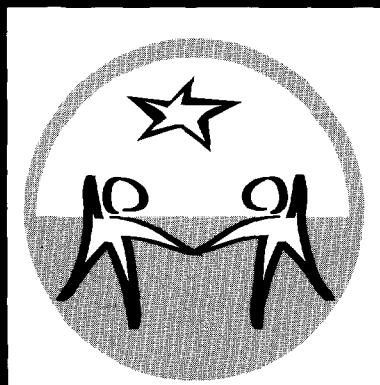


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Beneficiary Assessment Manual for Social Funds

Lawrence F. Salmen

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BENEFICIARY ASSESSMENT MANUAL FOR SOCIAL FUNDS

By Lawrence F. Salmen
Social Development Department
Environmentally and Socially Sustainable Development Network

For the Social Protection Team
Human Development Network
World Bank*

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Abstract

Beneficiary assessment (BA) is a qualitative research tool used to improve the impact of development operations by gaining the views of intended beneficiaries regarding a planned or ongoing intervention. This manual provides guidance for Bank and social fund staff on how to design and implement a Beneficiary Assessment of a social fund, including: understanding the context, setting objectives, funding, selecting institutions and field researchers, preparing terms of reference for BA implementation, sampling frames, preparing interview guides, methodology, institutional assessment, report preparation, and dissemination of findings. Sample terms of reference are provided.

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I. Social Funds and the Beneficiary Assessment Approach

1.1 Social funds provide support for small-scale projects which help the poor. The kind of projects supported range from social and economic infrastructure to productive activities and microfinance. Social funds are demand-driven; they are meant to respond to the expressed needs and priorities of communities. The people of these communities must gain a sense of ownership for the activities supported by the social funds if these activities are to be sustained over time. Ultimately, these funds are intended to be participatory vehicles for the increased empowerment of the poor, means by which the poor are better able to forge their own development. Given the pivotal role of the people who are intended to benefit from a social fund, it is incumbent upon the decision-makers responsible for the fund to understand to the maximum degree possible the nature of these people and their community, how participation occurs — who is, and is not, involved — how micro-projects, once built, are maintained, and once maintained lead to the greater empowerment of the community. This concern of who the beneficiaries are, where they are coming from and where they want to go, and how they are or are not involved in their own development process is the core subject matter of a beneficiary assessment.

1.2 Beneficiary assessment (BA) is a qualitative research tool used to improve the impact of development operations by gaining the views of intended beneficiaries regarding a planned or ongoing intervention. The objective is to assess the value of an activity as perceived by project beneficiaries and integrate these findings into project activities.¹ The beneficiary assessment approach is not intended to supplant the questionnaire survey but to provide reliable qualitative, in-depth information on the socio-cultural conditions of a beneficiary population—information intended to be of immediate use to managers and policymakers responsible for improving people's lives.¹

1.3 The rationale behind the approach is that the ultimate clients, project beneficiaries, often do not have a voice in the design and implementation of development projects intended for their benefit. Providing them with an opportunity to have their voices heard in the development process, and responding to their needs during project design and implementation, increases the likelihood of their full participation in project activities. This increased participation, in turn, leads to ownership, whereby beneficiaries become the key actors in producing the needed and desired changes in their own development.

1.4 Beneficiary assessment is the most widely used approach for listening and consultation in World Bank-supported projects. As such it plays a central part in the

¹ Lawrence Salmen, "Beneficiary Assessment: An Approach Described," Social Assessment Series, Environment Department Paper 23, July 1995, p. 1.

broader conceptual development activity known as social assessment. The utility of bringing the people's voice into the development process is manifest from the identification of an intervention, to ensure that what is done conforms to a perceived need; to design, so that the intervention may be tailored to the particular context of the people for whom it is intended; to implementation, so that ongoing action reflects and meets ever-changing realities; to evaluation, whereby the intended beneficiaries become the key arbiters of the value of an activity intended to support them.

1.5 The beneficiary assessment approach, bridging culture with decision-making, is useful not only for project work but, more broadly, for program and policy formation as well, at both the sectoral and national (macro) levels. This manual is intended to be used by practitioners at all levels — from the implementers of beneficiary assessments to managers of social funds, local, regional, and national government officials, interested NGOs, the Bank and other donor institutions.

II. Designing the Beneficiary Assessment

2.1 Beneficiary assessment is primarily a management tool. As such, the particular objective of a BA, the manner in which it is conducted, the use to which it is put, all are determined by the managers of social funds. While a number of early BAs were conducted by persons outside the social fund, increasingly SF persons, often in a monitoring and evaluation unit separate from operations, have carried out BA work.

2.2 Whether persons inside or outside the SF ultimately conducts the beneficiary assessment, terms of reference (TOR) will need to be prepared to guide the selection and supervision of this work (see D, below and Annex).

2.3 Generally, the following factors go into designing and undertaking a beneficiary assessment:

- Understanding the context
- Setting objectives
- Funding
- Selecting institutions and field researchers
- Preparing terms of reference for BA implementation
- Sampling frames
- Preparing interview guides
- Methodology
- Institutional assessment
- Report preparation
- Dissemination of findings

Understanding the Context

2.4 To implement a beneficiary assessment, one must first have a good understanding of the environment in which it is to take place. This will be particularly important if the person responsible for conducting the assessment is somewhat new to the project and, perhaps, the locale. In understanding the context, it is important to become familiar with the socio-cultural setting and the institutional environment where the project is taking place. The following activities are recommended as initial steps in assessment design:

- Reading all relevant documentation such as identification, appraisal, and supervision reports; any previous related studies; and broader social and economic analyses — for local, regional, and national levels.
- Interviews with key persons involved in developing, implementing, and evaluating the project in other agencies, such as nongovernmental organizations (NGOs), government, or donor institutions
- Firsthand exploration of sites covered — and time permitting, not covered — by the program being assessed. Limited immersion in the environment being affected by the intervention is in order here; this should involve unstructured conversations with randomly selected intended beneficiaries and other key actors (such as diverse community members chosen at random, community leaders, members of local governments and NGOs, etc.).

