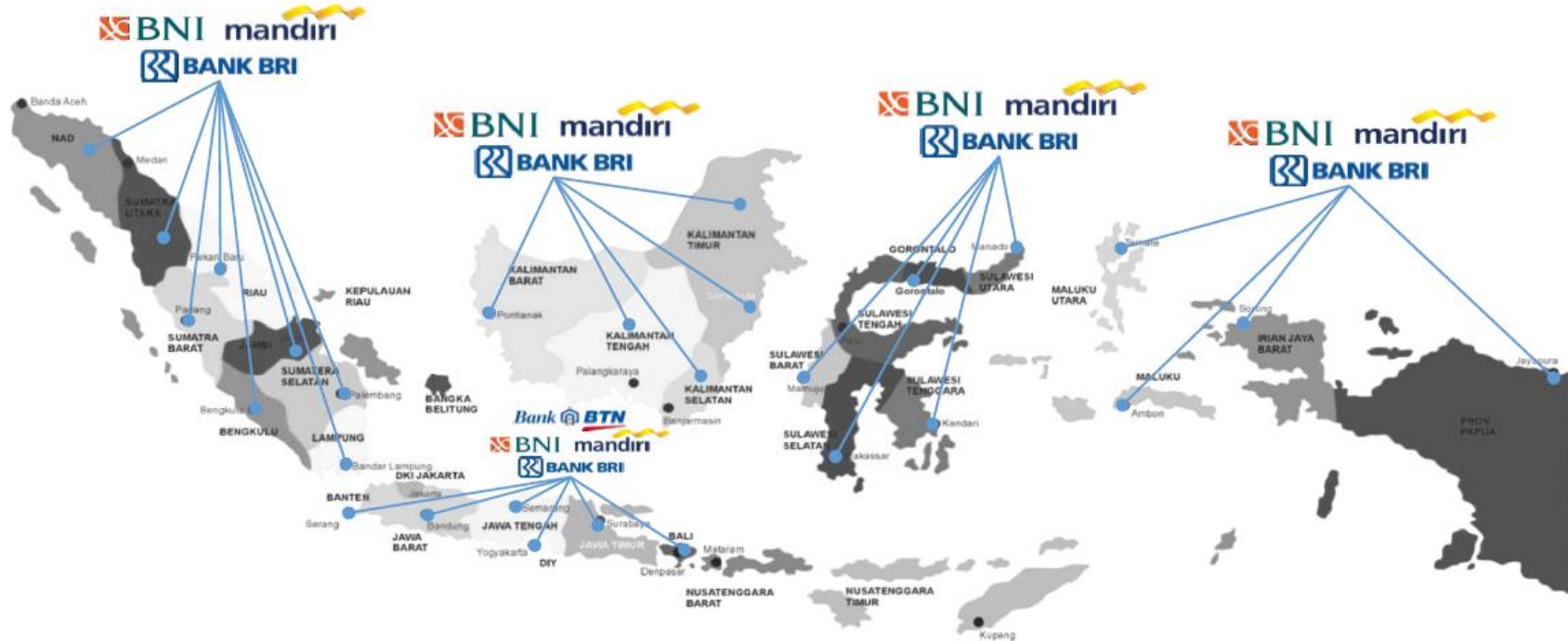- 2017: 6.0
- 2018: 6.0
- 2019: 10.0

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

18,921 OUTLETS

60,992 ATMS

193,901 BANK AGENTS

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)

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

3 Perspectives of e-payments in remote areas

Photo of Mandiri Bank, Buru District, Indonesia © Kathy Lindert

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.

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Perspective of PKH Beneficiaries in Namlea Sub-District, Island of Buru (not so far from District Capital)

There are ATM machines in town.
It's over 5 kilometers from our village.

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?

Photo PKH Beneficiary, Buru District, Indonesia © Kathy Lindert

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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)

