



Oxford Policy Management



# KENYA HUNGER SAFETY NET PROGRAMME

Monitoring and Evaluation Component

Consolidated Operational Monitoring Report

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## Abbreviations

CBT	Community-Based Targeting
DFID	Department for International Development
DR	Dependency Ratio
FGD	Focus Group Discussion
HSNP	Hunger Safety Net Programme
IDS	Institute of Development Studies
KES	Kenya Shillings
M&E	Monitoring and Evaluation
MIS	Management Information System
OMR	Operational Monitoring Report
OPM	Oxford Policy Management
PMT	Proxy Means Test
SP	Social Pension

# 1 Introduction

## 1.1 The Hunger Safety Net Programme (HSNP)

The HSNP delivers long-term, regular, guaranteed cash transfers to poor and vulnerable households. It is one element within a broader DFID-funded social protection programme, the goal of which is to reduce extreme poverty in Kenya. The purpose is to support the establishment of a government-led national social protection system delivering long-term, guaranteed cash transfers to the poorest and most vulnerable 10% of households in Kenya.

The project is in two phases. The principal objective of Phase 1 is to implement a cash transfer programme in Mandera, Marsabit, Turkana and Wajir that will:

- successfully target the poorest and most vulnerable households; and
- reduce food insecurity and promote asset retention and accumulation in these households<sup>1</sup>. This would be evidenced by:
  - Household consumption expenditure sufficient to cover adequate food intake for all members of the household;
  - Reduced reliance on food aid;
  - Reduced rates of malnutrition;
  - Increased mean value of assets held by the household; and
  - Increased livestock holdings.
- Contribute to the evidence base on the impact of cash transfer programmes and inform the development of a scaled-up cash transfer programme in Phase 2. Specifically, it should inform:
  - decisions around the most effective mechanism for targeting the poorest and most vulnerable households;
  - whether the Phase 1 programme is effective in reducing food insecurity; and

A second Phase of HSNP is under preparation and is due to start in 2012 and continue for five years.

## 1.2 Purpose of the HSNP Operational Monitoring Report

This report represents the aggregated views and perceptions of households on the operational effectiveness of the HSNP. It consolidates findings from previous quarterly Operational Monitoring Reports (OMRs), the final quantitative and qualitative impact evaluations reports, targeting analysis and payments monitoring reports.

As set out in the HSNP M&E Strategy (OPM, January 2009), the HSNP M&E Component quarterly OMRs were primarily intended as a management tool for the HSNP Secretariat, providing programme managers with data relating to the operation of the programme on a quarterly basis.

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<sup>1</sup> It is anticipated that the programme will also have positive impacts on a range of indicators of well-being and wealth, such as resilience to shocks, health and education uptake, and access to financial services and resilience.

Because the OMR data is drawn from sample surveys they cannot provide information on specific cases or specific sub-locations, and therefore do not provide support to case management. As such the OMRs are intended to identify general issues that can be followed up in specifics by the Rights, Administration or Payment components, or the HSNP Secretariat, possibly leading to changes to Programme design or implementation. The aim of the reports was thus identification of general challenges under Rights, Administration or Payments in order to improve the design or operations of the programme.

The aim of this report is to present the consolidated findings from all the instruments and outputs of the M&E MC to date, in order to inform Dfid and other programme stakeholders on programme operational issues and recommendations for future implementation.

### **1.3 Structure of report**

The remainder of the report is as follows: Section 2 summarises views and perception of households on the targeting process; Section 3 provides information on the operational effectiveness of the payments system; Section 3 looks at the effectiveness of the rights component; and Section 4 concludes and provides recommendations for phase II of this programme.

## 2 Targeting

In each of the sub-locations where the HSNP operated, it implemented one of the following three mechanisms for selecting beneficiaries for inclusion in the programme:

<b>Community Based Targeting (CBT):</b>	The community collectively selects households they consider most in need of the transfers up to a quota of 50% of all households in the community.
<b>Dependency Ration (DR):</b>	Households are selected in which household members under 18 years, over 55 years, and disabled or chronically ill make up more than a specified proportion of all household members.
<b>Social Pension (SP):</b>	Individuals aged 55 or over are selected.

Transfers for selected households under CBT and DR targeting are of the same value for any size of household. The SP selects individuals and each individual identified by the programme as being aged 55 or over receives the full value of the transfer. This means households in SP areas can receive multiple transfers if they contain more than one member aged 55 or over. The value of the transfer was originally set at KES 2,150 per household but was amended to KSH 3,000 in payment cycle 16 (Sep/Oct 2011)<sup>2</sup>.

The baseline household and community surveys asked both beneficiary and non-beneficiary households and their communities about their experience and perceptions of the targeting and enrolment process. This section summarises findings from these surveys.

### 2.1 Programme awareness

Table 2.1 below reports data on households' awareness of the programme and experience of the targeting process. Overall awareness of the programme was very high, with 94% of all households (both beneficiary and non-beneficiary) reporting that they were aware of the HSNP. Those selected by the targeting process were significantly more aware of the programme in comparison to those not selected. This may partly be due to households being absent while the programme was being introduced, and possibly while the targeting was taking place.

<sup>2</sup> There was also a one off doubling of transfer in Jul/Aug 2011 to aid households to cope with drought. The transfer value is due to rise again to KSH 3,500 at payment from cycle 19 (Mar/Apr 2012).

Table 2.1 Household experience of targeting process

Indicator	CBT areas		SP areas		DR areas		Overall			N
	Selected	Non-selected	Selected	Non-selected	Selected	Non-selected	Selected	Non-selected	Total	
Proportion of households (%):										
➤ aware of programme in their sub-location	100**	79	100**	91	100	95	100***	87	94	5,087
➤ first informed about the programme through public <i>baraza</i>	45*	30	38***	20	43***	27	42***	26	35	4,825
➤ received an explanation of how beneficiaries would be chosen	96**	69	91*	83	67***	41	83***	67	76	4,795
➤ received an explanation and who felt selection process was fair	99***	63	97***	41	92***	43	96***	50	78	3,774
➤ had programme objectives explained to them	97**	74	91***	75	84***	66	90***	72	82	4,819
➤ involved in the targeting process	99***	29	99***	17	99***	43	99***	28	67	4,825
Average number of days' notice given prior to registration	6.4***	2.6	6.6*	3.8	6.4**	3.1	6.4***	3.1	6	3,635
Average time taken to reach registration desk (return trip, minutes) ( <i>selected households only</i> )	77		86		78		79		79	2,208

Source: HSNP M&E Baseline Evaluation Survey, Sep 2009–Oct 2010. Notes: (1) The 'N' column denotes the overall sample size. The sample sizes for the disaggregated estimates in other columns are based on smaller sample sizes. (2) Asterisks (\*) indicate that the estimated regression coefficient is statistically significant: \*\*\* = 99%; \*\* = 95%; \* = 90%.