Setting Objectives

2.5 Once the context in which the BA is to be implemented is clear, it will be easier to determine BA objectives that are feasible and realistic. It is the manager of the social fund who must develop the objectives of the BA. This assessment must be of use to the manager as he or she attempts to implement and evaluate a project that meets the needs of its intended beneficiaries. In determining objectives, depending on the degree of decentralization of SF activities, the central manager may well want to consult with regional managers. While the general objective of a BA will be to increase the effectiveness and sustainability of a social fund, particular objectives will likely include:

- Assessing the nature and degree of beneficiary satisfaction with the sub-projects
- Determining the degree, and increasing the rate, of participation
- Identifying and helping the fund reach the targeted (e.g., poor, unemployed, ex-combatant, etc.) segments of the population
- Assessing willingness to share in the costs of sub-projects thereby increasing sustainability
- Ascertaining beneficiary appreciation for local institutions, public and private
- Determining the level of awareness of the existence and nature of the social fund and ways to relate to it
- Discovering and examining factors underlying motivation (or lack thereof) to maintain works supported by the fund

Selecting Institutions and Field Researchers

2.6 Institutions. Ideally, BAs of social funds should be done by the funds themselves in partnership with an NGO, a university research center, or a consulting firm. The contracted agency then identifies and recruits qualified persons to join the BA teams and helps coordinate the training and implementation process. Placing part of the responsibility for executing the BA with an agency external to the unit implementing the project should increase both the quality of the BA, as this agency should have the particular skills needed for this work, and the credibility of the BA, as it is done with the involvement of a “neutral” party not seen as overly identified with the project itself.

2.7 While there can be no general, hard fast rule regarding the use of in-house versus external expertise in BA work, the mix of both advocated above combines the advantages of familiarity and internalization associated with in-house involvement together with technical expertise and credibility which comes with the participation of an external agency. Where a SF is small, new and lacking in credibility, the lack of qualified personnel and need for recognition would call for BA work to be done completely by an external institution. Conversely, where a SF is larger and well-established, it may be best to have all BA work done by an internal client feedback or monitoring and evaluation unit. Many SFs will fall between extremes and use a mixed internal/external approach.

2.8 Wherever the locus of responsibility for the BA, a director should be chosen who will be responsible to the SF manager for selecting and supervising the BA teams. This person must understand and have a good appreciation of the approach as well as the objectives of the assessment to be undertaken. In addition, the BA director will need good analytical and writing skills, as he or she will be primarily responsible for overseeing the tabulation and analysis of assessment reports and will also prepare the final report. Where the decision is made to involve an external agency, this entity is given a lump-sum contract by the SF following a TOR and works in liaison with the person/unit in the SF responsible for monitoring BA work. The BA director may be from the SF staff or the external agency, as determined by SF management.

2.9 In selecting the individual and/or institution to manage a beneficiary assessment for a social fund it is important to keep in mind that the BA is an activity which, when done well, brings three diverse and often disparate entities into more functional and mutually-reinforcing partnerships: the grassroots community of beneficiaries, the implementing agency, or social fund, and the policy-makers in both government and donor agencies. The best BA practitioners will be able to communicate well with each of these three layers of the world of development.

2.10 Field Researchers. BA teams should be composed of individuals who are familiar with the particular culture in which the assessment will take place, and they must have sound conversational ability in the language of the beneficiaries. The selection process

for the BA teams is an important one, as it determines to a large extent the quality of field interviews and the integrity of information gathered.

2.11 The BA teams must be able to conduct conversational interviews with people of modest means who do not know them. Responses must be elicited in such a way that they can be recorded in an orderly and intelligible manner and ultimately be used to improve the conditions of these people. Although the assessors ideally should have a university background, in a number of cases individuals with a high school education and good communications and writing skill have been equally or even more effective than persons with higher education.

2.12 A good BA interviewer will be:

- A good listener
- Sensitive to local culture
- Respectful of all persons, regardless of status
- Unobtrusive
- Open and engaging
- Proficient at recalling interviews
- Demonstrably able in writing skills.

2.13 Having good recall is an important characteristic for the assessor, who should try to minimize the note-taking process during the interviews. The interviews should be done in an informal, conversational manner, as opposed to a more structured questionnaire style, inasmuch as note taking during an interview may create an atmosphere of fear or distrust, inhibiting the free flow of conversation needed for meaningful interviews. Because assessors will be writing notes based on their interviews — as opposed to filling out forms — clarity and precision of writing will be important.

2.14 Despite the fact that a majority of BA interviewers have been social scientists, the above-mentioned characteristics are more important than the academic discipline of the interviewers. BA teams should be balanced in terms of gender representation, as persons normally communicate more openly with persons of the same gender on many of the sensitive topics generally covered by BAs.

Preparing Terms of Reference for BA Implementation

2.15 The terms of reference for BA implementation (see Annex for Prototype) should elaborate on the following areas:

- Brief note on background and justification (rationale)
- Specific purpose and objectives
- Methodology — techniques to be used

- Research issues and themes to be addressed (including the preparation of an interview guide)
- Sample size
- Reporting (forum, frequency, to whom)
- Time frame for implementation (generally between four weeks and six months, depending on the sample size)
- Budget (usual range: \$20,000 to \$60,000).

