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Social exclusion and access to social protection schemes

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April 2014
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Abbreviations

AusAID	Australian Agency for International Development
BLT	Bantuan Langsung Tunai Program
BISP	Benazir Income Support Programme
CBT	Community based targeting
DFAT	Department of Foreign Affairs and Trade
DFID	Department for International Development
FAP	Family Assistance Program
GDP	gross domestic product
ICROP	Integrated Community Registration Outreach Program
IDS	Institute of Development Studies
IFPRI	International Food Policy Research Institute
ODI	Overseas Development Institute
PATH	Programme of Advancement through Health and Education
SAGE	Social Assistance Grants for Empowerment
SASSA	South African Social Security Agency
Shiree	Stimulating Household Improvements Resulting in Economic Empowerment program
SWDO	Social Welfare and Development Office
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
VUP	Vision 2020 <i>Umurenge</i> Program

1. Introduction

Recent years have seen growing recognition that social protection is an essential public service in developing countries. By offering individuals and families a guarantee of a minimum income, well-designed social protection schemes can help tackle poverty, increase resilience to reduce the likelihood of falling into poverty, transform lives by offering greater independence to the most vulnerable members of society, enable recipients to engage more actively in the labour market and strengthen the social contract between citizens and government. In 2012, for example, the United Nations endorsed the concept of a 'social protection floor' to enable all members of society—in particular the most vulnerable—to access social protection whenever required.¹ In addition, there has been significant expansion in the coverage of formal social protection schemes across many developing countries, with Brazil, China and South Africa leading the way.

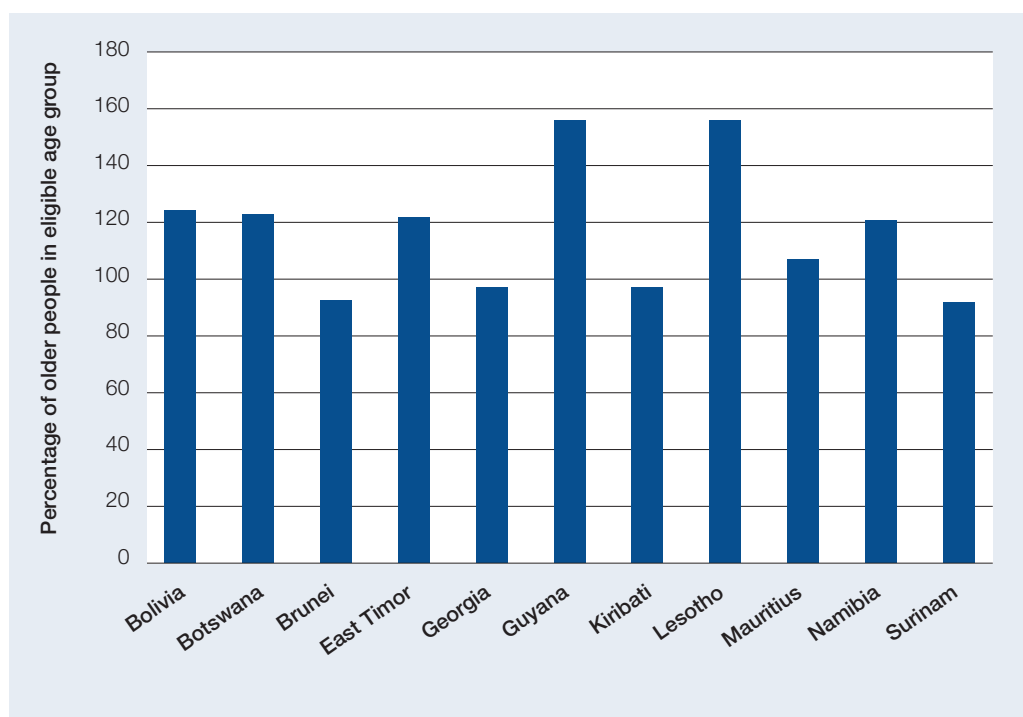
However, exclusion from social protection schemes remains a significant challenge. The International Labour Organization (2014) states that only 27 per cent of the global population have access to comprehensive social protection systems. From one perspective, this is to be expected. The history of developed countries shows that establishing comprehensive national social protection systems is a long-term endeavour (Lindert 2004). Few developing countries can provide access to everyone in need and so exclusion from social protection is a major policy issue. It reduces the efficiency and impact of social protection schemes, limiting their value for money, while also, potentially, exacerbating patterns of social exclusion and discrimination at play in society at large, which can further perpetuate disadvantage.

To a large extent, exclusion is a function of the coverage of social protection schemes. Schemes with low coverage, which direct resources at those living in poverty, tend to exclude a high proportion of their target group. Brazil's *Bolsa Familia* scheme and Mexico's *Oportunidades* program, for example, exclude 49 per cent and 70 per cent of their target populations respectively, with both aiming to reach approximately one-fifth of households nationally (Veras et al 2007; Soares et al 2010). In contrast, schemes with high coverage are more inclusive. Figure 1, for example, indicates the coverage of a range of universal pensions in developing countries, suggesting that the challenge is not so much exclusion but, rather, inclusion of those not eligible, most probably those younger than the age of eligibility (caution needs to be taken in interpreting this data²).

1 International Labour Organisation, *Recommendation concerning National Floors of Social Protection*, R202 - Social Protection Floors Recommendation, 2012 (No. 202)

2 Coverage figures were calculated by comparing numbers of people of eligible age with population figures of those of eligible age. Inaccuracies in population figures will have an impact on coverage rate accuracy. In most cases, population figures were taken from the United Nations Department of Economic and Social Affairs' World Population Prospects Database (2012 revision): http://esa.un.org/unpd/wpp/unpp/panel_indicators.htm. Some estimates are from Escobar et al (2013); Kidd (2011); UNICEF (2012a).

Figure 1: Coverage rates of a range of universal pension schemes in developing countries³



Exclusion from social protection schemes is not restricted to programs with low coverage. People can be excluded from universal schemes and those with relatively high coverage and robust targeting designs. For example: South Africa's Child Support Grant covered around 60 per cent of children in 2012, but excluded 23.7 per cent of those eligible (UNICEF and South African Social Security Agency [SASSA] 2013); and, while South Africa's old age pension reached 70 per cent of the elderly population in 2004, it excluded 13 per cent of those eligible (Samson et al 2007). While universal schemes appear to exclude eligible people, it may be that people, such as the affluent, are excluding themselves. Indeed, coverage of Georgia's universal pension in the poorest three deciles of the population is above 99 per cent while, in the richest decile, it falls to 93.8 per cent (World Bank 2009).

Eligible people are excluded from social protection schemes for multiple and complex reasons, which include policy decisions on coverage and budgets, challenges caused by scheme design and implementation, and differing capabilities of people to access schemes and overcome barriers to inclusion. Further, exclusion not only happens during selection and registration but also at other points in a program's operational cycle, such as during the payment of transfers and enforcement of conditions.

To date, most analysis of exclusion has been quantitative, focusing on measuring targeting errors. As a result, less is known about the causes of exclusion, including the impact of underlying social and political processes and dynamics. So, while the debate among policy makers, practitioners and researchers on exclusion often centers on the effectiveness of targeting mechanisms, more analysis is needed of why and how exclusion occurs and how to address it (other than by obtaining better data and developing more sophisticated selection mechanisms). This study stimulates this debate by examining the causes of exclusion from social protection schemes, and potential strategies to address these.

³ Information for this figure is from Escobar et al (2013); Kidd (2011); UNICEF (2012a); UNICEF and University of York (2014); Pension Watch database: <http://www.pension-watch.net>. Coverage for Georgia refers to the proportion of households with a pensioner that receive at least one pension.

The study is based on a review of relevant literature, interviews with researchers and program implementers in Indonesia, Kenya, Pakistan, South Africa and Uganda, and the experience of the research team who have worked on social protection across many countries.⁴ The literature directly addressing the topic of exclusion is relatively limited, but there are useful studies, including some excellent qualitative research.

This study does not explore the important matter of how social protection can contribute to broader processes of social inclusion in society. This has been examined by a number of researchers.⁵

For the purposes of this study, social protection is understood as:

Social protection refers to programs that address risk, vulnerability, inequality, and poverty through a system of transfers to people in cash or in kind.⁶

In effect, the term 'social protection' is synonymous with social security, although this study focuses on transfers financed through general government revenues rather than through social insurance.

Section 2 of this study describes the concept of social exclusion and how it relates to social protection. Sections 3 and 4 set out findings on the types and sources of exclusion involved in policy development, design and implementation. Section 5 concludes, drawing together the study's main implications and making recommendations for both policy and practice.

4 Patricia Bachtiar, Tess Connolly, Mai linh Huynh, Nicola Ross, Dewi Sudharta and Tom Tanhchareun—all Department of Foreign Affairs and Trade (DFAT) staff—undertook the country-based interviews. (Forthcoming).

5 See, for example, Babajanian and Hagen-Zanker (2012). The idea that social protection can transform social relations, and so contribute to greater inclusion and equality, is increasingly discussed in the literature (Devereux and Sabates-Wheeler 2004; Devereux et al 2010).

6 This is a modified version of the definition of social protection found in the DFAT Social Protection Strategy (2015). The difference is in the non-inclusion of community transfers.

2. Social exclusion and exclusion from social protection

A core argument of this study is that processes of social exclusion operating at all levels of policy and program delivery are a key underlying cause of exclusion from social protection schemes. Such processes are found in all societies. They determine access to all public services, not just social protection. Therefore, exclusion from social protection is likely to reproduce and reinforce the arrangements governing resource distribution in society more generally.

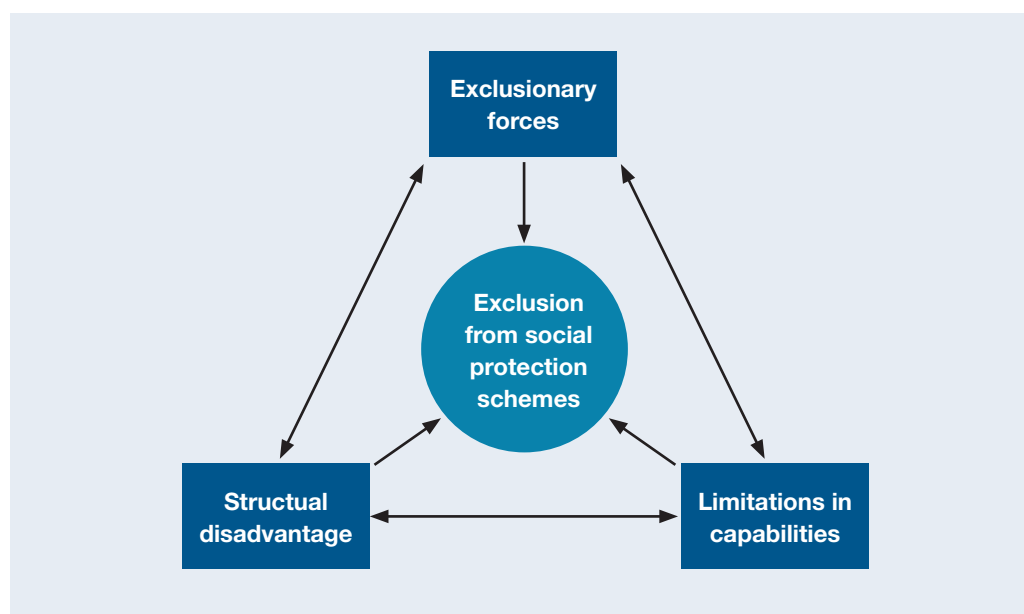
The concept of social exclusion originated in European public policy debates in the 1960s, to explain the social impacts of economic re-structuring. It entered development thinking in the 1990s in reaction to calls to recognise poverty as a multidimensional challenge, embedded within social and political relations (de Haan 1998; Rodgers, Gore and Figueiredo 1995). It has been increasingly used to explain political, economic, sociocultural and spatial inequalities and is recognised as contributing to the high levels of poverty that continue to be found in developing and developed countries.