This interpretation is supported by a number of other findings. According to the targeting manual, the public *baraza* was the principal means of creating awareness of the HSNP in communities. Overall, 35% of households were first informed about the programme through a public *baraza*<sup>3</sup>. The data show that those selected by all three targeting mechanisms were significantly more likely to have been informed about the programme this way than those not selected, indicating that those not selected by the programme may have been absent during the targeting process.

Those selected by CBT were significantly more likely to have been first informed about the programme through a public *baraza* (45%), compared with those who were not selected for CBT (30%). This corresponds to observations that, although some *barazas* are well organised and inclusive of all villages within a sub-location, better attendance rates could be achieved by giving more advance warning and holding them in additional settlements outside the main sub-location centre.

Awareness of the HSNP and being first informed of the project by public *barazas* was particularly weak in Mandera (78% and 17% respectively), compared with the other three districts. In addition, a high proportion of non-beneficiaries said that they were not aware of the HSNP programme (44%). This could be explained by the high proportion of communities in Mandera (34%) who reported that it was more difficult for mobile households to participate in targeting compared with other districts (1.6% in Marsabit).

Perhaps also significant was the claim by non-beneficiaries that they were not involved in the targeting process. There were big disparities in all three targeting mechanisms between selected households and non-selected households in answer to the question whether they were involved in the targeting process. Overall just 28% of non-beneficiaries claimed to have been involved in the targeting process, with 29% in CBT areas, 17% in SP areas, and 43% in DR areas. Given that relatively high proportions of non-selected households had received an explanation of how people would be selected for the programme in both CBT and SP areas (69% and 83% respectively), versus a much lower proportion in DR areas (41%), which was anyway a much more difficult targeting mechanism for households to understand<sup>4</sup>, it is not surprising to see a higher involvement of non-selected households in DR areas (see also section 2.2 and Table 2.2 below). However, in CBT and DR areas in particular the rates are still lower than might be expected, given the sub-optimal levels of awareness about how beneficiaries would be selected. A partial explanation for this finding could lie in an ambiguity with the way 'involvement' was interpreted by respondents, but a more worrying explanation may be that non-selected households were somehow systematically excluded from the targeting process.

This latter explanation would tally with the finding that the main reason given by non-beneficiaries for not participating in targeting being that they were away during targeting: 25% overall (see Table 2.2 below). Unsurprisingly, this was also the reason given as to why they were not being selected for the programme: 29% overall rising to 58% in Wajir, the district with the highest proportion of fully mobile households (see Baseline report annex Table A 11.1 c)<sup>5</sup>. While it should be noted that some of these non-beneficiaries are ineligible, so not being present for targeting is irrelevant for

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<sup>3</sup> The other main ways of learning about the programme are through word-of-mouth, from HSNP programme representatives talking with individuals and from the chief and elders.

<sup>4</sup> This is in line with the lack of clarity around the DR criteria reported by the Rights Component. This lack of clarity in DR areas was in fact intentional, in a bid by the targeting teams to avoid households 'gaming' the system and thus inflating the number of beneficiary households.

<sup>5</sup> While it might be noted that only 19% of communities reported that it was more difficult for fully mobile households to participate in the targeting process (see Table 2.3), this should be balanced by consideration of the fact that it is highly likely the vast majority of respondents to the community interviews were members of settled or partially settled households.

them, it is more concerning to contemplate that fully mobile households might be being systematically excluded. Of course the difficulty of reaching such households is recognised, but thought should be expended as to how better to reach and involve these households in future interventions, particularly given the increased impact the programme has on mobile households across a number of dimensions<sup>6</sup>.

## 2.2 Households' perception of targeting process

Unsurprisingly, 96% of beneficiaries thought that the selection process was fair, compared with 50% of non-beneficiaries. There were some significant differences in the perception of the targeting mechanism in the different targeting areas, with CBT being considered the most fair, even by non-beneficiaries (63%), against non-beneficiaries in SP and DR areas only 41% and 43% of whom respectively thought the targeting mechanism in their areas was fair.

From the qualitative research, across all districts and sub-locations the majority of Focus Group Discussion (FGD) respondents also perceived the targeting process to be fair. There are no apparent differences between districts. Typically, respondents' notion of fairness related to the fact that the targeting was transparent and that those households selected in the community were most in need.

The following are typical comments from beneficiaries, non-beneficiaries and key informants which reflect the perception of fairness of the HSNP targeting system. These comments include those made by a large number of non-beneficiaries. This is consistent with the earlier finding that both beneficiaries and non-beneficiaries generally perceive the HSNP positively.

*"Despite the fact that we were not considered, it was fair" [Female non-beneficiary, Turkana]*

*"Yes, the selection process was just and no-one was discriminated against". [Male beneficiary, Mandera]*

*"It was good and no injustice was found. But there was an issue during registration where a person's national identity card showed a certain age yet his age was actually older than the ages entered. So in such cases, the elders and the committee met ways of distinguishing the age sects and made considerations" [Chief, Marsabit]*

A small number of respondents believed that the targeting process was fair because it was done by 'outsiders' with little direct involvement by local people, therefore allowing little opportunity for favouritism.

*"They were not biased because they are not from here, so they didn't favour anyone. They used a certain scale to choose who are needier and deserved to be enrolled". [Chief, Turkana]*

'Fairness' was considered to be significantly lower in SP sub-locations (67%) compared with CBT and DR (85% and 80%, respectively). However, this could be because the programme was generally explained as being a 'programme that will target the poorest and most vulnerable' and

<sup>6</sup> See Kenya Hunger Safety Net Programme Monitoring and Evaluation Component Quantitative Impact Evaluation Report: 2009/10 to 2010/11, May 2012.

then went on to explain that eligibility was age 55 years and above, which naturally raised a lot of questions about the less poor who were over 55 years and the poorest who were under 55.

Significantly more households overall participated in the DR targeting process (80%) than in CBT (66%) or SP (52%). The SP criteria are so explicit and easy to understand that it is likely that anyone under the age of 55 years did not even attempt to register. A significantly higher proportion of non-beneficiary households did not participate in SP targeting because they did not think they would satisfy the criteria (72%) compared with the other targeting methods (28% for CBT and 22% for DR).