Photo PKH Beneficiaries, Buru District, Indonesia © Kathy Lind

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EMPATHIZE

DEFINE

IDEATE

PROTOTYPE

TEST

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?
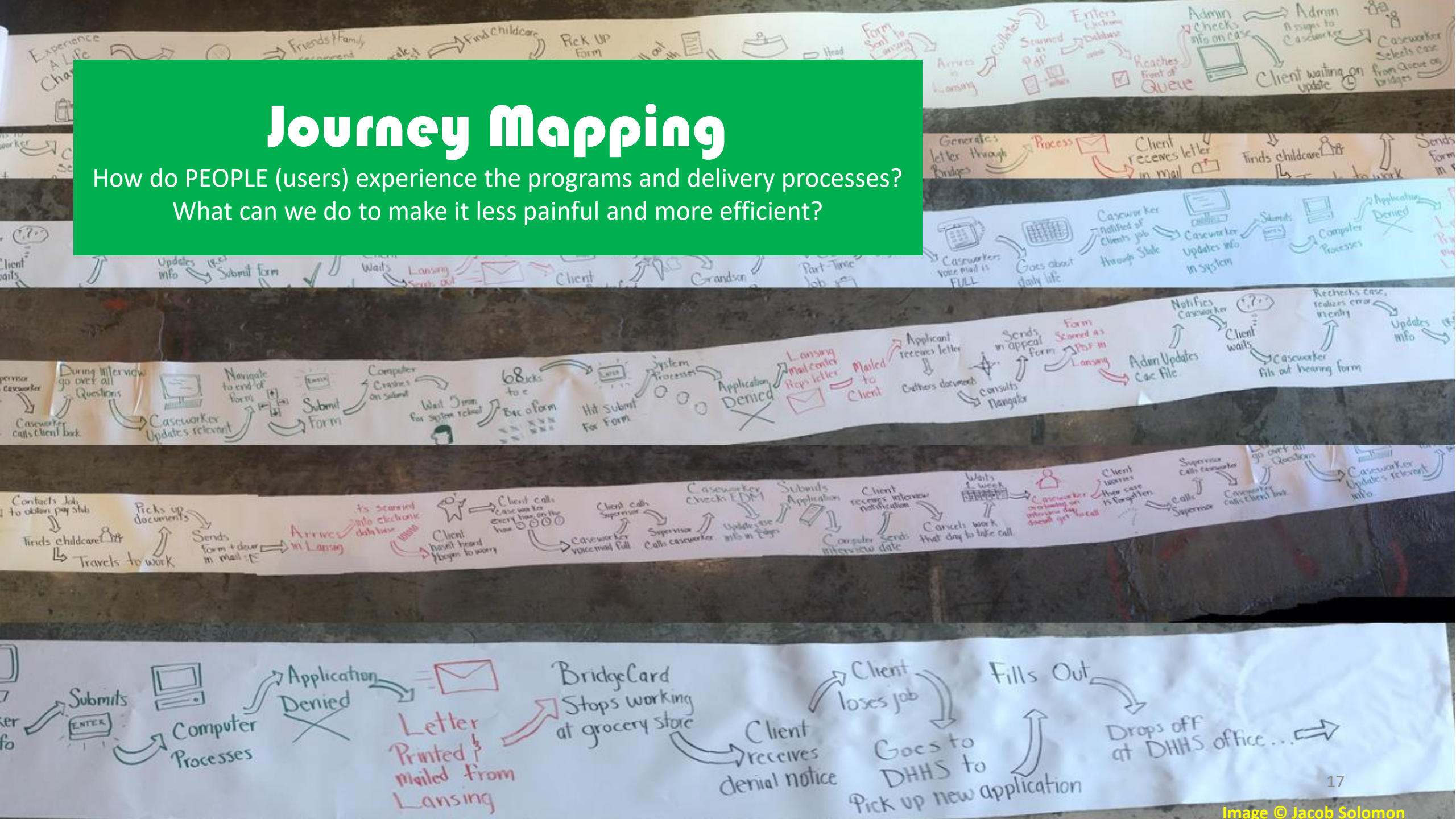
Beneficiary's Journey Steps	Apply for Program	Enter Program	Participate in Program	Provide compliance information	Submit claims, receive payments
Touchpoints (medium of contact)					
"DOING:" Activities	Specific steps and activities				
	End-to-end journey of user				
"FEELING:" Service Experience	Qualitative Feedback				
	Quantitative Feedback				
Time Taken	Waiting time, and delays				
Pain Points, Opportunities To Improve					

Aspects to observe and document

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Source: Kathy A Lindert
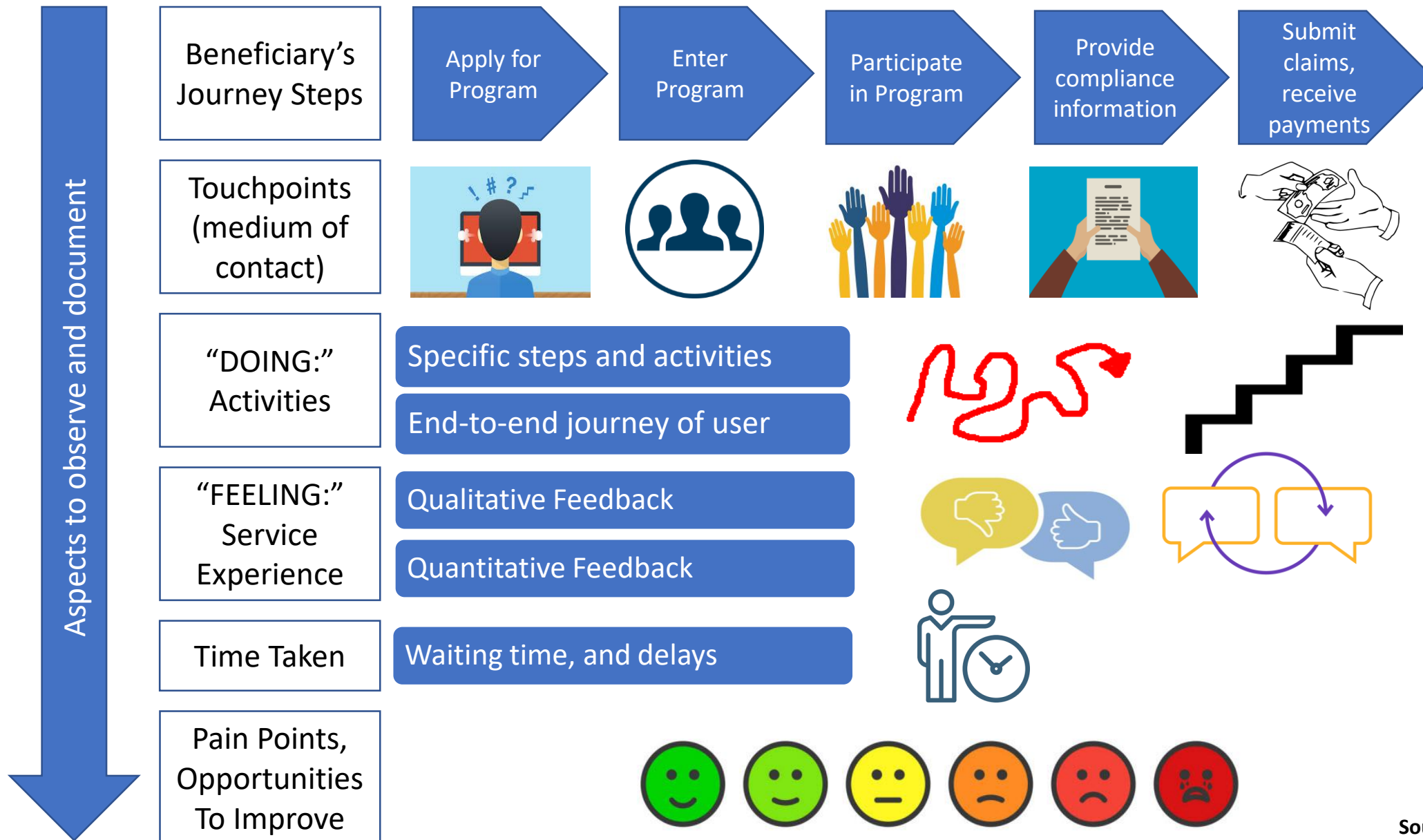
Journey Mapping

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

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.

