

# A framework to design user-centric social protection programs

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Evidence shows that social protection programs can potentially break cycles of poverty and provide vulnerable communities with access to crucial financial inclusion tools and services. For instance, a [global review of 28 programs](#) funded by DFID showed that cash transfers increase food expenditures and reduce forms of monetary poverty. In recent years, stakeholders have emphasized creating social protection programs that keep beneficiaries at the center of the design, implementation, and policy.

Implementing a **user-centric lens** can potentially create programs that respond to beneficiaries' needs while enabling innovation and competitiveness among financial service providers in the marketplace. [A World Bank study](#) demonstrates a clear economic benefit from offering government services and user-centric products. [Research by CGAP](#) supports this idea. It shows that a user-centric lens can address challenges that financial inclusion providers may struggle with, such as retention, uptake, and maintenance of tools and services.

Similarly, [MSC's research](#) indicates that governments often cannot communicate regarding specific social protection programs. However, applying a [user-centric approach to communication](#) may present a more impactful way of reaching the target audience. The [Digitize, Direct, Design \(D3\) principles](#) as envisioned by BMGF further illuminate how designing G2P programs for women through digitization can bolster their financial security significantly. The research showed that moving cash transactions to digital accounts can increase bank account ownership among women. This is just one of the ways that thoughtful-user-centric design can lead to the inclusion of traditionally marginalized groups.

MSC has developed a framework that governments, policymakers, and program implementers can use to design and evaluate social protection programs worldwide through a user-centric lens. Each social protection program differs significantly in its design, objective, technology, governance, and institutional systems. The implementers can use the framework to facilitate the design, analysis, comparison, and improvement of social protection programs through a user-centric lens throughout the program life cycle. The framework could also highlight opportunities to maximize impact while keeping the beneficiary at the core and define a standard through which practitioners can consolidate lessons, innovations, and best practices globally.





## Principles

Conventional policymaking, which frequently remains high-level and static, has taken a back seat in recent years. Emerging in the forefront are programs that understand beneficiaries' needs, behaviors, context, and expectations through continuous and rigorous collaboration. This user-centric lens to program design and implementation received endorsements from [the World Bank](#) alongside [DFID](#), [USAID](#), and [UNICEF](#) under the [Principles for Digital Development](#).

Moreover, beneficiary-focused programs offer a compelling economic argument. According to a [report by the World Bank](#), every dollar invested in user-centric design by private firms yields returns of USD 100, making it a “[matter of survival](#)” for these organizations. Thus, we can easily imagine the empowering implications of a user-centric lens for governments and international development organizations. This framework deploys three overarching principles to design and analyze social protection programs through a user-centric lens. These are **Inclusion**, **Choice**, and **Transparency**, which the section below presents in more detail.



### 1. Inclusion:

Several issues arise when social protection programs are not designed and implemented inclusively. First, programs may suffer from high exclusion errors and inaccurate targeting. Second, programs may fail to have their intended impact if they fail to accommodate the specific needs of the target beneficiaries, who often comprise vulnerable members of society. For instance, illiterate and innumerate people will struggle to understand both the program and the amounts for which they are eligible if they depend on traditional text-based communication.

Social norms restrict many women from moving freely outside their homes. Therefore, deploying female agents to deliver services at the last mile and creating women-only spaces for participants to learn about a program can help overcome such challenges.

Similarly, elderly beneficiaries may lack access to a device or the requisite digital literacy to receive mobile and digital payments. Finally, providers need to consider geographical, regional, and cultural diversity when delivering benefits. For example, regional dietary preferences and grain availability are paramount in designing a program to combat food insecurity.

Programs that cater to women, the elderly, indigenous, and other vulnerable groups designed with the beneficiary in mind have a greater chance of being impactful while encouraging innovation and creativity. A [UNICEF study](#) in Tanzania showed that making women the primary recipients of government benefits, such as the Productive Social Safety Net program, led to several positive effects. The benefits reported include a higher social standing in their communities and greater knowledge of contraception. Today, 83% of Tanzania's social protection cash transfers go to women.