**Table 2.2 Non-beneficiary households' experience of targeting process**

Indicator	By targeting mechanism			All HSNP evaluation areas	
	CBT areas	SP areas	DR areas	Estimate	N
Proportion of non-beneficiary households who reported that (%):					
➤ they were not aware of the HSNP cash transfer	21*	9	5**	13	1,994
➤ they did not participate in the targeting process (of those aware)	71	83**	57*	72	1,737
➤ they did not participate because they did not think they would satisfy criteria	28**	72***	22**	44	1,191
➤ they did not participate because they were not there at time of registration	36	13*	27	25	1,191
➤ they believe they are eligible according to programme criteria (of those who had the targeting process explained to them)	61*	31***	73***	49	1,101
➤ they did not attend enrolment after registration (of those who registered)	87	71	76	79	538
Reason given for not being selected (as given by the respondent):					
➤ not present in sub-location at time of registration	38	21	23	29	1,184
➤ don't know	8***	16	39***	20	1,184
➤ did not meet the targeting criteria	4	5	16	8	1,184
➤ not aware of programme	9	5	4	6	1,184
➤ rejected by vetting committee	5	12*	2**	6	1,184
➤ registration period too short	7	2	3	5	1,184
➤ judged to be too rich	7*	0**	2	4	1,184
➤ belong to marginalised group	5*	0**	1	2	1,184
➤ no national identity card	2	3	1	2	1,184
➤ too sick to attend registration	3	1	1	2	1,184
➤ incorrect DOB on identity card	0*	4*	0	1	1,184

Source: HSNP M&E Baseline Evaluation Survey, Sep 2009–Oct 2010. Notes: (1) The 'N' column denotes the overall sample size. The sample sizes for the disaggregated estimates in other columns are based on smaller sample sizes. (2) Asterisks (\*) indicate that the estimated regression coefficient is statistically significant: \*\*\* = 99%; \*\* = 95%; \* = 90%.

## 2.3 Households' perception of HSNP staff during targeting

HSNP staff were generally identified as those who conducted the targeting and enrolment process. The overall perception is that they were respectful, fair and honest. Beneficiaries were slightly more likely to be positive about staff than non-beneficiaries, though the generally positive sentiment was largely shared by Non-beneficiaries and local officials.

*"HSNP staff have been respectful and so polite to the people in this community. They have been fair and treated people very well and I thank them for that". [QPS with beneficiary, Mandera]*

*"They behaved well with us. We have not seen anything bad with them. They were very polite". [QPS with beneficiary, Wajir]*

*"They were very good, they were polite and respectful, they do their work very diligently". [FGD with non-beneficiaries, Mandera].*

*"We liked the approach of Care Kenya employees they are respectful and disciplined people". [FGD with non-beneficiaries, Marsabit]*

*"The community has not brought any complain concerning the staff of this programme to me. I'm very confident that they are friendly and professional people. Actually the community likes them, they are always happy with them because these people stay with them for a long period of time. For me sometimes I may not be there because of my official duties but when I come and asked the team and the community looks like they are one family. There is no problem between the staffs and the Community". [Interview with Chief, Mandera]*

*"We have seen many staff HSNP who normally come to ask in some questions and they are very patient with us. There are others who work for different projects that we've seen smoking, munching miraa or even under the influence, but we have never seen this habit. We are in a good relationship with them". [Interview with relief committee member, Marsabit].*

Some non-beneficiaries, however, were upset about the outcomes of the targeting process. This was more often the case where there was community based targeting or dependency ratio targeting, which was harder to explain than pension targeting. For example, non-beneficiaries in Eldanaba, a dependency ratio area, made the following statements:

*"You people came yesterday and called and sat with the elders and asked whatever you wanted to ask. You said you needed our assistance and worked with us and knowing you are working with Hussein the guide, you are respectful people. You are among the locals of Eldanaba. But the clerks who conducted the targeting process, just locked themselves in a room and wrote names of those selected that they had been given by the elders" [FGD with non-beneficiaries, Eldanaba, Mandera]*

*"The committee is the worst they do not do the right thing they are politically based. They do not do their job as and tell there what is there". [FGD with non-beneficiaries, Wajir Township, Wajir]*

If staff did not behave well, most people thought that they would report them to the Chief or talk to them directly, but this had not been an issue to date.

## 2.4 Households' perception of eligibility

Half of non-beneficiaries (49%) believed themselves to be eligible. Unsurprisingly, this was highest in DR sub-locations (73%), for reasons associated with the difficulty of households in understanding the selection criteria, as previously discussed.

However, 61% of non-beneficiaries in CBT sub-locations also believed themselves to be eligible. This is probably because of the quota, which was set at 50% in M&E sub-locations. Despite the degree of flexibility in the way the quotas were actually applied, this demonstrates the difficulty of explaining why households are not selected in areas with high overall poverty rates, and might also reflect the fact that the criteria used in CBT are not necessarily clear (even if the *process* is). This difficulty is obviated in SP sub-locations as the targeting criteria are clearer, resulting in a significantly lower proportion of non-beneficiaries who felt they had been unfairly excluded (31%).

It should be noted, however, that while the proportion of non-selected households in SP areas who felt they were unfairly excluded was lower than in CBT and DR areas, it was not insignificant at close to a third of all non-beneficiaries. This degree of perceived exclusion undoubtedly results from the difficulty of capturing and assessing accurate age data for individuals in these areas.

Non-beneficiary households were asked about their experience and perceptions of the targeting process. Only 13% were not aware of the targeting process (which rose to 44% in Mandera compared with 0.3% in Turkana). Overall, only 11% of communities reported that they felt some ineligible households had been selected for the programme. However, this rose to 26% and 17% in Marsabit and Mandera, respectively.

**Table 2.3 Community experience of targeting process**

	All HSNP evaluation areas	
	Estimate	N
Proportion (%) of communities reporting:		
➤ not being involved in the targeting process	3	232
➤ desk-based, rather than door-to-door based, registration	71	225
➤ that some ineligible households were selected for the programme	11	225
➤ that not everyone who was eligible was able to register	27	225
➤ that some eligible members were not able to register	29	209
➤ that not everyone who enrolled received a card	5	225
➤ that it is more difficult for migrant households to participate in targeting	19	225
➤ a Rights Committee in the sub-location	91	232
Reported average number of days from start of targeting to enrolment (distribution of paper cards)	15	224

Source: HSNP M&E Baseline Evaluation Survey, Community Questionnaire,

## 2.5 Time spent on targeting

According to the community interviews, there was an average of 15 days from the start of targeting to enrolment (distribution of paper cards)<sup>7</sup>. The large, remote and sparsely populated nature of the areas in which the HSNP is operating is reflected in the fact that it took selected households on average 40 minutes each way to travel to the registration desk (see Table 2.1 above). However, in some sub-locations, one registration desk was centrally located while, in others, there was one desk per village/settlement.