While definitions of social exclusion vary, this study uses the following definition:

... the processes through which individuals or categories of the population are wholly or partially excluded from full participation in the society in which they live.⁷

As the model in Figure 2 indicates, social exclusion comprises three distinct but interrelated dimensions—exclusionary forces, structural disadvantage and limitations in capabilities. While each component can generate exclusion from social protection schemes, when they intersect the likelihood of exclusion is reinforced. Each dimension is described in more detail further in this section, as is the concept of multiple disadvantage and the links between social exclusion and power relations.

Figure 2: Model illustrating relationships between the three dimensions of social exclusion and exclusion from social protection schemes



⁷ The discussion of social exclusion draws chiefly on these sources: Hickey and Du Toit (2007); Zohir (2008); Kabeer (2000); Bhalla and Lapeyre (1997); Babajanian and Hagen-Zanker (2012); de Haan (1998); Rodgers, Gore and Figueiredo (1995).

2.1 Exclusionary forces

Exclusionary forces, as the name suggests, are a driving force underpinning processes of social exclusion. These forces often derive from prejudices held by more powerful members of society, as manifested in discriminatory practices such as institutionalised biases against marginalised groups, institutional blindness to the needs of vulnerable groups in the population (such as people with disabilities) and cultural and social practices that de-legitimise claims. These exclusionary forces result in unequal power relations at all levels of society by influencing the framework within which national policies are made and they shape the design of schemes and the practices of service providers at national and local levels.

The experience of the Adivasi in Bangladesh (Box 1) highlights how attitudes held by powerful members of society can have an impact on access to social protection schemes. In most countries, some segments of the population face these types of exclusionary pressures, which can feed into policy decisions and implementation practices. However, while exclusionary forces can be explicit and derived from deeply held prejudices, this study indicates that, in many cases, a lack of awareness of the needs of particular groups is what drives exclusion.

Box 1: Exclusionary forces experienced by the Adivasi of Bangladesh

A study by Hossain (2011) in the Naogaon District of Bangladesh found that 92 per cent of Adivasis were eligible for social protection schemes but only 8 per cent were recipients. Government policy did not mandate or monitor equal access to schemes by Adivasis and, at local level, they were subject to widespread discrimination. As a result, the Adivasis found it difficult to access information on schemes (Section 4.5.1). They suffered from being characterised as drunkards or nomads or judged as already receiving support from non-government organisations and churches. They were also excluded from participating in committees responsible for selecting beneficiaries and lacked the local political connections necessary to access social protection in Bangladesh.

2.2 Structural disadvantage

Structural disadvantage can result in and exacerbate social exclusion. It can include inadequate infrastructure (such as roads), weak communication systems (such as no Internet access), the absence of government and private sector services (such as banks), greater likelihood of exposure to natural disasters (such as floods), and lower levels of economic development (such as the absence of industries providing decent employment). These disadvantages are often the result of geography or the reality that establishing infrastructure in remote or physically challenging areas is more expensive and, therefore, less likely to be prioritised by governments. So, while structural disadvantage may not be caused by discrimination, it can generate social exclusion.

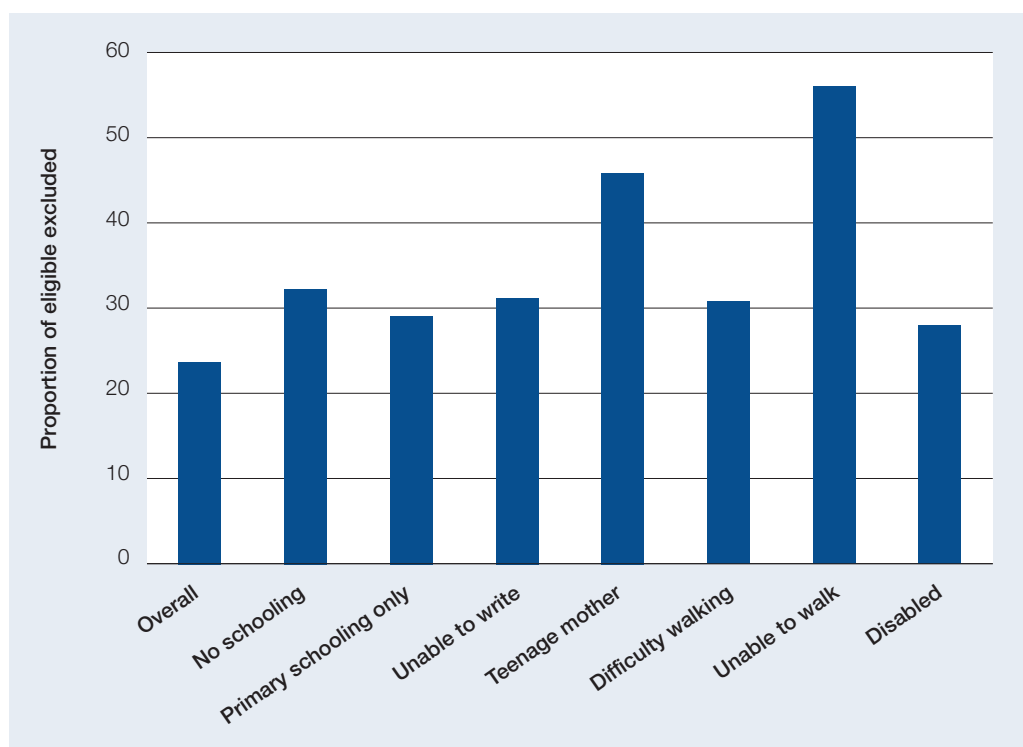
Structural disadvantages are not only physical. The absence of legislation that addresses discrimination, alongside effective enforcement, can also be a structural disadvantage. For example, without equal opportunity legislation, groups such as women, people with disabilities and ethnic minorities may find it much more challenging to access public services and employment. Structural disadvantage is also found in political structures, in particular when democracy is weak and measures are not established to enable more marginalised members of society to have a voice in national debates.

Structural disadvantage can be inherent within social protection schemes. Insufficient investment in managing and administering such schemes makes it more challenging for people to access them. Furthermore, the administrative capacity within social protection schemes often varies between areas and regions. For example, urban areas are more capable of providing services, including pay-points, closer to potential beneficiaries.

2.3 Limitations in capabilities

Individuals who have limited capabilities to engage with public authorities and access public services tend to experience greater levels of social exclusion. Limitations can have many sources, including disability, ill health, psychological wellbeing and self-confidence, exposure to domestic violence or abuse, care responsibilities for children or others, and levels of education, literacy and numeracy. Figure 3 illustrates how limitations in capabilities partly explain challenges in accessing South Africa's Child Support Grant, with higher rates of exclusion apparent among those with greater limitations, such as those with lower levels of education, people with disabilities and teenage mothers.

Figure 3: Rates of exclusion from South Africa's Child Support Grant, for particular groups of the population⁸



Despite this, limitations in capabilities do not always result in social exclusion. For example, disability does not necessarily limit a person's ability to engage with authorities or access public services if these services are designed to be accessible, while the impact of care responsibilities is less for those with strong care support networks.⁹

⁸ Graph reproduced from Ross (2014), based on data from United Nations Children's Fund (UNICEF) and the South African Social Security Agency (SASSA) (2013).

⁹ The term 'vulnerable group' is often misleading, and potentially, discriminatory, since many people in such groups are not vulnerable. For example, it is common to refer to older people as a 'vulnerable group' even though many older people are some of the most powerful members of society. However, the risk of becoming vulnerable is higher for the elderly, in particular as they become increasingly frail. A similar argument can be made for women and people with disabilities since they are often referred to as vulnerable groups.

Poverty itself is a limitation in capabilities and it exacerbates and accentuates other existing limitations. People living on low incomes, for example, face greater challenges in engaging with public authorities and accessing public services because they are less able to pay for transport or fees and are often more constrained by time, since they may be working long hours. However, those experiencing additional inherent limitations—such as a frail older person or a single mother with a young child—find their ability to address their limitations further diminished by low incomes.

2.4 Multiple disadvantage

Embedded within the concept of social exclusion used in this study is the understanding that people can experience multiple disadvantages. For example, a female member of an ethnic minority who has a disability and lives in poverty in a geographically remote area could experience disadvantage across all three dimensions of social exclusion—exclusionary forces, structural disadvantage and limitations in capabilities. These multiple disadvantages are likely to be exacerbated by poverty.

Indeed, in many respects, terms such as ‘the poor’ or the ‘extreme poor’ could be seen as shorthand for social exclusion since poverty is often caused by multiple disadvantages.¹⁰ The methods used to identify ‘the poor’ in social protection schemes tend to lack a sophisticated analysis and disaggregation that can differentiate degrees of disadvantage.

2.5 Relations of power

The relations of power and accountability between decision makers and those experiencing disadvantage underpin this model of social exclusion. Relations of power operate across all aspects of people’s engagement with the state, including the development of social policy and the design and delivery of public services. To a large extent, people’s access to public services and their share in the wealth of the nation reflects their relative power, with those experiencing social exclusion less powerful.

In the following sections, this study examines how processes of social exclusion play out in practice in policy development and the design and implementation of social protection schemes. It also identifies strategies—including initiatives to strengthen accountability—that have succeeded in generating greater inclusion, in particular of those experiencing the greatest marginalisation.

¹⁰ For a discussion on how ‘the poor’ can be seen as an exclusionary term: Kidd (2014c), *“Poor” Practice: The Stigmatisation of Families Living on Low Incomes*, Just Kidding Blog 4/2/14

3. Exclusion during policy development

The development of social protection policy can both directly cause exclusion and create opportunities for exclusion during the design and implementation of social protection schemes.

3.1 Exclusion and the political weakness of the ‘excluded’

The concept of ‘the poor’ figures prominently in social protection policy debates. ‘The poor’ are often assumed to be the priority target group for social protection schemes. As Sen (1995) argued, those living in poverty are likely to be politically weak—to a large extent due to their social exclusion—and therefore less able to hold policy makers to account. Those living in poverty usually hold minimal sway in elections and are rarely the main players in protest movements. This has significant implications for social protection policy-making and helps explain some underlying causes of exclusion.

Conventional political economy theory argues that targeting has a major impact on the quality of social protection schemes.¹¹ Schemes targeted at coalitions of potential beneficiaries across classes of the population, including those living in poverty and the more affluent, tend to be of higher quality while, as Sen (1995) notes, ‘benefits meant exclusively for the poor often end up being poor benefits.’ Therefore, when programs target low-income families, the likelihood of exclusionary design, weak implementation and under-investment in administration is enhanced. For example, as Section 4 describes, targeting mechanisms can be designed so they are relatively arbitrary in their selection, quotas can create competition for selection that favours those with greater capabilities, and those responsible for registering people for social protection schemes may not be professionally trained and may use the selection process for their own political and financial advantage.

People living in poverty are politically weak and often cannot push back against problematic designs and underinvestment. Some studies have demonstrated strong opposition to poverty targeting, recognising how it can damage community cohesion. Ellis (2008), for example, described how many communities across Africa, Asia and Latin America have complained about programs that select only the poorest households, often using the argument that ‘we are all poor here.’¹² Evidence is also available on how poverty targeting can create social divisions, conflict and jealousies.¹³

When social protection schemes offer higher coverage, and therefore include groups with greater political influence, it is more likely that the selection mechanisms used will be fair and transparent and administrative resourcing sufficient. South Africa’s social grants schemes cover a high proportion of the population, including most of the ruling African National Congress voting bloc. Its means test is supported by professional staff across a wide network of local SASSA offices. The fact that not everyone can access these schemes—especially the Child Support Grant—highlights that even with high coverage, implementing any social security scheme is a challenge (discussed further in Section 4).