## 2. Choice

Beneficiaries need to choose, control, and demand flexibility in accessing social protection program benefits. Social protection program models that fail to offer beneficiaries the choice to withdraw payments at the implementation stage struggle with several challenges. First, beneficiaries often spend additional time and incur travel expenses to access the financial service provider (FSP) contracted by the government to disburse funds. Next, the FSP is often likely to misuse funds or be inefficient in delivering the fund. The FSP has no incentive to provide good service if it is the sole provider because of a lack of competition.

Allowing beneficiaries to choose between FSPs empowers them. It creates a more robust and competitive marketplace for financial products and businesses. CGAP conducted [research on this issue](#) across G2P programs in several countries, including Bangladesh, Tanzania, Zambia, and Kenya. The studies demonstrated that allowing beneficiaries to choose their FSPs that deliver government benefits based on their location reduces the time and cost of delivery.

At the same time, it encourages competition and innovation in the financial marketplace.

## 3. Transparency

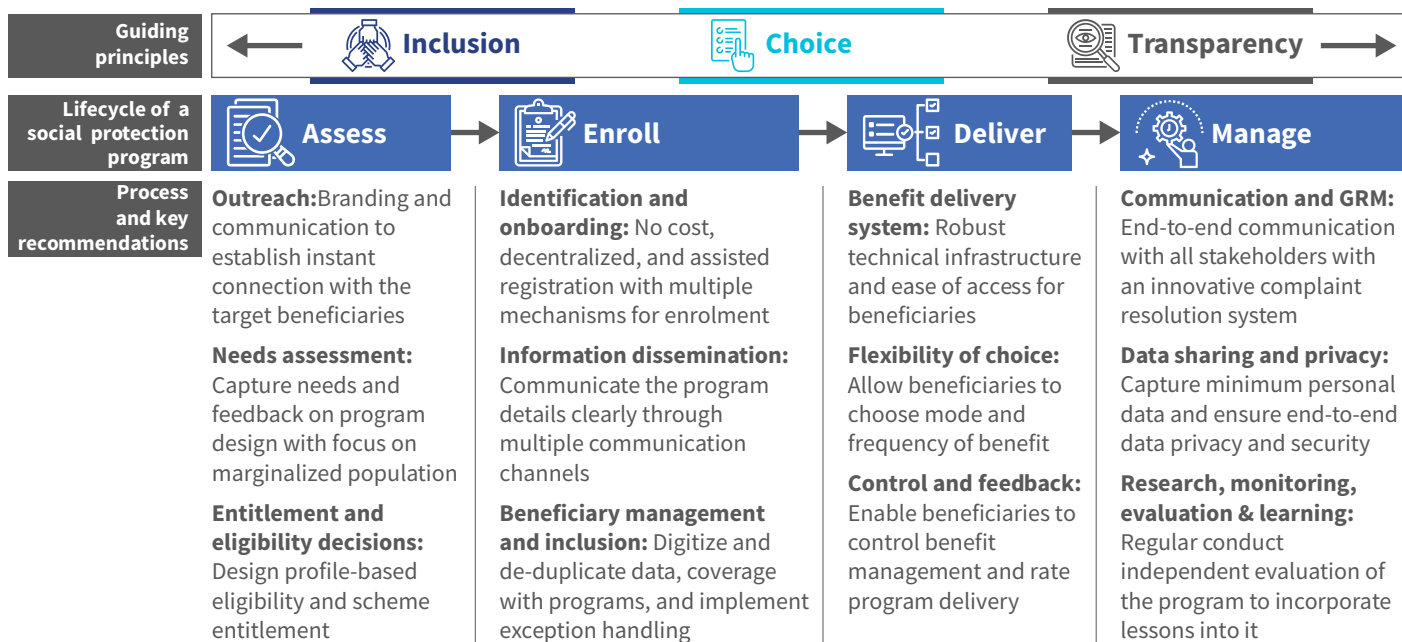
Processes and communication that promote transparency can build open and fair social protection programs. If transparency is lacking or not promoted, beneficiaries can potentially run into a slew of problems. The first involves information asymmetry—beneficiaries may lack complete information about social protection programs. [Our research](#) in Indonesia, for instance, shows that only 70% of beneficiaries knew of the government program.