The average number of days' notice that households received prior to registration was 5.8. This was significantly higher in Marsabit (12.6 days) compared with Wajir (2.8 days). Discussions with communities indicated that one way to increase the participation of mobile households in the targeting process is to give them sufficient notice to return to the sub-location before registration. The number of days' notice required by mobile households to return for registration is around seven.

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<sup>7</sup> Note that, according to the programme manual, the entire targeting process is intended to take two months and entails mobilisation, registration, validation and finally enrolment. Estimating duration in areas where there is little time-keeping is challenging and so this measure is based to some degree on respondents' *perception* of time.

### 3 Payments

This section summarises beneficiaries' experience and perception of payments system from the baseline and follow up survey period. The baseline period captured information from households in the non-evaluation sub-locations where Payment Monitoring interviews were conducted between September 2009 and October 2010 (see Hunger Safety Net Programme – M&E Payments Monitoring Report, June 2011).

The follow up survey period draws from the comprehensive OMR for the first follow up of the HSNP program and covers all the sub-locations visited during the four quarters of evaluation follow up fieldwork, collected between November 2010 and November 2011 (see Kenya Hunger Safety Net Programme Follow-Up 1 Operational Monitoring Report, March 2012).

This section also draws on findings from the qualitative fieldwork during the follow up period.

#### 3.1 Beneficiary awareness of payments system

Table 3.1 depicts beneficiaries' awareness of the payments system. The data show that almost all beneficiaries had correct knowledge of payment amounts during the baseline and follow up period. Although lower, still a high proportion of beneficiaries had correct knowledge of the payment cycle.

**Table 3.1 Beneficiary awareness of payments system**

Indicator	Baseline: Sep 2009 - Oct 2010		Follow up: Nov 2010 - Nov 2011	
	Estimate	N	Estimate	N
Proportion of beneficiaries (%):				
➤ with correct knowledge of payment cycle (60 days)	86	779	90	1392
➤ with correct knowledge of payment amount (Ksh 2,150)	98	779	99	1392
➤ Who were first informed about the payment process by:				
▪ Programme representative	77	776	59	1392
▪ Chief	5	776	2	1392
▪ Elder	3	776	1	1392
▪ Word of mouth	5	776	18	1392
▪ Paypoint Agent	6	776	6	1392
▪ Rights Committee	2	776	13	1392
▪ Secondary recipient	2	776	1	1392
➤ who know they can save money on the Smartcard	8	777	2	1392

Source: HSNP M&E Baseline Evaluation Survey, Payments Monitoring Form, Sep 2009-Oct 2010 and HSNP M&E Follow up Survey. Notes: (1) The estimates in this table relate to household representatives (beneficiaries). (2) Estimates have been calculated using sampling weights for each beneficiary respondent equal to the inverse of the probability of being selected for interview. (3) The 'N' column denotes the overall sample size for each indicator.

The proportion of households with correct knowledge of payment amount and cycle were higher during the follow up period, suggesting the better spread and transfer of information. During the baseline period 77% of beneficiaries were first informed by the payment process from programme representatives. In the follow period around 59% of beneficiaries were first informed by the payment process by programme representative and over 30% were informed through word of mouth and Rights Committees collectively.

### 3.2 Beneficiary experience of collection of the transfer

Overall the payment system seems to have performed generally well. During the baseline and follow up period very few beneficiaries reported never having received a smartcard (<1%) or never having received any payment (<2%).

The proportion of beneficiaries reporting other problems varied between the baseline and follow-up periods. Around 6% of households reported not receiving payments in the last two months during the baseline period, which was reduced to around 1% during the follow-up period between November 2010 and November 2011. Moreover 4% of beneficiaries reported having to go to paypoints more than once during the follow-up period compared to 11% during the baseline period. Finally less than 2% of beneficiaries during the follow-up period reported ever being made to buy something or charged extra for something in the Agent's shop, against 6% for the baseline period.

**Table 3.2 Smartcards and payment receipts**

Indicator	Baseline: Sep 2009 - Oct 2010		Follow up: Nov 2010 - Nov 2011	
	Estimate	N	Estimate	N
Proportion of beneficiaries (%):				
➤ reporting that they have never received the smartcard	0.6	778	0.2	1402
➤ of those that received one, unable to show smartcard at the interview	8	779	10.7	1390
➤ reporting that they have never received money from HSNP	1.5	779	1.3	1402
➤ reporting that they have not received a payment in the last 2 months	6	767	1.2	1382
➤ reporting that they did not receive the amount they wanted to withdraw for their last payment	1	761	7.3	1381
➤ reporting that they have to go more than once to paypoint to collect last full payment	11	767	4	1381
➤ reporting that they can only collect payment on one specific day/week	21	767	22.2	1381

Source: HSNP M&E Baseline Evaluation Survey, Payments Monitoring Form, Sep 2009-Oct 2010 and HSNP M&E Follow up Survey. Notes: (1) The estimates in this table relate to household representatives (beneficiaries). (2) Estimates have been calculated using sampling weights for each beneficiary respondent equal to the inverse of the probability of being selected for interview. (3) The 'N' column denotes the overall sample size for each indicator.

**Table 3.3 Costs associated with payment**

Indicator	Baseline: Sep 2009 - Oct 2010		Follow up: Nov 2010 - Nov 2011	
	Estimate	N	Estimate	N
Proportion of beneficiaries reporting having been (%):				
➤ charged fee by the paypoint agent when collecting last payment	2	766	11.3	1381
➤ ever made to buy something / charged extra for something in the Agent's shop	6	767	2	1381
➤ had to pay someone else in community (other than the person collecting the transfer) from their last payment	0	767	2.5	1381
Proportion of beneficiaries that did not collect the transfer personally that were charged a fee by the person collecting the last payment (of those not collecting)	4	221	2.5	1381

Source: HSNP M&E Baseline Evaluation Survey, Payments Monitoring Form, Sep 2009-Oct 2010 and HSNP M&E Follow up Survey. Notes: (1) The estimates in this table relate to household representatives (beneficiaries). (2) Estimates have been calculated using sampling weights for each beneficiary respondent equal to the inverse of the probability of being selected for interview. (3) The 'N' column denotes the overall sample size for each indicator.

On the other hand more beneficiaries during the follow up period reported not receiving the amount they wanted to withdraw in their last payment (7.3%) and were charged a fee by paypoint agent when collecting last payment (11.3%).