Sampling Frames

2.16 In determining the sample size, the primary concern is that the beneficiary population interviewed should be large enough to serve as the basis for management decision-making. “While statistical sampling procedures may serve as a general guide, these will suggest sample sizes greater than those needed for beneficiary assessment. Because of the in-depth, qualitative methodology employed in this approach, long conversational interviews, often complemented by participant observation, can provide a great deal of understanding from a relatively small number of beneficiaries.”² The preferred sampling method for BA work is purposive random sampling. The parameters of the extent of coverage will be determined by the viability of the target communities and the complexity of the program. Stratification of the sample size should generally be according to ethnicity, class, income, and gender.

2.17 For social fund BAs, interviews should be conducted with representative samples of all major stakeholders. The most important, and largest, group to be interviewed, naturally, is the direct beneficiaries, the generally poor members of the communities where sub-projects are located. While the size of the sample will vary according to the size of the universe (the total number of sub-projects funded), the normal range should be between 10 and 25 per cent. For each community selected (at random), the number of households to be interviewed would, again, vary according to the size of the community, ranging from five to 20 per cent. Other key stakeholders (informants) would include: community leaders (formal and informal), local government officials, NGOs, senior officials of line ministries and social and economic policy makers. For control and to better understand the nature of demand, it will be necessary to include representative samples with residents of communities which are similar to those receiving fund-supported sub-projects but which have no such projects themselves. Where the SF funds projects with the aim of employment generation, interviews will need to be conducted with a representative sample of those provided jobs. Finally, a sample of those firms and NGOs which are contracted to work on social fund sub-projects should also be interviewed.

² Ibid, p.4.

2.18 By including interviews with representative samples of these other key actors, it becomes possible to provide project managers with a more comprehensive and accurate picture of the issue at hand. In addition, it enables BA teams to provide more relevant and realistic recommendations. BAs that include focus groups and participant observation (see below) will also select representative groups and case studies, respectively, and take more time, or involve larger teams of interviewers.

Preparation of Interview Guides

2.19 The interview guide plays an important role in the implementation of the BA. Given that this is the main instrument used to obtain information from the assessment, the development of its content should be a collaborative effort largely between the project manager and the BA study director but also involving the BA Team to obtain their inputs and provide them ownership for exercise.

2.20 The BA technique of conversational interviewing uses themes based on areas of interest and operational relevance to project management as guides to conducting conversations instead of administering mostly closed questions, as is generally done in traditional surveys. Use of this technique allows for a smoother flow of information and often brings to light new information that was not previously considered by project management. The following are sample interview themes:

- The manner and degree of participation in decisions concerning the selection and maintenance of sub-projects
- Prioritization of needs in community which might be addressed by social fund
- Wealth ranking, i.e., who are the poor and where do they live
- Assessment of community-based and service institutions (community associations, local government, NGOs, etc.)
- Knowledge about social fund and its workings
- Willingness to contribute resources (labor, money) towards costs of sub-projects
- Transparency and accountability — tracing the flow of money from fund to sub-project and satisfaction with same.

2.21 Interview guides needs to be tailored to the particular group about which understanding is being sought. Separate guides would need to be developed for: (a) community beneficiaries; (b) government officials; and (c) service delivery personnel, for instance. Regardless of who is being interviewed, the guide should not include more topics than can readily be memorized by the interviewer and discussed during an interview of at most one hour.

2.22 While the dominant mode of inquiry used in beneficiary assessments is the qualitative technique of conversational interviewing, there are certain kinds of data that can best be addressed in a quantitative manner. These include topics requiring prioritization and certain touchstone issues that may best be reduced to a simple yes/no response such as: Have you heard of the social fund? On balance have you benefited from this social fund? Did you contribute labor during the execution of fund-sponsored sub-projects?

Methodology

2.23 Conversational Interviews. These are the basic tools of inquiry for the BA practitioner. Conversational interviews often take place in the homes of the interviewees, who are apt to be most comfortable there. Interviews should be conducted in the local dialect in such a way that open-ended questions revolve around a number of themes or topics that project management has selected. The objective is to gain in-depth information on beneficiary views in relation to a planned or ongoing activity by encouraging beneficiaries to speak freely and bring to light issues of concern to project management.

2.24 Interviews can be conducted on a one-to-one basis or in focus groups. The advantages of individual interviews are that people are likely to speak more freely, without worrying what peers or other community members may think. Lower-status or introverted members of communities may not feel comfortable speaking out in groups. Use of focus group interviews permits a wider coverage of people and may provoke insightful commentary stimulated by peer interaction but is harder to quantify and makes attribution of responses to specific individuals more difficult.

Factors to keep in mind in undertaking conversational interviews:

- Establishment of trust and good rapport between interviewer and respondent enhances the likelihood of gaining unsolicited information (which could be as, or even more, important than thematic areas identified in the interview guide).
- The timing of the interview, its duration, and the time of day, should all depend on what is most convenient for the intended beneficiary.
- It is recommended that interviews be completed within 45 minutes to an hour (both to accommodate interviewees and to facilitate recall).
- Note taking should be kept to a minimum and should be expanded upon as soon after the interview as possible.

2.25 Unguided discussion is apt to be vague and therefore of little use for decision-making; probing for specificity is often required (for example, if the intended beneficiary of a social could state that she did not participate to the degree she wished in the decision-making process that selected the sub-project, the interviewer should follow up with

inquiries into how participation took place, whether the intended beneficiary volunteered a preference or waited to be addressed, whether her situation was unique or typical of peers in the community, etc.)