Governments can prioritise more powerful groups in their social protection policy since they are more capable of holding them to account, in particular during elections. Indeed, social protection schemes for the more affluent are often much better resourced than programs for the poor with civil service pension schemes and fuel subsidies as prime examples. In Brazil, pensions for a relatively small number of former civil servants cost around 3% of GDP while the

11 World Bank (1990); Sen (1995); Moene and Wallerstein (2001); Pritchett (2005); Mkandawire (2005); Kidd et al (2014a).

12 Also Kidd and Calder (2011).

13 Adato (2000); Adato et al (2000); Adato and Roopnaraine (2004); Huber et al (2008); Hanlon et al (2010); Hannigan (2010); Cameron and Shah (2011); Kidd and Wylde (2011a); Hossain (2012).

Bolsa Familia scheme for the poorest 20% of households receives only 0.4% of GDP. Similarly, in Vietnam, while government invests around 1.1% of GDP in subsidising an old age pension for civil servants who retired before 1995, investment in “social pensions” for the poorest and most vulnerable older people is around 0.1% of GDP¹⁴ (Castel *et al* 2014).

Therefore, those living in poverty—the most disadvantaged members of society—are more likely to access adequately resourced social protection schemes if these schemes are designed to reach both the more and less powerful members of society, rather than being targeted only at those living in poverty. In this way, the more powerful are able to hold government to account, demanding higher transfer values and higher-quality administrative structures. In effect, they act on behalf of the weaker members of society even if, in practice, they are acting in their own self-interest.

3.2 The impact of exclusionary forces on social protection policy

Exclusionary forces in society can lead to groups of the population being under-represented or ignored when social protection policy decisions are taken. A classic example of discrimination influencing social protection policy was South Africa’s apartheid-era when policies on social grants favoured particular ethnic groups. One great achievement of the post-apartheid government was to ensure equal access to social benefits for all ethnic groups, a decision that today means most people in South Africa live in a household receiving a social grant.

Outside extreme cases such as apartheid-era South Africa, it is difficult to identify countries that explicitly exclude segments of the population through discrimination or prejudice. Commonly, social protection schemes are open to everyone, assuming applicants fulfil core eligibility criteria. It is during implementation that the impacts of discrimination are most commonly found. However, there are some examples of social protection schemes not being open to everyone such as in Paraguay where indigenous groups were initially excluded from the *Tekopora* conditional cash transfer scheme. When they were incorporated in 2010, they received food rations rather than cash (Ribas *et al* 2010). Paraguay’s approach has subsequently changed. When the old age pension was introduced in 2011, it was offered to the general population on the basis of poverty targeting, while indigenous people received it on a universal basis.¹⁵

A number of countries inconsistently apply gender equality principles to social protection schemes. Some—such as Belize, Brazil and Vietnam, as well as a wide range of former Soviet Union republics—have differential ages of eligibility for old age pensions, with women able to access pensions earlier than men. While it could be argued that this reflects the realities of the challenges faced by women in accessing the labour market, many countries have recognised this as discriminatory. In South Africa, for example, there was evidence that the delayed entry of men 60 to 64 years of age into the country’s pension was causing deterioration in their wellbeing¹⁶ (Schatz *et al* 2012). Following a legal challenge, South Africa equalised the age of eligibility to its pension in 2007, enabling men to access it at 60 years of age, in line with women¹⁷ (Hagen-Zanker and Morgan 2011; Pellisserly and Barrientos 2013).

Cultural attitudes may influence policy on access to social protection schemes. In Pakistan’s Benazir Income Support Programme (BISP) and Bangladesh’s Allowance for Widowed, Deserted and Destitute Women, only women who have been married can receive benefits¹⁸ (known as ever-married women). As Huynh (2014) points out for BISP, this:

14 Calculations on the level of investment in the social pension are by the authors.

15 International Labour Organization report on Paraguay’s fulfillment of Convention 169 (Indigenous and Tribal People’s Convention): http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:13100:0::NO::P13100_COMMENT_ID:3075214

16 However, Schatz *et al* (2012) report that older women in South Africa have lower wellbeing overall than men, with both groups benefiting once they access the old age pension.

17 Following the 2007 decision to reduce the age of eligibility for the South African old age pension, the change was gradually phased in.

18 Huynh (Forthcoming); BRAC (2008).

... by no means covers the most excluded—and thus, the poorest of poor women. It does not cover unmarried women, either living alone or with her male relative. Women who fall within these categories often overlap with other excluded groups, thus multiplying their vulnerability, such as the disabled, sex workers, persons with HIV, or those who are unmarried because of other stigma.¹⁹

BISP has changed its regulations so all adult women and single fathers are eligible (Huynh 2014).

Migrants are often excluded from social protection schemes. In China, for example, internal migrants have been excluded from social protection schemes such as the Minimum Living Standards program (Zhuang 2009; Zhan 2011). The migrants do not have the permits or official documentation needed to make claims. This is problematic since they are officially regarded as rural residents who can only claim services in their 'home' district or province.²⁰ In Bangladesh, many social protection schemes are only available in rural areas, so access to them is low in urban areas, with only 9 per cent of households receiving a benefit compared to 30 per cent in rural areas (Kidd and Khondker 2014). One reason for this disparity has been a desire to reduce migration to urban areas.²¹ However, Bangladesh's recently approved National Social Security Strategy offers urban residents equal access to all schemes.²²

To facilitate migrants' access to social protection, one solution is to make them portable so they can be accessed anywhere. South Africa has taken decisive action to improve support to some migrant groups. In 2012, it accepted that refugees could not access the Child Support Grant, which was in breach of the Constitution. As a result, South Africa formally recognised refugees' right of access and took measures to make it easier for them to apply.

Stereotyping of groups within the population can result in policies that exclude vulnerable families. For example, the commonly held view that people living in poverty will become dependent if given handouts has promulgated the introduction of conditions into social protection schemes. To reduce social and political perceptions that beneficiaries receive 'something for nothing', some cash transfer schemes are conditional on fulfilling certain behaviours. Usually, this involves participating in public works or sending children to school or health check-ups.²³ At a policy level, social protection schemes conditional on attendance at school or health clinics exclude those living in underprivileged areas where there are no, or limited, schools and clinics. In these cases, the condition should be removed (Ulrichs and Roelen 2012; Lund 2011). However, as Section 4.4 explains, introducing conditions can also create barriers for many vulnerable families.

People with disabilities and other groups can be vulnerable to exclusion from social protection schemes when policy makers have poor information or awareness of their needs. This can occur when these groups are not included in the datasets used to analyse the issues that underpin social protection policy.²⁴ For example, conditional cash transfer programs that require enrolment and attendance at school may miss children with disabilities who, in most countries, experience lower rates of school participation. These programs are also likely to disadvantage carers of children with disabilities, who may find it more difficult to ensure their children comply with conditions. Decisions by policy makers to introduce public

19 Huynh (Forthcoming) argues that the BISP regulation on ever-married women 'adversely incorporates women in the sense that their value—cultural, political, and now—financial—[sic] is based on their marital status.'

20 One effort by officials working with civil society organisations helped urban migrants access public services, partly by getting their presence officially recognised (Zhuang 2009).

21 Potential other reasons for excluding Bangladesh's urban residents from social protection benefits include the lower political representation of urban areas compared to rural areas (personal communication with Benayak Sen (Sept 2013).

22 Government of Bangladesh, Planning Commission (2014).

23 This paper does not discuss exclusion from public works in detail, although there is sound evidence that more vulnerable population groups—including those living in the greatest poverty—are often excluded. McCord (2005; 2012) offers further explanation.

24 The exclusion of people with disabilities from datasets is despite the existence of reliable and internationally recommended methodologies for including them, such as that designed by the Washington Group on Disability Statistics: <http://unstats.un.org/unsd/methods/citygroup/washington.htm>

works programs demanding hard physical labour also exclude many people with disabilities unless measures are put in place to offer them alternative work. Yet, this does not solve the challenges faced by those unable to undertake any form of work.

Institutional blindness of intra-household poverty is a common issue for social protection schemes targeted at household level. Household-based targeting does not account for the intra-household distribution of wealth and income and can have implications for vulnerable individuals, in particular those unable to generate independent incomes, such as people with disabilities, women and the elderly. Such individuals are deemed ineligible for social protection schemes if they live in households assessed as non-poor. Many countries take a different approach by providing individual benefits such as old age pensions and disability benefits.

In some countries, such as Kenya and Fiji, government policy insists that households can only receive one social protection benefit. This can result in vulnerable people being excluded from schemes, due to their residence in a household in which someone else receives a benefit. Fiji, for example, recently introduced a health voucher for pregnant women. It is not means tested but excludes single women on the Care and Protection Allowance and households on the national Poverty Benefit Scheme, even though these people may be living in absolute poverty despite their benefit, and in real need of the voucher.²⁵ Restricting the number of benefits that households can receive appears to be based on a weak logic, including the belief that benefits are equally shared within the household. Some countries do not restrict the number of benefits a household can receive, as long as members fulfil eligibility criteria. In South Africa, for example, households can receive multiple social grants, since these are directed at individuals. As a result, the overall value of benefits received by a household is naturally aligned to the severity of the challenges it faces.

Governments can be legitimately concerned about whether to offer specific segments of the population access to schemes, such as recent immigrants who have not contributed taxes. New Zealand's old age pension, for example, is universal but requires 10 years of residence before it can be accessed (St. John and Willmore 2001). This therefore excludes recent immigrants but, nonetheless, still includes many immigrants who have contributed lower taxes over their lifetimes than have permanent residents. Similarly, Uganda's SAGE cash transfer scheme—which operates in 14 of the country's districts—allows only those who have resided in districts for at least one year to access the benefit. This is to discourage inward migration from other districts where the scheme does not yet operate, as well as cross-border migration from Kenya.²⁶ Furthermore, as Box 2 argues, the best way of addressing exclusion is not always to direct schemes at segments of the population experiencing discrimination.

Box 2: Should social protection schemes be directed at groups experiencing discrimination?

Although it is common to direct social protection schemes to particular segments of the population—such as children, older people, people with disabilities and single women—it is not always best to direct schemes to groups experiencing discrimination. Nepal, for example, targets its Child Grant at 'poor Dalits'. The policy aim is to address discrimination, but it has potential disadvantages, including the exclusion of other equally deserving non-Dalit children living in poverty and potentially increasing stigma and generating conflicts in communities (Kidd and Calder 2011). Nepal provides an alternative policy option through the implementation of the Child Grant in the Karnali Region—the poorest area of the country—where it is offered to all children of eligible age (up to two per family). This maximises opportunities for inclusion and minimises stigma.

²⁵ Kidd et al (2015).

²⁶ Tanhchareun (Forthcoming).

²⁷ The Karnali region of Nepal is a remote area, with residents experiencing significant structural disadvantages. As a consequence, there are challenges in implementing the Child Grant (Adhikari et al 2014). Almost all children receive the grant, although most receive it only once a year. The average payment is 83 per cent of the total. There is little evidence of children not receiving the grant, although Adhikari et al (2014) found that some had not received cash even a year after birth registration.

4. Exclusion during design and implementation

This section focuses on the design and operational cycle of social protection schemes. It examines the importance of investing adequate resources in program implementation and administration, which underpins many operational challenges. It examines how, at different points of the operational cycle, people can be excluded, even when schemes have relatively robust designs and administrative structures. The main stages in the operational cycle examined are registration, payments and compliance with conditions, as well as the detailed design of selection mechanisms. This section also examines the mechanisms used by many schemes to address exclusion, including public communications and grievance mechanisms.

