



HUNGER SAFETY NET PROGRAMME 2

## Key messages

Registration, Targeting, Mobilization, Account opening, card issuance and Case Management

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# KEY MESSAGES: Registration and Targeting

Target audience	Desired result	Key Message / Secondary Information/ Key points
<ul style="list-style-type: none"> <li>- County and sub-county</li> <li>- NDMA and HSNP staff</li> <li>- Equity Branches &amp; Agents</li> <li>- HAI and SPRs</li> <li>- Rights Committees</li> <li>- Communities in four counties including nomadic herders</li> </ul>	<p>All HHs register but expectations of receiving money are managed</p>	<p><b>KM:</b> HSNP 2 is providing regular cash payments to the poorest 100,000 across the four Counties of Turkana, Mandera, Wajir and Marsabit. To access HSNP 2 you must register, and provide details as requested.</p> <p><b>SI:</b> The information provided by households during registration provides the Government with very valuable data which may be used to provide other benefits and services during emergency response e.g. livestock insurance opportunities for those households with livestock, scaling up</p>
	<p>Dispel impression that the programme has not scaled up.</p>	<p><b>SI:</b> Phase 2 covers all parts of your County. And although it is a bigger programme it is spread wider, so individual communities may have fewer beneficiaries this time. HSNP tries to make sure the poorest get the support they need by targeting payments. The list of regular beneficiaries is available at these places.</p> <p><b>SI:</b> This is because although beneficiary numbers increased from 69,000 to 100,000 the number of sub-location covered increased from 164 to 478. As such the programme ‘scaled-out’ to all locations rather than ‘scaling up’ in all areas.</p>
	<p>Dispel impression that targeting was arbitrary</p>	<p><b>KM:</b> HSNP2 used a selection criteria that was agreed by the Government and the key stakeholders. The data you provided was used to generate the list of beneficiaries that reflected the socio-economic status of your household.</p> <p><b>SI:</b> The information provided by each household at registration was used to generate a wealth score for every household. This was combined with communities’ wealth ranking exercises to develop a wealth ranking across all counties. Some parts of certain Counties are poorer than others hence the reason why some areas were allocated more beneficiaries than others.</p> <p><b>SI:</b> The overall number of beneficiaries for each county was calculated using a modified Government’s standard approach, the County Resource Allocation (CRA). This provides 25% equally with the rest allocated according to population and poverty levels (based on national statistics). This means allocations sometimes seem unfair at the local level but the overall allocations were based on a clear methodology.</p>

	<p>Recognise that a failure to validate beneficiary lists before posting was a weakness but would not have enabled all poor households to be selected</p>	<p><b>KM:</b> Once registration and targeting of households is complete, you will be engaged to review the final list to ascertain that it reflects the poorest households of your community.</p> <p><b>SI:</b> The lists of wealth ranked households were supposed to be presented to communities for validation. This did not happen due to time and resource constraints. This is a lesson learnt and in future the programme will carry out validation by the communities.</p> <p><b>SI:</b> Although, validation exercise was not carried out, it could not have addressed the many cases of exclusion as poverty levels in the four counties is high, also, the resources available are limited.</p>
	<p>Assurance that procedures are in place to address inclusion errors</p>	<p><b>KM:</b> You may be concerned with the inclusion of persons who do not meet the selection criteria. HSNP2 has a mechanism to address identified cases as soon as you report them at your local SPR organization or Rights Committees within your communities.</p> <p><b>SI:</b> No targeting method is perfect. Several complaints have been made about households being selected as beneficiaries and are clearly not poor e.g. they have salaried members, business persons. Procedures are in place for addressing these complaints of ‘inclusion’.</p>
	<p>Assure that lessons have been learned and future rounds of registration and targeting will be different</p>	<p><b>KM:</b> HSNP2 is continually reviewing its implementation to improve on its delivery. You are encouraged to provide your feedback through the management structure, in regards to any aspect programme.</p> <p><b>SI:</b> A review of the current registration and targeting process has been undertaken. The report recommends that the approach be reviewed thus, in future the process of registration and targeting is likely to be different.</p> <p><b>SI:</b> Future targeting process will have greater input of all stakeholders from National, County and community levels. At the local level it is accepted that communities will have a greater say in identifying the poorest households.</p> <p><b>SI:</b> The major challenge is deciding on how to allocate beneficiary numbers within counties that have a range of communities. NDMA staff welcome views and feedback on how HSNP will target the poorest at all levels – county, intra-county and location levels.</p>

