LESSONS FROM THE EU-SPS PROGRAMME

Implementing social protection strategies

EU Social Protection Systems Programme

OECD DEVELOPMENT CENTRE

Finland

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The European Union Social Protection Systems (EU-SPS) Programme

The European Union Social Protection Systems Programme (EU-SPS) is a European Union action co-financed by the Organisation for Economic Co-operation and Development (OECD) and the Government of Finland. The OECD Development Centre and the Government of Finland's National Institute for Health and Welfare (THL) manage its implementation. The EU-SPS supports low- and middle-income countries in building sustainable and inclusive social protection systems. The programme was implemented over the course of four and half years until April 2019 in partnership with national and regional social protection authorities, think-tanks and expert institutions in 10 countries.

The programme has three specific objectives: 1) To develop appropriate methodologies and tools with which to assess the social protection policies, programmes and capacities in ten selected partner countries; 2) To enhance administrative and technical capacity in the partner countries to support the development of affordable, sustainable and inclusive social protection systems; and 3) To generate evidence-based knowledge for future EU co-operation and for use by other development partners on the effectiveness of social protection in reducing poverty and vulnerability, addressing inequality and promoting social cohesion.

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Abstract

This paper provides guidance for moving from social protection strategies to their implementation. It highlights the potential of a social protection system in generating synergies but also recognizes the challenges in terms of weaving together instruments of social protection to not only tackle poverty and vulnerability but also strengthen inclusive social development. This paper first reviews the policy choices regarding the sequencing, integration and scaling-up of schemes to achieve an integrated system, followed by a presentation of institutional arrangements, and concludes with the need for building implementation capacity. The experiences and good practices over the past decade discussed in this paper identify a number of important opportunities for development partners to improve the effectiveness and value-for-money of their support for social protection.

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1. Introduction

Over the past two decades, policy-makers have recognised social protection as a core strategy for tackling poverty and vulnerability while strengthening inclusive social development and equitable economic growth. Around the world, increasing numbers of countries have formulated national social protection strategies, which integrate life-cycle programmes into comprehensive systems. This approach draws linkages within the social protection sector and builds bridges to other policy areas—both social and economic—and reinforces comprehensive impacts by building inter-sectoral synergies.

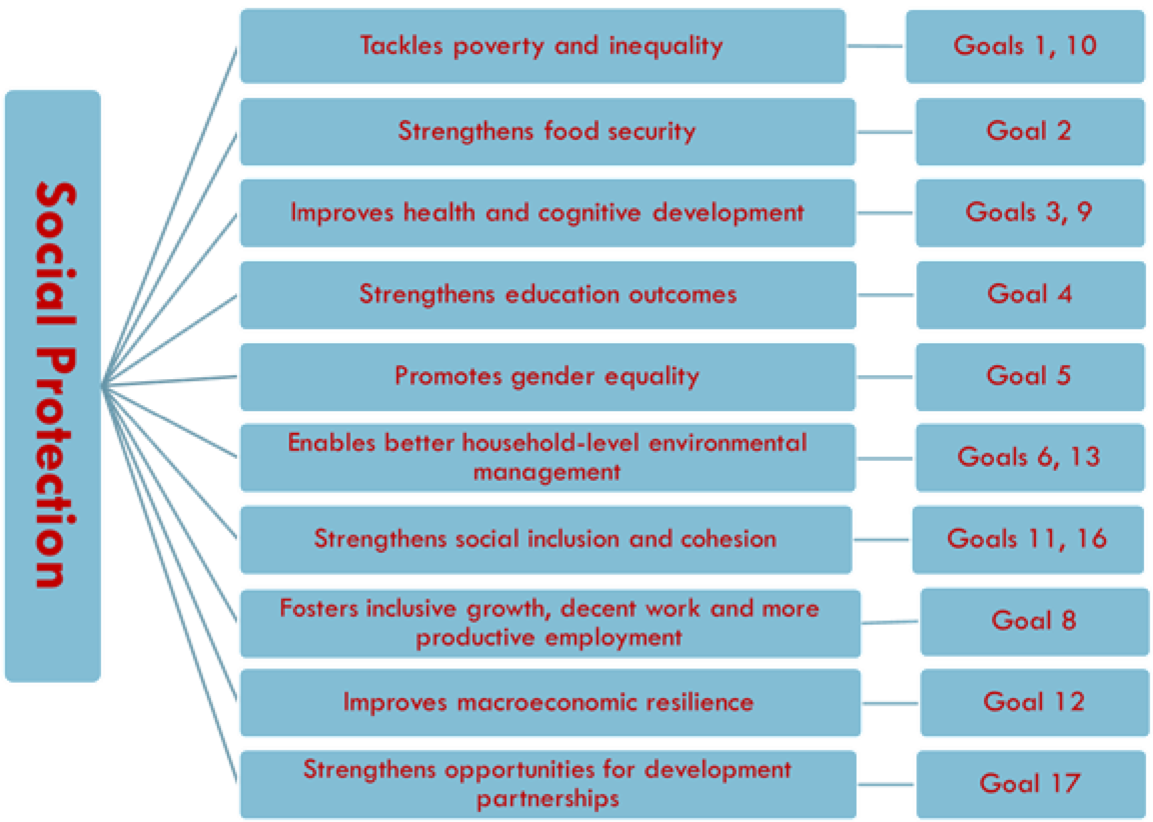
A social protection system capable of generating synergies requires a policy and legislative strategy, including the budget framework, together with the set of specific programmes and their corresponding implementation systems. A comprehensive strategy weaves the instruments together into a more comprehensive system of policies and programmes that not only tackle poverty and vulnerability but also strengthen inclusive social development and equitable economic growth.

A growing global consensus affirms that such social protection systems provide indispensable support for achieving the Sustainable Development Goals (SDGs), strengthening outcomes that support core development objectives. Social protection interventions directly contribute to inclusive and resilient growth through several mechanisms including human capacity development, social risk management, higher returns on other social investments, as well as broader macroeconomic impacts. Macroeconomic transmission mechanisms simultaneously contribute towards achieving the SDGs.

Integrated social protection interventions can further strengthen the socio-economic outcomes of social protection policies. Investments in integrated social protection that address multidimensional deprivations lead to improvements in health, nutrition, and education and offer excellent opportunities to improve gender equality through impacts on employment and education, maternal and child health, relationship dynamics, fertility, domestic violence, and access to resources.

Figure 1.1 illustrates the wide-ranging spectrum of social and economic impacts of social protection, depicting the ways in which they help achieve 14 of the 17 SDGs. Social protection directly promotes financial inclusion and increases market participation, extending the benefits of growth to the most vulnerable and excluded. This vital policy sector empowers marginalised individuals, reduces inequality, promotes social cohesion, builds resilience, and strengthens the state-citizen relationship.

Figure 1.1. Social protection can help realise SDGs



Source: Authors' elaboration.

By more effectively configuring the essential software of economic growth – a country's human resources – social protection can make the hardware of economic growth – infrastructure development – more productive, thereby improving economic outcomes, strengthening social relationships through the course of the life cycle, strengthening entire families and building resilient communities. Investments in integrated social protection therefore hold the potential to accelerate the productivity of national development efforts, strengthening objectives of national social and economic strategies.