4.1 Investment in implementation and its impact on exclusion

A consequence of deciding to target schemes at those living in poverty is that investment in administrative structures, including staffing, may be inadequate. As explained earlier, the political weakness of low-income families means that incentives for governments to deliver high-quality schemes are diminished. For example, many poverty-targeted schemes are designed and implemented through existing governance and administrative structures rather than by investing in additional administration and professional staff. In Bangladesh and India, administrative savings are made by delegating selection and delivery to local officials, politicians and elites. However, this can open up opportunities for officials to promote their own financial or political interests and create significant barriers for those with more limited capabilities (Section 4.3.1). In Fiji, Ghana and Kenya, poverty-targeted schemes are delivered through already overworked social welfare officers who cannot effectively administer them and who end up also being unable to adequately perform their other duties because of the demands placed on them by the schemes.²⁸

Universal schemes have much simpler selection processes. As a result, the administrative structure required to deliver effective inclusion does not need to be as strong as when a scheme is targeted at ‘the poor’. Indeed, as Figure 1 indicates, the main challenge with universal pension schemes in developing countries appears to be over-coverage, rather than exclusion. This probably reflects the political economy of targeting at work. When schemes are universal—and therefore inclusive of more powerful members of society—policy makers appear to prioritise selection mechanisms that focus on including those who are eligible rather than excluding those who are not.²⁹

4.2 Exclusion resulting from the detailed design of selection mechanisms

As indicated earlier in this study, the most effective way of including the most disadvantaged members of society in a social protection scheme is to make it accessible to everyone in the category chosen for inclusion. However, once a policy decision is made to target a scheme at ‘the poor,’ inclusion of the most disadvantaged becomes more problematic. While people living in poverty are often conceptualised as an easily identifiable group—such as those living under the national poverty line—as Box 3 explains, a fixed group known as ‘the poor’ does not exist. Individual, family and household incomes are not static. They rise and fall as people respond to opportunities and are affected by shocks, crises and other changes in circumstances. It is, therefore, extremely challenging to identify ‘the poor’, in particular with

²⁸ Ernst and Young (2011); Calder et al (2011); Kidd et al (2015).

²⁹ Many ‘inclusion errors’ on universal pensions are likely to be those near the age of eligibility or ‘ghost’ beneficiaries, reflecting inadequate investment in ensuring exit from schemes.

social protection schemes. In fact, in many developing countries, poverty lines have been set so low that they can hide the true extent of poverty.³⁰ In Bangladesh, for example, while the official poverty rate was 31 per cent in 2010 (using a poverty line of approximately US\$0.76 a day), when measured against a US\$2 a day poverty line, it was 84 per cent (World Bank 2013). Similarly, in Indonesia, 82 per cent of the population was living under US\$4.50 a day in 2012, facing significant uncertainty and insecurity (World Bank 2014).

Box 3: Poverty dynamics

A key challenge in targeting social protection is the volatility in incomes of individuals, families and households. People continually experience changing circumstances and this has an impact on their incomes. For example, the birth of a child can reduce family incomes if caregivers withdraw from the labour market, while expenditures rise. Also, people are continually at risk of shocks and crises, such as ill-health, disability and unemployment, which can have a negative impact on their incomes and expenditures. People can take advantage of opportunities that can increase their incomes, such as investing in income-generating activities or gaining a salary rise. As a result, large numbers of people continually move in and out of poverty. In Indonesia, for example, while the poverty rate in 2011 was 12 per cent, around 43 per cent of the population spent some time under or close to the poverty line between 2008 and 2010 (World Bank 2012b).

The reality of income dynamics means that accurate targeting is problematic in developing countries: in effect, programme administrators are trying to 'hit a moving target.' The challenge is accentuated when selection processes are undertaken infrequently and, as a result, cannot respond to changes in circumstances (Section 4.2.2). In a context of high levels of subsistence and informal sector employment, it would be very expensive to administer a means test accurately.

Governments in developing countries have adopted a range of approaches in the design of social protection schemes so as to ration benefits when insufficient resources are available to reach everyone in need. Two examples are discussed here: the proxy means test; and, the use of quotas.

4.2.1 The proxy means test

In recent years, the proxy means test has become a common selection mechanism in developing countries. It attempts to estimate household incomes—or, as its name implies, their means—by scoring households against their possession of a set of proxies that have some correlation with consumption.³² It is, however, a relatively inaccurate and arbitrary methodology with significant design errors (Kidd and Wylde 2011a). As Box 4 explains, even before being implemented in the field, the proxy means test generates high exclusion errors when coverage of schemes is low. Typically, when a scheme using the proxy means test targets the poorest 20 per cent of the population, around half of the target population is excluded. During registration, errors are likely to increase.

30 A growing number of voices in international development argue that poverty lines in developing countries are too low and that more realistic poverty lines should be set at between US\$2 and US\$10 a day. See, for example, Knox-Vydmanov (2014); Narayan et al (2009); World Bank (2012b); blog by Lant Pritchett [Extreme Poverty is Too Extreme](http://international.cgdev.org/blog/extreme-poverty-too-extreme), 10/7/13: <http://international.cgdev.org/blog/extreme-poverty-too-extreme>

31 The measure 'close to' the poverty line was 20 per cent higher than the poverty line.

32 Kidd and Wylde (2011a), for a detailed description of the proxy means test.

Box 4: The proxy means test targeting methodology and level of accuracy

The proxy means test methodology uses national household surveys to identify proxies held by households that have some correlation with household consumption. These are usually based on their demographics, human capital, type of housing, durable goods and productive assets. A set of proxies with the best correlations, which can be easily measured and observed, are chosen and households are surveyed against these. A score is generated for each household, which is used as an estimate of its consumption, itself a proxy for household income.

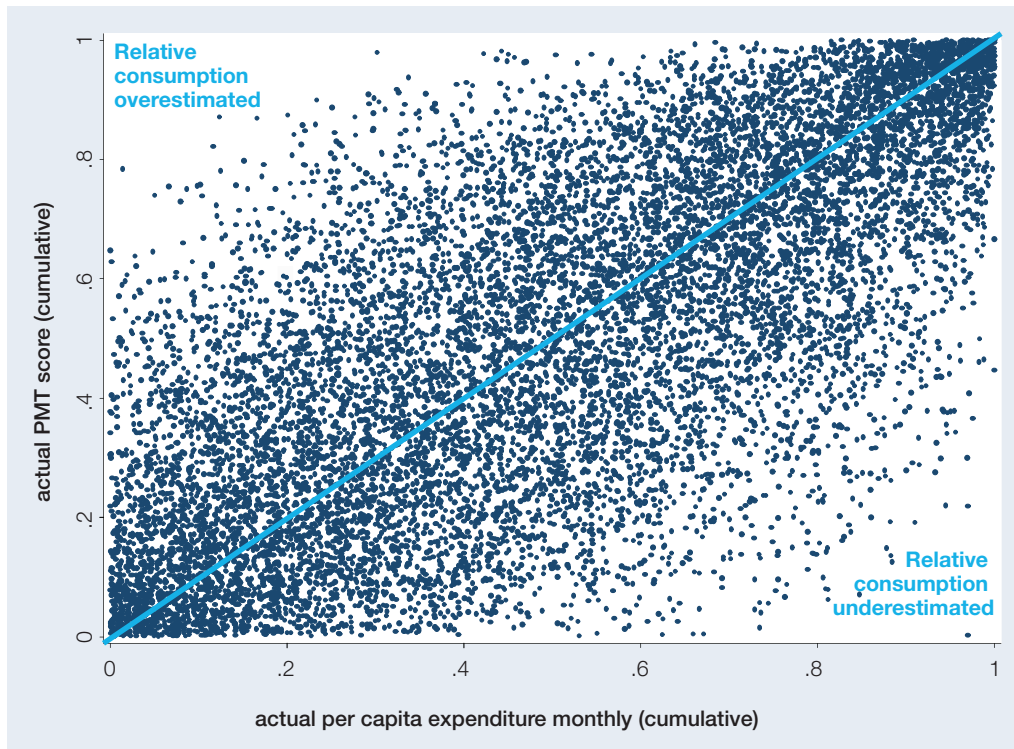
A significant disadvantage of the proxy means test is that it has a large in-built design error. While perfect targeting would require an R-squared value of 1, it is common for the R-squared value in proxy means tests to be between 0.4 and 0.6.³³ While, in statistical terms, this may be relatively good, for a targeting mechanism that is meant to accurately identify beneficiaries, it is highly problematic. Even before households are surveyed, a high proportion of intended beneficiaries are excluded. When targeted at 10 per cent of the population, these design exclusion errors are around 60 per cent. When targeted at 20 per cent of the population, they are between 45 per cent and 50 per cent (Kidd and Wylde 2011a).

The human consequences of these errors are important. Many households in desperate need of support are excluded from social protection schemes and this can have major consequences for wellbeing. It begs the question: how acceptable is it to use an inappropriate statistical model when making momentous and potentially life-changing decisions on the lives of poor and vulnerable families in developing countries?

The proxy means test acts as a fairly effective rationing mechanism, estimating rather than measuring household incomes, even though it suffers from low accuracy. Figure 4 shows the actual consumption and consumption per capita predicted by the proxy means test for each household in the 2010 Bangladesh national household survey, with each dot signifying a household. Relative consumption is overestimated by the proxy means test for households above the red line and underestimated for those below (if there were a perfect correlation, all households would be lined up along the red line).

33 The R-squared is a measure of the effectiveness of a correlation, with a value of 1 indicating a perfect correlation while a value of zero shows that there is no correlation.

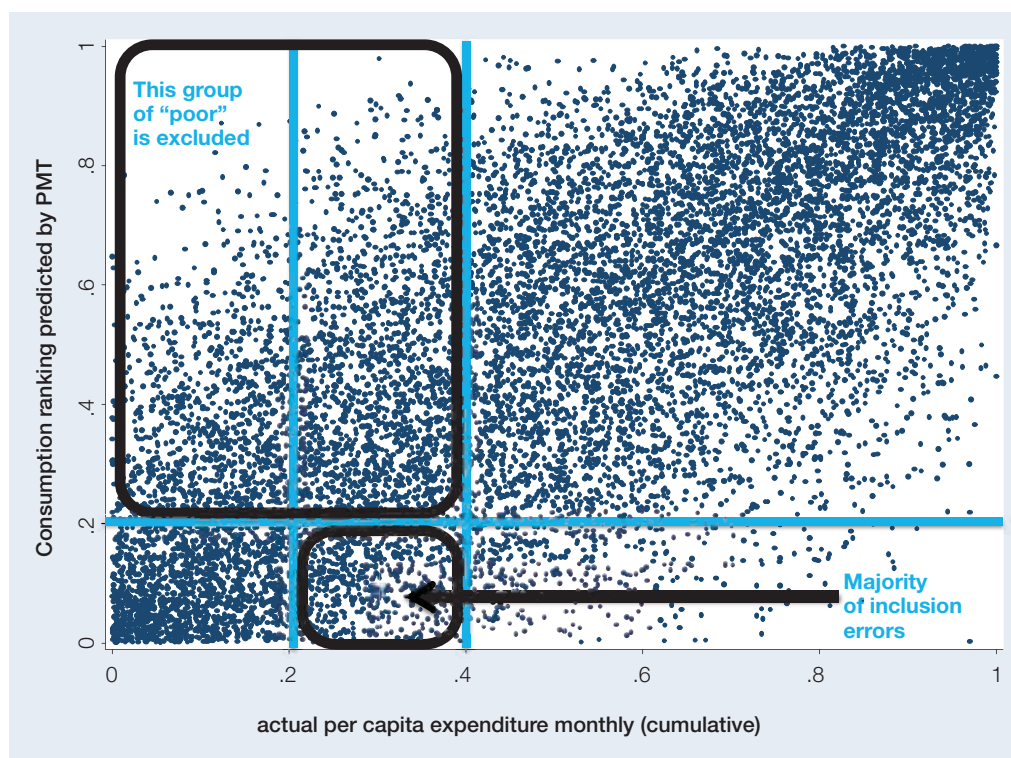
Figure 4: Scattergraph indicating consumption and estimated consumption using the proxy means test score of households in Bangladesh³⁴



The proxy means test succeeds, however, in selecting the majority of its beneficiaries from among the poorest 40 per cent to 50 per cent of the population, at least when targeted at the poorest 10 per cent to 20 per cent of the population. As Figure 5 indicates, when the proxy means test targets the poorest 20 per cent of the population, the majority of inclusion errors are among those with consumption below the 40th percentile. However, a high proportion of those in the poorest 40 per cent of the population are excluded. Furthermore, community members can perceive the test as making relatively arbitrary selections. Indeed, it is often described as functioning like a lottery (Kidd and Wylde 2011a).