## FAQs on registration and targeting

### 1. We were told there would be a chance to review beneficiary lists before final beneficiaries were selected – why did this not happen?

- The validation of beneficiary lists did not take place as was originally planned and as it had been promised during registration. This was as a result of massive delays in the mass registration exercise thus the programme did not have sufficient time and resources to engage in validation. However, this is acknowledged as a weakness- a lesson learnt and in future, communities will engage in validation exercises.

### 2. If I feel the data collected on my household by the enumerators was wrong or manipulated what can I do?

- The review of registration and targeting that was carried out recently found no evidence of manipulation of data that was collected. As with any mass data collection exercise, there may have been some mistakes and errors. It is proposed that registration application software be amended as part of the re-targeting exercise in terms of the details and methodology. These are currently under review.

### 3. Why did the enumerators not ask anyone what they earned or what their income was?

- Research has shown that asking people directly about income and earnings is not a very reliable way to understand individual or households' wealth status. There are also a range of other factors that can result in a household being well off that are not based on monetary income e.g. assumption that a household near clean and free water will have more money and time to spend on other things such as food and education than a household that has to spend much time and money accessing water.

### 4. Why did you change from the CBT approach used in phase I – that was much fairer and transparent?

- The methodology used in Phase II did incorporate a level of CBT. However, communities were asked to rank themselves in terms of poverty, at a time when the allocations for each sub-location were not known. This meant that communities were not able to 'target' a specific number of beneficiaries for the programme in the same way as was done during Phase I.

### 5. I know a “person/someone” who is [destitute, disabled, without dependent etc] who the community selected as the poorest person. Why was this person not selected whereas people in a better situations were?

- HSNP does not have the level of resources required to provide payments to all the poor and vulnerable in all the four Counties. However the Government has other cash transfers programmes within your County and you should highlight individuals considered to be in severe need to be prioritised for assistance. It should be noted that the GoK is scaling up several other cash transfer programmes in these counties in the coming year(s) for which the households you mention may well be eligible, namely:
  - Orphans and Vulnerable children
  - Older persons cash transfer
  - Persons with severe disability cash transfer

### 6. If a beneficiary is deemed to be too wealthy to be on the programme, can their place be taken by someone else who is very poor?

- No. Such cases are removed from the list once they are reported. However, at the moment, the programme is not replacing.

### 7. Will there be any new beneficiaries allocated to our community in these phase of the project?

- No. Resources and beneficiary numbers for this phase of HSNP are fixed and have all now been allocated.

**8. If there was not enough money for all poor people, why not given a lesser amount to more people?**

- HSNP support is supposed to enable the poorest families to meet their basic needs and prevent them falling further into poverty. It is recognised that even the current monthly allocation of Kshs. 2,450 may not cover all basic needs however, it provides a safety net for cushioning households against shocks of drought and hunger.

**9. When will retargeting be done?**

- No date for retargeting has been set to date as the current methodology is recommended for revision. Any new approach will need to be piloted in a few locations to assess its acceptability for scale up and ownership by all stakeholders (especially the target communities). This process will take time. Thus, it is highly unlikely re-targeting will happen before the end of next year (2015)

**10. Will the same approach be used in retargeting or will it be different? If different how so?**

- A review of the Phase II registration and targeting has already been undertaken. This identified many lessons which will be incorporated in developing a revised targeting approach. A revised approach is likely to be different to that used currently. It is recommended that it includes more community level participation.