The past two decades have witnessed national governments and international organisations increasingly focussing on building effective social protection systems to tackle poverty, vulnerability and social exclusion. The underlying vision of the post-2015 agenda – to leave no-one behind – has brought social protection into prominence and led to its vital role supporting the SDGs.

This international consensus has led to calls for more coherent strategies at international level, to coordinate macroeconomic policies as well as to jointly agree on approaches to wages, employment and social protection policies to boost household income and consumption (ILO, 2015[1]). Coordinated social protection policies are also viewed by governments as a strategy for the promotion and protection of human rights and as a mechanism for tackling the increasing vulnerabilities created by globalisation and climate change. By reinforcing both the hardware and the software of economic growth, integrated social protection promotes sustainable socio-economic development.

The achievement of the SDGs as well as national socio-economic development will in part depend on an effective implementation of social protection policies, programmes and systems, which in turn require an in-depth understanding of social protection policy frameworks, policy cycles, financing strategies, targeting and other design considerations, choices of instruments, programme implementation issues and monitoring and evaluation. Three of the most influential and utilized frameworks of how to move from strategy to implementation include the Social Risk Management framework, the Transformative approach, and the Life Cycle model. These social protection frameworks influence the cycle policy-makers follow in designing and implementing policies in the context of changing socio-political environments. Answers to core design questions establish institutional arrangements for managing social protection systems, influence targeting approaches and address other issues such as conditionality. Implementation systems can ensure reliable and cost-effective delivery and can strengthen the systems' developmental impacts.

In light of social protection strategies' developmental potential and their relevance to achieving the SDGs, the present concept paper aims to address the challenges of moving from strategy to implementation. It also draws on global lessons to strengthen the EU Development Cooperation's support of inclusive, nationally-owned, and sustainable social protection policies and programmes within partner countries.

2. Policy choices regarding the sequencing, integration, and scale-up of schemes into systems

2.1. Social protection policy frameworks

A country's choice of policy framework reflects a complex interaction of factors that constitute the social and policy context of a nation. The nature of poverty and vulnerability interact with politics and ideology, shaped by the views and decisions of political and civil society champions. This section describes three frameworks that have influenced and continue to impact the development of social protection systems around the world.

2.1.1. The social risk management framework

The Social Risk Management (SRM) framework is grounded in two main principles: "people with low incomes are more exposed to shocks and have fewer market and state instruments to be able to prevent and mitigate risks" (Haddad, 2007[2]). The framework contends that this exposes the poor to risks and vulnerabilities as well as limits their engagement in profitable, but risky, activities – potentially diminishing human capital and productive capabilities. The provision of *risk management instruments* is one of the most effective strategies to achieve poverty reduction, income stabilization, consumption stabilization and asset accumulation (Holzmann and Kozel, 2007[3]). The framework proposes that the development of national social protection systems should begin by profiling risks specific to national contexts to best understand country-specific vulnerabilities. SRM identifies three main risk management strategies to include in a social protection system: risk reduction, risk mitigation and risk coping. It employs these strategies to protect populations against shocks, rather than promoting general equity or minimum guarantees.

2.1.2. The transformative social protection framework

The Transformative Social Protection (TSP) model provides a more developmental alternative to the SRM approach. This framework reconceptualises the nature of vulnerability by addressing the increasingly important socio-political drivers that cause and perpetuate poverty and vulnerability to risk. The TSP provides a four-component model of social protection tools. The first part includes *provision* tools such as social transfers and access to basic social services. The second module, *prevention*, includes measures to prevent deprivation such as social insurance, informal saving clubs and risk diversification schemes. The third component, *promotion*, consists of livelihood support measures that aim to lift people out of poverty, such as microcredit programmes, public works and school feeding programmes. The fourth element, *transformation*, tackles social structures that perpetuate poverty and social exclusion through legislation reform, anti-discrimination campaigns, affirmative action and civil society mobilization (Devereux and Sabates-Wheeler, 2007[4]).

2.1.3. The life cycle approach

The Life Cycle approach to social protection derives from the idea that individuals face different risks and vulnerabilities at different stages in life, and that social protection can be tailored to address these risks at each stage. A life cycle can be understood as a period in which an individual's level of vulnerability is constant. An individual enters a new life cycle "when the set of risks and certainties that define the level of vulnerability changes in a positive or negative way" (Bonilla A. and J. V., 2003[5]). Life cycle changes that result from negative shocks in social or economic status lead an individual to enter a new lifecycle marked by higher levels of risk and vulnerability. Social protection instruments can address shocks as they occur, protecting individuals from negative life-cycle changes. Social protection can reduce the vulnerability-proneness of ongoing life-cycles.

2.2. Integration into a social policy framework

Incorporating social protection initiatives within a policy framework ensures the long-term sustainability of social protection and permits an efficient systemization of social protection measures. Long-term sustainability and financing of social protection systems is ultimately a political decision and requires the support of both policymakers and the public to underwrite sustained fiscal and political space for a social protection agenda. Implementing a national social protection strategy requires several steps to be taken.

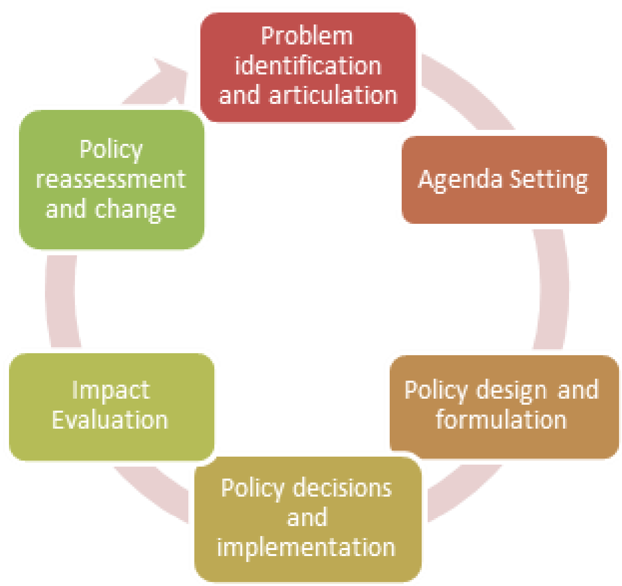
2.2.1. Building political will

Building political will starts with understanding the objectives of supporters and opponents of social protection, as well as the role that non-governmental allies can play in the advocacy, promotion and provision of these policies. Evidence, when mobilised by national stakeholders, can strengthen champions and reduce the resistance of political opponents. A social expenditure review or a "drivers of change" study can find potential synergies and/or historical evidence in the financing and provision of developmental initiatives, potentially remedying inefficiencies that can open the fiscal space for comprehensive social protection policies and initiatives (Farrington, Slater and Holmes, n.d.[6]). By displaying the efficiencies and positive social, economic, and political changes that can arise from instituting social protection policies, these measures can strengthen public and political support.