³⁴ Analysis undertaken by Dr. Bazlul Khondker, in 2013: see Kidd and Khondker (2014).

Figure 5: Scattergraph indicating those in the poorest 40 per cent of the population who would be selected and excluded by a proxy means test in Bangladesh³⁵



Although the proxy means test has high in-built design errors, one advantage with its use is that governments often invest in higher-quality registration processes, thereby reducing the exclusion generated during registration. Nonetheless, errors during registration can still be significant: in Indonesia, around 15% of cells were inaccurately entered on the scorecard for the 2011 proxy means test survey (SMERU 2011).

However, given that significant exclusion errors are incorporated into the proxy means test during its design, it is important to ensure that program designers are fully aware of how biases in selection can be introduced at this stage. During the design of the proxy means test—when the proxies are identified and weightings allocated to each—the availability of information or assumptions made by analysts can favour or discriminate against specific segments of the population.

The analysis underpinning the selection of proxies is often blind to the needs of many of the most vulnerable members of society. A common example of this institutional blindness is the absence of data on disability in household surveys. In such cases, which are very common, disability cannot be included as a proxy for poverty, despite strong evidence of the correlation between poverty and disability (World Health Organization and World Bank 2011; Palmer 2013). Furthermore, varying the assumptions underpinning the analysis of household surveys can change who is selected by a proxy means test (Kidd and Wylde 2011a). So, when adults and children are weighted equally in the analysis of household surveys and economies of scale are not incorporated into the analysis, small households tend to be found to be much wealthier relative to the rest of the population (when compared to giving children a lower weighting and using economies of scale).³⁶ As a result, the likelihood of excluding

³⁵ Analysis undertaken by Dr. Bazlul Khondker, in 2013: see Kidd and Khondker (2014).

³⁶ Kidd (2013) provides an example from Indonesia of the impact of varying equivalence scales and economies of scale on the poverty rates of small households.

vulnerable small households—often comprising vulnerable elderly people or people with disabilities—increases.

Proxy means tests also incorporate an inherent bias against older people, due to the nature of the methodology, which needs to be taken into account during the detailed design process. Compared to younger families, older people tend to have assets that the proxy means test correlates with wealth, even though they have depreciated in value and reflect past rather than current income (or, in the case of education, are no longer of value in the labour market). As a result, older people are more likely to have their incomes overestimated by the proxy means test, increasing their risk of exclusion from social protection schemes (Kidd and Wylde 2011a).³⁷ Similarly, the proxy means test can introduce biases against particular ethnic groups or regions. Using livestock as an indicator of wellbeing, for example, will increase the likelihood of exclusion among pastoralists.

Fiji's Family Assistance Program (FAP) is an example of how a poorly designed proxy means test can have an impact on vulnerable individuals and households.³⁸ The World Bank (2011) found that the FAP, which used a form of means test, had very good targeting performance. Indeed, it was probably one of the best performing schemes in the world. Nonetheless, a proxy means test was introduced to re-target FAP beneficiaries and move them onto a new poverty benefit, with the result that around 75 per cent of FAP beneficiaries—many of whom were elderly, chronically ill, with disability or single parents—were no longer eligible for the scheme (despite evidence from the household survey and qualitative research that the vast majority were correctly selected).³⁹ In fact, on one remote island in Fiji, out of 72 recipients, 71 were found to be ineligible by the proxy means test, probably due to recipients having taken greater care of their housing. Social welfare officials, responsible for administering the re-targeting, have used their judgement and common sense to override the most obvious errors of selection, even though it considerably increased their workload and had an impact on the overall efficacy of the scheme. In Costa Rica, Mexico and Peru, enumerators have similarly used their judgement, combined with information taken on incomes, to correct errors resulting from the proxy means test.⁴⁰

Some schemes using the proxy means test have recognised its biases against particular segments of the population and introduced modifications. For example, Pakistan's BISP has increased the cut-off in the proxy means test score for households with members who have a disability (Huynh 2014). Jamaica's Programme of Advancement through Health and Education (PATH) scheme has adjusted weightings for the elderly (Mathematica 2007). In Kenya's Hunger Safety Net Programme, the proxy means test score for households of up to two adults members without children over-estimated welfare and so was ignored. Instead, these households were automatically accepted on to the scheme as long as the community also identified them as eligible (Pinney 2013). Indeed, Mexico has moved away from a policy of providing older people with social protection benefits through the *Oportunidades* scheme by establishing an almost universal old age pension, which more effectively reaches older people living in poverty (Willmore 2014).

Despite the inherent biases of the proxy means test, it is rare that these tools are subjected to robust testing of their sensitivity and assumptions (Kidd and Wylde 2011a).

4.2.2 Introducing quotas into the selection of recipients

Another form of rationing used by program designers in some social protection schemes is to impose a quota on the number of recipients to be selected in a geographic area. Brazil's *Bolsa Família* scheme, for example, restricts the number of allowances available in each municipality

37 Hannigan (2010) found that proxy means testing in Indonesia created similar biases against households with older working age members who had accumulated more assets than similar households with younger working age members, even though they did not have higher levels of income or consumption.

38 Much of the information in this paragraph was taken from Kidd et al (2015).

39 World Bank (2011); Sibley (2011).

40 Orozco and Hubert (2005); Viquez (2005); Huber et al (2008).

(Ferreira de Souza 2012), Bangladesh's Old Age Allowance fixes the number of recipients in each local ward (Barrientos and Holmes 2007) and Nepal's 'partial' disability grant stipulates a limited number of benefits for each district.⁴¹ Quotas are also common with community-based targeting. Zambia's *Kalomo* Social Cash Transfer Scheme allows each community to select a maximum of 10 per cent of households. The use of quotas can generate a first-past-the-post selection system and create competition for limited resources, which disadvantages those experiencing greater social exclusion. Once quotas are filled it is not possible for people to gain access to a scheme, no matter how deserving they are. Furthermore, as discussed in Section 4.3.1, quotas place a significant burden on front-line staff or community leaders who are often responsible for selecting 'a lucky few' from among the many who are eligible.

4.3 Exclusion during registration

Registration is the point at which people apply for access to social protection schemes. In all types of schemes, exclusion is generated by the design of the registration process. This section examines how design choices and the interplay between exclusionary forces, structural disadvantage and limitations in capabilities explain much of the exclusion from schemes during registration.

A wide range of registration mechanisms are used in social protection schemes, all of which can lead to exclusion in different ways. It is useful to envisage two basic, main types of registration: the 'push' or census mechanism, which involves enumerators visiting all potential applicants to determine if they qualify; and, in contrast, the 'pull' mechanism, which requires applicants to visit a specific location to apply for a scheme. Some pull registration systems, such as Nepal's social transfers, provide a limited window for applications while others, such as South Africa's social grants, allow on-demand registration, meaning that people can apply whenever they want. A number of schemes use community-based targeting, which raises other challenges and issues. The success of many registration mechanisms is closely related to the demands placed on applicants to provide information and supporting documentation. The challenges relating to pull, push and community-based targeting mechanisms are examined in the following sections.

4.3.1 Challenges with pull registration mechanisms

Pull registration mechanisms (in which people are required to initiate registration themselves) are common in social protection schemes and their efficacy is determined largely by their design and the level of resources invested in them, or, in other words, the extent to which structural disadvantage is minimised. Well designed and adequately resourced mechanisms are less likely to provide incentives and/or opportunities for front-line staff to treat applicants unfairly and, therefore, limit the barriers they face. Yet, even in relatively well-resourced schemes, applicants can face significant challenges, in particular the most vulnerable.

A key factor underpinning the success of a pull mechanism is for the registration point to be as close as possible to potential applicants. Distance is often a significant barrier, however, especially for those on low incomes or with mobility challenges. In South Africa, as Figure 3 indicates, people with disabilities and those with difficulties walking are more likely to be excluded from the Child Support Grant. Challenges are exacerbated when the offices of SASSA and Home Affairs are relatively distant, since people have to obtain documentation from both (UNICEF and SASSA 2013). In Georgia, distance was one principal reason people did not access the universal pension although, given that only 4 per cent of applicants had problems, this is not a major issue (USAID and UNICEF 2014). In urban Mexico, where *Oportunidades* has used a pull mechanism, there was a correlation between being accepted onto the scheme and having a car, indicating that those with both mobility challenges and lower incomes were not as likely to be accepted (Coady and Parker 2005). Many applicants

⁴¹ Annex 3 of Government of Nepal's Draft Social Security Guidelines. In theory, the disability grant for those with a severe disability is open to everyone who qualifies.

for Nepal's grant for people with severe disabilities face the significant challenge of traversing inhospitable terrain to get to district offices to have their eligibility assessed, which helps explain the very low numbers accessing the benefit.⁴² Box 5 describes a South African initiative designed to bring registration points closer to applicants.

Box 5: Registration outreach in South Africa to improve inclusion

South Africa has attempted to address the problem of distance and cost in registration by introducing, in 2007, the Integrated Community Registration Outreach Program (ICROP), a mobile registration initiative (UNICEF and SASSA 2013). ICROP allows people to apply for the full range of South Africa's grants. Between 2007 and 2013, 327 000 child grant applications were registered (as were many people for other benefits). In rural areas, ICROP visits are regularly scheduled whereas in urban areas, where there are more fixed offices, visits are more ad hoc. Mobile units are equipped with a full range of staff and information technology services, although they are unable to deal with complex cases. Despite its many benefits, ICROP faces some challenges including that, when communications fail, people are not aware of the service while mobile units have connectivity problems.

Another structural issue determining the efficacy of a pull mechanism is the quality of the infrastructure in place. This needs to suit those facing greater personal constraints and incorporate basic features such as access for people with disabilities. Although SASSA in South Africa has better infrastructure than most schemes in developing countries, some of its offices still create barriers. A SASSA study found that some people have found offices inhospitable and unable to meet the needs of pregnant women, new mothers and the elderly, especially when queues are long (UNICEF and SASSA 2013). As a result, some have been put off applying for the Child Support Grant. In one district, people complained about a lack of childcare facilities and one woman observed:

Going to SASSA offices is not nice. It is always full and you wait for the whole day; there are no toilets, you go to the [taxi] rank where the public toilets are filthy, and you lose your place in the queue.

The quality of infrastructure is likely even worse in countries that have not invested in administration as much as South Africa.