Examples of conversational interview techniques:

2.26 It has been said that conversational interviews are simply a way to approach a certain subject in a natural manner. Asking direct questions on sensitive topics can put people on the defensive; responses given may be ones that the respondent feels the interviewer wants to hear. The use of indirect questioning is meant to elicit a more valid expression of opinion, or of fact. Below are examples of interviewing techniques.

Adaptation of the project to the needs and priorities of beneficiaries:

2.27 [Where the sub-project financed by the social fund was a school] — “I notice your children are playing in your yard (on a school day); is today a holiday?”

2.28 “I was talking to someone in another part of the community who said that a new school was not needed in this community as you already had a good school with more than enough capacity for all of the area’s children. Of course, I don’t know as I’m not from here...”

Degree to which people participate in fund-supported activities:

2.29 “You know, many people believe that everyone in a community should be involved in decisions concerning community improvements. On the other hand, that kind of involvement takes time; it’s not easy. What do you say?”

2.30 “Meetings sometimes seem to be just events where leaders talk to increase their power and influence. Of course, I don’t know the situation in this community...”

Suggestions to improve the project:

2.31 “What if you were in charge of the social fund that is trying to assist your community? How would you do a better job?”

2.32 “I wonder what difference it would make if the social fund had never supported anything in this community. I mean, is this sub-project really improving your life?”

2.33 Focus Group Discussions. In addition to enabling a wider coverage of the beneficiary population in a given time, focus group interviews can serve as a cross-check to individual interviews carried out in the BA. The groups should normally comprise six to 12 people with common characteristics (for example, groups of intended beneficiaries may be composed of married women, male heads of households, youth from 15 - 25, and so on). There are times, however, when it may be of use to purposefully mix the constituents of a focus group — say, with community leaders and other community

residents — in order to better appreciate the nature of conflict and communication between them, and provide the opportunity for indigenous solutions.

2.34 The interview guide should be used in conducting these interviews. The interviewer takes on a facilitative role, guiding the discussion to cover topics from the thematic guide and ensuring that everyone has an opportunity to participate. This will generally entail encouraging the more reticent, introverted persons to speak up while providing less encouragement to those most apt to dominate the discussion. A researcher should also be present to take notes. While the difficulty of quantifying focus group discussions may be considered a liability, their utility as a cross-check and as a fairly rapid and easy-to-read barometer of the mood of a community on many topics make focus groups a useful component of the BA approach.

2.35 Participant Observation. This technique generally involves protracted residence in a targeted community. During this stay, it is expected that the participant observer will establish enough rapport and involvement so as to enable him/her to accurately represent the conditions within the community as they relate to project objectives. The participant observer normally spends from one to three weeks in a given community. The researcher will focus on the areas of concern identified in the interview guide. Emphasis in this exercise is not only on the topics but also on the socio-cultural and political context in which beneficiaries live.

2.36 During this stay in the community, the participant observer should prepare case studies of five to 10 households based on repeated visits and observation. Participant observation, being costly and time-consuming, should be used selectively on topics of particular interest that are of a sensitive nature and lend themselves to this form of intensive personal interaction.

2.37 Because participant observation is time-consuming and costly, it may not be feasible to include it in many BAs. The value of close, protracted observation of persons who become transformed from interviewees to acquaintances and perhaps friends should, however, be recognized and built in to all BA work. Part of the reason for the success of the BAs done in Zambia was that the interviewers lived in each community in the sample for periods of roughly 5 days. This mini-participant observation provided an in-depth understanding of the cultural context surrounding the project intervention which gave added weight and relevance to the BA Team's observations.

H. Important Points in Undertaking Participant Observation

1. The reason for the participant observer's stay should be explained to everyone at the outset.

2.38 Communities, while informed of the nature of the participant observer's stay in the community, should ultimately see the participant observer as more than an acquaintance, more like a friend.

2. *There should not be overidentification with any group, but rather accessibility to all.*

2.39 A few close contacts from diverse major segments of the population should be cultivated. They should represent key social groups such as home-owners and renters or parents of children in school and of dropouts. The participant observer should join in major organizations and activities of the community enough to be appreciated and identified as a participant. He or she should retain independence yet demonstrate some level of involvement in the affairs of the community.

3. *The focus of inquiry must be consistent with that of the BA.*

2.40 The participant observer should base structured conversations on topics in the interview guide and discuss relevant issues emerging from the guide with various representative members of the community.

Institutional Assessment

2.41 Successful development is promoted and sustained by institutions. While people are rightfully said to be the focal point of development, it is the way people are organized and represented in institutions which gives them the voice and opportunity for their own advancement. Yet, despite their obvious importance, institutions are often neglected in social analysis work. Beneficiary assessments for social funds must include an understanding of those institutions necessary for the sound and sustained workings of the fund as an integral part of their analysis. Key institutions would include: community associations (those which represent the entire community, leadership councils, women's associations, youth and sports clubs, credit unions, etc.); NGOs which work in the community; contractors; and local government. For each institution there are various publics to interview around certain cogent topics.

2.42 Groups to interview for the institutional assessment include:

- Leadership (all)
- Members (sample stratified by age, gender, and — if relevant, income/class, ethnicity)
- Non-members (small sample, similar stratification as preceding). Community leaders, local government officials
- Ex-combatants (in post-conflict situations)

The topics for institutional assessment would include:

- Objectives of the institution; degree and realization of same
- Criteria for membership (if any)

- Track record — major accomplishments
- Role as development agent; potential as catalyst for participation
- Relationship to other institutions, public and private
- Potential as vehicle for empowerment; effectiveness.