2.2.2. The policy cycle framework

Conceptualising the cyclical policy process (Figure 2.1) clarifies the ways in which social protection policies can be sustainably implemented. The cycle consists of six steps: (1) *problem identification and articulation* to reduce poverty, vulnerability and support inclusive and pro-poor economic growth, (2) *agenda setting* to phase and document measurable steps, (3) *policy design and formulation* involving ongoing policy and political analysis, (4) *policy decisions and implementation* through a range of governmental bodies, (5) *impact evaluation* to measure if policy objectives are met, and (6) *policy reassessment and change* to address and correct inefficiencies or changing social, political and economic context. In this way, social protection policies adapt in tandem with county-specific contexts.

Figure 2.1. The Policy Cycle Framework



3. Institutional arrangements

3.1. Policy systems

Social protection can be defined as "a system of formal and informal interventions that aim to reduce social and economic risks, vulnerabilities and deprivations for all people and facilitate inclusive social development and equitable economic growth" (UNICEF, 2012[7]). It is concerned with preventing, managing and overcoming situations that adversely affect people's well-being. Social protection instruments enhance the capacity of poor people to participate in, contribute to and benefit from the economic, social, and political contexts of their communities. Such policies and programmes reduce poverty and vulnerability by:

- Diminishing people's exposure to risks;
- Enhancing their capacity to manage economic and social risks (that is, unemployment, exclusion, sickness, disability, and old age);
- Promoting access to more sustaining and efficient labour markets; and
- Promoting investment and entrepreneurship.

Integrated social protection adopts a multidimensional approach to address both social and economic vulnerabilities and their interactions (UNICEF, 2012[7]). An integrated approach addresses structural causes of poverty and vulnerability and hence exceeds risk management and safety net provision that respond to temporary shocks. Integrated social protection is therefore best understood within the framework of the life cycle approach. Accordingly, an individuals' vulnerabilities change throughout their lifetimes, as they enter different life stages, with varying needs, risks and capacities. Life cycle change can result from sudden shocks (i.e. death in the household, loss of income) and/or change in social or economic status (i.e. adulthood, career change, marriage, old age).

Integrated social protection is multi-sectoral in its approach, facilitates cooperation and linkages between relevant departments and areas of intervention, holistically addresses multi-dimensional vulnerability throughout the life cycle and incorporates the whole family (see Box 3.1).

Box 3.1. Tanzania's integrated social protection programme

In 2000, the Government of Tanzania established the Tanzania Social Action Fund (TASAF) as part of the National Strategy for Growth and Reduction of Poverty (NSGRP). The initiative aimed to ensure more inclusive growth by reducing extreme poverty and inequality. The first two phases of TASAF provided access to social services such as health facilities, schools and water. The programme achieved impressive outcomes, benefiting 7.3 million people under TASAF I and 16.1 million people under TASAF II.

Given the success of TASAF I and TASAF II, the Government of Tanzania decided to scale up the programme by introducing the Tanzania Productive Social Safety Net programme (TASAF III – PSSN). The programme was designed with the objective of increasing household income and consumption, thereby improving human development indicators and the ability to cope with shocks and reducing extreme poverty. In order the meet the scale-up objectives, the Government of Tanzania implemented the following components: (1) the establishment of a National Safety Net (2) supporting community-based interventions that improved livelihoods, such as savings and investment grants (3) investing in targeted infrastructure development projects (4) capacity building initiatives to support appropriate implementation at all levels of government and at the community level. The cash transfers provided are conditional on household participation in health and education services. Additionally, participants must attend community sessions on nutrition, health and sanitation.

Tanzania's social protection programme integrates a multi-sector approach as it combines health, nutrition, education and public works elements, tackling vulnerabilities at different stages of an individual's lifecycle.

Source: UNICEF (2014[8]), *Social Protection in Tanzania: Establishing a national system through consolidation, coordination and reform of existing measures*.

3.2. Organisation within government and programme coordination

3.2.1. Institutional home

A foundational question that must be addressed during the design phase of a social protection system is who, at the institutional level, will manage the design, implementation and ongoing operation of the underlying programmes. There exist many models. Most include the relevant social development ministry, the finance ministry and responsible ministries for local government, community development or human capital (e.g. health or education). Others employ an executive agency like the office of the president or prime minister. Yet other countries commission an external body with the overall organisation of social protection.

Given the series of viable institutions, the best arrangement will involve leadership with the following characteristics:

- a sincere and durable political commitment to social protection,
- the political influence to secure resources and defend the programme's priority,
- the institutional capacity to deliver an administration-intensive programme.

If a single institution cannot fulfil all three requirements, a coalition of institutions can collaboratively take responsibility for planning, leading and delivering social protection. In many cases, development partners support such coalitions, as evidence suggests that collaborative approaches have proven highly effective in many countries.

The second level represents a committee of relevant line ministries who are either centrally involved in social protection design and implementation or whose activities interact substantially with the larger socio-economic agenda. Typical candidates include ministries of education, health and social development, but may also include gender, agriculture, children or others. The appropriate involvement and integration depends on the respective ministerial structures and capacities.

The third level is responsible for the delivery of social protection benefits. Consolidation of delivery mechanisms within a single institution promotes cost-effectiveness and value-for-money and minimises the risk of programme fragmentation. The delivery institution customarily responds to the superior line ministries of the individual programmes. Co-ordination under one ministry improves overall efficiency and strengthens cross-sectoral support. It therefore has the capacity to provide comprehensive social protection and complementary services.

Box 3.2. JAM and NITI: First steps in integrated social protection

India has already taken important steps towards the development of an integrated social protection system through investments in the country's JAM Trinity and the establishment of the integrated and cooperative think tank, NITI Aayog.

JAM Trinity

India's 'JAM Trinity,' is viewed as the linchpin of the social welfare agenda of the Central Government. It was conceptualised as an infrastructure investment to empower vulnerable households through financial – and more broadly – productive inclusion by supporting government efficiency, encouraging transparency, improving communication, and increasing access to information. It comprises of three core elements:

1. A targeted banking system, the 'Jan Dhan Yojana,' will facilitate the incorporation and participation of millions of Indians, who do not have access to a bank account, into the banking system;

2. Provision of unique biometric identification for each individual via the 'Aadhar' card, which in turn is linked to the individual's bank account; and

3. Linking of the Aadhar card and bank account to an individual's mobile phone number, thereby creating a trinity of enabled fund access and financial participation and inclusion capacity.

Using the JAM Trinity, funds can be directly paid into individual's accounts via various existing social protection programmes, thus providing a more efficient and accessible environment within which social protection schemes can be more efficiently and effectively implemented, particularly regarding cash transfer programmes.

The National Institution for Transforming India (NITI Aayog)

The National Institution for Transforming India (NITI Aayog) was formed as a first step in developing a National Development Plan toward the achievement of the Sustainable Development Goals adopted in 2016 and the facilitation of an integrated social protection system. Acting as a premier policy think-tank, the NITI Aayog replaces the Planning Commission as the key supportive body in designing strategic and long-term policies, bringing States together to act in national interest, developing context-specific programmes and policies that fall under an integrated national approach, thereby fostering cooperation, support and sustained progression that is equitable and shared.

The development of the NITI Aayog resulted in significant additional capacity allocated towards harmonisation, cooperation, and resource development toward an integrated social protection system across departments, ministries, and states. Within the framework of the inclusive connectivity and reach which JAM enables, India is in a powerful position to begin the implementation of a transformative and integrated social protection system.