There were very low proportions of beneficiaries reporting that they had to pay a fee to collect their payment, either to the person collecting the transfer on their behalf if they couldn't collect it in person, or to someone else in the community (2.5% in both cases).

**Table 3.4 Distance to paypoint and queuing**

Indicator	Baseline: Sep 2009 - Oct 2010		Follow up: Nov 2010 - Nov 2011	
	Estimate	N	Estimate	N
Proportion (%) of beneficiaries reporting:				
➤ that they have to travel for more than 4 hours (equivalent to more than 20 km) to travel to the paypoint (both ways)	18	742	6.7	1377
Average time queuing for payment (minutes)	144	721	136.8	1378

Source: HSNP M&E Baseline Evaluation Survey, Payments Monitoring Form, Sep 2009-Oct 2010 and HSNP M&E Follow up Survey. Notes: (1) The estimates in this table relate to household representatives (beneficiaries). (2) Estimates have been calculated using sampling weights for each beneficiary respondent equal to the inverse of the probability of being selected for interview. (3) The 'N' column denotes the overall sample size for each indicator.

The data collected suggest an improvement in certain barriers to accessing cash between the two periods. Less than 7% of beneficiaries interviewed at follow-up reported travelling more than four hours (equivalent to more than 20km) to the paypoint (both ways). This was a significant improvement on the same measure at during the baseline period (18%). However, once at the paypoint, beneficiaries reported waiting an average of just under two and half hours (137 minutes), constituting only a negligible improvement on baseline.

The qualitative research highlighted some of the obstacles beneficiaries encounter in accessing their payments. The most common issue related to the distance involved in accessing pay point agents. This was mainly common in areas like Chirchir, Kosekeli, Sala, and Marsabit Township:

*“The problem we have is the distance you cover to collect this money, as you can see I am an old man aged 85 years, I can’t walk for a distance.” [FGD with male beneficiaries, Mandera]*

*“The place where we are paid from is too far another centre, even the elderly here struggle a lot to reach there ...and we feel bad about it. This distance is killing the old” [FGD with Casual labours, Turkana]*

In addition to distance in some areas the paypoint Agent visited some areas only on certain days and for limited hours.

*“The only problem we have as this old man said before is that there is that young boy [the pay agent] who brings the money here and stays only for one day. The following day he says the beneficiaries should come to Ashabito to take for their money, people travel on foot to go look for their money which is a problem to us.” [FGD with male elders, Mandera]*

Other problems noted were due to mechanical problem with the machine (problems with finger authentication and faulty point of sale machine) and inadequate availability of money. Across all sub-locations beneficiaries’ access to the cash transfer was hindered by problems with finger authentication and faulty point of sale machine:

*“There are people who never received payment because the machine rejects their thumbprints” [KII with paypoint agent, Godoma, Wajir].*

*“ ... If the machine rejects the thumbprints of both the primary and the secondary beneficiary, there is nothing we can do about it.” [KII with relief committee, Kalemrongok]*

*“For me what I had heard is that there are some beneficiaries who have never received any payments for the 5 times and the problem is with their finger prints. They always complain and some have come to me as a committee member complaining but I told them to go to the Rights Committee but so far no one has been helped and I don’t know when their problem will be solved.” [KII with relief committee, Eldanaba, Mandera].*

Unavailability of money was to some extent driven by pay Agents’ reluctance to carrying large sums of money due to security risks.

Finally, in terms of security, most beneficiaries felt safe collecting payments and taking them home. These figures show improvement from responses given during the baseline period (Table 3.5). This was also confirmed by the qualitative fieldwork, with no reported incidents of breach of security at pay points, nor were there any mention of attacks made on HSNP beneficiaries. The following quotes are illustrative:

*“The security here in Chirchir is 100% OK. There are no thieves or any kind of insecurity. Tonight if you step outside there no body will steal from you, it’s a very secure place... when the elders drop some money and it is collected and announced and the person who has lost it is given their money back” [FGD with casual labourers , Chir Chir, Manderaj].*

*“There are no cases of insecurity. I feel safe when am collecting the money. I can also carry the money from the sale of my animal in my pocket without feeling insecure.” [QPS with male beneficiary, Sala, Wajir].*

**Table 3.5 Security**

Indicator	Baseline: Sep 2009 - Oct 2010		Follow up: Nov 2010 - Nov 2011	
	Estimate	N	Estimate	N
Proportion of beneficiaries (%):				
➤ who feel safe collecting payments and taking them home	86	764	98.5	1381
➤ reporting physical assault on way back from collecting payments	1	680	0.6	1381

Source: HSNP M&E Baseline Evaluation Survey, Payments Monitoring Form, Sep 2009-Oct 2010 and HSNP M&E Follow up Survey. Notes: (1) The estimates in this table relate to household representatives (beneficiaries). (2) Estimates have been calculated using sampling weights for each beneficiary respondent equal to the inverse of the probability of being selected for interview. (3) The ‘N’ column denotes the overall sample size for each indicator.

### 3.3 Beneficiaries and recipients

A distinction is made between beneficiaries and recipients. The payments system delivers transfers via recipients, who are not necessarily the actual beneficiaries for whom the transfer is intended<sup>8</sup>. This report presents data on whether it is the actual identified beneficiaries that receive the HSNP transfers<sup>9</sup>.

The findings in Table 3.6 indicate that 86.7% and 82% of beneficiaries interviewed during the first follow-up and the baseline period respectively were themselves primary recipients. This indicates that a very high number of beneficiaries owned ID cards and thus had their own name and photo on the Smartcard.

<sup>8</sup> Each beneficiary nominates two ‘recipients’ who are eligible to collect the transfer. The name and photo on the Smartcard are those of the Primary Recipient, who must be a national ID card holder. Therefore beneficiaries who do not own national ID cards are not eligible to be Primary Recipients and do not have their name and photograph on the Smartcard; it is the name and photograph of their nominated Primary Recipient, who can be a family member, a friend or any other trusted person in the community who owns a national ID card. However, the Secondary Recipient does not have to own a national ID card and still has their fingerprints on the microchip on the Smartcard, which means they are also able to collect the transfer (recipients have to swipe their fingerprints in order to activate the Smartcard at collection).

<sup>9</sup> All questions in the payments monitoring section of the questionnaire are asked directly to beneficiaries rather than to recipients (although many are both beneficiaries and recipients).

Of the beneficiaries who were secondary recipients, for most, their primary recipient was another household member. Only a small proportion of the primary recipients were people of standing in the community.