The next problem is the lack of adequate user privacy in social protection programs. The [Principles for Digital Development](#), endorsed by leading multilateral organizations including the World Bank and USAID, advocate for beneficiary privacy.

Additionally, some countries implemented privacy laws that have strengthened user privacy in SPPs. For instance, Kenya’s [2019 data privacy laws](#) have made data sharing difficult. As a result, recipients’ right to privacy of the national social protection program, *Inua Jamii*, is more secure.

# Framework

### A Framework to design user-centric social protection programs



The framework divides the lifecycle of social protection programs into four stages.

### Assess:



1.

Undertake a needs assessment, that is, collect and analyze information that relates to the needs of targeted populations; then, design an effective and inclusive program accordingly

### Enroll:



2.

Onboard beneficiaries and create management and information systems to ensure a fair, accessible, and transparent enrollment process

### Deliver:



3.

Consider what infrastructure and technological architecture should be implemented to deliver programs at scale, and examine the components of program delivery that offer beneficiaries choice and control across the program lifecycle—enrollment, benefit withdrawal, and program delivery.

### Manage:



4.

Analyze systems that ensure transparency and accountability in the delivery of social protection programs. These include strong communication channels, data sharing, privacy policies, and a robust monitoring, evaluation, and learning mechanism to evaluate the impact and effectiveness of programs.

In the following section, we present recommendations to ensure user-centricity throughout the lifecycle of social protection programs.

### 1. Assess:



Social protection programs often target populations inaccurately. These errors may result from poor awareness among beneficiaries, outdated data, and non-user-centric program design. Targeting must be context-specific to succeed. The following recommendations should serve to enhance the processes around which social protection program targeting is undertaken.

#### Outreach

- Social program implementers should create program branding and communication strategies in line with the socioeconomic status of the target population to establish an instant verbal and visual connection. MSC's research illustrates efficient and innovative methods to conduct beneficiary outreach.

#### Needs assessment

- Policymakers should undertake a needs assessment, which includes conducting target beneficiary studies to capture feedback on potential program design. Research demonstrates that popular targeting methods, such as proximity means test and geographical targeting, often result in high inclusion and exclusion errors. Poor program design can lead to inaccurate targeting with an exclusion error rate of more than 70% in some cases. Conducting a needs assessment will shed light on the desired reach of the program and the key features it should embody.
- Designers of social protection programs should understand the needs of women and marginalized groups, such as the elderly and

indigenous people. For instance, [compelling research by CGAP](#) shows that program design that treats women as a heterogeneous category with intersecting castes, race, and other identities leads to efficient and far-reaching programming.

## Entitlement and eligibility decisions

- Policymakers should conduct a targeted segmentation exercise to design profile-based eligibility and scheme entitlement. [A report by CGAP](#) demonstrates that data-driven segmentation can result in stronger relationships with beneficiaries, greater awareness of services, and increased agility to adapt to beneficiary needs.

## 2. Enroll:



[Key issues](#) around enrolment include inaccessible, costly, and cumbersome registration processes. Many governments use outdated population data to determine eligibility, resulting in the exclusion of eligible beneficiaries. If beneficiary data is not digitized, it leads to a higher chance of errors and data duplication. Further, governments often cannot establish clear and accessible communication channels to relay enrolment process-related information to beneficiaries. Yet, they can learn from novel ways of increasing coverage adopted by other countries.



For instance, Kenya increased social protection coverage from 1.65 million people to 5 million people through the [Inua Jamii program](#). The Kenyan government introduced a single registry process that connected beneficiaries to bank accounts, offering complete financial services, including remittances and loans. We recommend the following recommendations and best practices that should result in improved enrollment.

## Identification and onboarding

- Offer beneficiaries a no-cost, easy, decentralized, and assisted registration process in expanding reach and access to beneficiaries.
- Integrate databases to consolidate population and poverty data to target beneficiaries (push mechanism) and allow them to enroll voluntarily (pull mechanism). As highlighted by a [UNICEF technical note](#), this method could help governments increase coverage and help vulnerable households manage external shocks better.

