



HSNP

KEY MESSAGES BOOKLET

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What is Hunger Safety Net Programme (HSNP)

How is HSNP implemented?

What are HSNP's key messages?

| | | |
|------------|---|-----------|
| 1.0 | Key messages on registration and targeting. | 7 |
| 2.0 | Key messages on Mobilisation | 8 |
| 2.1 | Mobilization for bank account opening | 8 |
| 2.2 | Mobilisation for National ID card registration | 9 |
| 3.0 | Bank Account Opening | 10 |
| 4.0 | Payment | 12 |
| 5.0 | Key messages on identifying status of beneficiaries | 14 |
| 5.1 | Identifying Group 1 | 14 |
| 6.1 | Identifying Group 2 | 15 |
| 7.0 | Accounting for your cash | 16 |
| 8.0 | Key messages on scalability (emergency response) | 17 |
| 8.1 | Rationale | 17 |
| 8.2 | Geographical Selection criteria | 18 |
| 8.3 | Selection of households (Group 2) | 20 |
| 8.4 | Payment | 22 |
| 8.5 | Duration and frequency | 23 |



What is Hunger Safety Net Programme (HSNP)?

HSNP is an unconditional poverty based social protection programme that delivers regular and predictable cash transfers to targeted poorest and vulnerable households up to (100,000HHs approx. 600,000 people) in the four Counties of Turkana, Mandera, Marsabit and Wajir. Current value is Kshs. 4,900 every two (2) months. It is a Government led programme, under Ministry of Devolution and Planning, managed by National Drought Management Authority (NDMA). HSNP is funded by Kenyan, UK (UKaid) of the Department for International Development (DFID) and Australian Department for Foreign Affairs and Trade (DFAT) Governments.

HSNP is also one of the 5 cash transfers under National Safety Nets Programmes, located under the Ministry of Labour, Social Services and Security (MoLSSS). The other cash transfer programmes include: Orphans and Vulnerable Children (OVC), Older Persons (OPCT), Persons Living with Severe Disabilities (PLSDCT) and Urban Food Subsidies (UFSCT).

HSNP is delivered in two Phases. Phase 1, the pilot (2008-2012) cost Kshs. 5.5billion and was funded by DFID and DFAT and reached 69,000 households. HSNP Phase 2 (2013- 2017) will cost Kshs. 15.8billion and will reach 100,000 regular households that will receive payments after every two months. In addition, in times of emergency, HSNP plans to scale up and provide short term cash transfers to additional households (302,000HHs approx. 1.812 million people) based on the targeting criteria and availability of resources.



How is HSNP implemented?

Overview of the HSNP Operational Cycle

The HSNP2 Operational Cycle comprises of eight (8) processes, as shown in the figure below

Beneficiary Selection (Targeting)

Targeting of the regular 100,000 households (Group 1) and used a combination of CBT Wealth ranking and PMT. This was completed in October 2013. Targeting of the additional households (Group 2) during emergency periods will be guided by the Scalability strategy currently being developed.

Identification of Household Recipient

The Payment System of HSNP 2 requires that an individual in the Beneficiary Household be nominated as 'Recipient' during the Household Registration process. This person opens a bank account with Equity Bank into which HSNP cash transfers are paid. Central Bank of Kenya regulations state that all individuals opening a bank account must present their National ID Card, which the bank must send to the Integrated Population Registry Service (IPRS) for validation, to ensure authenticity.

Notification of Households & Collection of Targeting Complaints

In order to notify households whether or not they have been selected for HSNP2 including HSNP Phase I Beneficiary Households who are removed from the Programme, HSNP MIS-generated lists are read aloud by Chiefs/Assistant Chiefs, then printed and displayed in a place accessible to the communities. NDMA County offices coordinate this process. Collection of targeting complaints are carried out by HelpAge International local partners who log them into the MIS Case Management.