2.43 While the BA would generally include interviews with senior government officials (as will be discussed in section IV, below) the thorough understanding of national institutions is not within the purview of most BAs of social funds. The focus for institutional assessment in the BA of SFs, rather, is at the micro level, on the ground where the poor live and work and where the fund must take hold to succeed.

2.44 These four techniques of conversational interviewing, focus groups, participant observation and institutional assessment are the core of the BA approach; other survey techniques ranging from traditional questionnaires to those used in participatory rural appraisal (PRA) may usefully be introduced to complement this core.

III. Implementation

Training of Field Researchers

3.1 The training of local researchers should take from two to five days depending on the experience of team members. Training takes more the form of orientation rather than intensive training. The rationale is that BA is a simple-to-use technique and should be relatively easy to implement. The following (collapsible) training schedule is recommended:

For all

Day 1:

- Introduction to the project and its objectives
- Introduction of the BA approach and distribution of course materials
- Illustration of BA as a management tool to be used at all phases of the project cycle (design, implementation, and evaluation) through presentation and discussion of case studies
- Familiarization with the reading materials provided.

Day 2:

- Discussion of the following BA techniques: conversational interviews, focus groups, and participant observation
- Review of the interview guide
- Tips on report writing
- Simulation of individual interviews and
- focus group discussions using the interview guide
- Note taking based on simulation exercises
- Review of note taking

For those with little experience in qualitative research

Days 3–4:

- Field exercise and pretest of interview guide. The team will choose one or more neighborhoods to apply the draft interview guide. Most team members will conduct conversational interviews with at least five persons selected at random as representatives of the diverse elements (such as age, gender, status, and so forth) of the community. The remainder will conduct either focus groups or participant observation.

Day 5:

- Morning: Team members will review notes and relate experiences to the entire group
- Afternoon: Critique by the study director and the project manager; suggestions for improvement of applied techniques and the interview guide

3.2 Training should involve social fund staff, even beyond those participating in the assessment work. Such involvement will allow for both (a) a tailoring of the methodology to the particular context of fund communities and operations and (b) an exposure of fund staff to participatory appraisal techniques which may be incorporated in their own work.

Monitoring and Evaluation

3.3 Adequate monitoring is a key aspect of the BA process. Monitoring and evaluation of the BA is the overall responsibility of the social fund manager, assisted by an external technical advisor. This monitoring is necessary to ensure that the BA stays true to its objectives. The monitoring process must ensure that BA researchers are

effectively gathering information and not biased in their recording of interviews, and that information gathered is relevant to project management needs.

3.4 The most crucial moment for the monitoring of the BA is the interim review, which should come roughly one-third of the way through the fieldwork. The BA team should prepare a brief progress report for this review presenting initial findings, suggested revisions to the interview guide, and other recommendations for BA improvement. This interim review allows for changes in the BA based on actual field experience yet still leaves sufficient time remaining for the improvements to affect the bulk of the assessment.

3.5 When beneficiary assessment work covers an extensive area, logistics and budgetary constraints may preclude persons from coming together for a mid-term review. In this case, the SF manager together with the BA director should visit each site covered by a regional team and hold mini-interim reviews on progress achieved in each area. Findings from these localized reviews can then be compared and synthesized at national headquarters for an understanding of overall progress with the BA.

Preparation of the Final BA Report

3.6 The final beneficiary assessment report is an important part of the BA process not only because it summarizes the findings of the field research but also because the recommendations it provides serve as a guide to project management. Given the goal of serving a wide range of users, two kinds of final reports for the BA may be envisaged: the comprehensive and the abbreviated, the former for discussion with donors and the latter for local use. The comprehensive final report should attempt to quantify findings to the extent possible. Responses should be categorized according to thematic areas of the interview guide and presented as percentages. The findings of focus group discussions should be summarized by groups and by the regions where they took place. To the extent possible, the report should focus on issues of relevance and importance to project management.

3.7 The comprehensive final BA report should contain the following:

- An executive summary
- An introduction that sets out the project's background, the BA's objectives, and a description of the methodology used
- The findings of the BA as they relate to the interview guide (this section should include tables)
- Any other relevant information
- Conclusions and recommendations.

3.8 The abbreviated report should contain only the essentials of sample size, interview guide, conclusions (as related to key findings), and recommendations. While the lengths of final reports will vary according to the subject matter, need, and context, these may be five to 10 pages for abbreviated reports and 25 to 40 pages for comprehensive reports.

Internalization

3.9 Much as an intended beneficiary has to gain ownership of a development initiative for it to take root and flourish so the agency executing a social fund has to own a beneficiary assessment so that it too takes hold and becomes the instrument of change it is intended to be. Experience demonstrates that BA work will be far more likely to gain its desired impact if it has an institutional home within the SF implementing agency. While many of those who conduct the BA should be external to the agency, they need a counterpart unit within the agency to serve as intermediary between themselves and the SF management. The functions of this unit would be to (a) assist with the BA design, along with SF management; (b) participate in the implementation of the BA; (c) monitor progress; (d) assist in the preparation and dissemination of the final report; and (e) most important, help internalize the findings and recommendations of the BA such that they result in concrete changes in the practice and policies of the agency. In this way the feedback from the communities of intended beneficiaries has the desired effect of improving the work of the social fund.