One of the biggest challenges faced by vulnerable applicants is navigating complex application processes, especially when administrative structures are weak and available spaces on schemes are limited so competition is intense. Box 6 describes the experiences faced by people living in extreme poverty in the state of Maharashtra in India, where application processes are complex and applicants are severely disadvantaged if they do not have adequate political connections. A similar situation has been observed in Bangladesh, where local elites often use the selection of recipients for patronage and political gain (Hossain and Zahra 2008). People with weaker social and political connections to decision makers are less likely to be selected, with those experiencing greater limitations, such as disability or living in extreme poverty, likely finding it the most challenging. This may explain why around one-third of recipients of Bangladesh's Old Age Allowance are below the age of eligibility since younger people are more capable of lobbying for inclusion (Kidd et al 2014). Rent seeking by decision makers during registration is a further barrier facing the most vulnerable. In Bangladesh, a small number of people did not apply for the Old Age Allowance because they could not afford the bribe (Hossain and Zahra 2008). Indeed, it is common for families living in extreme poverty in Bangladesh to have to pay US\$26 to receive a benefit of only US\$4 per month.⁴³

42 The number receiving Nepal's grant for those with severe disability was only 16 200, a fraction of those who must be eligible (Kidd and Wylde 2011b).

43 Personal communication: Colin Risner of the Shiree program in Bangladesh.

Box 6: Challenges of negotiating registration in Maharashtra, India

A study by Pellissery (2005) in the state of Maharashtra described the immense challenges faced by many people when applying for social transfers. Applicants have to navigate complex administrative processes, complete long application forms and obtain documents from different offices. For many—in particular the most vulnerable who live in the greatest poverty—this is an almost impossible task. These people do not have the time required, the resources to ‘pay’ officials, or the social and political connections to even approach officials for required documents and approvals. Those facing limitations in their capabilities—such as those with limited education, older people or mothers caring for children—find it challenging also, particularly when they are poor. For any chance of success, brokers have to be paid to intercede, demanding between US\$6 and US\$25 to fill in application forms and obtain documents, even for benefits of little more than US\$3 a month. Many cannot afford these fees.

Even when brokers obtain all documents demonstrating that an applicant is eligible, another barrier emerges. Applications are presented to a Social Security Committee of local elites and politicians who decide who is eligible based on their own political advantage or if the applicant has a personal connection to someone on the committee. It is common to only approve around 30 out of every 100 to 150 applications at each committee meeting.

Even in well-administered programs, distrust of government can result in people not accessing schemes. In Georgia, 33 per cent of those not applying for the Targeted Social Assistance program believed that the evaluation of their application would not be carried out properly (USAID and UNICEF 2014). However, distrust of authorities was not cited by the small number of eligible people who did not apply for the universal old age pension, probably because it has more of the characteristics of an entitlement.

Prejudice and discrimination can be challenges for applicants, as demonstrated with the *Adivasi* population in Bangladesh (Section 2). Prejudice is not restricted to schemes with particularly weak administrative structures. In South Africa, some SASSA staff allowed their belief that teenage mothers should not receive the Child Support Grant to influence selection decisions, contributing to this group’s higher rates of exclusion, as indicated by Figure 3 (UNICEF and SASSA 2013). In Vietnam, the coverage of ethnic minorities in the over-80s old age pension is lower than among the majority of the population; however, the reason may be accessibility challenges rather than discrimination, since ethnic minorities live in more remote areas (International Labour Organization and United Nations Population Fund 2014).

It is important to balance evidence of elite manipulation of selection in Bangladesh and India with an understanding of the challenges faced by decision makers committed to delivering a program in difficult circumstances. As indicated in Section 4.2, low coverage and quotas mean that schemes targeted at those living in extreme poverty are, effectively, rationing mechanisms. As Hossain (2007) argues, local officials and elites in Bangladesh have to select a small number of beneficiaries from a much larger number of eligible people. As a result, they are likely to respond favourably to those who are more effective in lobbying them, thereby disadvantaging more vulnerable applicants. Lobbying can be intense: Hossain and Zahra (2008) found that more than 90 per cent of successful applicants for Bangladesh’s Old Age Allowance had lobbied those responsible for decisions (as well as 82 per cent of those not selected). In Uzbekistan, limited coverage and high demands for transfers resulted in local authorities providing transfers for only short periods, before passing the benefit to others. Families only receive the Childcare Allowance for an average of 6.7 months, the Family Allowance for 4.7 months and the Low Income Allowance for only 2.6 months (UNICEF 2012c).

4.3.2 Challenges with push registration mechanisms

A number of countries have push, or census, registration mechanisms. By attempting to visit every household in a country or region—as is the case with Pakistan’s BISP—the risk of exclusion during registration can be minimised. However, due to the high cost of a census,

some schemes make savings by only visiting a population subset, such as the 40 per cent of households surveyed by Indonesia's Unified Database in 2011 (costing US\$60 million). This cost saving generates exclusion, however, since it is impossible to identify *a priori*, the poorest 40 per cent of the population.

Although coverage of households using a census approach is generally high—BISP, for example, visits around 85 per cent of households nationally (Huynh 2014)—some households are always missed, and these are often the most vulnerable. Sometimes, those living in more accessible areas are prioritised, demonstrating the challenges of structural disadvantage. So, in Colombia, municipalities prioritised communities located closer to municipal centres (Castañeda and Lindert 2005). In Pakistan, BISP enumerators refused to travel to more remote households and insecure areas. Indeed, many houses were too remote or isolated to be located, even when enumerators made the effort (GHK Consulting Limited 2009). Often families are not at home when enumerators visit and families miss out if enumerators refuse to return. Often those not at home are more vulnerable families, such as day labourers in Nicaragua and single-headed households in Uganda (Adato and Roopnaraine 2004; Calder and Nakafeero 2012). Tanhchareun (2014) describes how, in Uganda, entire communities were missed by a census registration. Furthermore, suspicion of the intentions of the state can lead to people boycotting mass registration exercises. In Mexico, for example, some people hid from *Progres*a enumerators because they did not want to provide personal information (Adato et al 2000) and in Uganda migrant communities were suspicious, accounting for lower rates of inclusion in the SAGE cash transfer scheme (Bukuluki and Watson 2014).

However, while push registration mechanisms can achieve higher rates of registration, as pointed out in Section 4.3.4, their main disadvantage is that governments are reluctant to repeat them with sufficient frequency (delays of 10 years between registration are common). Therefore, anyone who becomes eligible in-between registration episodes is necessarily excluded from the scheme.

4.3.3 Community-based targeting

A number of social protection schemes use community-based targeting to select beneficiaries. While this type of targeting is rare in national schemes, there are exceptions, such as Rwanda's *Ubudehe* system, which selects beneficiaries for the Vision 2020 *Umurenge* Program's (VUP) cash transfer scheme. While many types of selection mechanisms are classified as community-based targeting, this study examines those attempting to involve the entire community in the selection process.

The main arguments proposed in favour of community-based targeting are that:⁴⁴

- > community members are more likely to understand the real situation of each member and, therefore, can identify those most in need more accurately than can government officials;
- > communities are given the ability to identify 'need' according to their local understanding;
- > people are less likely to lie because they fear repercussions; and,
- > governments and agencies can potentially reduce administrative costs by pushing these on to communities (although this has disadvantages for communities).

The rationale for community-based targeting is based on the belief that communities are relatively cohesive and naturally want to prioritise those most in need. While some communities may act in this way, many do not. These communities resemble this characterisation by Abraham and Platteau (2000):

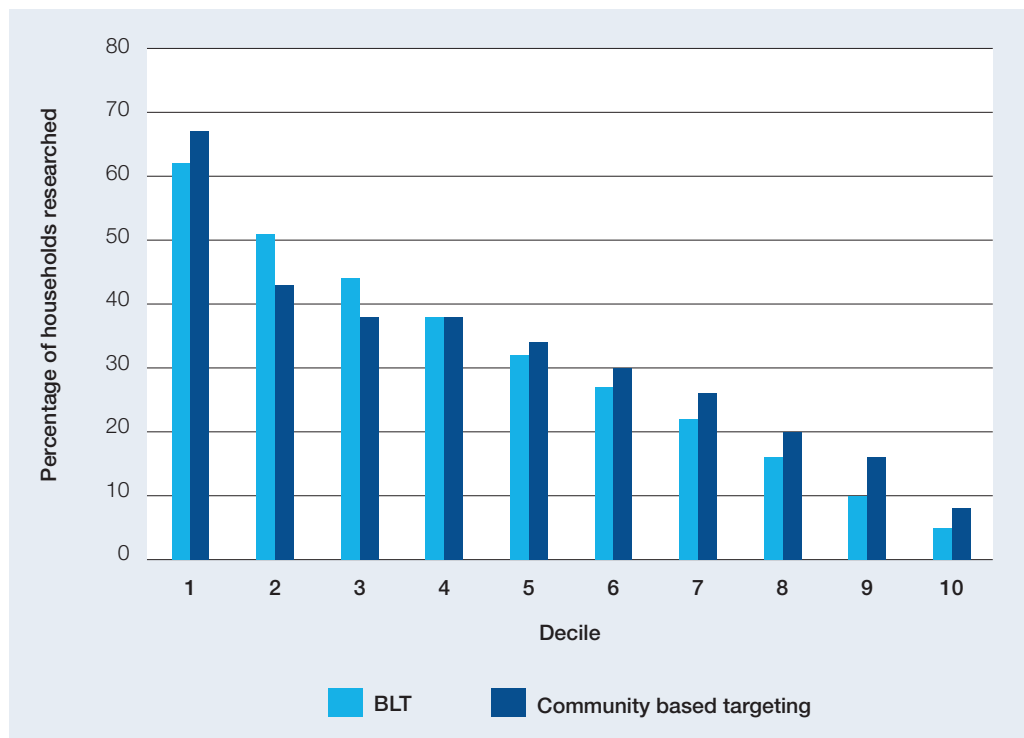
Rather than idyllic "village democracies" whose members interact in a free atmosphere of trustful cooperation based on well-accepted social norms, they appear as repressive societies where mutual control is constantly exercised, suspicions are continuously entertained about others' intentions, inter-personal conflicts are pervasive, and a rigid rank-based hierarchical structure governs people's life.

44 Most of these arguments are taken from Coady et al (2004)

Differential power relations and processes of social exclusion can be highly influential within community-based targeting (Coady et al 2004). It is common for more powerful community members to steer selection decisions, side-lining those with less voice.⁴⁵ In the Malawi Social Cash Transfer scheme, a study found that alcohol problems and mental illness of some members meant that their households were not selected, despite extreme poverty.⁴⁶ In fact, although the community was meant to select the 10 per cent poorest families, of those chosen, only 24 per cent were in the lowest income quintile while 32 per cent were in the two wealthiest quintiles (Seaman et al 2008). Similar poor targeting outcomes have been found elsewhere. In Rwanda, for example, in 2001 only 51 percent of the beneficiaries of the VUP cash transfer program were in the poorest 40 percent of the population, while 26 percent were among the richest 40 percent (World Bank 2014b).

Figure 6 illustrates the results of a study in Indonesia that tested community-based targeting. While the outcomes were relatively favourable for poorer community members, a high proportion were nonetheless excluded. Furthermore, as Figure 6 indicates, results were no better than those achieved by Indonesia in a much more challenging targeting exercise for the national *Bantuan Langsung Tunai* cash transfer scheme, which reached 30 per cent of households nationwide and was criticised for its poor targeting outcomes (World Bank 2012a). It is important to note that the Indonesia community-based targeting experiment did not include competition for meaningful resources (Alatas et al 2012). If it had, the results would likely have been very different and probably even less favourable to the more disadvantaged members of society.