Outreach to promote Awareness of Wage Subsidies

Intake & Registration: Applicants register: firms & individuals (V)

Assess Eligibility Requirements:
• Employer
• Individuals

Enrollment of Firm or Individual - complete Wage Subsidy contract & record contract in "system"

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

Intended Population
= Employers,
Potential Worker Participants

Beneficiaries = Employers, individuals

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And that is the Administrator View… What about the experience of the potential beneficiary firms? What was their journey in this process?…

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

The process of outreach, intake and registration

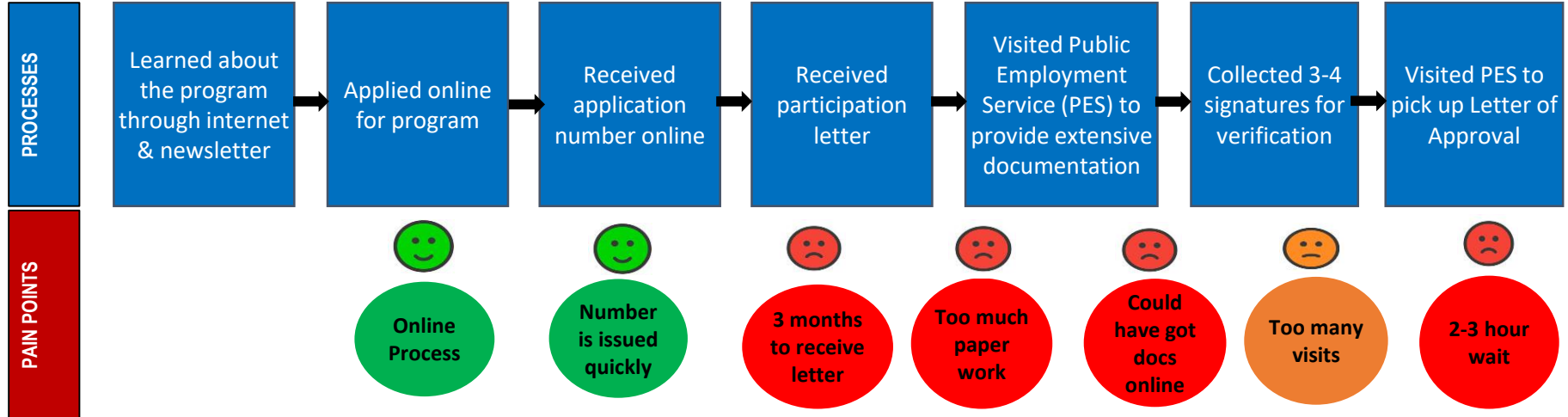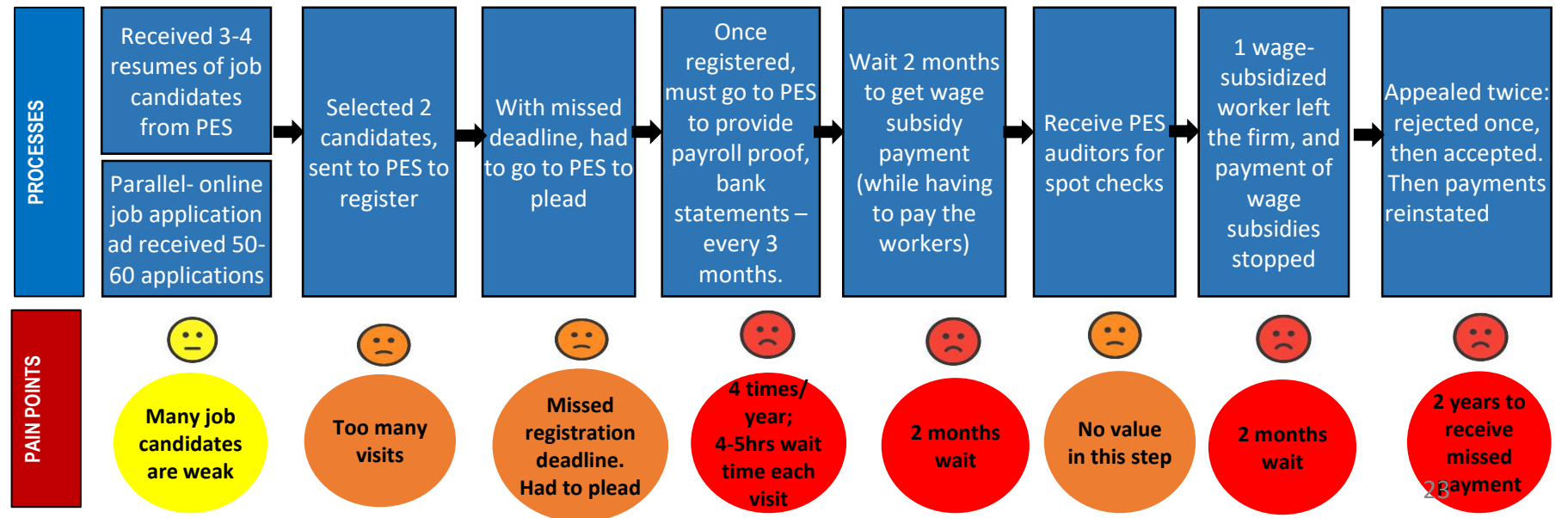| PROCESSES						
Learned about the program through internet & newsletter	Applied online for program	Received application number online	Received participation letter	Visited Public Employment Service (PES) to provide extensive documentation	Collected 3-4 signatures for verification	Visited PES to pick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