**Table 3.6 Beneficiaries and recipients**

Indicator	Baseline: Sep 2009 - Oct 2010		Follow up: Nov 2010 - Nov 2011	
	Estimate	N	Estimate	N
Proportion of beneficiaries who are Primary Recipients (%)	82	3,100	86.7	1,392
Where beneficiaries were not Primary Recipients, the Primary Recipient's relation to household was:				
➤ other household member	50	565	62.8	1,165

Source: HSNP M&E Baseline Evaluation Survey, Payments Monitoring Form, Sep 2009-Oct 2010 and HSNP M&E Follow up Survey. Notes: (1) The estimates in this table relate to household representatives (beneficiaries). (2) Estimates have been calculated using sampling weights for each beneficiary respondent equal to the inverse of the probability of being selected for interview. (3) The 'N' column denotes the overall sample size for each indicator.

## 4 Rights

The 'Social Protection Rights' component provides a mechanism through which individuals can express grievances over the targeting process during the two-month period, and raise issues about any aspect of the programme's operation during the three years of Phase 1 payments. A Citizens' Service Charter sets out the programme's standards. The HSNP Social Protection Rights Component is led by HelpAge International.

There were some signs during the baseline period emanating from the quarterly OMRs that the rights component was not functioning as effectively as designed. The OMR data finds that a Rights Committee had been established in 91% of evaluation communities (see Table 2.3 above), but fieldwork indicated some concerns about whether these committees were operating as intended, especially due to lack of resources for Rights Committee members to explain their role and communicate to communities.

### 4.1 Rights committees

The Rights Committees are the bodies set up in communities specifically to deal with any complaints about the functioning of the programme. They are composed of representatives elected by the community in a process facilitated by HelpAge International and its partners. Rights Committee members should be the first point of contact for individuals seeking redress if they are not well treated by the HSNP. The Rights Committee is expected to report to the Rights component and receive responses to communicate to and answer people's queries. If they are able to solve the complaints themselves they should do so.

Most Rights Committee members interviewed understood their role, and several claimed to have been able to solve problems for beneficiaries, with affected beneficiaries agreeing. However, there were several cases where Rights Committee members did not understand their roles, did not know how to address complaints, were not known by community members, or were unable to get adequate responses from the rest of the community.

There appear to be four basic types of problem:

- **Rights Committee members do not always know what they are supposed to do.** Some feel their main role is to provide guidance to beneficiaries on how to spend the money wisely, rather than to offer them an avenue for formal complaint. Some were aware that their role involved collecting and forwarding on complaints that they could not address themselves, but did not know how to do so. Moreover, they felt that they had insufficient contact with the Rights Component headquarters.
- **Many people do not know who the Rights Committee members are.**
- **Rights Committee members are considered inactive.** Where the Rights Committee members are recognised by the community they are sometimes considered to be not a useful way to get information or raise issues with the programme.
- In the case where they are more active and submit complaints, **Rights Committee members do not always receive a response or get an appropriate reaction from the programme.** This was something felt acutely by Rights Committee members themselves, and particularly difficult for those in the more remote areas as they struggled to follow up directly with the programme headquarters.

*“We wrote the names of those who were left behind in a list and forwarded since that time up to date nobody has come back to us they just took the list”. [Interview with Rights Committee member, Mandera]*

*“There is no adequate support at all, of whatsoever way to deal with any complaints, this because after forwarding the complaints we collect from beneficiary there are no actions taken or we are not informed of any progress”. [Interview with Rights Committee member, Marsabit]*

*“You know there are people who are beneficiaries and yet they have never received these payments and when they go to the Rights Committee for help, they are told their problems will be solved and up to now they still have the same problems”. [FGD with male elders, Mandera]*

Rights Committee members themselves felt that there were a number of difficulties associated with their role. For instance, some Rights Committee members are illiterate, which make recording and following up complaints extremely difficult. Others argued that because they were from rural areas and had not been adequately prepared for the role, and did not know where to take the complaints.

*“We especially lack knowledge about these offices because we are not living in town. For example, we don’t know this office of justice could take our cases. So that’s why we need a workshop on the same”. [KII with Rights Committee member, Marsabit].*

*“There are a lot of things that we would like to know. We don’t know which office to report to. If we have people from the Rights component coming to us once in a while so that we could talk to them about the problems we face”. [KII with Rights Committee member, Wajir]*

Some argued that problems arose because the Rights Committee members were volunteers.

*“When you are working for this company, you are definitely paid so that you can carry out your duties as required. But the problem with Rights Committee is that they are not paid any allowances and that makes it hard for them to work or offer their services for the people. However, they still try their best by reporting people with some problems with their cards or may even have lost their cards but I would like every time, people receive payment they should also be given some allowances”. [Interview with Chief, Wajir]*

Rights committee members also argued that they should receive some sort of stipend, at the least to cover expenses around airtime or transport. They felt that their duties on the Rights Committee were preventing them from earning income.

## **4.2 Household perceptions of Rights Committees and HSNP staff**

The qualitative fieldwork also explored the perception of households on the attitude and responsiveness of the HSNP staff and Rights Committees, the functioning of the complaints mechanism, and corruption.

The picture on households’ awareness of programme rights and the complaints process between September 2009 and November 2010 was the following:

- Between 37% and 46% of households, reported that they are aware of their rights under the programme;
- Between 57% and 70% of households reported that there was a Rights Committee in their sub-location;
- Of the communities interviewed, some 80% reported there being a Rights Committee (up to 88% in SP areas and down to 71% in CBT sub-locations);
- Only 3 to 9% of households had made a complaint about the targeting process to the Rights Committee.

**Table 4.1 Household perceptions of programme rights and the complaints process**

Indicator	Sep - Nov 2009		Dec 2009 - Feb 2010		April-July 2010		August - Nov 2010	
	Estimate	N <sup>2</sup>	Estimate	N <sup>1</sup>	Estimate	N <sup>2</sup>	Estimate	N <sup>1</sup>
Proportion of households (%):								
➤ reporting that they are aware of their rights under the programme	38	1,168	37	1,185	46	1,198	37	1,244
➤ reporting that there is a Rights Committee in the sub-location	57	1,168	56	1,185	59	1,198	70	1,244
➤ in sub-locations which have Rights Committees who complained to the Rights Committee	5	680	3	720	9	797	5	709
➤ making complaints elsewhere (not at Rights Committee), of households where there is somewhere else to complain	5	98	0.7	89	2.9	190	0.3	237

Source: HSNP M&E Baseline Evaluation Survey, Households Questionnaire, Quarter 1 Sep-Nov 2009, Quarter 2 Dec 2009-Feb 2010, Quarter 3 April-July 2010, Quarter 4 August-November 2010. Notes: (1) The 'N' column denotes the overall sample size. Therefore the sample sizes for the disaggregated estimates in other columns are based on smaller sample sizes. (2) Estimates have been calculated using sampling weights for each household equal to the inverse of the probability of being selected for interview

The last quarterly operational monitoring report (November 2011) found that only 15% of respondents (74 people) felt that they would know who to talk to if they had a problem with the programme. Of these, only 14% would have spoken to a Rights Committee member. This perhaps indicates that the Rights Committees continues to play a limited role.