Figure 6: Distribution across wealth deciles of ‘selected’ households in a community-based targeting experiment in Indonesia, compared to selection outcomes in the Bantuan Langsung Tunai (BLT) cash transfer scheme (2009)⁴⁷



45 Cf. Chinsinga (2005); Coady et al (2004); Coady and Parker (2005); Hossain (2007); Conning and Kevane (2002); Alatas et al (2012).

46 Evidence for Development (2007).

47 Reproduced from World Bank (2012a). Also Alatas et al (2012).

Measures can be taken to strengthen community-based targeting by introducing facilitators to guide the process. In Kenya's Hunger Safety Net Programme, non-government organisations provided up to 10 facilitators to manage each community selection meeting, a costly endeavour. Research by Cosgrove et al (2011) found that, while communities were relatively successful in identifying their most destitute members—around 10 per cent of the community—the selection of others was relatively random given the almost impossible task of identifying households living in extreme poverty (most households were in similar conditions and incomes were dynamic).

Community-based targeting is, therefore, likely to be exclusionary and selection decisions may well replicate normal power relations within communities. It is unlikely to be an effective mechanism for a national social security system since it would be challenging and costly to provide the necessary facilitation and may require using quotas for each community. This may distort results when there are large differences in wellbeing between communities. Furthermore, it is not common for community-based targeting processes to document the reasons for selecting or excluding households, which reduces transparency and accountability. As Section 4.6.2 discusses, this can make appeals more challenging.

4.3.4 Exclusion generated through infrequent registration

Exclusion can be generated by infrequent beneficiary registration. For example, registration is often limited and time-bound. If an eligible person misses the registration window, they may not be able to access the scheme. Infrequent registration is most common when schemes use census-type certification, with large numbers of potential beneficiary households assessed in a short period (Section 4.3.2). In some areas of Mexico, registration has not been repeated for more than 10 years (Zoletto 2011), while the BISP undertook its one and only registration in 2009 at a cost of US\$60 million.

Infrequent registrations significantly reduce the overall costs of schemes by restricting beneficiaries to those selected during the registration period. Anyone falling into poverty between registrations—perhaps due to a crisis such as unemployment, disability, ill-health, death of a breadwinner or even the birth of a child—is excluded no matter how challenging their circumstances. Given the reality of income dynamics, if registration were available on-demand, the coverage and cost of poverty-targeted schemes would rise significantly (unless simultaneous measures were taken to remove people from schemes on a continuing basis).

4.3.5 Barriers associated with proof of identity

Social protection schemes need to ensure the identity of beneficiaries and it is common for them to demand proof of this, such as with a birth certificate or an identity card. The need to provide proof of identity is a common reason for exclusion from schemes, even among those with relatively strong administrative systems. In South Africa, for example, 11.5 per cent of excluded caregivers of children aged 0 to 14 years of age could not access the Child Support Grant because they did not have the right documentation (UNICEF and SASSA 2013). This is a particular challenge for children in their first year of life, with 93 per cent of those without a birth certificate excluded from the grant. This scenario is repeated in many other countries. With Nepal's universal social pension, for example, the absence of a citizenship document was given as the reason for not accessing the scheme by 8 per cent of those experiencing barriers (Upreti 2010). In Pakistan's BISP, 2 million of the 7.5 million families identified as eligible for the scheme have never been enrolled because they did not have a computerised identity card, which is required to open a bank account and receive payment (Kidd et al 2014b).

Structural disadvantage and limitations in capabilities often explain why people do not have identity documents. Those in more remote regions of a country are less likely to reach the offices that provide identity cards and birth certificates. Cost can be a barrier in countries that charge for identity cards. Those with mobility challenges (for example, due to disability, poverty or childcare responsibilities) also encounter barriers. In South Africa, children affected by HIV and AIDS—whose parents have died—find it more challenging to obtain identity documents and, consequently, the Child Support Grant (UNICEF and SASSA 2013). Teenage mothers are also affected since they cannot obtain identity cards until they are 16 years of age.

A number of schemes accept alternative identification so that those without official identity documentation can access schemes. In Uganda's SAGE program, voter and baptism cards—verified by community leaders—are accepted as evidence of identity (Bukuluki and Watson 2014). In South Africa in 2008, new regulations allowed applicants for the Child Support Grant to use alternative documents such as a clinic card, affidavits from respected community members and recent school report cards. Applicants receive the grant for an interim three months so they can obtain the formal documentation required to complete their full registration (Ross 2014). Social protection schemes could also address this problem by coordinating with the organisations responsible for identity cards to enable them to visit areas where applicants to schemes required them. This could also save costs for those needing access to the schemes.

An additional challenge with identity documents is that they may contain inaccurate information. People can be denied old age pensions, for example, if their documented age is incorrect. This is problematic for those with lower levels of education or those who feel powerless to challenge the authorities that determined or recorded their age. For example, many of the marginalised *Adivasi* community in Bangladesh were provided with incorrect ages when new identity cards were rolled out in 2007–08 (Hossain 2011). These community members felt unable to challenge officials with one field officer noting: 'They don't have the opportunity to speak. They think that even if they speak they will be blamed.' To overcome this, social protection schemes can establish opportunities for applicants to correct their age, as is the case with Uganda's Senior Citizens Grant (Bukuluki and Watson 2014). Now, applicants can verify their age by demonstrating their recall of historical events at village meetings or having a peer vouch for their age (McPherson 2011).

4.3.6 Support for applicants during registration

In a number of countries, attempts have been made to provide marginalised members of society with institutional support so they can access social protection schemes. The Stimulating Household Improvements Resulting in Economic Empowerment (Shiree) program in Bangladesh, for example, has supported some non-government organisations to strengthen local-level mechanisms of accountability. One initiative—the Social and Economic Transformation of the Ultra Poor project run by CARE—has strengthened leadership among families living in extreme poverty and improved discussion with local authorities, to make local selection processes for social protection schemes fairer and more transparent. This includes involving the leaders of vulnerable families in selection. Another initiative, run by the Bangladesh Organisation for Social Service has helped 100 per cent of the families it supports access social protection schemes.⁴⁸ In fact, Shiree has produced guidance for organisations wanting to help vulnerable people access social protection schemes.⁴⁹ In South Africa, non-government organisations like Black Sash monitor the implementation of social transfer schemes on the ground, helping address the continuing exclusion of those with more limited capabilities (Pellissery and Barrientos 2013).

The importance of providing additional support to applicants is illustrated by the Targeted Social Assistance program in Georgia (USAID and UNICEF 2014). Nearly half of families not planning to apply stated they would submit an application if able to receive support from a non-government organisation.

4.4 Exclusion resulting from the use of conditions

Schemes that enforce compliance with conditions—such as attendance at school—can generate further exclusion. There is considerable variation between cash transfer programs employing conditions. Some, such as Pakistan's BISP and the Punjab Girls' Secondary Stipend Scheme, are punitive, withdrawing cash payments if families do not fulfill a minimum

48 Personal communication: Shazia Ahmed of Shiree (July 2014).

49 Shiree (2011).

standard of attendance at school, and offer no appeal process. At the other end of the spectrum are schemes like Brazil's Bolsa Familia that use non-compliance as a way of identifying the most vulnerable families. Social workers are dispatched to these families to understand why they are not complying and to arrange for additional support (Kidd and Calder 2011). Bolsa Familia expels families after five warnings. Many so-called conditional cash transfers do not enforce compliance, calling themselves 'conditional' to gain political support for unpopular poverty targeted schemes (Fiszbein and Schady 2009).

The design of conditional cash transfer schemes influences the level of exclusion. More punitive schemes tend to have higher rates of expelling people for non-compliance of conditions. For example, in Mexico's more punitive *Oportunidades* scheme, nearly 20 per cent of families that entered the program in 1998 had dropped out by 2004 (Alvarez et al 2006). In contrast, when schemes are designed to minimise expulsion, exclusion as a result of non-compliance is much lower. For example, in *Bolsa Familia*, few people are expelled. On average, only five per cent of families that do not comply are removed from the scheme.⁵⁰

The use of punitive conditions is likely to result in the exclusion of families with more limited capabilities since they find it more difficult to comply. In Mexico, Alvarez et al (2006) found that families living in the greatest poverty were the most likely to drop out of *Oportunidades*. Certain family characteristics were more associated with dropping out, such as older caregivers, indigenous families, caregivers with lower levels of education, single-headed households (including, in particular, those headed by males), and caregivers working outside the home. Some of these characteristics denote more limited capabilities, while others reflect structural disadvantage. For example, indigenous people live in more remote areas, where large distances from services make it more challenging to comply (Ulrichs and Roelen 2012).

Even non-punitive conditional schemes can exclude children. In 2010, the South African Child Support Grant was made conditional on school attendance but children not complying were not to be removed from the scheme (Ross 2014). The introduction of the 'condition' has resulted in misinterpretations by SASSA staff and caregivers. There have been cases of officials refusing to register caregivers if the child is not attending school, or cancelling the grant when school attendance is not confirmed. In other cases, caregivers have withdrawn from the grant, mistakenly believing that children are not eligible if they become employed (UNICEF and SASSA 2013).

As Sepulveda and Nyst (2012) point out, imposing punitive conditions does not comply with the right to social security,⁵¹ in particular because it leads to a greater likelihood of exclusion among more vulnerable families. Given that there is no robust evidence that conditions lead to the desired changes in human behavior and that there is evidence that introducing conditions can reduce program impacts, policy makers should consider whether punitive conditions add value.⁵² Alternative approaches may produce better results, including providing incentives for families through low-cost positive messaging—often known as 'nudges'—into schemes, rather than investing in complex punitive schemes (Benhassine et al 2013; Freeland 2013).

4.5 Exclusion from social protection schemes due to challenges with payments

Exclusion from social protection schemes can also occur when making payments to beneficiaries. While payment success on social protection schemes is usually high, it is not always comprehensive. In Pakistan's BISP, on average 10 per cent of beneficiaries do not receive payment while, in Uganda's SAGE scheme 7 per cent miss out (Kidd et al 2014b; Tanhchareun 2014). Failure to make payments is often the result of structural disadvantage,

⁵⁰ Kidd and Calder (2011).

⁵¹ The right to social security is recognised in the Universal Declaration of Human Rights and a range of other key international conventions.

⁵² Fiszbein and Schady (2009); Kidd and Calder (2011); Kidd (2014a) for summaries of the evidence on the impact of conditions on the behaviour of recipients of social protection schemes.

in particular when pay-points are too distant from beneficiaries and costly to reach. In Fiji, for example, many people find that it costs them US\$11 to receive a voucher worth US\$16, which many judge to be not worth the effort. Yet if vouchers are not picked up three times, people are expelled from the scheme.⁵³ Structural disadvantage is likely exacerbated for those facing mobility challenges, such as people with disabilities or caregivers who cannot leave children. In Pakistan, cultural restrictions placed on some women, making it difficult for them to leave the house, have meant they cannot travel to markets where payments are made (Kidd et al 2014b).

Some social protection schemes, such as Kenya's Hunger Safety Net Programme and Uganda's SAGE scheme, have addressed challenges faced by more vulnerable individuals in accessing payments by allowing them to nominate an alternate who can receive cash on their behalf. When payment systems are tendered to the private sector, program administrators can encourage higher performance by establishing service standard charters which establish minimum standards for the delivery of payments, including the maximum distance people should travel to receive them.

4.6 Systems established by social protection schemes to minimise exclusion

Many social protection schemes are aware of their access challenges and put in place systems to improve performance across the operational cycle. However, while it is common in the literature for these to be cited as solutions to exclusion, they are challenging to implement and often less effective than believed. This section examines two core systems: public communications and grievance mechanisms.