3.10 One important way that feedback provided to the SF by the BA can enhance the fund's work is in the identification of new projects. Given the demand-driven nature of social funds, the generation of new projects must come from the communities themselves. This is an inductive process for which the BA, as a listening and consultation instrument, is ideally suited. Once the interviewing with intended beneficiaries has identified priorities which may be formed into sub-projects, technical assistance can be provided to the communities to help them articulate their needs in the form of fundable proposals. In this way, the internalization of BA findings, aided by the internal BA unit within the SF agency, becomes a feedback loop to increase the responsiveness of the SF to the communities it is intended to serve.

IV. The Social Funds' Experience; Issues for Feedback Learning

4.1 Beneficiary assessment is the primary operational learning tool used in social funds. A large number (15) of beneficiary assessments done on social funds during the "early" period of SFs, from 1989-1996, were recently the subject of a comprehensive review.³ On the basis of this review, other documentation (see bibliography) and personal observations, this section discusses a number of key issues which come out of

³ Daniel Owen and Julie Van Domelen, "Getting an Earful: A Review of Beneficiary Assessments of Social Funds", Social Protection Team, Human Development Network, World Bank, October 26, 1998.

the social fund experience and which can fruitfully be explored by the work of beneficiary assessments.

Participation – Decision-Making and the Diffusion of Benefits

Decisions related to social funds must reflect not only the views of the local community but also the views of the poor within that community. This is easier said than done... But without the full participation of the people affected, social funds do not work.

— Sven Sandstrom⁴

4.2 The poor have little voice in development. The poorest of the poor are seldom heard at all. Yet social funds are considered to be particularly effective vehicles for reaching the poor. By its inherent inclusiveness, beneficiary assessment can reach all segments of a community and determine whose voice is being heard and whose is not. This kind of purposive and systematic listening can reveal the degree of representativeness of community leadership. Ultimately, the well-administered BA can first ascertain the degree to which all of the residents have participated in the decisions concerning the kind of benefits to be received from the fund. Second, further iterations of the BA can determine whether the benefits are being diffused equitably throughout the community, whether there is a sense of ownership for these benefits which is shared equally by all segments of the community, and finally whether there is a responsibility for maintaining these benefits and, where possible, building upon them which is shared by all. There are cases where, with the best intentions, a social fund targets the poor with a particular program which it assumes is good for them but may not verify by adequately listening to their concerns (see Box 1). Wherever the BA discovers that groups are excluded from the decision-making process, at one or more phases of the project cycle, this feedback should make a significant contribution to a more inclusive social fund.

⁴ Anthony G. Bigio (ed.), "Social Funds and Reaching the Poor," Economic Development Institute of the World Bank, August 1998, p.20

Box 1: Bolivia: Worker Feedback on the Emergency Social Fund

In the early days of the Emergency Social Fund (ESF) in Bolivia much support was given to construction projects which could quickly put unemployed men to work. Small and medium-sized enterprises were contracted to do the work, which was generally located in poor communities. The assumption was that the unemployed would be the major gainers from this kind of social fund support. In fact, the beneficiary assessment revealed that the major gainers were the executing firms, which had previously been doing little business in a stagnant economy. These firms were found to be “the group that has economically benefited the most from the ESF.” Similarly, the great majority of the community residents (80 %) and leaders (89%) were also very positive about the fund-supported projects which had enhanced their communities at little or no expense to themselves. The targeted beneficiaries, however, were surprisingly the most dubious about the advantages of the program. Over half the worker — beneficiaries (61%) were “content” with the program because it provided income that “allowed them to survive.” Yet many of the workers complained of learning no new skills that they could sell in the labor market after funding for the sub-project ran out. Almost half (47%) of the workers acquired no new skills in the fund project and two thirds (68%) of them had no sureness of finding future work. — Beneficiary Assessment, ESF, 1988.

Contradiction – Management Imperatives and Poverty Reduction

4.3 The challenge of poverty reduction is at the heart of all development work. The difficulty of meeting this challenge is particularly great in the case of social funds which appear to be directed, even designed, for the poor but which, as demand-driven instruments, are best poised to respond to more articulate, less poor peoples. Social funds are also set up, and expected, to respond quickly to poor persons. Again, it is the more educated, more motivated, and less poor communities which will be the first to apply for project funding. This contradiction of expecting social funds to be rapidly-disbursing instruments of poverty reduction while, at the same time, designing them as demand-driven entities makes for a tension inherent to the work of social funds. This tension is all the more acute in the case of social funds which are set up in post-conflict areas, such as those the Bank has supported in Angola, Cambodia, and the Philippines. Here the rapid distribution of funds in the form of projects to war-torn communities may literally make the difference between life and death. Understandably, poverty reduction may once more take a back seat to the more immediate peace and security imperatives facing these funds.

4.4 Like the social funds they serve, beneficiary assessments are no panacea for assuring the desired development impact of social funds. Still, BAs can play a constructive role in easing this contradictory demand for speed and poverty reduction. Often what is needed is a proactive stance on the part of the social fund whereby it reaches out to locate and assist those poorer communities so that they may have an equal chance of receiving the benefits they need. The BA can help (a) locate those

communities, or segments thereof, which have needs but have not had the motivation or capacity to express them, and (b) design simplified application forms and other instruments such that they are better adapted to the conditions of the poorer population groups. This bridging or mediation role between a fund and its poorer constituencies is central to the rationale for the use of the beneficiary assessment in development work.