Source: EPRI (2017[9]), *Building an Integrated Social Protection System For India: Supporting a Transformative Agenda*.

3.3. Implementation systems

The progress of implementation systems has evolved considerably over the past two decades. Historically, ad hoc paper-based systems relied on physical delivery. Today, technology has reshaped social service provision. Single-registry management information systems (MIS) and electronic payments systems create opportunities to move beyond just delivering the benefit and help develop beneficiaries' capabilities – particularly through access to financial, information and communications services.

3.3.1. Single Registry Management Information Systems

Countries that adopt large-scale programmes are increasingly recognising the benefits of a centralised "single registry" MIS. Such online systems collect and store standardised information on beneficiaries. Single registries provide several benefits, including:

- They can provide data for multiple programmes, at lower administrative cost;
- They can provide a consolidated source of information on what programmes and social assistance a household receives;

- They can reduce and prevent the duplication of benefits (i.e. the same household received benefits from more than one municipality);
- They can reduce fraud and corruption;
- They can allow for the monitoring of time limits and graduation criteria.

However, the development of a single registry involves significant planning and investment. The system must have clear objectives and must be updated regularly to keep the system dynamic. Only a dynamic registry can accommodate demographic (e.g. birth and death) and geographic updates, as well as changes in the welfare of households. The registry must also be subject to ongoing auditing and quality control.

Additionally, the MIS must be embedded within a responsible institution that can reliably maintain the system's functions. The optimal institutional arrangement varies across countries, depending on the overall information management strategy of the respective governments and the extent to which social protection programmes are integrated and linked to complementary interventions.

There are three different types of single registries:

- The most basic category involves a system that solely manages internal programme operations. Examples include the MIS for the *Bono Juana Azurduy* cash transfer in Bolivia, the *Familias en Accion* conditional cash transfer in Colombia, the *Red de Oportunidades* programme in Panama, the *Juntos* conditional cash transfer programme in Peru and South Africa's *SOCPEN* system. This category of system can be housed effectively in a specialised unit within the programme's administration, although in some cases the system management function may be outsourced to a specialised government agency.
- A middle category involves a MIS that manages both the cash transfer programme as well as related services. Examples include the *Programa Solidaridad* in the Dominican Republic, the *Mi Familia Progresa* programme in Guatemala, the *Programa Oportunidades* in Mexico and the *PATH* programme in Jamaica. These systems coordinate between different social programmes and require inter-institutional information exchange.
- The most advanced category of MIS manages the whole social protection system, including complementary programmes. Examples include Brazil's *Bolsa Familia*, Chile's *Solidario* programme or the Philippines' *Pantawid Pamilya* programme.

3.3.2. Payment systems[1]

The choice of an appropriate delivery system depends on the type of social protection programme. Cash continues to be the most common payment arrangement for social transfer programmes in developing countries. However, new possibilities are emerging as digitally enhanced payment options can boost financial inclusion. Although it is not always feasible to provide financially inclusive options, global trends point towards sweeping technological advances of payment methods around the world (BFA/EPRI, 2011[10]).

For example, investments in cashless digital payment models for the operationalisation of integrated social protection offer opportunities to both improve the effectiveness and efficiency of delivery while promoting a more developmental payments system. Modern Government-to-People (G2P) payments systems offer robust cash transfer models, making financial inclusion integral to the country's developmental policy and programming, while also developing a more reliable and sustainable means of social protection implementation. Cashless payments mechanisms further facilitate financial integration and market participation, particularly within isolated communities. Financially inclusive payments options also deter corruption or outright theft.

Countries that have implemented electronic payments arrangements that include enhanced financial, communications and information services conclude that:

- They can reduce overall programme administration costs over time because they reduce leakage. Further, once the service infrastructure is in place, benefits swiftly break even with initial costs;
- They enhance the impact on beneficiaries because on-demand financial services reduce recipients' vulnerability to income shocks and may create a pathway out of poverty through income generation or asset building;
- They can have wider positive effects for non-beneficiaries as social transfers may create the critical mass to sustain financial institutions' interest in new product development for low-income markets and can extend the financial infrastructure by creating incentives to fund the rollout of new service channels.

In most national contexts, the optimal institution for delivering payments is a private (or in some cases public) bank or a non-bank institution with proficiency in providing financial services at scale to low-income clients. India provides an example of a nation that has demonstrated strong leadership in moving towards a world-class model. The recent withdrawal of the 500- and 1000-rupee notes has given the development of digital payments mechanisms a critical boost. By providing an important instrument for broad-based developmental outcomes, the move aims to propel India's digital economy. The initiative involves a number of key steps:

- introduction of the Aadhar card and its integration with the welfare and banking systems,
- programmes such as the Jan Dhan Yojana,
- more recent moves such as the introduction of the "Bharat Interface for Money (BHIM)",
- a Unified Payment Interface (UPI)[2]
- the Aadhar Enabled Payment System (AEPS),[3]
- taxation disincentives for cash payments exceeding INR 2 lakhs and
- the Bharat Bill payment system (for paying utility bills online).

The government's comprehensive efforts towards achieving the country's financial and social integration and inclusion agenda have begun to build a vital foundation for continued inclusive social development and equitable economic growth.

Box 3.3. The Bharat Interface for Money (BHIM)

Background

BHIM is a mobile app developed and overseen by the National Payments Corporation of India (NPCI) to facilitate digital payments directly through banks. BHIM is based on the Unified Payment Interface (UPI), another NPCI platform which allows payments to be initiated by either party in a transaction – ultimately leading to a significantly smoother payment experience. The introduction of BHIM plays a pivotal role in India's drive towards cashless transactions. BHIM allows users to send or receive money to other UPI payment addresses, by scanning a Quick-Response (QR) code or account number with IFSC (India Financial System Code) code or MMID (Mobile Money Identifier) Code to users who do not have a UPI-based bank account.

Advantages

1. BHIM promotes (and will significantly increase) equitable financial inclusion, reaching populations with low literacy by enabling the use of fingerprints as an authentication method to access accounts and transact using BHIM. This will expand livelihood capabilities, and can easily facilitate social cash transfer payments.

2. The robust security features of the UPI will improve transparency and accountability and support substantial progress in curbing corruption.

3. BHIM allows users to pay and receive money with no processing fee (however, transactional costs may be levied by the user's bank).

4. In the short term, more precisely in the first 100 days after the introduction of the application, several BHIM users making transactions between INR 50 (USD 0.73) and INR 3 000 (USD 44) will be awarded prizes in a pro-poor reward scheme.

Disadvantages

1. A maximum of INR 10 000 (USD 147) is allowed per transaction; and INR 20 000 (USD 293) per 24 hours.

The NPCI has an extensive network, with 35 banks supporting BHIM, allowing for unprecedented and significant user coverage. BHIM eliminates multiple barriers to financial inclusion, overcoming bottlenecks to result in increased economic growth and development. For example, the significant reduction in corruption will improve India's fiscal situation in the long-term, improving its deficit and debt situation; especially as people being to transact traceably, thereby improving revenue collection. Furthermore, the expected improvement in financial inclusion, which strengthens total factor productivity, will increase national economic output. Most importantly, this financial inclusion will facilitate the implementation of welfare and relief programmes, ultimately enabling individuals, groups, and communities to manage and smoothen cash flow, accumulate assets and secure productive investments. These spill-over multiplier effects stemming from the financial inclusion the app promotes will strengthen achievement of India's development agenda.