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

The process of enrolment, implementation, payments and case management

PROCESSES							
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

PAIN POINTS							
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

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Personas

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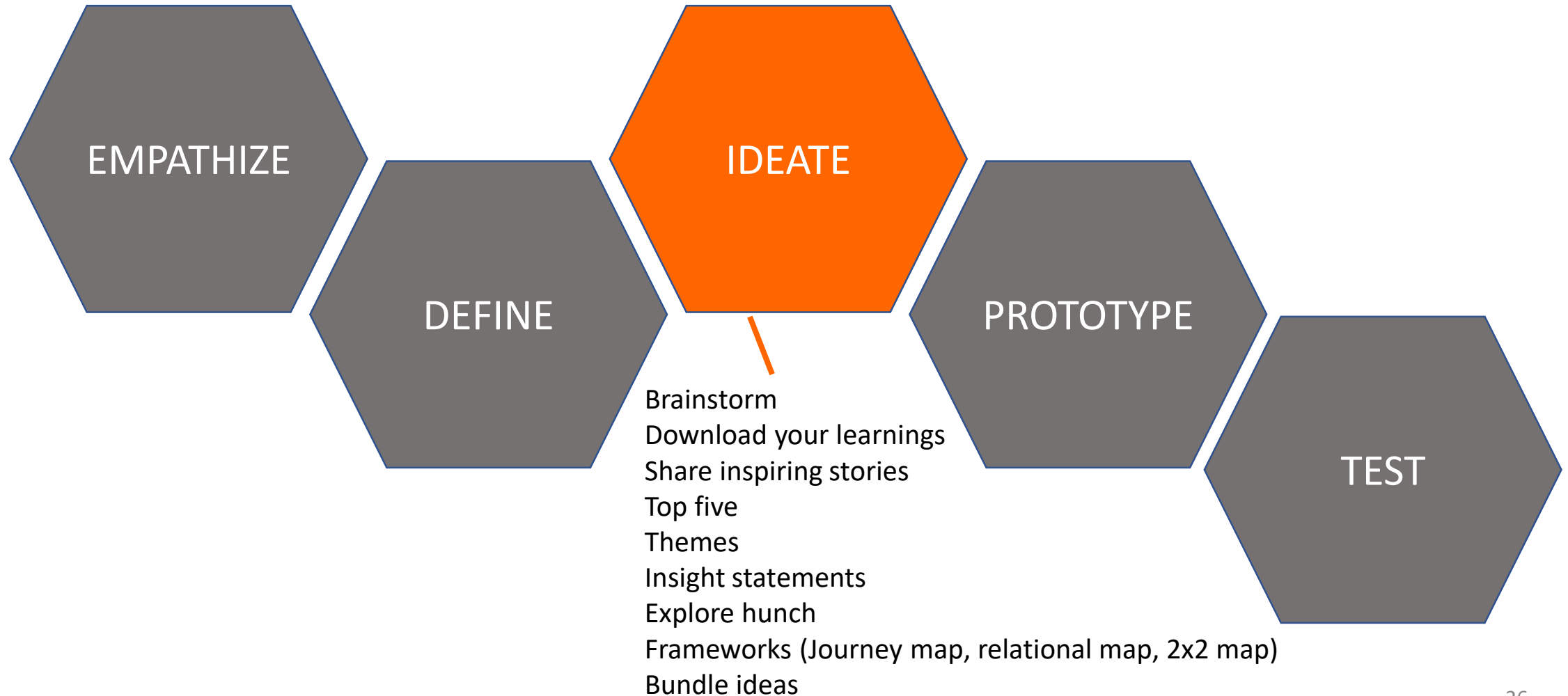
Advantages of building *personas*

- *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.

Photo © Tina George, West Africa Unique Identification for Regional Integration and Inclusion

IDEATE:
Developing Solutions Alternatives

EMPATHIZE

DEFINE

IDEATE

PROTOTYPE

TEST

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
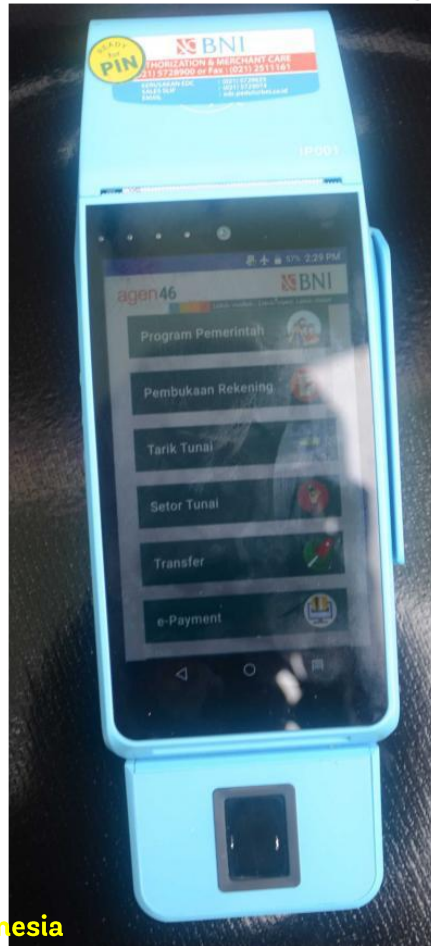Indonesia CCT Example: Finding Solutions for Payments in Remote Areas

Offline EDC portable machines could be one solution… but will it really solve the problem?