Payment and Reconciliation

Payments are made directly into beneficiary household Recipient bank accounts. The payment is carried out every two (2) months, with transfers taking place on the 5th day of the payment month. Beneficiaries access their benefits at Equity Bank Agents or Branches, using their biometric identification or PIN to withdraw cash or make purchases. After Payment has concluded, Equity Bank is required to present a series of reports to Financial Sector Deepening (FSD) in order for FSD to carry out the reconciliation process, ensure the payment process was carried out according to the agreed process and regulations, and identify and follow up on any issues or irregularities.

01

Household Registration

The Household Registration process involved mass collection of data from 374,806 households in the four counties (Turkana, Mandera, Wajir and Marsabit) and took place between October 2012 and June 2013. The data created a single database capable of selecting beneficiaries for both the HSNP Phase II and Emergency Scale-up initiatives in response to drought and other disasters.

02

Community Validation of Beneficiary List

Community Validation is where communities are given the opportunity to authenticate the list of households selected to benefit from HSNP.

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04

Preparation of Bank Accounts by Payment Partners

In order to open bank accounts for a large number of households (at least 374,806 with 100,000 HSNP Beneficiary Households prioritized), the Payment Service Provider (PSP), Equity Bank, carries out intensive Bank Account Opening fieldwork in close proximity to the location of households involved. To do so, Equity Bank pre-assigns inactive or potential bank account numbers to each Beneficiary Household Recipient with valid National ID. Doing this allows Equity Bank to pre-print Bank Account Application Forms with Recipient data and more rapidly carry out account opening data collection in the field.

05

06

Bank Account Opening & ATM Card Distribution

Account Opening and ATM card distribution are carried out across different locations in the four Counties. Equity Bank sets up temporary Bank Account opening and card distribution Field Sites and invites households in the area to present their National ID, open bank accounts, and receive instantly-issued ATM Cards. Household recipients who do not have National IDs receive inactive accounts and cards and must activate them after they obtain a National ID by approaching an Equity Agent or Branch, and presenting their National ID Card in person.

07

08

HSNP is implemented by the Government through the National Drought Management Authority (NDMA) with partners that include Financial Sector Deepening (FSD) that manage Equity Bank Ltd (the contracted Payment Service Provider, PSP) and HelpAge International (on social rights) working with local partners PISP (Marsabit), DPA (Wajir), HAWENKA and RACIDA (Mandera).



How are HSNP messages shared?

There are several channels used to share messages with the communities that include: 1) NDMA County Office staff 2) Partners (Equity Bank and Social Protection Rights (SPR), 3) Public Barazas (held by Chiefs and Assistant Chiefs), 4) Rights Community Members (RCs), Volunteers and local Radio stations.

What are HSNP's key messages?

- Key messages are statements that describe our objectives, products and services to the beneficiaries, partners, policy makers, donors, government, media, general public and others.
- HSNP Key messages share information on the project cycle that include registration, targeting, bank account opening, payments, rights and scalability (emergency response).



1. Key Messages on Registration and Targeting.

- 1.1** HSNP 2 is providing regular cash payments to the poorest 100,000 across the four (4) Counties of Turkana, Mandera, Wajir and Marsabit. To access HSNP 2 you must have registered, and provided details as requested during the exercise that took place between November 2012 and June 2013.
- 1.2** 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.
- 1.3** 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 “spread up” to all locations rather than “increasing” in all areas.
- 1.4** HSNP2 used a selection criteria that was agreed by the Government and the key stakeholders. The data you provided was used to produce the list of beneficiaries that reflected the socio-economic status of your household.

- 1.5** 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.
- 1.6** 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’.



2.0 Key Messages on Mobilisation

2.1 Mobilization for bank Account Opening

- 2.1.1** 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 2013 by the NDMA staff and read out by the Chiefs in some of the sub-locations.
- 2.1.2** Payment in phase 2 will be through bank accounts. If your household was selected as a beneficiary, your nominated member must turn up for bank account opening.
- 2.1.3** Bank Accounts opening will take place on (give dates) in sites (give actual name) within your sub-Counties and near where you are located.



- 2.1.4** To open accounts, one must have a valid National ID card. If you do not have one, you can still open an account by using the Household Registration Receipt provided by your rights committee or volunteers.
- 2.1.5** Bank account opening is free of charge.