4.6.1 Public communications

A key factor underpinning the success of a social protection scheme is an effective, public communications campaign. To apply for a scheme, people need to know that it exists and understand its criteria and application process. They also need to understand how to access payments, whether conditions exist, what compliance entails, and how to appeal if they feel unjustly excluded.

Frequently, there is insufficient investment in public communications, which, as a result, leads to exclusion from social protection schemes. In urban Mexico, Coady and Parker (2005) found a correlation between effective communications and participation in a pull registration scheme. Fifty-one per cent of eligible urban households did not register for *Progresa*, with around half not hearing about the program and 28 per cent not knowing where to register. Lack of knowledge about Nepal's universal pension has caused exclusion (Uprety 2010). In Georgia, lack of knowledge is the main reason people do not apply for the Targeted Social Assistance program (USAID and UNICEF 2014). Communications are important for schemes using a census registration mechanism, since people need to know when to be home to meet enumerators. When Pakistan's BISP tested its proxy means test scorecard, communications were not effective, resulting in some people not being at home when enumerators arrived (GHK 2009). In Peru, the *Juntos* program did not even develop a communications campaign (Huber et al 2008).

Communications effectiveness can also be influenced by exclusionary forces, such as discrimination, and limitations in capabilities, such as illiteracy. In Bangladesh, for example, most members of the *Adivasi* community had limited information on social protection schemes (Hossain 2011). Although it is the responsibility of ward commissioners to visit communities to provide information on schemes, in practice this is not done. Often announcements are made in mosques but many *Adivasis* are Christians and so miss out. Most public announcements are made in locations inaccessible to the *Adivasis*. Communication technologies, such as

53 Kidd et al (2015).

print and electronic media, are not available to this community and high rates of illiteracy exacerbate these challenges. In practice, the *Adivasis* have to rely on informal channels of information, such as from their employers who, due to prejudice, can refuse to disclose relevant information (Hossain 2011).

The challenges of implementing effective communications should not be underestimated. It can be a weakness even in social protection schemes with relatively sound investment in administration. SASSA's communications strategy includes some positive initiatives, such as publishing Citizen Information Sheets in several languages to inform people about the application process and eligibility criteria.⁵⁴ Yet, even though most people in South Africa know that social grants exist, many do not apply because they have misunderstood eligibility criteria. For example, only 4 per cent of eligible white children access the Child Support Grant, largely because they misunderstand their eligibility⁵⁵ and 4.6 per cent of eligible non-recipients did not apply believing the scheme was only for mothers and could not be accessed by other caregivers (UNICEF and SASSA 2013).

To be effective, communications strategies require significant investment and must be tailored to potential applicants' needs. Relying on published materials when literacy levels are low is problematic and, in multilingual contexts, communications need to be in a variety of languages. A wide range of communications channels should be used, including those that can be accessed by people with more limited capabilities or who live in more remote areas.

4.6.2 Grievance mechanisms

One way of increasing access to social protection schemes is to establish grievance mechanisms that enable people to appeal their exclusion. Some schemes do not have such mechanisms, including the conditional cash transfer programs of Brazil, Chile and Costa Rica (Castañeda and Lindert 2005). The reluctance of schemes excluding a high proportion of eligible people to implement grievance mechanisms is understandable given that the mechanism could easily become overwhelmed. In fact, Kenya's Cash Transfer for Orphans and Vulnerable Children program designed a grievance mechanism but did not activate it due to the high levels of exclusion caused by poor quality targeting (Ward et al 2010).

Some schemes with high rates of exclusion do have grievance mechanisms but they only permit appeals on restricted grounds. The Philippines' *Pantawid Pamilya* conditional cash transfer program uses a proxy means test and excludes a high proportion of its target population (Fernandez and Velarde 2012). If people appeal on the grounds that they missed being surveyed during registration, they are told the survey will not be repeated and are 'referred to the City/Municipal SWDO [Social Welfare and Development Office] for provision of other available social services, if any.'⁵⁶ People surveyed but judged ineligible have to be re-surveyed, which will likely produce the same result.⁵⁷ The main reason for exclusion from *Pantawid Pamilya* is flaws in the proxy means test itself and appeals on this basis are not permitted. In effect, the grievance mechanism becomes another barrier for the powerless and those with limited capabilities.

Grievance mechanisms often address exclusion throughout the operational cycle, not just during registration. In schemes using punitive conditions, such mechanisms could enable families excluded due to non-compliance with the condition to appeal their exclusion. As with registration, some schemes—such as Pakistan's Punjab Girls' Secondary Stipend and the BISP—do not allow appeals against sanctions, even if children have been ill (Kidd et al 2014b). In other schemes, families can be asked to provide proof that they have a legitimate reason

54 Examples of South Africa's Citizen Information Sheets can be found at: <http://www.sassa.gov.za/index.php/knowledge-centre/grant-booklets>.

55 Personal communication: Pat Naicker of SASSA (July 2014).

56 Information on the Pantawid Grievance Redress System was found at: <http://pantawid.dswd.gov.ph/index.php/4ps-systems/grievance-redress-system?start=2>.

57 It is possible that such an appeal could succeed. In Indonesia, on average 14.7 per cent of the cells in the 2011 proxy means test scorecard were filled in inaccurately, rising to more than 37 per cent in one area (SMERU 2011).

for their children's absence from school, such as illness. This can be a significant burden, in particular for families facing mobility challenges or those that cannot afford the transport or opportunity costs associated with obtaining proof. For example, in Nicaragua's *Red de Protección Social* scheme, families whose children missed school due to illness found it challenging to obtain sick notes when health clinics were far away (Adato and Roopnaraine 2004).

If grievance mechanisms are to function effectively, social protection schemes need to practise transparency. Those excluded must understand eligibility criteria and be able to access information on the reasons behind their exclusion. Complex targeting mechanisms tend not to make such criteria available, fearing that people may manipulate their answers in surveys (Grosh and Baker 1995). Even if transparent information was available—as with the proxy means test in Armenia—it would be challenging for appellants to understand it and be able to use it in an appeal (Coady et al 2002). Community-based targeting mechanisms usually do not record the reasons for selection of beneficiaries, making it challenging for people to appeal. Furthermore, as has happened in Kenya's Hunger Safety Net Programme, communities may put pressure on those excluded so as not to appeal (Connolly 2014).

In reality, grievance mechanisms are only likely to be effective in schemes that are entitlements and use relatively simple eligibility criteria, such as universal old age pensions or child benefits, or criteria that are easily understood by applicants, such as income-based means tests. However, even in these schemes, governments need to adequately invest in a grievance system and provide vulnerable individuals with access to support from advocates when presenting their appeals. Box 7 details the grievance mechanism used in South Africa for social grants.

Box 7: Grievance mechanisms used for South Africa's social grants

The relatively low errors in South Africa's social grants, combined with the use of an easily understandable means test, have enabled SASSA to institute a grievance mechanism based on its Internal Reconsideration Mechanism. The grievance mechanism's main role is to check that the means test was accurately applied, which is the most common source of problems. If a grievance is not resolved at this level, applicants can appeal to the Minister of Social Development through the Independent Appeals Tribunal. The tribunal comprises independent experts who adjudicate on the original decision and have the power to uphold or change it. If the decision is still unfavourable, an applicant can ask for a judicial review. SASSA also operates a toll-free hotline providing advice on steps to take to resolve a grievance.

The best appeals systems for dealing with exclusions employ two tiers. The first tier is a system internal to the scheme allowing appeals to an authority not directly involved in selection. The second tier comprises an independent authority, such as an ombudsman or human rights commission. Second tiers can vary in design. In South Africa, as Box 7 notes, appeals can be made to the Ministry of Social Development, a separate entity to SASSA, and in Argentina the *Jefe y Jefas* program has an independent ombudsman (Barrett and Kidd 2014).

58 Information is taken from Livingstone (2014).

5. Conclusion and strategies for addressing the challenges of exclusion

This study demonstrates that decisions taken during the development of social protection policy and the design and implementation of social protection schemes can create structures that generate or limit exclusion. Exclusion decisions are often influenced by the relative power of the intended beneficiaries. When schemes are designed and implemented for socially excluded groups alone—often referred to as ‘the poor’ or ‘extreme poor’—they are likely to generate greater opportunities for exclusion. Flaws and weaknesses in design and implementation are exacerbated by the limitations in capabilities of intended beneficiaries, often placing them at considerable disadvantage when engaging with program implementers in a process in which they compete for limited resources. Furthermore, when scheme designs create opportunities for program implementers to use their personal judgement when deciding on inclusion or exclusion, socially excluded segments of the population can be at even greater disadvantage.

Decisions taken during policy development are critical in generating or limiting exclusion from social protection schemes. Policy decisions to target those living in poverty can embed social exclusion, with the most disadvantaged at greatest risk. While measures can be taken during design and implementation to mitigate the impacts of exclusionary policy decisions, it may be too late to reverse the process unless significant administrative resources are invested in ensuring robust and fair selection processes. When schemes are directed at relatively powerless groups, it is less likely that governments will feel the political imperative to invest sufficiently in such administration.

A range of strategies can be undertaken by governments to address exclusion and these must include options to strengthen the capabilities of those marginalised by society, so their voices are heard and imbalances in power are addressed. Importantly, though, exclusion cannot be effectively addressed unless governments and development partners invest in stronger administrative systems and provide support for marginalised groups so that social protection schemes can be held to account.

A comprehensive solution to exclusion needs to involve technical and policy-level change. Investment in higher coverage significantly reduces exclusion from social protection schemes. As noted in this study, political theory argues that higher coverage schemes, incorporating people across wealth groups, generate greater political support, with cross-class coalitions pushing for higher budgets. Politicians are more likely to allocate funds to schemes incorporating those with greater political influence.

Importantly, social protection policy development should be informed by high-quality analysis that examines the needs of the groups of the population at greatest risk of social exclusion. For example, it is important to incorporate questions into national household surveys that enable analysts and policy makers to identify and examine the situation of key population groups at risk, such as people with disabilities and ethnic minorities. It is also essential to back up statistical analysis with qualitative research and consultations with these same groups, to ensure they are heard.

Governments should also ensure there is sufficient investment in the administration of schemes to reduce exclusion. Of particular importance is investing in professional staff, including their training. This needs to be backed up by investment in administrative systems to minimise the challenges faced by applicants and beneficiaries with more limited capabilities.

The paradox for governments is that the less they invest in coverage, the more they need to invest in administration. Because social protection schemes with lower coverage generate greater competition among applicants, investing in administration needs to be greater than it is with simpler, less-competitive selection mechanisms. Despite this, investment in the administration of schemes directed at those living in extreme poverty is too often insufficient, creating barriers for those with more limited capabilities. Governments also need to consider

whether incorporating greater complexity into schemes, such as introducing conditions, is helpful given that it places greater burdens on already overstretched administrative structures and, in many cases, may not add value.

Another critical area of investment is in monitoring and evaluation, so governments can identify exclusion and determine the causes of such exclusion. This involves investing in monitoring systems, including quality management information systems that generate information on exclusion. It also involves investing in high-quality evaluation of schemes and backing up quantitative surveys with qualitative research. Regular monitoring and evaluation should be complemented by research focusing on identifying and understanding patterns of exclusion. Studies commissioned by SASSA and Pakistan's BISP—which have been referenced in this paper—are excellent examples demonstrating a strong commitment to addressing exclusion.⁵⁹

Investing in improving social protection systems alone is not sufficient. More is needed to address the imbalance of power between program implementers and those socially excluded to ensure greater accountability by governments and their social protection schemes. Governments and development partners committed to reducing exclusion therefore need to strengthen their operational systems and ensure that the most disadvantaged members of society have access to advocates who can support them during application and grievance processes.

59 GHK (2009); Alam (2013); UNICEF and SASSA (2013).

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