Photos: © Ministry of Social Development, Indonesia

- E-payments may work in many parts of the country, but we need to adapt solutions to diverse populations, including those in remote areas.
- <u>One option</u> 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 finger print, so withdrawal doesn't require PIN
- <u>….But</u> 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/times to get to the sub-district centers
- <u>Need to bring together the actual people affected to "IDEATE" on possible solutions</u> that would really work in remote areas:
  - PKH Beneficiaries
  - PKH Facilitators
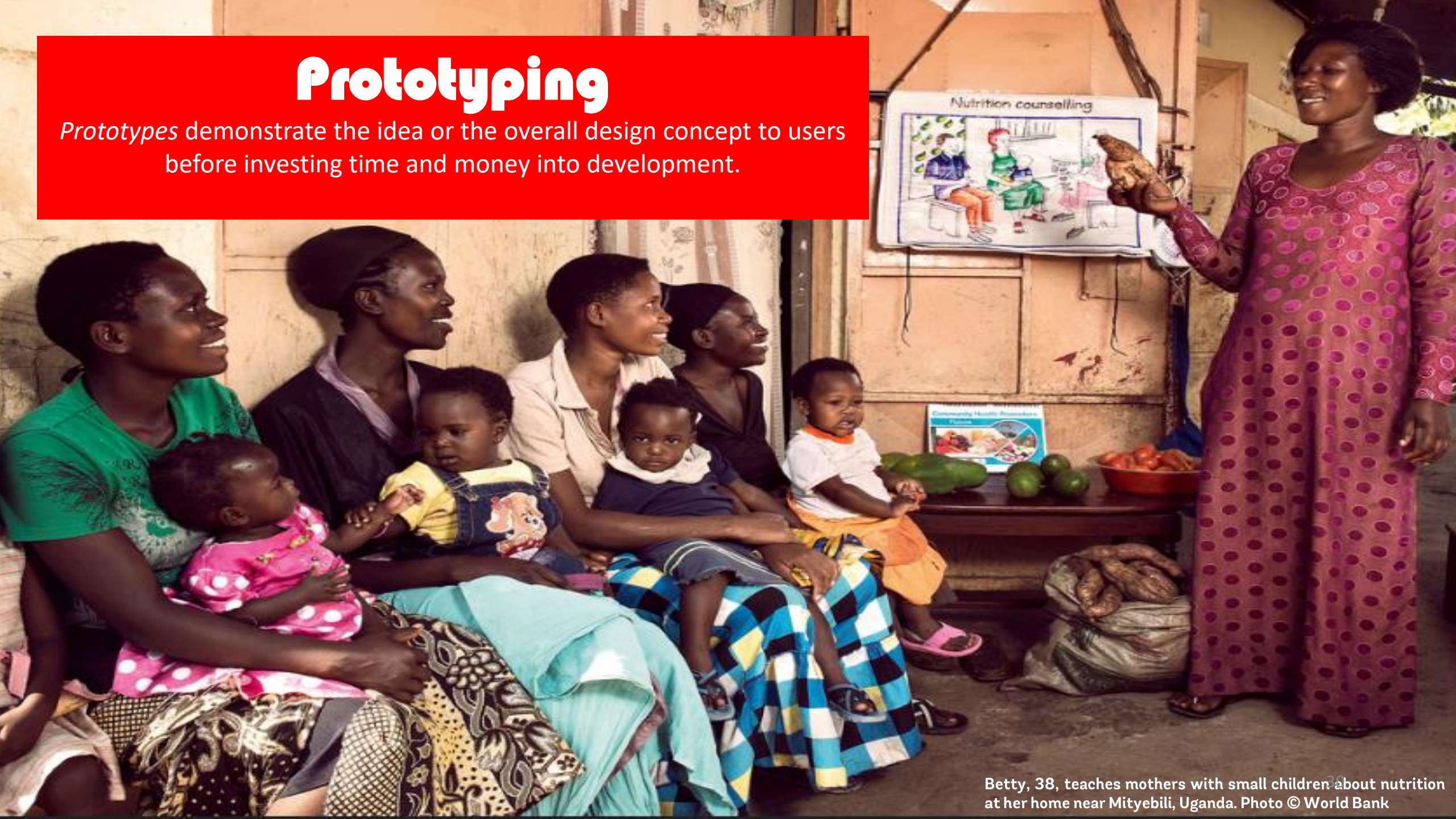 - Payment Service Provider from the local office
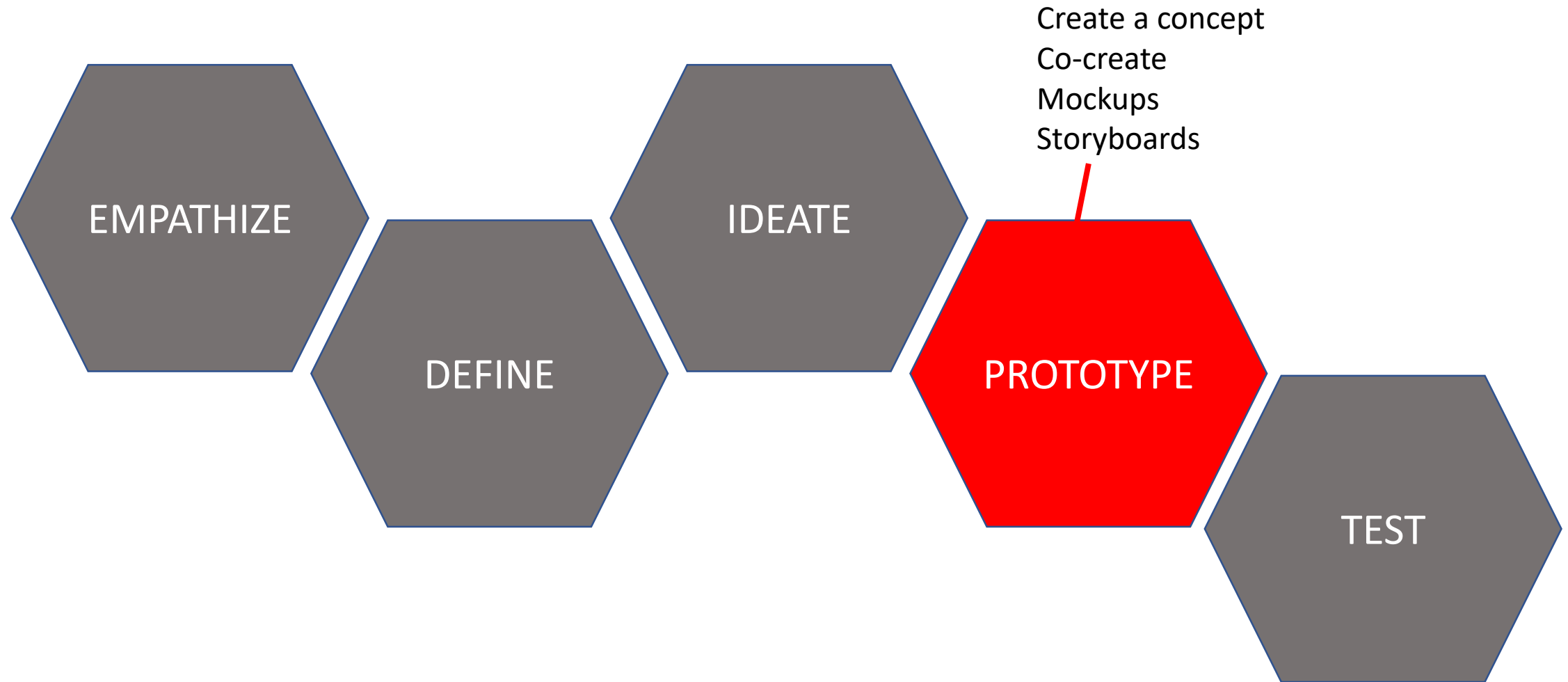
Prototyping