#### 4.2.2 Responsiveness of Rights Committee members and HSNP staff

Although staff were almost universally described as polite, they do not seem to be very useful to most people. HSNP staff from the programme headquarters were rarely to be found in communities, and local representatives such as Right Committee members were generally perceived not to know how to respond to complaints. The result is that some complaints are never communicated, and others take a large amount of time to address.

HSNP staff from the programme headquarters were rarely to be found in communities. Given the number of sub-locations where the HSNP operates, and the large distances involved, this is not surprising, but it could indicate that devoting more resources to increasing HQ staff time spent in communities would have a beneficial effect on the visibility of the programme, since it currently appears that the HSNP is represented almost exclusively by the paypoint agents:

*Us we do not see HSNP workers around. Our last time to see them was during the targeting day. We only see the pay point agent who was given the contract of paying the money. [FGD with male elders, Chir Chir, Mandera]*

*I don't know where to go and complain. For example you cannot go to Equity and complain because it a public place for all people and if you asked you will be told that the distributed the much they received. And these people if they miss money for three months they don't bother. [FGD with beneficiaries, Wajir Township, Wajir]*

This causes problems because if people do have complaints, they feel that there is no one to complain to:

*"As I have told you earlier I have a problem with my card. Since the HSNP payment started I have never received any payment and I am always told my card is not working. For all this time I have been complaining to the pay point but I have never succeeded..."*

*...For sure no one helps us even if you complain 100 times. So we had nothing to but hope that one day we will get a person who will listen to our complaints and help us. As you have told us earlier your work is to pass information to the NGOs including Hunger Safety Net Programme and government of Kenya so we would like to be helped because we have a lot of problems as we have told you earlier". [FGD with beneficiaries, Chir Chir, Mandera]*

This means that many respondents felt that where there were problems, the HSNP staff were "not fast in responding to issues" [FGD with young women, Badasa, Marsabit]. Some registered beneficiaries have never received payments, probably because of technical problems, and these problems have not been attended to due to this breakdown in the complaints mechanism. Local officials confirm that in some cases there are people who have missed more than two payment cycles pending a response from the programme on problems faced. Responses can often be slow:

*"We have them but nothing has been done since. And those people of the cards are suffering till now". [FGD with female elders, Napetet, Turkana]*

This is not to say that the programme is always unresponsive. Sometimes complaints are solved and respondents are happy with the service provided. For instance:

*"Yes, when the case is reported, it's also referred to the people concern and it's solved". [QPS with beneficiary, Lorengelup, Turkana]*

This being said it still seems to be the case that the Rights Committees in particular have not received the necessary training or support and do not know how to deal with complaints when they arise:

*"The Rights Committee themselves don't know anything about this because they have not been trained so they don't know how to handle such issues. It is only the*

*agents who tell beneficiaries about issues but people do not believe in the agents, they think they would take their money if they leave it in their card.”*  
*[Interview with Chief, Lafaley, Wajir]*

### 4.3 Complaints process

Complaints about cash transfer programmes are typically rare in many programmes in Kenya. Ordinary citizens (i.e. not officials), particularly if they are vulnerable, do not see these programmes as entitlements, but as gifts that can be withdrawn. This makes beneficiaries wary of complaining about problems in service delivery.

Non-beneficiaries do not have this conflict of incentives, but they tend to worry that too much complaining will mean that they are excluded from future programmes. Officials, for their part, are often liable to claim that anyone not selected for one programme will be given precedence in selections for the next one – though this is not often what donors or programmers have in mind – and this further reduces the propensity for complaints.

The HSNP independent rights component was designed specifically to address this problem. The role of the rights component was to set up independent complaints and grievance mechanisms. However, as we have seen, the Rights Committees appear not to have been particularly functional. How, then, did people complain?

Perhaps as a result of weaknesses in the Rights Committees most people did not know how to complain if they had a problem:

*“There is nothing I can do because I don’t know where or who to go and take the complaint” [QPS with beneficiary, Mandera]*

*“We don’t deal with them because we don’t know them or where we can complain to so that action can be taken” [FGD with non-beneficiaries, Marsabit]*

*“She complained to the committee and the person is somehow mentally unwell and is also very poor with no one to assist her in her family. She [has gone] to the office twice. She has taken her case to the chief and the committee but up to now she could not find anyone to help her” [QPS with beneficiary, Wajir]*

The most normal option for complaints was the normal administrative structures, the chief and elders:

*“We could go and complain to our elders and chief because we are women and there is nothing we can do” [FGD with non-beneficiaries, Mandera]*

*“When I want to complain about the HNSP who is the person that I will take my complaints to? We are bush people and I will tell the people who are leaders of the village e.g. the chief counsellor of elders. I know these people so I will complain to them” [QPS with beneficiary, Mandera]*

Chiefs report receiving many complaints, but not really being in a position to deal with them. One Chief recommended:

*“They should employ a person on the ground who will be looking upon problems of HSNP and report to them instead of going to the offices whenever there is a problem” [Interview with Chief, Turkana]*

Complaints included damage to cards, fingerprints not working, and disagreements between primary and secondary recipients about payments. A number of respondents claimed their cards did not work. For example:

*“Like me as I have told you earlier I have a problem with my card since the HSNP payment started I have never received any payment and I am always told my card is not working for all this time I have been complaining to the pay point but I have never succeeded” [FGD with beneficiaries, Mandera]*

In these cases, complaints were sent to the payments component (Equity), but unless there was an Equity bank branch in town, which was only the case in the district capitals, the complaints process could be very time-consuming for complainants and the complaints would often still remain unresolved.

#### **4.4 Corruption**

Overall, corruption seems to be comparatively low in the HSNP, particularly compared to the distribution of food aid where many felt that distributing staff could and did steal food. The low levels of corruption in the HSNP were attributed to the need for an identity card and fingerprint scanning. Non-beneficiaries sometimes argued that there was corruption around the targeting (as one relief committee member from Marsabit said, *“Our member of parliament was one of the beneficiaries”*), but this issue very marginal.