## Information dissemination

- Communicate program eligibility, necessary documents, and other relevant information through various channels to reach target beneficiaries.<sup>1</sup>

## Beneficiary management and inclusion

- Digitize program databases and link individual records with the unique identifier to remove data duplication errors and instances of identity fraud.
- Allow beneficiaries the ability to easily correct and update their data in the program's system and provide easy access for them to do so through local government offices and or similar spaces

<sup>1</sup> MSC's research in Indonesia showed that 30% of targeted beneficiaries did not know about social assistance payment programs, which highlighted the importance of clear communication channels.

- Consider the needs of women and marginalized population groups, such as the elderly, indigenous, or oral segments, and make specific provisions for their inclusion
- Integrate exception-handling measures to eliminate denial of service. Ensure no beneficiary is denied registration for lack of appropriate identity documents. This can be done by allowing alternative documentation, IDs, and community proofing through community members to verify the beneficiary's identity and proof of residence.
- Convergence with other benefit delivery programs, such as health insurance or savings programs to expand the scope and reach the maximum number of beneficiaries. For instance, Ghana's flagship social protection program offers free enrollment into the nationalized health insurance program. This policy decision has resulted in a 15% increase in uptake of nationalized health insurance and increased the social protection coverage to 1.5 million people.

### 3. Deliver:



This process highlights the technical infrastructure and program systems that may improve how efficiently social protection programs are delivered. It also emphasizes the importance of beneficiary choice and control while delivering the benefits. The ability to choose empowers beneficiaries while creating a dynamic and competitive marketplace for financial institutions and products. For instance, beneficiaries may have access to more innovative and affordable financial services and products if they can choose a particular financial service provider from which to receive government benefits.

Research shows positive outcomes when a user-centric approach was implemented to program delivery in Zambia. First, the costs of delivering benefits decreased by 30% when beneficiaries could choose the payment mode. Second, travel time and travel expenses for beneficiaries reduced when the choice was introduced—with 82% reporting zero travel costs.

#### Benefit delivery system

- The system of delivering benefits for social protection programs should be capable of operating at scale. It should support different programs, program databases, and the payments network. CGAP's paper on emerging government-to-person payment programs highlights the importance of stronger delivery systems.
- The delivery system should ensure dynamism to allow changes to the program or database as flexibility further ensures inclusion.
- The system should introduce integrated beneficiary-centric technology solutions, such as mobile solutions and real-time data management for enrolment and program delivery. Real-time data monitoring will rapidly identify and resolve issues related to benefit delivery.
- The system of delivering benefits should deploy robust technical infrastructure that supports and enables choice for end beneficiaries. The technical infrastructure should be upgraded to support interoperability and choice.
- The system of delivering benefits should ensure seamless accessibility for remote and rural beneficiaries alike. Providers should take targeted measures to deliver benefits in difficult-to-access areas or remote terrains.



If feasible, social protection programs should allow beneficiaries to choose between cash, in-kind, or vouchers—based on available resources, convenience, and preference. For instance, in-kind benefits like food may increase caloric intake. Yet, they may be the least cost-effective when compared to vouchers, which may increase the diversification and nutritional value of the food basket.

Governments should undertake several initiatives to address the challenges of last-mile delivery. First, they could contract last-mile delivery to third parties to increase efficiency, reduce the burden, and keep costs low—as seen in Ethiopia and Indonesia. Second, governments may also implement nationwide portability to allow beneficiaries to access social payments anywhere in the country—as seen in India. Nationwide portability would greatly help migrant and seasonal workers who often travel vast distances for work, giving them the flexibility to access their benefits anywhere.

Further, allowing beneficiaries to choose the frequency of payments based on convenience, efficiency, and need will provide them independence and control over their finances and household income. The option to combine payments in quarters instead of monthly helps certain groups, such as farmers, manage their expenses for seasonal inputs accordingly. The PM Kisan Yojana in India is proof of this.

A variety of cash-out points reduces the time burden and costs that beneficiaries incur, allowing them to access their social payments in multiple ways. Besides wallets, banks, and electronic cash-out points, non-electronic, community-based cash-out points could benefit people who live in remote areas, have restricted mobility—such as women, or are both female and reside in remote areas.