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 Mityebili, Uganda. Photo © World Bank

Nutrition Program to reduce stunting in Madagascar

Photo © World Bank

- 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, 50% of children under five are 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

EMPATHIZE

DEFINE

IDEATE

PROTOTYPE

TEST

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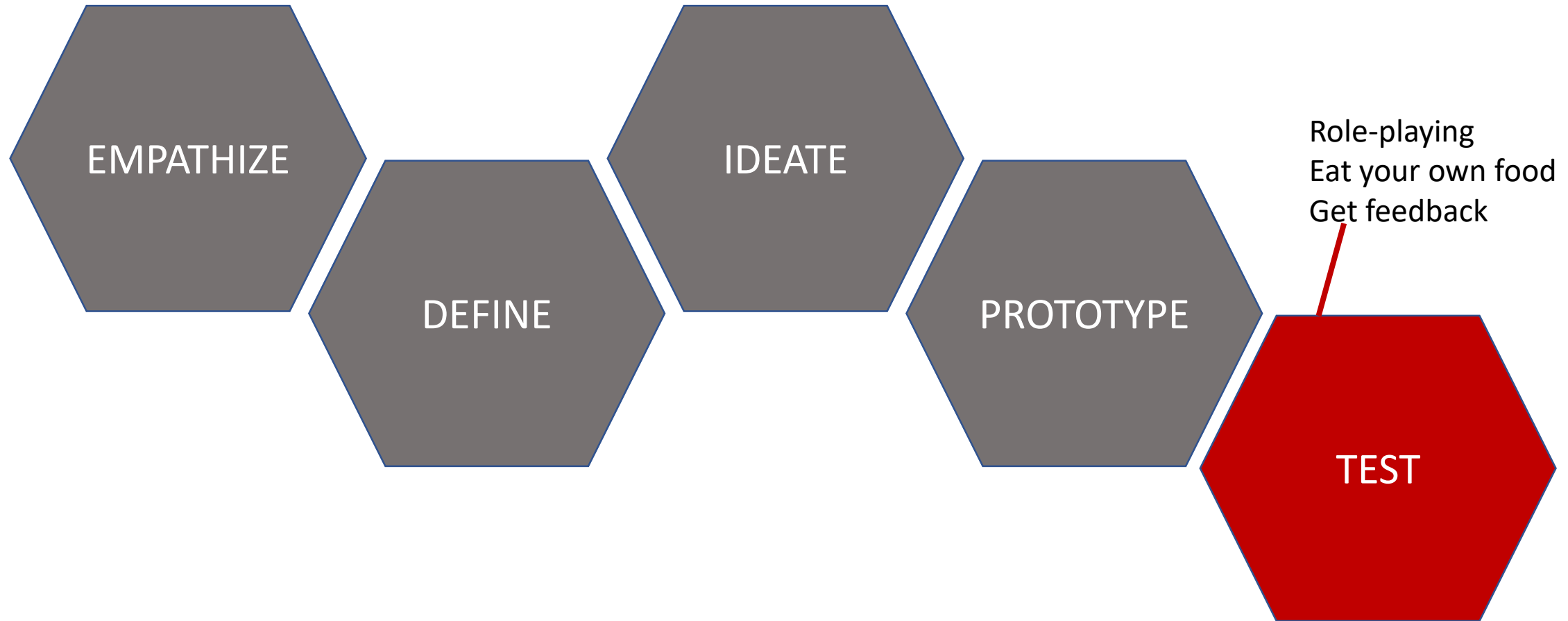
Eat your own food...