Source: National Payments Corporation of India (2017[11]), *Unified Payments Interface Common URL Specifications For Deep Linking And Proximity Integration*; National Payments Corporation of India (2017[12]), *BHIM User Manual*; The Indian Express (2017[13]), "People can now bank with thumb using BHIM app: PM Modi at Digi Dhan Mela."

The transition towards a cashless economy of India's scale involves considerable challenges. The technical innovation and financial investment required for such systems to be successfully implemented requires substantial infrastructure investment. Similarly, policy sector reforms must address the varying regulatory and financial infrastructural deficits commonly encountered in developing countries. Risk management requires the development of adequate monitoring and evaluation systems and risk-mitigation systems. In addition, the population that has lived in a predominantly cash-reliant economy will need to adapt considerable changes in behaviour.

A 2015 Intermedia study indicated that only 25% of bank accounts in India were active, which highlights challenges in account usage, as opposed to account opening, with an average of 45% of the country holding bank accounts at the time. A 2015 CGAP report (Banerjee, 2015[14]) highlighted two key elements for advancing financial inclusion using digital cash transfers in India:

Establishing a central department or agency at the state government level for the overseeing of payments and the development of a pipeline that can be used by several departments;

Building services at the village level, adopting a one-stop approach, whereby "agent viability and quality will increase, multiple banks can use this platform, and customers will likely use their accounts more if they trust and see a range of benefits from that one transaction point."

In addition, research has indicated that for cashless payment systems to have a direct and sustainable impact on the financial inclusion of households, concerted effort for integrated and cross-sectoral collaboration needs to be made, to mitigate "policy experts designing electronic payment channels… working separately from those designing financial inclusion policies" (Banerjee, 2015[14]). Kenya's Hunger Safety Net Programme provides an example (see Box 3.4 below) of integrated approaches tackling some of the most challenging bottlenecks in the world.

Box 3.4. Kenya's Hunger Safety Net Programme

Kenya's Hunger Safety Net Programme (HSNP) is an unconditional cash transfer programme targeting the extremely poor population in the Marsabit, Mandera, Turkana and Wajir counties of northern Kenya. It is one of the four programmes constituting the National Safety Net Programme (NSNP) and is currently in its second phase, HSNP-2. As of November 2015, almost 85 000 households were registered and receiving regular payments; administered through a landmark private-public partnership with Equity Bank Ltd. that equips local merchants (agents) with solar powered point-of-sale (POS) machines with biometric identification capabilities (fingerprint ID) which are connected to the internet via local cellular networks. The agents receive a small commission for their services. This method reduces the recipients' burden of collecting cash: especially the old, who can designate and register an extra person into the biometric registry to collect the money on their behalf, if they are unable to do so themselves.

Payment options and modalities

- HSNP issues beneficiaries with savings accounts and a MasterCard debit card, which receives cash deposited to the household's bank account on the fifth of the first month of the payment cycle;
- Beneficiaries can access their grant by using ATM Cards at Equity's payment agents within their sub-location; if they have a PIN number, they can also access funds through an ATM. Funds are also accessible over the counter at their local bank branch or any Equity branch. An additional person may be registered into the biometric system to collect benefits for members if desired.

Challenges

- Distance to pay-points: There are few merchants who meet the requirements to become agents. Distance to pay-points was the most commonly identified challenge within the payment process. It caused inconveniences such as long walks, transportation costs or inability to access funds for less able and older persons.
- Lack of liquidity and inefficiency on payment days: many merchants (agents) initially indicated that they ran out of cash on payment days. However, measures have been taken to disperse payments for to optimise liquidity for shop keepers. In some instances, beneficiaries report long queues and chaotic conditions on payment days, most likely due to the low handling capacity of the various agents.
- Agent malpractice: More than fifty cases of agents' malpractice were reported during the evaluation, which are still being investigated. For instance, a beneficiary reported bank officials soliciting bribes from recipients for expediting the payment delivery process.

Source: Hunger Safety Net Programme (2017[15]), *Delivery of Cash Transfers*.

Social protection, as an integrated investment in human capital, can facilitate financial inclusion, increase purchasing power, and enhance market participation (Zimmerman and Parker, 2012[16]). Cash transfers enable access to finance, which enables individuals, groups and communities to manage and smooth cash flow, accumulate assets and secure productive investments. This results in valuable improvements such as higher and more stable income and access to essential services ((n.a.), 2018[17]); processes known to mitigate inequality and reduce household vulnerability to falling back into poverty. Overall, increased financial inclusion reduces regional economic inequalities and inflates the developmental impact of social protection policies (Samson, 2016[18]).

The benefits of digital cash transfers can extend beyond the ease of implementing cash transfer programmes towards reducing corruption and other financial leakages in the system and improving efficiencies by reducing administrative delays and generating large-scale cost savings. The government first began exploring the operationalisation of digital cash transfers in India in 2013, when the government identified some of the major cash transfers to be shifted to an electronic system, and the process is gaining momentum with a renewed effort by the national government. The World Development Report (2014) suggested that India could save at least 1% of its GDP if it were to shift to electronic payments; the savings from these could translate to essential investments in the health, education, agricultural and other sectors.

Box 3.5. Digitizing Payments for Colombia's Familias en Acción

Familias en Acción is a conditional cash transfer programme that provides cash transfers to poor households on the condition that their children attend school and adhere to predetermined preventive health care measures. Responding to the numerous challenges associated with the delivery of cash payments, as well as to the national agenda on financial inclusion, Familias en Acción introduced prepaid cards linked to savings accounts in 2007; allowing approximately 450 000 beneficiaries in seven cities to withdraw their payments at the Banco Agrario's ATMs. In 2010, 53% of recipients used this option. By May 2011, 1 998 296 recipients, or 91% of recipients received their cash transfers through these savings accounts.

Payment Options and Modalities

- Cash payments (have not been completely phased out); or electronic savings account with Banco Agrario;
- Simplified authentication procedures requiring only the recipients' ID (in branches), debit card and its associated password;
- Enrolment is conducted by Acción Social, who issue payment orders based on fulfilment of the required conditions. Recipients can access their stipend at Banco Agrario branches, ATMs, Servibanca ATMs, and Assenda merchants; beneficiaries are not required to collect the benefit on a specific pay day;

- The beneficiaries' accounts are exempted from the financial transaction tax of 0.4%, and they are offered the benefit of two free withdrawals and one free balance inquiry per month;
- The current flat fee (the same in all municipalities) is COP 9 600 (COP 11 136 after VAT) per payment. This is 20% higher than the fee Acción Social was paying Banco Agrario to do the cash payments in early 2009 (COP 8 000 pesos plus VAT) when the account-based scheme started.