**11. Who will carry out any re-targeting exercise?**

- HSNP is a Government led programme and so it is likely any retargeting will be led by Government staff. The decision is yet to be made.

**12. Will payments be scaled up to other households if there is a drought or crisis?**

- Potentially, yes. The reason all households are being issued with bank cards and accounts is so that temporary emergency assistance can be offered to a wider range of households in time of crisis and subject to available resources. Much work is currently underway to develop procedures that set out the basis upon which payments would be scaled up.

# KEY MESSAGES: Mobilization for account opening and National IDs

Target audience	Desired result	Key Message / Secondary Information/ Key points
<p><b>County and sub-county</b></p> <ol style="list-style-type: none"> <li>1. <b>HSNP2 Communities</b> in four counties including nomadic herders <i>(Primary audience)</i></li> <li>2. NDMA and HSNP staff</li> <li>3. Equity Branches &amp; Agents</li> <li>4. HAI and SPRs</li> <li>5. Rights Committees</li> </ol>	<p>Beneficiaries are aware on how to actively engage with Bank the Account opening and case management process.</p> <p>Beneficiaries turn up for bank account opening process</p>	<p><b>KM:</b> HSNP2 will continually disseminate information to raise awareness of its activities. You are required to actively engage as guided and seek further clarity if need be from your Rights Committees.</p> <p><b>SI:</b> Continuous dissemination of information on the HSNP’s objectives and goals will be disseminated to the beneficiaries through public barazas by the Rights Committees and local radio stations across the four Counties.</p> <p><b>KM:</b> The Rights Committees will disseminate basic information on why beneficiaries need to open accounts, how and where. You are encouraged to attend the public barazas when your Chief or Assistant Chief convene them.</p> <p><b>SI:</b> Chiefs and/or Assistant Chiefs will call for public barazas, the Rights Committees will deliver messages on the programme, Equity Bank supervisor on bank accounts opening process and what you need to do. These messages will also be broadcasted on your local radio stations (give specifics) and in your local languages (give specifics). You are encouraged to share these messages with others.</p> <p><b>Key messages shared during mobilization in preparation for Accounts Opening:</b></p> <ul style="list-style-type: none"> <li>- HSNP carried out registration of all households in our County in 2011. Lists of households that were selected to benefit were shared with you in 2012 by the NDMA staff.</li> <li>- The HSNP provides cash transfers every two (2) months, through bank accounts to the most poorest and vulnerable households.</li> <li>- HSNP might also provide temporary cash transfers to some additional vulnerable households if there is an emergency, like a drought.</li> <li>- Bank Accounts opening will take place on (give dates) in sites (give actual name) within your sub-Counties and near where you are located.</li> <li>- To open accounts, one must have a valid National ID. If you do not have one, you can still open an account.</li> </ul>

		<ul style="list-style-type: none"> <li>- You will be issued with a Household Registration Receipt from the RCs or volunteer at the Helpdesk, that is if you have not already received one.</li> <li>- Bank account opening and the household registration receipts are free of charge. You should not pay to be part of this programme.</li> </ul>
	<p><b>Beneficiaries are aware and turn up for the National ID registration</b></p>	<p><b>KM:</b> HSNP2 will facilitate all registered households across the four Counties without National IDs acquire them. If you fall within this category you are required to turn up for registration as per the information shared by your Chiefs and/or Assistant Chiefs and the rights committee members.</p> <p><b>SI:</b> If you do not have a valid National ID, HSNP will assist you acquire one. A National ID Registration exercise will take place within our sub-location at the same time as the bank account opening. Please turn up in large numbers and ensure you register. Pass the message to others.</p> <p><b>SI:</b> The place, dates and duration of this exercise will be communicated to you by the local chiefs and also through our local radios.</p> <p><b>SI:</b> Vetting committees will be in place and will assess you according to the law.</p> <p><b>SI:</b> Both the vetting and registration of ID are free of charge. Kindly report to the chief if you witness any one charging or providing misleading information.</p> <p><b>SI:</b> Once you register, you will receive your ID within two months. As soon as you receive your ID, please go to your Equity payment agent who will assist you activate your account by sending photos of your card to (give name) Equity Bank Branch.</p>