...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)
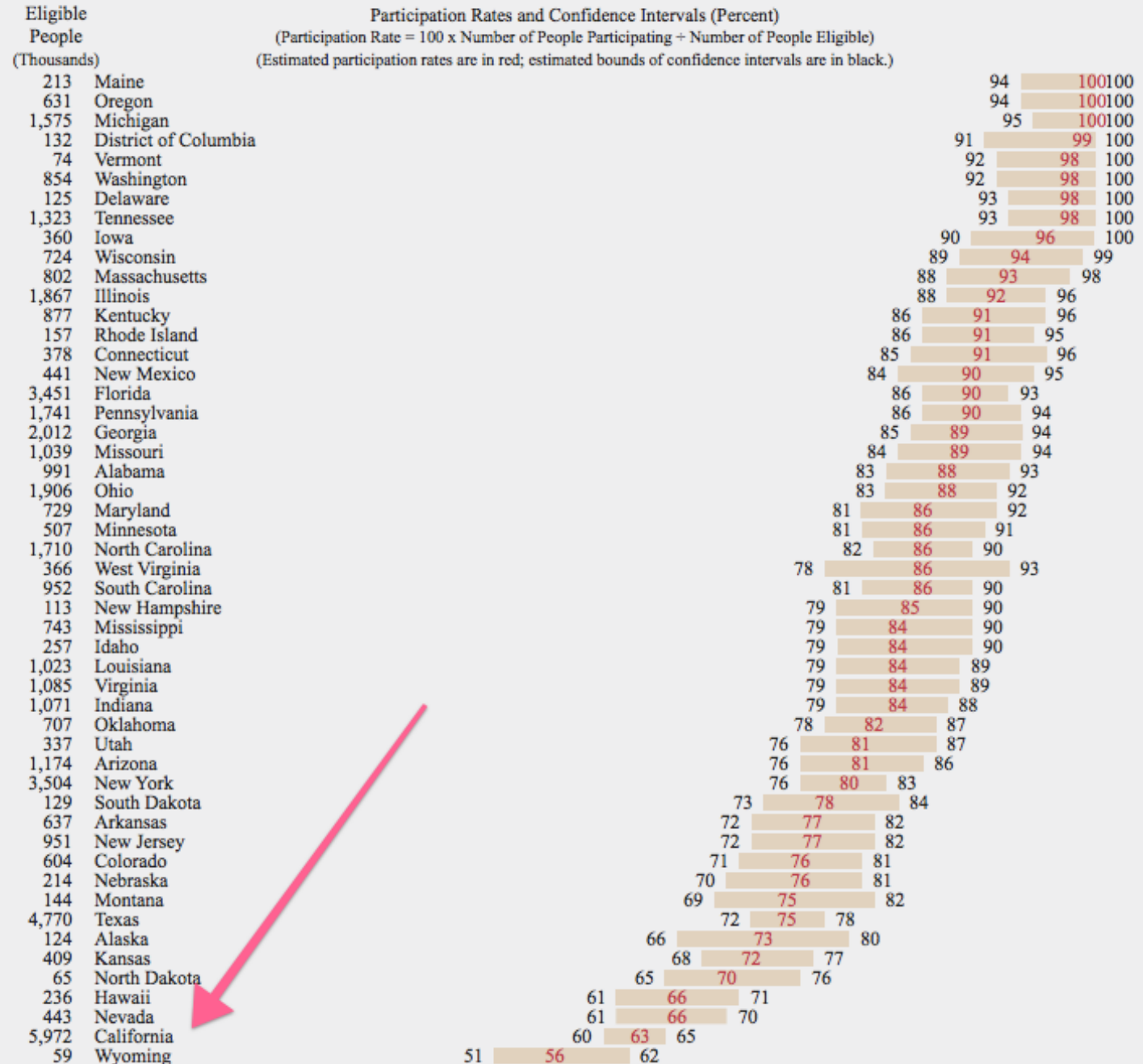
...why?

Source: Jacob Solomon

How Many Were Eligible in 2012? What Percentage Participated?

Eligible People (Thousands)		Participation Rates and Confidence Intervals (Percent)
213	Maine	94 – 100 – 100
631	Oregon	94 – 100 – 100
1,575	Michigan	95 – 100 – 100
132	District of Columbia	91 – 99 – 100
74	Vermont	92 – 98 – 100
854	Washington	92 – 98 – 100
125	Delaware	93 – 98 – 100
1,323	Tennessee	93 – 98 – 100
360	Iowa	90 – 96 – 100
724	Wisconsin	89 – 94 – 99
802	Massachusetts	88 – 93 – 98
1,867	Illinois	88 – 92 – 96
877	Kentucky	86 – 91 – 96
157	Rhode Island	86 – 91 – 95
378	Connecticut	85 – 91 – 96
441	New Mexico	84 – 90 – 95
3,451	Florida	86 – 90 – 93
1,741	Pennsylvania	86 – 90 – 94
2,012	Georgia	85 – 89 – 94
1,039	Missouri	84 – 89 – 94
991	Alabama	83 – 88 – 93
1,906	Ohio	83 – 88 – 92
729	Maryland	81 – 86 – 92
507	Minnesota	81 – 86 – 91
1,710	North Carolina	82 – 86 – 90
366	West Virginia	78 – 86 – 93
952	South Carolina	81 – 86 – 90
113	New Hampshire	79 – 85 – 90
743	Mississippi	79 – 84 – 90
257	Idaho	79 – 84 – 90
1,023	Louisiana	79 – 84 – 89
1,085	Virginia	79 – 84 – 89
1,071	Indiana	79 – 84 – 88
707	Oklahoma	78 – 82 – 87
337	Utah	76 – 81 – 87
1,174	Arizona	76 – 81 – 86
3,504	New York	76 – 80 – 83
129	South Dakota	73 – 78 – 84
637	Arkansas	72 – 77 – 82
951	New Jersey	72 – 77 – 82
604	Colorado	71 – 76 – 81
214	Nebraska	70 – 76 – 81
144	Montana	69 – 75 – 82
4,770	Texas	72 – 75 – 78
124	Alaska	66 – 73 – 80
409	Kansas	68 – 72 – 77
65	North Dakota	65 – 70 – 76
236	Hawaii	61 – 66 – 71
443	Nevada	61 – 66 – 70
5,972	California	60 – 63 – 65
59	Wyoming	51 – 56 – 62

(Participation Rate = 100 x Number of People Participating ÷ Number of People Eligible)
(Estimated participation rates are in red; estimated bounds of confidence intervals are in black.)