Decentralization – Local Governments

4.5 Social funds are exogenous to the normal institutional corpus of a country; they are generally externally funded and are not designed as permanent fixtures. Often a social fund is organized, staffed and administered at the center, sometimes in the nation's presidency itself. How, or even whether, this fund interrelates with the local governments in the places where it has operations is very much a function of fund management. Arguably, the most effective social fund operations in the long term will be those that leave behind a better functioning system of local government. Regardless, the linkage between the SF and local government should be positive and mutually-reinforcing. While the beneficiary assessment is rightly meant to primarily enhance the service of the fund to the community, it can also address issues — both with the communities and with local government officials — that can help strengthen the bonds between SFs and local government. These issues include:

- Community perceptions on the quality of services provided by the fund and the municipality
- Community suggestions for improvement of relations with local government
- Perceptions of local government concerning the social fund
- Case studies of effective collaboration between fund and local government
- Potential for cost recovery of fund/municipal services
- Training and capacity building opportunities between SFs and local government

4.6 One facet of community relations with outside entities, local government and NGOs, which is particularly susceptible to detection by the beneficiary assessment process is trust (see Box 2).

Box 2: Gauging Trust Through a BA

Beneficiary assessments done for the Malawi social fund in 1995 and 1997 revealed major changes in the communities' willingness to work with local governments and NGOs. The first BA found the major obstacle to be a lack of trust among community members for NGOs and local governments based on long years of perceived exploitation by these external agencies. Largely to counter this distrust, a process of community contracting and local capacity building was set in place. As a result of their new-found ability to manage their own resources, the second BA found that communities had now gained self-confidence, were readily identifying and prioritizing their own needs and now wanted to enter into work partnerships with local governments and NGOs.

4.7 The relationship between the social fund and local government will be an evolving one and will vary from place to place. It is important that these issues pertaining to this fund-local government nexus be covered in a representative sample of places and, in iterative fashion, over time.

Sustainability

4.8 While poverty reduction is the overriding objective of international development assistance, sustainability is the major challenge. This is particularly true of social funds, which are generally the creation of donor agencies and which depend on the support of these agencies for their survival. Yet, as discussed above in relation to decentralization, sustainability is an issue which must be addressed by social funds and one which can be enlightened by the findings of beneficiary assessment. The issue of sustainability may be considered from both the macro/ long-term and the micro/ short-term perspectives.

4.9 Macro – Incorporating the Views of the Center. Much as the activities of the social fund must eventually be taken over by local government and civil society, in the service of the communities, so the policies of the social fund should in large part be absorbed by the central line ministries. Concerns surrounding the relationship between social funds and line ministries are not new. There is ample opportunity for either counterproductive competition leading to negation of fund validity on the one hand or positive demonstration effects leading to emulation on the other. Oddly, given the importance of this issue, few, if any, BAs of SFs have included interviews with officials of line ministries. Yet, in the interest of sustainability, to better assure that the impact of the fund is lasting, a BA would do well to include an interview guide for government officials of line ministries which would address the following topics:

- Familiarity with fund program
- Assessment of fund activities

- Actual and desired coordination with fund re: cost sharing, staffing, maintenance of facilities
- Existence and scope for policy dialogue
- Exchange of information coming out of BA and other monitoring and evaluation
- Potential for joint training programs, exchange of personnel

4.10 Given changes in both fund operations and government over time, as well as the changing nature of the relations between the two, it is imperative that the BA work done on government be revisited, together with other parts of the BA, periodically.

4.11 Micro — Transparency and Maintenance. No project can be sustained even in the short to medium term if its resources are depleted by waste or pilferage. While most of the topics of the BA for social funds will, as seen, relate to such issues as participation, quality of service delivery, and willingness to pay, some time during interviews should be given to satisfaction with the manner and amount of resources coming from the fund to the community. Where attention to this matter was not given serious problems were encountered (see Box 3).

Box 3 Detecting Misuse of Funds Through a BA

The first beneficiary assessment conducted on the Zambian social fund found that under the supervision of the previous donor roughly 40 per cent of the sub-projects had experienced serious loss of funds due to pilferage. Typical was the case of one community where a small clique of leaders was put in charge of procurement of goods and services for school construction. This group charged the fund for three times as many doors and windows as were needed for the school, sold the excess, and pocketed the revenue from the sale. As a result of these revelations, the social fund imposed stricter requirements for accountability, instituted tighter supervision, and generally increased the transparency of financial transactions.

4.12 Sustainability in its most immediate sense translates into the proper maintenance of the facilities constructed with the support of the social fund. Much of this maintenance will perforce come from the members of the community. The quality of the maintenance will be determined in large part by the degree of ownership community members feel for these facilities. The greater the sense of ownership the more the commitment to sound, high quality maintenance. A major function of the beneficiary assessment is to provide insights on the nature and degree of ownership felt by community residents in social fund activities in order that fund management may gain an understanding of how to increase this ownership and hence enhance sustainability for the development impact of the fund (see Box 4).

Box 4: Exploring Beneficiary Satisfaction and Ownership

Findings from beneficiary assessments done in Armenia were mixed and useful. Beneficiary satisfaction was high: 79% of the respondents felt the fund had helped them solve their first priority needs; 82% were fully or partly satisfied with the results of executed microprojects. Yet, once built, fund-supported facilities often suffered from poor maintenance.

Largely as a result of these BA findings, the new social fund under preparation will strengthen the capacity of community-based Implementing Agencies to carry out required operations and maintenance. Further, enhanced maintenance will also be brought about by better coordination with line ministries and increased involvement with local government.

— Babken V. Babajanian, "Armenia Social Investment Fund II Project; Cost-Effectiveness Analysis," World Bank, September 1999, pp. 4,37.