The recommendations below summarize the points mentioned above, ensuring choice and flexibility for program delivery

### The flexibility of choice for a beneficiary

- Wherever possible, programs should allow beneficiaries to choose between in-kind and cash (based on the program context)
- Providers should prioritize portability to ensure flexibility for beneficiaries in the case of in-kind transfers, last-mile benefit suppliers, and account portability for the bank to wallet transfers
- Allow beneficiaries to choose the cash-out point as per their convenience—such as bank, wallet, cash, or home delivery
- Allow beneficiaries to choose the frequency of benefit to help them save time, effort, and costs associated with withdrawal of the benefits

### Control and feedback

- Social protection programs should provide choice to combine program benefits into a single account and create a universal benefit program
- Enable beneficiaries to rate and influence scheme design by introducing a feedback mechanism to incorporate customer satisfaction after benefit delivery

## 4. Manage:



Recommendations at this stage highlight the importance of a strong grievance resolution mechanism (GRM), as well as independent monitoring and evaluation. The processes in this stage uphold transparency and accountability. By deploying a robust system of checks and balances, governments can prevent corruption, misuse, inefficiency, and stagnancy in social protection programs. Governments should also seek informed consent from program recipients and explain terms and conditions around data sharing and privacy.





Communication methods should be accessible and diverse with low-tech options to reach the maximum number of beneficiaries. Communication should be available in local languages and dialects to make programming inclusive. It should include images and other visual cues for populations that have low rates of literacy. Governments should consider running grassroots campaigns and creating program ambassadors or champions to offer information and guidance to the target populations.

Having an escalation matrix and a time limit by which grievances must be addressed is essential. Using a combination of technologies and human intervention is the ideal way to resolve complaints, as outlined below.

### Communication and grievance resolution

- Social protection providers should ensure end-to-end communication with program beneficiaries and supply-side stakeholders, including frontline workers and local government officials.
- Social protection programs must enable beneficiaries to track the status during the program lifecycle—enrolment, eligibility, benefit, and delivery.
- Programs must prioritize easy registration and swift resolution of grievance through decentralized, diverse, and accessible channels.
- Program implementers must ensure real-time tracking and monitoring of grievances, fix turnaround times in response to complaints, and create an escalation matrix for the registered complaints

### Data sharing and privacy

- Beneficiaries should know what government agencies or individuals have access to their information
- Governments should ensure informed consent is sought from beneficiaries before processing information. No data must be shared for commercial use.
- Social protection programs should work to capture minimum personal data and ensure end-to-end data privacy and security in program systems to reduce fraud and identification theft

### Research, monitoring, evaluation, and learning

- Conduct regular independent evaluations of the program by third-party entities
- Ensure accountability at various administrative levels to keep beneficiaries at the center of program evaluation
- Enable real-time program data monitoring
- Incorporate lessons and recommendations from monitoring and evaluation into program design and delivery, using an iterative approach



## Best practices and innovations:

The section below highlights user-centric practices in social protection programs