Challenges

Banco Agrario's experience using agents to make these payments has revealed many new challenges:

- Lack of bank's liquidity on payment days: there is substantial demand for cash-out transactions at agents and ATMs for 1-2 days after payments have been made due to the programme's payment cycle with concentrated payments.
- The real savings capacity of the beneficiaries (and their willingness to use a savings account): emerging evidence suggests that most beneficiaries withdraw the full amount of the transfer when it is deposited.
- Cost Efficiency: Due to the high demand on payment days, Banco Agrario had to provide cash to agents in armoured vehicles, incurring high administrative costs as those incurred with cash payments;

Interoperability problems: the cash in and out network sometimes faced technical difficulties on payment days. Furthermore, some recipients lacked familiarity with new technology.

Source: Marulanda and Paredes (2015[19]), *Familias en Acción: A Financial Inclusion Strategy*; Dais, D. (2011[20]), *CGAP G2P research project: Colombia country report*.

A benefits-transfer payment system in Bihar that offers cash incentives to encourage women to deliver in health care centres and immunise their children moved from a paper-based to a digital payment system supported by The Public Financial Management System (PFMS)[4] in 2014. Since then, the project has experienced shorter benefit transfer times (within 2 days), shorter reimbursements time for delivery agents (from 191 to 30 days), less paperwork and therefore, more time for monitoring and fieldwork and large-scale cost savings (USD 36 million per year) (Banerjee, 2015[14]). Furthermore, the digitization has played an important role in the empowerment of beneficiary women, who were required to get an ID, and a bank account for the benefit-transfer (Ngom, 2016[21]). In 2016, the government of India decided to universalise the use of the PFMS for all transactions under the Central Sector Schemes.

Box 3.6. Digitizing Payments for Brazil's Bolsa Familia

Bolsa Família is the world's largest conditional cash transfer program, covering over 11 million families living in poverty (monthly per capita income of between BRL 77.01 and BRL 154.00) and extreme poverty (monthly per capita income up to BRL 77.00) (for 2015). The programme's conditions for participating families are in the health and education sectors (child vaccinations, pre- and post-natal checks, school attendance of children). Payments are monthly and are administered by the government owned bank, Caixa Econômica Federal provides integral support for the Cadastro Único single registry information management system for social programmes in Brazil.

Payment options and modalities

- By law, payments are preferentially made to the women in each family (approximately 93% of payments);
- Caixa Econômica Federal generates a monthly payroll, based on information from the Cadastro Único single registry system. Payments are only made after a Program Financing Proposal is approved by the treasury, who then transfers funds from the Central Bank to an account registered for the Bolsa Familia Programme by the Ministry of Social Development at Caixa Econômica Federal;
- Caixa Econômica Federal has the responsibility of producing and distributing electronic benefit cards (EBC); which are either posted to pre-recorded beneficiary addresses or collected by beneficiaries from a Caixa Econômica centre;
- Withdrawals can be made at any of Caixa Econômica Federal's 2 000 nationwide agencies, and through other third-party agents such as lottery points and banking correspondents (32 000 nation-wide pay points). Beneficiaries must withdraw their funds within a 90-day period; the remaining funds are transferred to the Ministry of Social and Agricultural Development (MDS);
- Beneficiaries generally do not encounter any difficulties when accessing the grant, with 96.3% of beneficiaries indicating that the EBC system was "very easy" or "easy" in a beneficiary survey.

Challenges

- Errors: Distinctions are made between "customer error," where incorrect information is provided without fraudulent intentions, and "official error," whereby acts or omissions by an official which were neither caused nor known by the official nor the customer at the time are committed;
- Financial inclusion: This is not one of the programme's objectives. Instead, the EBC system encourages people not to save in the formal financial system - beneficiaries are required to withdraw all their cash within 90 days.

Source: Lindert et al. (2007[22]), *The Nuts and Bolts of Brazil's Bolsa Família Program: Implementing Conditional Cash Transfers in a Decentralized Context*; Hellman, A.G. (2015[23]), *How does Bolsa Familia work? Best Practices in the Implementation of Conditional Cash Transfer Programs in Latin America and the Caribbean*; Ministério do Desenvolvimento Social e Agrário (2017[24]), "MDSA vai integrar ações do Plano Nacional de Segurança."

Notes

[1] This section draws heavily on EPRI's collaborative work with Bankable Frontier Associates (BFA), including BFA's chapter on financial inclusion in EPRI's policy guide ***Designing and Implementing Social Transfer Programmes***, Second Edition (2011).

[2] The government's UPS, called, BHIM, powers multiple accounts from participating banks, and offers several banking services all in a single mobile application to users of old and new generation phones (including USSD option for non-smart phones).

[3] It is a biometric authentication system for banking that simplifies bank with an *Aadhar* card; allowing individuals to open a bank account, withdraw or deposit cash, and transfer funds using an identification number and fingerprint.

[4] The PFMS is administered by the department of expenditure. It is an end-to-end solution for processing payments, tracking, monitoring, accounting, reconciliation, and reporting. It provides the scheme managers a unified platform for tracking releases and monitoring their last mile utilization and is intended to assist the ministries in registration of Implementing Agencies (Sikarwar, 2016[58]).

4. The role of costed sector plans as the bridge from strategies to fully implemented systems

Moving from strategies to implementation requires an operational guideline that coherently maps every operational step along the way. These roadmaps are referred to as costed sector plans and provide a detailed outline of the country's social protection strategy in terms of the individual programmes' lifecycles and their interaction effects with other programmes. They paint a lucid picture of the potential synergies of cross-sectoral cooperation and holistic policy-approaches. Costed sector plans also include a phased implementation strategy that precisely documents operational features, such as programme location and coverage as well as benefit modalities and size. Additionally, a typical plan also includes a quantitative estimate of phased delivery systems and a monitoring and evaluation (M&E) strategy.

Costed sector plans contribute to the overall coherence of the social protection strategy and build a credible framework for scale-up and sustainability. The consolidated costing provides measures of total resources – financial and other – required for implementation. Furthermore, they succinctly show stakeholders in all relevant ministries and involved organisations – especially the finance ministry or the budgetary authority – how social protection fosters inter-sectoral synergies and contributes to inclusive social development and equitable economic growth on a national scale.

Overall, they provide a blueprint for implementing large-scale programmes from the pilot to the national stage and charts linkages within and across sectors that build synergy and multiply development impact. They generate evidence for the social and economic returns-on-investment of a well-implemented social protection strategy. Ultimately, a detailed costed sector plan also serves as a nodal evidence base for future adaptations, additions and feedback loops. It therefore offers policymakers with a tangible resource to transparently maintain, update, optimise and innovate social protection strategies and their underlying programmes.

4.1. Ingredients of a Typical Costed Sector Plan

4.1.1. Vision and strategic priorities

This introductory chapter includes a situation analysis and other research providing evidence supporting the sector's strategic priorities. The situation analysis reviews the analysis of existing data from various sources to evaluate the status of the sector, including existing requirements and gaps. The introduction discusses the rationale for specific priority areas, framed in terms of the gravity of the problem, the magnitude of impact, social, cultural and economic significance, relevance to national economic policies and national strategic interests.

4.1.2. Flagship programmes

Following the introduction, the first substantive section of the sector plan details a phased expansion plan for these flagship programmes. This includes the analysis of the specific programmes and their phased implementation, with targets for each focus area. The goal of this section is to generate programmatic and project activities within each priority area, including defining specific programmatic outputs and targets.