# KEY MESSAGES: Bank account opening, card issuance & payment

Target audience	Desired result	Key Message / Secondary Information/ Key points
<b>County and sub-county</b> 6. <b>HSNP2 Communities</b> in four counties including nomadic herders ( <b>Primary audience</b> ) 7. NDMA and HSNP staff 8. Equity Branches & Agents 9. HAI and SPRs 10. Rights Committees	All HHs register but expectations of receiving money are managed ( <b>Group 1 and Group 2</b> )	<p><b>KM:</b> HSNP 2 is providing regular cash payments through fully fledged bank accounts to the selected poorest 100,000 across the four Counties of Turkana, Mandera, Wajir and Marsabit. To access HSNP 2 you must register, and provide details as requested.</p> <p><b>SI:</b> The information provided by households during registration provides the Government with valuable data which may be used to provide other benefits and services during emergency response e.g. Scale up, livestock insurance opportunities for those households with livestock etc.</p>
	Bank accounts for <b>Group 1</b> with valid IDs opened.	<p><b>KM:</b> HSNP2 will provide regular cash payments of Kshs. 4,900 every two months to (insert actual county specific number) across the Counties of Turkana, Mandera, Wajir and Marsabit. Eligible households must register and provide valid National ID for bank account opening. Bank accounts opening is free of charge.</p> <p><b>SI:</b> A valid National ID is a key requirement by Central Bank of Kenya (CBK) to facilitate <b>Know Your Customer (KYC)</b>. The bank is required to physically identify you before opening your bank account.</p> <p><b>SI:</b> Equity Bank Field Officers from (insert County Bank branch) will open the accounts of eligible households with valid National IDs and with the support of NDMA (Government) and HelpAge (SPR Staff and Rights Committee members).</p> <p><b>Key Points:</b>            To complete <b>account opening process</b>, IF you're the nominated HH representative (recipient) you will:</p> <ol style="list-style-type: none"> <li>1. provide your valid National Identification card for scanning</li> <li>2. provide information to complete filling the Bank Account Opening Form,</li> <li>3. Have your fingerprints scanned,</li> <li>4. Have your digital photo taken for display on the debit card.</li> <li>5. Once the bank account opening process is complete and if you hold a valid ID card, you will instantly be issued with a debit card and your bank account will be activated within 10days. For Group 2 beneficiaries, funds will be credited on instructions from NDMA during scale up and other emergency interventions.</li> </ol>