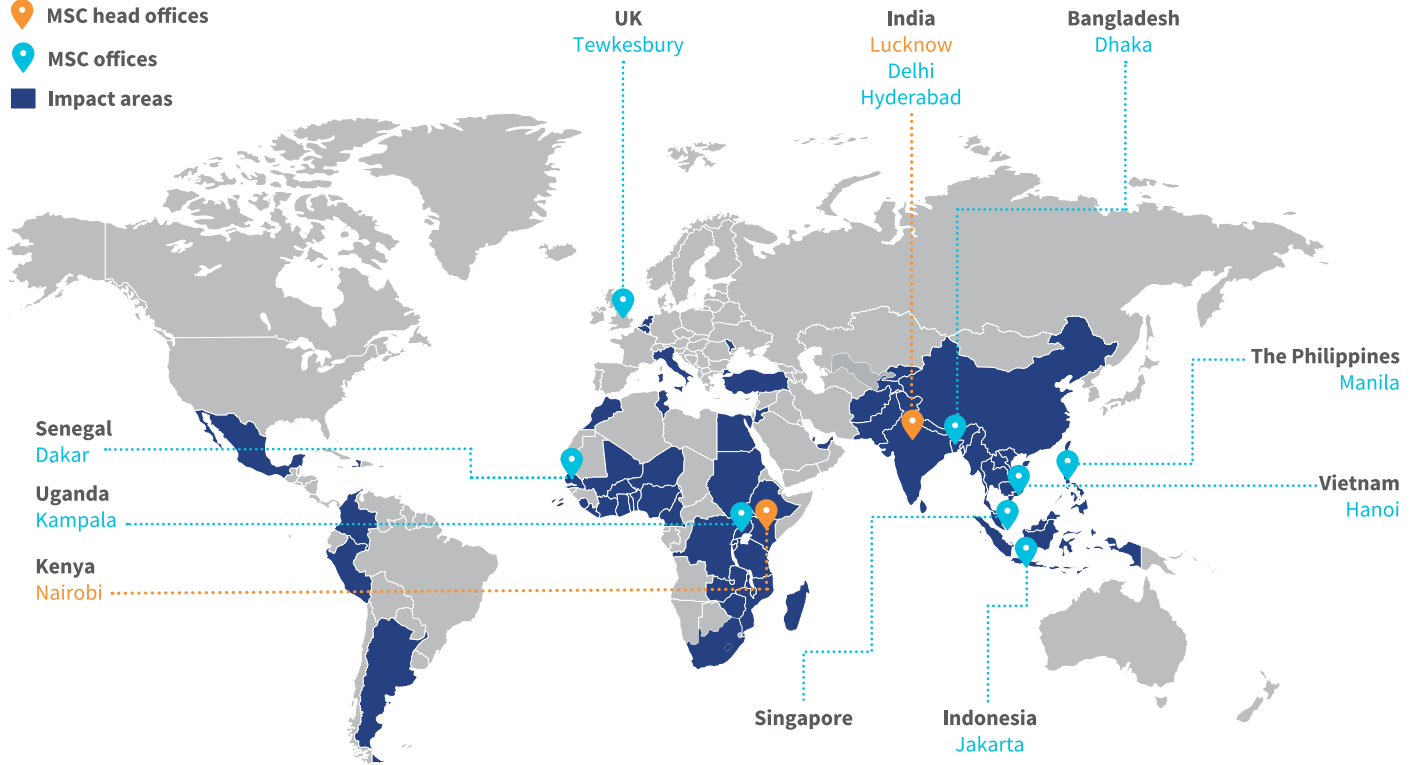
Example	Country	Stage of lifecycle	Guiding principles
82% of Kenya's population has a national ID, which is essential to enroll in the <i>Inua Jamii</i> program. The requirement has facilitated a high rate of enrollment in <i>Inua Jamii</i> . Payments are made to bank accounts—and not through mobile money. The program's USP is that it allows beneficiaries to choose which bank their benefit should flow to.	Kenya	Deliver	Choice
The communication strategy of the Social Cash Transfer program included translating material into seven local languages and utilizing various forms of media, ICT, and community organizations—radio, posters, SMS campaigns, and street plays	Zambia	Manage	Inclusion, Transparency
Bi-monthly cash transfers to impoverished households also include automatic enrolment to the nationalized health insurance plan to more than 300,000 households	Ghana	Manage	Inclusion
Demand-driven approach piloted in 10 districts using mobile vans to advertise the program and encourage eligible candidates to register. <u>Changed the branding from LEAP to LEAP 1000 to indicate the importance of the first 1,000 days for infants</u>	Ghana	Manage	Inclusion, Transparency
Pilot to allow beneficiaries to choose between <u>in-kind and cash models for food rations in Maharashtra, India</u>	India	Deliver	Choice
<u>Doorstep delivery</u> of food rations and monthly pensions to beneficiaries in Andhra Pradesh	India	Deliver	Inclusion and Choice

Governments across the world have invested heavily in social protection programs. As a result, these have gained more prominence after COVID-19, which exacerbated existing inequalities. Now is the time to ensure that the designs of the social protection programs and their underlying systems and processes are inclusive and responsive to the needs of the people these interventions serve.

This framework will keep beneficiaries at the core of program design and help program makers and governments assess the extent to which their programs are user-centric.<sup>2</sup>

<sup>2</sup> This is a dynamic framework and will be revised based on the existing trends in social protection programs

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