2.2 Mobilisation for National ID card registration

- 2.2.1** If you do not have a valid National ID card, the National Registration Bureau (NRB) will assist you acquire one. A National ID Registration exercise will take place within your sub-location.
- 2.2.2** The place, dates and duration of this exercise will be communicated to you by the local chiefs and also through the local radio stations.
- 2.2.3** Vetting committees will be in place and will assess you according to the Kenyan law.
- 2.2.4** 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.
- 2.2.5** Once you register, you will receive your National ID card 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 National ID card to (give name) Equity Bank Branch.



3.0 Bank Account Opening

- 3.1** A valid National ID is a key requirement by Central Bank of Kenya (CBK) to facilitate **Know Your Customer (KYC)**. The bank is required to physically identify you before opening your bank account.
- 3.2** Equity Bank Field Officers from (**insert County Bank branch**) will open the accounts of eligible households with valid National IDs or Household Registration Receipts and with the support of NDMA (**Government**) and HelpAge (SPR Staff, Rights Committee members and volunteers).

To complete **account opening process**, IF you're the nominated HH representative (recipient) you must:

- Provide your valid National Identification card or Household Registration Receipt for scanning;
- Provide information to complete filling the Bank Account Opening Form;
- Have your fingerprints scanned;

- Have your digital photo taken;
- Once the bank account opening process is complete and if you hold a valid ID card, you will instantly be issued with an ATM card and your bank account will be activated within 10days;
- Your Household Registration Receipt will remain with Equity clerks and will be destroyed;
- Your Bank Account will be loaded with cash in arrears in the next payment cycle;
- If you will have a complaint, you are to record it at the HelpDesk manned by rights volunteer and located within the accounts opening site.



- 3.3** If you opened your account using a Household Registration Receipt, it will remain inactive until you get a valid National ID card. Once you get a valid ID, take it to your local Bank branch for activation.
- 3.4** Once you complete Bank Account opening process and you receive ATM card, note that it will take at least 3 weeks to activate your bank account. Payment will be loaded in the next cycle.
- 3.5** If you had a valid National ID during registration, you have lost it and you do not have a Household Registration Receipt, you will need to obtain a replacement card from NRB.
- 3.6** It is only the nominated household representative that can open a Bank account for your household. If you need to change, it still has to be a nominee from your household.account opening.



4.0 Payments

- 4.1** HSNP cash transfer value for July 2014 to June 2015 is Kshs. 4,900 paid every two months.
- 4.2** Your cash will be deposited to your bank account on the fifth of every two months. You will access it a) using your ATM Card at Equity's payment agents within your sub-location b) ATMs if you have a PIN number you can also access your funds through an ATM and c) over the Counter of your local bank branch or any Equity branch.
- 4.3** Depending on when your account is activated, you may have some arrears paid to your accounts. You can confirm your balance when swiping your card at the Equity Agent. Your balance will also be printed on your receipt after withdrawing at the agent, ATM or upon request at the Counter of your local Bank branch.

- 4.4** 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.
- 4.5** You will not be under pressure to withdraw the full amount of cash transfer because you can and will be able to save in your bank account. You will be allowed two free withdrawals per cycle.
- 4.6** 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.
- 4.7** The old HSNP1 Smartcards are no longer in use. HSNP2 is using ATM MasterCard cards.



- 4.8** You will not lose your money if you leave it in your account. You do not have to withdrawal all at the same time.
- 4.9** You do not need to withdraw all your money from HSNP Equity bank account and deposit it in another bank account. Your money is safe and you can withdrawal any time you need.

- 4.10** If your payment agent does not have enough cash to pay you, you can withdrawal from any Equity payment agent whose shop has a HSNP poster. You can also withdrawal over the counter of your local Bank branch.
- 4.11** You should not pay anything to access your money or be forced to buy goods in exchange. If such a case occurs, report this to your rights committee.
- 4.12** Do not accept to pay anybody promising to “broker” for you to access your payment from a local or town agent or at the bank for a small fee.