		<p>6. If you will have a complaint, you are to record it at the HelpDesk manned by right volunteer and located within the accounts opening site.</p> <p><b>SI:</b> If your 1<sup>st</sup> nominated household representative does not have a valid National ID, the 2<sup>nd</sup> nominated becomes the recipient. If both 1<sup>st</sup> and 2<sup>nd</sup> have invalid National IDs, the household shall provide the ID number of another member of the household with a valid ID for validation through the IPRS system before a bank account can be opened.</p>
	<p>Assurance that even though some households do not have valid National ID, HSNP2 has mechanism to facilitate the process of acquiring them.</p> <p>Bank account opening for Group 1 and Group 2 without National IDs and with ID issues take place concurrently.</p>	<p><b>KM:</b> HSNP2 has developed a mechanism of facilitating eligible households without valid National IDs to acquire them. You are required to report your case with your rights committee and register yourself during National ID registration campaign. Registration is free of charge.</p> <p><b>SI:</b> During the account opening process, all registered households without valid National ID both for Group 1 and Group 2 will get a disposable <b>Household Registration Receipt</b>. This is not a piece of National ID nor a substitute rather it will assist Equity Bank locate your household details in the database for purposes of opening the bank account. The receipt is free of charge.</p> <p><b>SI:</b> If your household does not have a valid National ID or your ID has issues, report your case with your rights committee. <b>Household Registration Receipts</b> will distributed by your RCs during mobilization for bank account opening and instant card issuance.</p> <p><b>Key Points:</b> To complete <b>account opening process</b>, if your HHs doesn't have a valid National ID or your ID has issues (misspelt name, wrong ID number, missing numbers):</p> <ol style="list-style-type: none"> <li>1. Present your <b>Household Registration Receipt</b> for scanning at the accounts opening desk. If you did not get one during mobilization, you can get one at the HelpDesk handled by a Rights volunteer and located within the bank account opening site.</li> <li>2. Provide information to complete filling the Bank Account Opening Form.</li> <li>3. Have your fingerprints scanned.</li> <li>4. Have your digital photo taken for display on the Debit Card</li> <li>5. Equity Bank will retain your household registration receipt.</li> <li>6. An inactive bank account will be opened for you. In addition, you will instantly be issued with a debit card loaded with the information you provided. If you belong to Group 1, once you acquire a National ID, your bank account will be activated and you will access your money using the debit card in the following payment cycle through Equity bank agents or directly at the Bank.</li> <li>7. For Group 2 funds will be credited on instructions from NDMA during scale up.</li> </ol>

	<p>All HSNP2 households in Group1 and Group 2 without National IDs register during the campaign</p>	<p><b>KM:</b> HSNP2 will facilitate all the registered households across the four Counties without valid National IDs register during a County wide campaign. Persons without valid National IDs are encouraged to turn out for the registration. Registration will be free of charge.</p> <p><b>SI:</b> The National Registration Bureau (NRB), a Government body will carry out the registration.</p> <p><b>SI:</b> Registering of National IDs will take place at the same time as that of Bank account opening of Group 1 and 2. These activities will take place at the same time, same sub locations but different site. Chiefs and assistant chiefs will advise on the dates and locations.</p> <p><b>SI:</b> Awareness creation of the exercise will be carried out by your County specific NDMA offices, rights committees, chiefs, assistant chiefs and will be complimented with the use of local radio stations.</p> <p><b>SI:</b> Once you register, your National ID will be produced and delivered to you within xxx working days. After receiving your National ID from your Chief's office, provide the ID number to your local branch or your agent for your Bank account to be activated. (FSD/Equity) working on a solution to enable this.</p>
	<p>All registered Group 1 households with active bank accounts receive regular and timely cash.</p>	<p><b>KM:</b> HSNP2 will deliver regular and timely cash transfers of Kshs. 4,900 every two months. Your cash will be deposited to your fully functioning bank account and you will access it using the debit card.</p> <p><b>SI:</b> Your cash will be deposited to your bank account on the first week of every two months. You will access it using your Debit Card at Equity's payment agents within your sub-location, or ATMs if you have a PIN number you can also access your funds through an ATM or/and over the Counter of your local bank branch or any Equity branch.</p> <p><b>SI:</b> If you lose your PIN for the ATM card, you will have to report at your local branch for replacement. This will take 21days. The programme will replace the first 2 for free there after the beneficiary will bear the charge.</p> <p><b>SI:</b> There will no longer be cases of missed payments because of verification failures, lack of Smartcards or movement of households among others. All the cycle payments will be deposited into your bank account.</p> <p><b>SI:</b> You will not be under pressure to withdraw the full amount of cash transfer value because you can and will be able to save in your bank account. You will be allowed two free withdrawals per cycle.</p> <p><b>SI:</b> However, accounts must be active at least once in 6 months equivalent to three payment cycles to avoid being deactivated after 6 months of dormancy.</p>