## 5 Summary conclusion

This report looked at the operational effectiveness of the programme. This was done by summarising households' and communities awareness and perception on targeting, payments and rights components of the programme from a variety of sources.

### 5.1 Targeting

Most respondents in HSNP targeted areas were aware of the programme and felt that the targeting process was fair. However they noted that many of those not selected may have not been present during the public information campaign or perhaps even the targeting process. In fact almost half of all non-beneficiaries felt that they themselves were eligible. There is some suggestion that mobile households could have been systematically excluded from the targeting process.

Social Pension targeting was considered the least fair compared to Community Based Targeting and Dependency Ratio targeting. However, this could be due to the perception that the programme was meant to target the poorest and most vulnerable households. On average, households received 5.8 days' notice prior to registration and it was felt that this was not sufficient for mobile households to effectively participate in registration.

### 5.2 Payments

Overall the payment system seems to have performed generally well. Most beneficiaries were aware of the payment amount and payment cycle. Almost all beneficiaries had received a smart card and very few reported never receiving any payment (<2%). Some households did report not being able to withdraw the amount they desired during the last payment or being charged a fee by the paypoint agent when collecting their last payments. These problems were small but nevertheless require attention in the subsequent phase of the programme.

### 5.3 Rights

Various reports indicate that the Rights Component was not effectively implemented. Less than half of all households were aware of their rights under the programme and a quarter of households reported no Rights Committees in their sub-locations.

Although HSNP staff and Rights Committee members were perceived as polite and respectful, they were not seen as effective in addressing the complaints and problems of beneficiary and non-beneficiary households. Rights Committees were not always aware of their duties and responsibilities and lacked support from the HSNP headquarters. There was perceived to be a general failure of communication with the Rights Component and limited feedback on the complaints that were submitted.

## 6 Recommendations

A number of recommendations emerge from the findings and conclusions of this study on the operational effectiveness of the HSNP for the programme to consider as it moves into Phase II.

### 6.1 Targeting

- **More outreach and communication prior to and during targeting to ensure all potentially eligible households register.** Some households, particularly mobile households, claim to have missed out on enrolment because they were unaware of the programme at the time of targeting. If the programme aspires to a comprehensive registration process of the entire population larger and lengthier communication and outreach activities will be required to ensure some households are not excluded.
- **More notice prior to targeting process.** One of the perceived barriers to participation in the targeting process, by mobile households in particular, was insufficient notice prior to targeting to enable them to return to their resident sub-locations in order to register for the programme.
- **Particular efforts to ensure mobile households are aware of the targeting process.** Given the potentially increased impact the programme has on mobile households, and the special difficulties mobile households have in registering for and participating in the targeting for the programme, particular efforts need to be made to ensure reaching these households.
- **Multiple registration desks in each sub-location to reduce the time required to reach the registration desk.** One of the barriers to registration for the programme faced by households was distance to registration desk and the amount of time required to travel that distance. Increasing the number of registration points in each sub-location would help reduce this barrier.
- **Consider mechanisms for receiving late applications from households not present at the time of targeting.** Given the barriers to programme participation faced by mobile households and the long distances they travel, even with special efforts to reach those households it is still likely that some households will be missed during initial enrolment. In order to combat this, the programme should consider ways to handle late enrolments.

### 6.2 Payments

- **Allow beneficiaries to roll cash over from one payment cycle to the next without having to visit the paypoint agent to reload their card.** The requirement to load your card with each payment causes unnecessary disruption to beneficiaries and discourages beneficiaries from utilising the smartcard as an effective store of value as it was intended. If possible, beneficiary's accounts should be automatically credited on each payment cycle with the smartcard acting like a debit card. This should also help minimise payment reconciliation problems.
- **More paypoint agents.** Beneficiaries are frequently required to travel long distances to reach paypoints and face long waiting times when they get there, which represent high costs to beneficiaries. Providing more paypoint agents would reduce these costs to beneficiaries.
- **Revise mechanism and process for follow up on faulty cards / fingerprint errors.** At the current time weaknesses in the mechanisms and processes for beneficiaries to report errors or

issues to the programme under the Rights component mean technological problems with smartcards and paypoint machines (including biometrics) take a long time to resolve or are not resolved. The HSNP should consider ways to improve reporting these types of errors so that they may be more swiftly resolved.

- **Continue to follow up on missing cards.** Although this study only found a small number of cases, for those cases missing cards effectively means exclusion from the programme. The programme should ensure a swift and secure process to enable beneficiaries to report missing cards and be issued with replacements.
- **Better communication to beneficiaries of the ability to access cash from any paypoint.** The study found that some beneficiaries still did not understand, and thus utilise, the full flexibility of the smartcard system, and the fact that payments may be accessed anywhere at any HSNP paypoint. Improved communications are required to address this problem.
- **Prevent paypoint agents charging beneficiaries fees to collect transfers.** Though the number of reported cases of paypoint agents charging beneficiaries a fee to access their payment was relatively small, it was by no means insignificant. This phenomenon may well be the result of real liquidity issues (or even issues relating to the particular denominations of money amounts that make up a single full payment) faced by paypoint agents. In order to effectively prevent this, therefore, the programme will have to ensure those constraints are alleviated, as well as suitably sanctioning paypoint agents that charge informal fees. Finding the appropriate level of commission for paypoint agents will be crucial in this process.
- **Consider alternatives to the smartcard system, such as mobile banking.** Given the challenges associated with the current smartcard system, including constraints stemming from financial services regulations, and given the current availability of mobile banking services in Kenya (such as MPESA), it is important to consider these such alternatives to the smartcard payments system in order to provide greater flexibility to beneficiaries and thus maximise the impact of the programme.

### 6.3 Rights:

- **Ensure Rights Committees are operating effectively in every sub-location.** If Rights committees are to be the primary mechanism by which beneficiaries and other households raise complaints and other issues with the programme they need to have the capacity and resources to operate effectively. This may be achieved by:
  - **Ensuring Rights Committees receive sufficient training** so they understand their role and know what procedures to follow when administering a complaint
  - **Ensure Rights Committee members are appropriately reimbursed** for their time and expenses incurred (e.g. travel to district HQ to report complaints)
  - **Regular field visits by Rights Component central staff** to meet and communicate with Rights Committees, support them in their activities, follow-up on particular grievances, and generally increase the support and presence of headquarters within the districts.
- **Increase field visits by and visibility of other HSNP central staff.** There is currently a disconnect between the programme and its beneficiaries which represents a potential reputational risk to the programme. Increasing the number and frequency of visits of central HSNP staff to HSNP sub-locations will reduce this risk—this will only be the case if the complaints and grievance procedures and mechanisms are improved in tandem.

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