5.0 Key messages on identifying status of beneficiaries

5.1 Identifying Group 1

- 5.1.1** If your name was called out by your chief or NDMA staff in a public baraza between November 2013 and February 2014, then you are in Group 1.
- 5.1.2** You are Group 1 if you are or will be receiving regular cash transfers every 2 months.
- 5.1.3** Some of Group 1 households will have ATM cards without photos because they were instantly issued during bank account opening.



6.1 Identifying Group 2

- 6.1.1** If your name was not called out in a public baraza in November 2013 and February 2014, then you are in Group 2.
- 6.1.2** Depending on the selection criteria and available resources, you may receive cash transfers during emergency period either from HSNP or other humanitarian organizations.
- 6.1.3** Group 2 ATM cards do not have photos.





7.0 Accounting for your Cash

- 7.1** You are advised if you have to travel for some distance to a payment agent, go as a group for your own security.
- 7.2** If counting your cash is a challenge, please go with a household member that can count or ask a trusted person to confirm whether what you've been paid by an agent is what you've withdrawn.
- 7.3** Before transacting, please confirm with the agent whether they have enough cash to pay you.
- 7.4** Do not accept to have your finger prints read by the POS, receive a receipt for the amount you want to withdraw and not receive the actual cash. Demand for your cash and do not accept to collect on another day.
- 7.5** Always request for a receipt from your agent after every transaction.
- 7.6** Make sure that the receipt you receive from an agent or over the Bank counter matched the amount received. If not, request for the proper amount.
- 7.7** If it doesn't happen, report this to your RC, Chief/ Assistant Chief, SPR Officer, HSNP Programme Officer and NDMA Office.



8.0 Key messages on scalability (emergency response)

8.1 Rationale

- 8.1.1** Emergency cash transfers (CTs) during drought is one of objectives of the HSNP Phase 2 and a key component of the National Safety Net Programme (NSNP) Programme for Results (P4R).
- 8.1.2** Since December 2014, drought situation has been declining in the four (4) (Marsabit, Wajir, Mandera and Turkana) HSNP Counties.
- 8.1.3** In January seven (7) sub-Counties had reached NDMA **'Severe'** drought status with one (1) sub-County (Eldas) reaching **'Extreme'** drought.
- 8.1.4** In February the status has declined further with ten (10) sub-Counties now reaching **'Severe'** drought status, including three in Mandera and two in **'Extreme'** (Eldas and Moyale).

- 8.1.5** NDMA drought status is determined using the Vegetation Condition Index (VCI). The trigger VCI is classified as follows:- **≥ 50 and 35 to 50** (wet or no drought), **20 to 30 (moderate drought)**, **10 to 20 (severe drought)** and **≤ 10 (extreme drought)**.
- 8.1.6** HSNP will pilot an emergency CTs payment in April 2015 based on the approach outlined above. The emergency payment will encompass allocations from the previous three months i.e. January – March 2015.
- 8.1.7** DFID will fund the pilot emergency CTs.
- 8.1.8** Emergency CTs will be paid ONLY through active bank accounts. Currently over 62% of all households in the four Counties have active bank accounts with more accounts being activated each week. Therefore households do not yet have an active Equity Bank account cannot receive an emergency CT.



8.2 Geographical Selection Criteria

- 8.2.1** Once the trigger is hit, the County is allocated a number of households eligible for scaled up payments.
- 8.2.2** When a Sub-County meets the **‘Severe’** drought threshold – a budget allocation is generated for emergency cash transfer beneficiaries which brings the total number of beneficiaries in the sub-county to 50% of all households on the HSNP MIS including regular beneficiaries. The regular beneficiaries however do not receive any emergency cash.
- 8.2.3** When a Sub-County meets the **‘Extreme’** drought threshold – a budget allocation is generated by taking 75% of all households on the HSNP MIS and deducting the number of existing routine HSNP beneficiaries.