V. Dissemination and Documentation of BA Impact

5.1 Beneficiary assessment is an integral part of a social fund's developmental activity; as such, its findings are to be used to further the objectives of the fund. Clearly, the major audience for these findings is the management of the fund itself. Other audiences are also important, however. Dissemination of the findings of a beneficiary assessment should start with the origin of these findings, the communities of intended beneficiaries. This is for two reasons. First, these beneficiaries can confirm or refute findings thereby reinforcing the message or calling for further inquiry. Second, as a matter of respect: this is the story told by members of the community for their own betterment; as such, they should be the first to hear it. A second external audience for dissemination is the government. Sharing BA results with public sector officials will help bring about needed program coordination as well as enriching policy formation with fund experience. Third is the Bank and other donors. Both government and donors may best be reached through seminars, workshops and roundtable discussions. Last, when the lessons of the BA have wide application, the general public may be reached via publications.

5.2 Finally, an important part of the BA process that is often neglected is the documentation of how BA findings have affected project activities. This should be done at the end of the BA, after the report is given to project management. The task manager should make sure that any follow-up actions that are taken as a result of BA findings should be kept in the project file as well as the final BA report. A manager appointed while a project is going on will thus have up-to-date information on the BA and be likely to continue to follow the approach in use. By documenting the process, findings, and impact of beneficiary assessments and keeping this information as a permanent part of the

file, the BA process becomes a learning and feedback component generating continuous project improvement.

ANNEX: TERMS OF REFERENCE FOR BENEFICIARY ASSESSMENTS OF SOCIAL FUNDS

The candidate who wishes to conduct a beneficiary assessment should address each of the following issues. Elaboration of each is provided in the accompanying manual.

I. Rationale and Objectives

Why is this beneficiary assessment (BA) being carried out? Who are the primary and secondary audiences for it? What are the major objectives of the BA?

Generally, the beneficiary assessment is executed in order to provide feedback to the management of the social fund (SF) with which project improvements may be made. Secondary audiences would include donors and the host-country government, central and local. More particular objectives might include: determining the level of satisfaction of intended beneficiaries, understanding the degree and manner in which community members have participated in various phases of the implementation of the fund, learning how stakeholders feel the fund could be improved, etc.

II. Methodology

Beneficiary assessment is a qualitative research tool used to provoke policy and program change. As such, to the degree possible, findings are to be quantified. The core techniques of BA are a) conversational interviewing among representative groups of key stakeholders (intended beneficiaries, contractors, NGOs, government officials); b) focus group discussion, particularly with intended beneficiaries; c) participant observation, and d) institutional assessment. This core may readily be complemented by such PRA techniques as mapping, wealth ranking and Venn diagrams.

III. Sample Framework

The sample size must be established according to what is considered significant by the SF management. Given the use of in-depth probing and qualitative techniques, smaller samples than what are normally considered to be statistically significant will suffice, yet samples must allow for meaningful cross-tabulation and be of sufficient size to be useful for decision-making. Samples should be representative of both numbers of people reached and numbers of subprojects funded. Stratification should be by gender, ethnicity (where relevant), project type (health, education, water, etc.) and region of country.

IV. Research Issues/ Interview Guide

The research issues for the BA will be determined by the SF manager in consultation with the BA director. They will be addressed largely by interviewing, using a basic interview guide that may be modified for use with different stakeholder groups. This guide would include the following topics:

- A. Exposure of fund — how did people learn of its existence and what do they know about it?
- B. Participation — degree and nature of involvement in decisions regarding subproject in community and maintenance of same
- C. Partnerships — collaboration with other entities — local governments, NGOs, private sector; degree, utility, advisability for each
- D. Satisfaction with SF re: objectives, mode of operations, subprojects, etc.
- E. Recommendations for improvements in SF operations

V. Dissemination

The value of a beneficiary assessment correlates absolutely with the effect it has on influencing action. While the social fund management is the immediate and, generally, most important consumer of BA findings, a number of other groups should benefit from these as well: the intended beneficiaries of the project, the local (and international) NGO community, local and central government, etc. An important component of the TOR for a BA done on SF work is a dissemination plan detailing how these various stakeholders are going to be reached: papers, workshops, seminars, audiovisual media, etc.

VI. Schedule

A brief breakdown of the phases of BA activity will include:

Training and field testing of interview guide	usually one week
Field work (including interim progress review)	usually 4-6 weeks
Data tabulation and analysis	usually 2 weeks
Final report preparation	usually 2 weeks

Total time for most BAs is from two to three months. This amount of time varies considerably from project to project, according to the sample size, experience of the BA team, logistical difficulties in reaching interviewees, etc. It is important to keep in mind that this schedule is for one round of interviewing. Beneficiary assessment is best conceived of and practiced as an iterative tool providing periodic feedback to a social fund over time, at, say, 18-month intervals.

VII. Budget

This will vary even more than schedules according to local costs. The key categories here are personnel, expenses (food and lodging), travel, and office supplies. Fees for persons skilled in qualitative research techniques are considerably higher than those paid to enumerators who apply questionnaires. The average cost for BA work on SFs has fallen in the range of \$20,000 to \$60,000 per survey.

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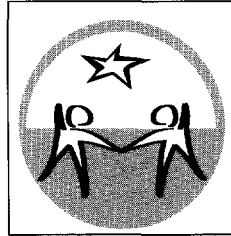
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Summary Findings

Beneficiary assessment (BA) is a qualitative research tool used to improve the impact of development operations by gaining the views of intended beneficiaries regarding a planned or ongoing intervention. This manual provides guidance for Bank and social fund staff on how to design and implement a Beneficiary Assessment of a social fund, including: understanding the context, setting objectives, funding, selecting institutions and field researchers, preparing terms of reference for BA implementation, sampling frames, preparing interview guides, methodology, institutional assessment, report preparation, and dissemination of findings. Sample terms of reference are provided.

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