

The ISPA Tool Webinar Series Presents:

THE ISPA TOOL:

Assessing the quality of social protection payment delivery mechanisms

7th September 2016



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#ISPA_payments



PRESENTERS



Speaker: Laura B. Rawlings
(Lead Social Protection Specialist, the
World Bank Group)



Moderator: Matthew Hobson
(Sr. Social Protection Specialist, the World
Bank Group)



Discussant: Harish Natarajan
(Lead Financial Sector Specialist, the World
Bank Group)



Speaker: Caroline Pulver (Consultant)



AGENDA

1. What is ISPA?
2. Why an SP Payments tool?
3. Core elements of the SP Payments Delivery Mechanisms tool
4. Discussion
5. Questions from participants

WHAT IS ISPA?

(Inter-Agency Social Protection Assessments)

A set of practical tools that help countries improve their social protection system by analyzing its strengths and weaknesses and offering options for further action



www.ispatools.org

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WHAT DOES A TOOL INCLUDE?

1



“What Matters” Guidance

- Lays technical foundation for assessment
- Provides good practices from international experience
- Provides instructions to gather information
- Describes how the assessment is organized

3



Assessment Matrix

Assesses against the agreed criteria on a four point scale

4



Country Report

- Presents the findings
- Highlights strengths and weaknesses in relation to good international practice
- Summarizes complex landscape of policies and institutions
- Provide policy options to be used as jumping off point for future dialogue between stakeholders

2



Questionnaire

Gathers qualitative and quantitative information



Implementation Guidelines

Outlines the process of application of ISPA tools from start to completion

WHY A SOCIAL PROTECTION PAYMENT DELIVERY MECHANISMS TOOL?

- The role of social protection
- The importance of delivery mechanisms in SP
- The promise of social protection payments
- Types of social protection programs covered by this tool

WEBINAR SERIES

7 September 2016

An introduction to the ISPA Social Protection Payment Delivery Mechanisms tool

28 September 2016

Experience of the application of the tool by TASAF in Tanzania

26 October 2016 (TBC)

How to use the tool for successful delivery of SP payments

CMC ANAYEHUSIKA NA
UELIMISHAJI NA
MASHARTI.

CORE ELEMENTS OF THE SP PAYMENTS DELIVERY MECHANISM TOOL



- i. What Matters: Overview of SP Payment Delivery Mechanisms
Country Payments Environment
- ii. Supporting Environment for SP Payments
- iii. Country SP System
- iv. Assessing SP Payment Delivery Mechanisms

Glossary of Terms

Bibliography

WHY IS THE PAYMENT DELIVERY MECHANISM IMPORTANT?

- Integral to the success of a cash transfer programme
- Significant element of programme cost
 - High proportion of admin budget
 - Hidden cost of leakage
- Direct impact on beneficiaries
 - Accessibility
- Provides an opportunity for financial inclusion

KEY ACTORS AND TRADE-OFFS

- Government
 - Programme funder
 - Programme policy maker/implementer
- Beneficiary
- Payment Service Provider (PSP)
- Financial Services Regulator

OBJECTIVES FOR PAYMENT DELIVERY MECHANISMS

3



CRITERIA	DESCRIPTION
1. ACCESSIBILITY	Cost of access
	Appropriateness
	Rights and Dignity
2. ROBUSTNESS	Reliability
	Governance
	Security
3. INTEGRATION	Financial inclusion
	Coordination

1. ACCESSIBILITY

- Cost of Access
 - Direct and indirect cost of access
 - Proximity of payment to beneficiary's home
- Appropriateness
 - Needs of poor, elderly, illiterate, women, disabled
 - Training & Communication
 - Beneficiary choice
- Rights and Dignity
 - Identification and protection of individual rights
 - Grievance and redress / complaints and feedback
 - PSP SLA: Monitoring and evaluation
 - Mainstream payments infrastructure and privacy of transactions

2. ROBUSTNESS

- Reliability
 - Reliability: reduced impact-debt trap, investment (set payment calendar, communicate and adhere to)
 - Fund flow: upstream delays and mitigation
 - Incentives/business case for PSP
- Governance
 - Written procedures: defined roles and responsibilities
 - Monitoring and evaluation: review and adjustment
 - Timely and accurate reporting
 - Government still responsible for payments even if outsourced to PSP
- Security
 - Security of funds flow: electronic
 - Security of payment instructions: creation and transmission
 - Security of authentication: two factor

3. INTEGRATION

- Financial inclusion
 - Savings enabled: account is provided
 - Savings encouraged: multiple methods
- Coordination
- Payment Strategy: deliberate considered choices
- multiple providers, channels and instruments
- Common ID for all SP programmes

QUESTIONS AND ANSWERS:

**SUBMIT YOUR QUESTION IN THE
GOTOWEBINAR CHAT BAR!**



Laura B. Rawlings



Caroline Pulver



Harish Natarajan

**Keep the conversation going using
#ISPA_payments**



SPGateway



SP_Gateway

WHATS NEXT?

COMING Fall 2016!

- **Payments tool available @ www.ispatools.org**
- **Inventory of SP Payments delivery mechanisms: 30 metrics in 40 countries**

UPCOMING WEBINARS

Sept 28 – Experience of the application of the tool by TASAF in Tanzania

Oct 26 – How to use the tool for successful delivery of SP payments? (TBC)



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THE ISPA TOOL: Assessing the quality of social protection payment delivery mechanisms

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