- 8.2.4** The total County allocation is the total allocation calculated for each of the affected sub-Counties.
- 8.2.5** NDMA County Drought Coordinator (CDC) will inform the County authorities- County Steering Group (CSG) of this budget allocation.
- 8.2.6** Some equally badly affected Sub-Locations in Sub-Counties still classified as **“Moderate”** can also be put agreed for receiving an emergency CT. CSG identify a list of all the Sub-Locations in their county where an emergency CT is justified. This list will be provided to the CDC within one (1) week of the county allocation being issued. It is important to note that the County allocation will not increase as more Sub-Locations are added, hence the allocation will then be spread more thinly over more areas.
- 8.2.7** The CDC will send the list to PILU, NDMA.





8.3 Selection of Households (Group 2)

- 8.3.1** Once the list of all Sub-Locations to be included in the Emergency CT has been submitted to PILU by the respective CDCs, the total number of households to benefit per County will be determined.
- 8.3.2** The standard percentage of coverage by Sub-Location is **50% for Severe** and **75% for Extreme**. The percentage include the routine HSNP beneficiaries who will not be paid emergency CT. Routine beneficiaries receive their regular payments on regular time (once every two months) The percentages of beneficiaries will be reduced on a pro-rata basis if additional Sub-Locations out of the Sub-Counties in 'severe' or 'extreme' drought are included.
- 8.3.3** Where the percentage of routine exceeds the standard percentage for emergency CTS, there will be no additional households.

8.3.4 In each of the targeted Sub-Locations, beneficiary households will be selected from the non- routine (Group 2) households on the HSNP MIS in wealth order. Households that do not have an active bank account will not be selected even where they are lower in the wealth ranking than other households that do have bank accounts.

8.3.5 The list of selected HHs will be sent to the CDC's office who will distribute the lists for each Sub-Location via Chiefs and Assistant Chiefs. The lists will be posted at their local Chief's office and HHs will be notified through radio and public **barazas** to check whether their names are shown.



8.4 Payments

- 8.4.1** Emergency CTs will only be paid to the selected HHs with active bank accounts.
- 8.4.2** Payment will be through Equity POS Agents, over the Counter at any Equity Branch and ATM if one has a PIN.
- 8.4.3** The value of emergency CT is Kshs. 2,450 (one month equivalent of the routine payment) for each month where a scale up was triggered.
- 8.4.4** The funding available for emergency CTs increases as more sub-Locations in a county hit the drought payment trigger. This means more households may be eligible for an emergency CT in March than were eligible in January.



- 8.4.5** If a household is selected it will receive a payment of Kshs. 2,450 for each month that the scale up was triggered in that County i.e. *Wajir households are likely to receive three months payment (Kshs. 7,350) whilst Mandera HHs may only receive two months payment (Ksh4,900).*

8.4.6 Routine HSNP beneficiary HHs (Group 1), with and without active Bank Accounts will continue to receive their bi-monthly payments (Kshs. 4,900) as normal. They will not receive any additional payment as part of the pilot emergency CTs.

8.4.7 There will be no back payment due to any HHs that attain activated bank account after the scaled up CT has been made.



8.5 Duration and frequency

8.5.1 Given the current context it is proposed that **a single emergency CT payment is made in April 2015**. This will cover the period January – March (i.e. this current short dry season).

8.5.2 The payment will be based on the VCI report for each County for the months of January, February and March 2015.

Contacts County Specific NDMA

National Drought Management Authority (NDMA)

Opposite Mandera County Assembly
P.O. Box 340-70300
Landline: 046-52569
MANDERA COUNTY

National Drought Management Authority (NDMA)

Located near Ministry of Water
P.O BOX 284-60500
Landline: 069-2102101/2102010
MARSABIT COUNTY

National Drought Management Authority (NDMA)

Located near Governor's Residence
P.O. BOX 499-30500
Mobile: 0720246238
TURKANA COUNTY

National Drought Management Authority (NDMA)

Located along Airport Road
P.O BOX 490-70200
Landline: 046-241543
WAJIR COUNTY

Contacts for our Partners

District Pastoralist Association (DPA)

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HAWENKA

Office located in Mandera Town,
Former CDF office,Next to Hill-View Hotel
P.O BOX 374-70300,Mandera,Kenya

HelpAge: Lodwar Office

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Rural Agency for Community Development & Assistance (RACIDA)

Mandera Town on Custom Road D.C's office.
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