Simple, mobile application

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

EMPATHIZE

DEFINE

IDEATE

PROTOTYPE

TEST

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
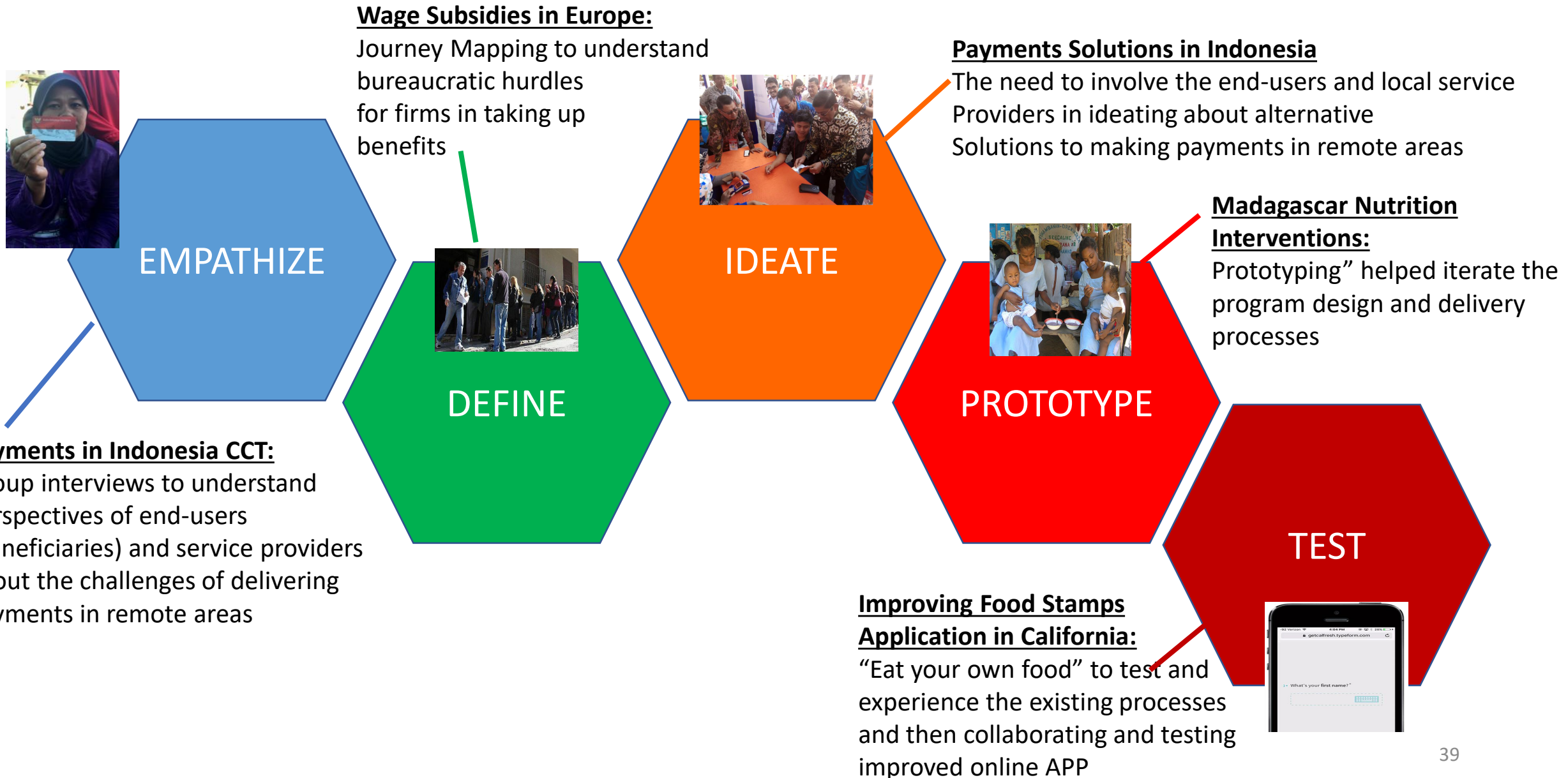
UNCERTAINTY FOCUS
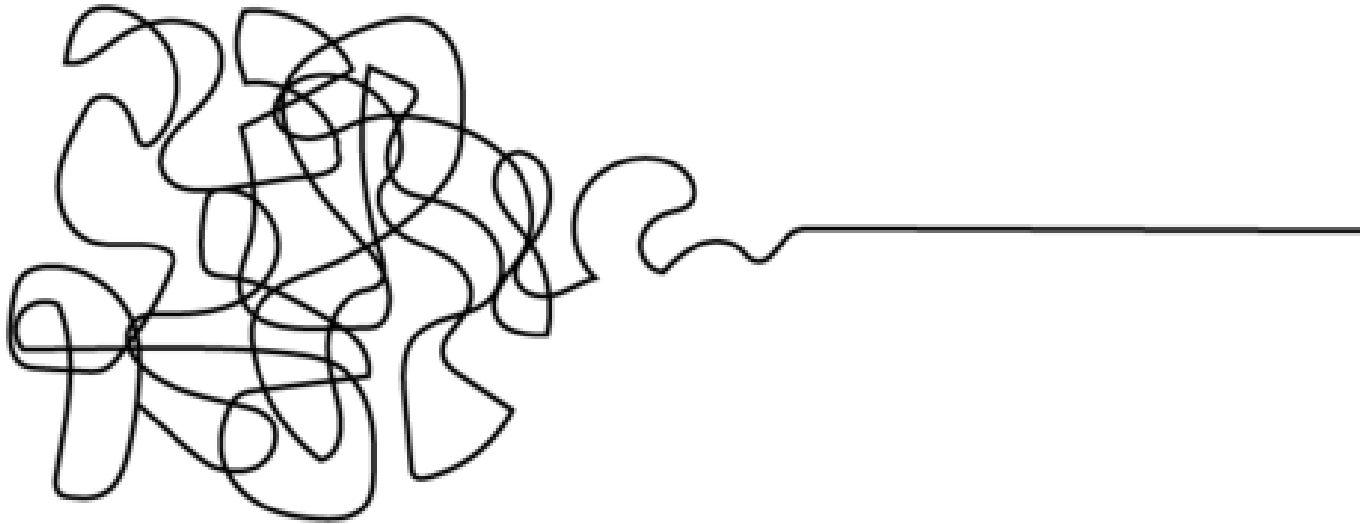
DISCOVERY DESIGN DELIVERY

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!

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The "First Mile" of Delivering SPJ: Human-Centered Design

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