4.1.3. Implementation strategy

With the phased flagship programmes mapped, the next step outlines an implementation strategy. This component provides the descriptions of institutional mechanisms to implement each programme or project activity, including the designation of the lead agency and division of labour among government agencies, development partners, INGOs and CSOs. Programme implementation involves central government-level coordination and administration as well as community-level delivery. The primary task requires outlining the responsible line ministries for the respective programmes, ranging from the social affairs ministries to labour and health ministries. Beyond these ministries there is a question of overall coordination, sometimes carried out by a line ministry such as a social affairs ministry, but in other cases there are designated inter-ministerial working groups or committees and the corresponding political leadership. Table 4.1 provides a template for an implementation plan.

Table 4.1. An implementation plan template for a flagship programme

Activities/ Programs	Objective, indicators or Targets	Means of verification	Responsible agencies/ Actors	Target Date (time frame)
School feeding programme	Improve school attendance by 20%; reduce stunting by 5%	M&E report	Ministries of Education, Social Welfare	2022

Source: Authors' elaboration.

4.1.4. Financing strategy

The financing strategy component of the sector plan involves two parts: a costing plan and a financing strategy. The costing exercise requires detailed descriptions of activities or projects to identify the type of inputs or resources required to implement each activity. The unit-cost approach is most common, requiring each project or programme to be sub-divided into components or subcomponents, and inputs required for each target assigned a credible cost estimate. If a similar programme already exists, the cost estimates from the existing programme can inform the new programme in a proportionate or approximate manner to obtain a realistic estimate of the proposed programme cost. For many of the flagship programmes, cost primarily depends on the size of the benefits and the number of beneficiaries. Administrative costs cover all other expenses of the programme, including delivery systems and M&E. A robust sector plan maps out costs over time, in line with programme scale-up. This can involve a relatively simple exercise of increasing cost proportional to an increasing coverage rate to a more complex fiscal analysis which includes demographic and macroeconomic trends.

The second step involves developing a financing or resource mobilization strategy for the sector. This step includes making a systematic projection of domestic resources available for the sector in the next three to five years. Funding gaps are then calculated by reviewing the differences between the project costs and the availability of different sources of funding including national finance and development partner support. Additional sources of financing, if needed, should be sought using the costed sectoral plan as a device for resource mobilization.

4.1.5. Monitoring and evaluating approach

Long-term programme success depends on appropriate design and effective implementation—combined with a robust M&E framework that ensures that previous experiences continuously inform and improve the programme. M&E strategies and associated budgets should be clearly specified in the costed sector plan. Monitoring should collect regular data on specified indicators and track the disbursement of funds. This involves the integration of SDG indicators into project and programmatic indicators. While evaluation strategies will vary, they should generally comprise some or all the following components:

- Ex-ante evaluation;
- Mid-term evaluations;
- Final evaluations conducted after completion;
- Impact evaluations.

Overall, a social protection costed sector plan will provide the Government with a concrete action plan for implementing the social protection strategies in a sustainable and cost-effective manner. This will enable the sector to tackle poverty and vulnerability while building developmental outcomes that contribute to equitable economic growth.

5. Building implementation capacity (human resources, delivery systems)

Social protection capacity development strategies enable governments to build and strengthen human resource capacity to implement social protection policies. They ensure value-for-money and reinforce inclusive social development and equitable economic growth. Additional design principles support the sustainability of the strategy which rest on the premise that the system is demand-driven, nationally owned, integrated, comprehensive and reflects the country's social and policy context.

Sustainability involves four interacting gears: (1) human resource capacity, (2) institutional mechanisms, (3) financial resources, (4) political will. If any of these gears fails to work, the whole social protection capacity development strategy collapses.

Institutional mechanisms may involve national training institutes, universities and other academic institutions, NGOs or other stakeholders. The core managing mechanisms should be national. Co-operation between global and national providers strengthen national training capacity to sustain the development strategy.

5.1. Sustainable resource plan

A sustainable resource plan ensures effectiveness and efficiency by establishing guidelines to ensure the allocation of capacity development funds. The plan helps government officials to manage budgets more efficiently and provide improved social protection and public finance management. The strategy defines indicative selection criteria that serve as guidelines for selecting participants eligible for specific capacity development interventions.

The appropriate design, effective implementation and robust financial management of national social protection policies, programmes and systems require strong governmental capacity at national and local levels. This capacity includes the institutions, human resources, systems and other public resources that sign responsible for the delivery of social protection benefits and services.

Policymakers also require technical support. Understanding the advantages and disadvantages of different types of social protection interventions results in more adequate policy decisions – a prudence that is particularly important in the face of fiscal constraints. Additionally, governments need help to manage co-operation across ministries to build integrated capacity for comprehensive social protection systems. Several important steps along the implementation chain also require capacity development, including targeting, delivery (particularly payments), fiduciary risk management and M&E.

5.2. Key design principles

5.2.1. Demand-driven

A demand-driven approach communicates the vital role of social protection policies in cost-effectively tackling poverty, vulnerability and social exclusion as well as generating economic returns by promoting livelihoods, employment and meaningful developmental impacts. Both dimensions simultaneously contribute to successful social and public finance protection by expanding budgetary resources and generating rent. A demand-driven approach is more likely to attract the required financial resources from governments and development partners.

5.2.2. Government and national ownership

Government support and ownership of capacity development strategies safeguard their sustainability and effectiveness. Key government mechanisms will guide capacity development decisions and resource allocations within the national framework. Strategically, international technical assistance combined with local expertise will be paired with state institutions. This pairing transfers skills that eventually builds national knowledge of and expertise in social policy.

5.2.3. Integrated and comprehensive

Integrated national capacity development efforts further create cost-efficient results by fostering collegial interactions across multiple ministries and other relevant stakeholders. It incorporates a comprehensive design that builds linkages across sectors that strengthen fiscal efficiencies and reinforce developmental impacts. Integrated and comprehensive approaches build cross-sectoral synergies and strengthen value-for-money, making the most of available financial resources while demonstrating fiduciary responsibility that attracts national and international support.

5.2.4. Reflecting the national social and policy context

While capacity development strategies are mainly informed by global experiences, they recognise the importance of reflecting county-specific social and policy contexts. Global experts and best practices contribute valuable insights, but tailoring adequate social policy requires national expertise and local knowledge. In practice, peer learning mechanisms marshal active involvement of capacity development programme participants. The strategy also builds online networks for ongoing learning and evidence sharing. Peer learning translates participants' experiences into practical lessons for capacity development. Evidence suggests that similar platforms promote dialogue that can foment political will and increase the likelihood of successful social protection implementation within development planning frameworks.

5.3. Appropriate and effective capacity development

Capacity development must meet four criteria to fulfil its intended objectives.

- Policy relevance; capacity development must address the key policy and skills areas and directly respond to government enquiries.
- Timeliness; capacity development interventions must be available to government in a manner that ensures timely and relevant policymaking.
- Credibility; delivered content must be appropriate and meet global quality standards.
- Access; capacity development should be available to all those who need it, and delivered accordingly.