		<b>SI:</b> If you use your bank account beyond HSNP purposes, you will be subjected to normal terms and conditions (including charges) specified by Equity Bank Ltd.
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# KEY MESSAGES: Case management on payments

Target audience	Desired result	Key Message / Secondary Information/ Key points
<p><b>County and sub-county</b></p> <ol style="list-style-type: none"> <li>1. <b>HSNP2 Communities</b> in four counties including nomadic herders (<b>Primary audience</b>)</li> <li>2. NDMA and HSNP staff</li> <li>3. Equity Branches &amp; Agents</li> <li>4. HAI and SPRs</li> <li>5. Rights Committees</li> </ol>	<p>Assurance that all payment issues affecting households from accessing payments are handled in a timely manner. (Case management)</p> <p>Lost cards effectively reported and replaced within the given timeline.</p> <p>Assurance that payment issues will be identified and resolved in a timely manner.</p>	<p><b>KM:</b> HSNP2 will deliver regular and timely cash transfers of Kshs. 4,900 every two months. Your cash will be deposited to your fully functioning bank account and you will access it using the Debit Card. You are to report issues that affect you from accessing your cash to your rights committee or Equity payment agent.</p> <p><b>Key points</b> What to do if you lose your debit card:</p> <ol style="list-style-type: none"> <li>1. <b>Option 1:</b> Report the loss of your Debit Card at your Equity payment agent. The agent will log the case on a <b>Complaints Form</b> which will be forwarded to the branches and logged into the Bank's Customer Relationship Management (CRM) system</li> <li>2. <b>Option 2:</b> You may report this at your local Bank branch (insert name) where the issue will be logged into the system and you will be issued with a reference number.</li> <li>3. <b>Option 3:</b> You may also directly call the Bank's call centre number indicated at the back of your Debit Card and you will be issued with a reference number.</li> <li>4. <b>Option 4:</b> Report at your County NDMA office where they will refer your case to the local bank branch.</li> <li>5. A <b>reference number</b> will be issued for every complaint logged in the CRM system. You are advised to keep the reference number safely for use when following up on the case if this will be required.</li> <li>6. You will be advised on the timelines within which to expect a replacement. It takes 21 days to replace a Debit Card.</li> <li>7. If the beneficiary does not receive a card within these timelines, he/she should report the case to the Rights committee within their sub-location. The RC will proceed to report the case to their respective HelpAge office that will log the case in their MIS Case Management and alert the same your respective Equity Bank branch.</li> </ol> <p><b>KM:</b> HSNP2 will continually improve the delivery of cash transfers to eligible households. You are advised to report issues affecting access to your cash at your Equity payment agent, rights committee, local bank branch, County NDMA office or call centre number that is indicated on the back of your Debit Card.</p> <p><b>SI: Issues that may affect payment include but not limited to:</b></p> <ol style="list-style-type: none"> <li>1. Lost cards or faulty cards</li> <li>2. Lost PIN</li> <li>3. Death of recipient</li> </ol>

4. Divorce in the household
5. Confiscation of Debit card or cash by a spouse/ household member/ others
6. Child headed household
7. Back payment
8. Lack of funds in beneficiary bank account when a cycle is on
9. Liquidity issues with Equity payment agents
10. Payment agent malpractice (e.g. charging for cash payment, refusing to give your receipt after transaction, extortion etcetera)
11. Lack of access to a payment agent

**SI: You are encourage to take care of your Debit Card by:**

1. Wiping with a soft non-scratching dry cloth as needed.
2. Not exposing your Debit Card to excessive hot temperatures i.e. leaving in direct sunlight.
3. Not forgetting your card in pockets when washing clothes.
4. If your card is wet, simply wipe the card with a soft non-scratching dry cloth.
5. Not bending your card. Bending the card can destroy your card's internal components.
6. Not scratching the card. The best protection from scratches is to store your card in a protective cover.
7. Not punching a hole in your card could because it will cause the lamination to peel and damage the card.