5.3.1. Resource allocation criteria

To ensure value-for-money, a resource plan establishes guidelines that manage the allocation of capacity development funds to government officials. Guidelines for ensuring appropriate selection of capacity development programme participants include:

- Balance participants whose responsibilities include policy development, programme implementation, systems building and M&E;
- Policy level: senior management figures from ministries, project and implementation units and relevant finance staff;
- Supervisor Level: directorate officials responsible for the coordination, supervision, monitoring, networking and financial management;
- Implementation Level: district officials with respective ministries, local officials with respective ministries;
- Ensure participants have relevant social protection experience for future responsibilities;
- Establish gender-balanced delegations.

5.4. Monitoring and evaluation plan

Sustainable capacity development strategies require evidence-based approaches that channel relevant experience into ongoing programme improvements and provide funding stakeholders with the necessary M&E to satisfy due diligence requirements. An effective M&E plan aims to:

- Improve activity management;
- Assess overall effectiveness;
- Channel lessons learnt into ongoing improvements in delivery and impact;
- Contribute to the evidence-base of capacity development in social protection.

5.4.1. Monitoring

Monitoring measures and assesses programme inputs, outputs and outcomes. The main inputs include project funds for procuring capacity development resources like courses and study tours. These funds generally come from a procurement process that secures external service provider support. Staff time and salaries also comprise a significant part of programme inputs. Main outputs include participants trained through courses and study tours. In turn, these outputs lead to the outcome of interest: strengthened governmental human resources in the social protection sphere. This outcome is subsequently indirectly refunded to the public through more appropriate design, efficient implementation, effective budgeting and accurate M&E in the fight against poverty, vulnerability and social exclusion and the creation of pro-poor and inclusive economic growth.

The monitoring of inputs covers budget and time. The overall project's financial process tracks the costs of capacity development activities to check if they align with budgetary limits. Similarly, project management systems track the time spent on capacity development. The monitoring of outputs, on the other hand, requires a registrar function, managed by a capacity development official. The registration system tracks all applicants for capacity development activities and records each activity. The process culminates in a report that disaggregates results into ministry, gender, job classification, time, completion status, capacity development activity type and other relevant categories.

Outcome monitoring involves following up with participants after the training. This includes tracking the impact of global participants on their national policies. Follow-through monitoring, which employs online and telephone surveys, tracks participants' continued involvement with social protection in their ministry at the time of training as well as the contribution in new positions, subsequent to a potential job change.

5.4.2. Evaluation

The evaluation plan aims to support independent evaluations and assessments in attributing impacts of the programme. This kind of evidence mainly supports sustainable financing of the programme by demonstrating to key stakeholders the programme's achievement of core objectives. In addition, this evidence supports ongoing programme improvements, and contributes to the global evidence base, all while strengthening political will for the programme.

Evaluating national capacity development strategies faces the attribution challenge of measuring a counter-factual. In the absence of a randomised control trial, an assessment of the impact of capacity development strategies will require an integrated qualitative and quantitative assessment. The programmes' monitoring databases, consisting mainly of the registration system, can support an independent assessment by providing a sample frame for independent data collection as well as the quantified input, outputs and outcomes of the programme. The registration system will include core information on all participants and can support sampling for the evaluation process.

6. Conclusions and recommendations

The wave of national social protection strategies adopted around the world over the past two decades has driven implementation of integrated systems in many countries. Strategies provide blueprints for comprehensive and integrated approaches that build synergies across sectors, improving impact and value-for-money. Integrated delivery systems improve efficiency and provide opportunities for developmental multipliers. Costed sector plans provide the operational guidance to move from strategy to implementation.

The experiences and good practices over the past decade discussed in this paper identify a number of important opportunities for development partners to improve the effectiveness and value-for-money of their support for social protection.

The past two decades have offered development partners countless opportunities around the world to influence the articulation of national social protection strategies. The volume of strategy and policy documents produced has absorbed substantial technical assistance resources and provided branding opportunities in many countries. To enable this sometimes abstract process to evolve into meaningful policy change, development partners might consider investing in the next logical policy step. Costed sector plans provide a bridge from abstract strategies to real-world implementation. They enable governments to parse the long-term visions embedded in these strategies into action medium term plans with concrete programmes, realistic budgets and actionable blueprints.

Development partners demonstrate considerable appetite for influencing government policies, as much as governments resist the political agendas they perceive donors are pursuing. Governments, particularly in sub-Saharan Africa, South Asia and low- and lower-middle-income Southeast Asia, manifest much greater openness to development partner support for systems building. Development partners may find support for social protection systems to generate a win-win proposition: (1) aligning their efforts with Paris principles in terms of supporting country-driven approaches, and (2) finding that these systems initiatives provide the thin-edge-of-the-wedge to influencing more equitable and productive social protection policies.

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Annex A. Annotated table of contents for costed sector plan (with data requirements)

Vision and strategic priorities

- Vision and strategic priorities from the National Social Protection Strategic Plan
- Links with the national growth and development strategies and SDGs
- Concise situation analysis supporting the sector's strategic priorities

Programme definition

- Definition and blueprint of anticipated programmes
  - Disaggregation into relevant activities
- Identification of key targets for each programme and phased expansion
  - Coverage (by sub-programme activity) including targeting strategy/approach
  - Benefit size, unit benefit or other cost-specific measure
  - Other parameters
- Narrative on contribution of each programme to intra- and inter-sectoral impacts

Implementation strategy

- Implementation systems narrative and schematic
- Institutional arrangements narrative including
  - Responsible agencies
  - Cross-ministerial coordination mechanisms
- Contribution of development delivery systems

Financing strategy

- Costing plan
  - High-level table and calculations of short-, medium- and long-term programme cost
  - Identification of relevant scale-up scenarios and cost implications
  - Discussion of costing methodology, administrative costs assumptions and findings

- Financing strategy
    - Available domestic resources and potential fiscal space for inclusive growth
    - Development partner support-trend and projection
    - Funding gaps
    - Linkages to economic growth and resource expansion

Monitoring and evaluating approach

- Monitoring framework and indicators by programme
- Evidence-building strategy and linkages to system improvement

Annex B. Templates for programme information requirements

Flagship programme template						
Programme	Expansion targets	2017-18	2018-19	2019-20	2020-21	2021-22
Activity 1	Expansion metric 1	A				
Activity 2	Expansion metric 2					
Activity 3	Expansion metric 3					
Programme	Benefit targets	2017-18	2018-19	2019-20	2020-21	2021-22
Activity 1	Benefit metric 1	B				
Activity 2	Benefit metric 2					
Activity 3	Benefit metric 3					
Financing template						
Programme	Administration cost	2017-18	2018-19	2019-20	2020-21	2021-22
Activity 1		C				
Activity 2						
Activity 3						
Programme	Total cost estimate	2017-18	2018-19	2019-20	2020-21	2021-22
Activity 1		(A x B) + C				
Activity 2						
Activity 3						
M&E template						
Programme	Performance indicator	2017-18	2018-19	2019-20	2020-21	2021-22
Activity 1	Indicator 1.1					
Activity 1	Indicator 1.2					
Activity 2	Indicator 2.1					
Activity 2	Indicator 2.2					
Activity 3	Indicator 3.1					
Activity 3	Indicator 3.2					

For more information about the EU Social Protection Systems Programme:

https://oe.cd/social-protection