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Features, Governance Characteristics and Policy Implications of Non-State Social Protection in Africa:

A Synthesis Report on Nine Studies in Six Countries

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Abbreviations

AU	African Union
CBO	community-based organisation
CSO	civil society organisation
DANIDA	Danish International Development Agency
DFID	Department for International Development
EEA	Ethiopian Economic Association
FBO	faith-based organisation
GPRS	Growth and Poverty Reduction Strategy
GTP	Growth and Transformation Plan
HDI	Human Development Index
HIV and AIDS	human immunodeficiency virus and acquired immunodeficiency syndrome
IDP	internally displaced person
ILO	International Labour Organization
INGO	international non-governmental organisation
M&E	monitoring and evaluation
NDP	National Development Plan
NGOs	non-governmental organisations
NGS	national growth strategies
NNGO	national non-governmental organisation
NSAs	non-state actors
OVC	orphans and other vulnerable children
PASGR	Partnership for African Social and Governance Research
PEAP	Poverty Eradication Action Plan
PRSP	Poverty Reduction Strategy Paper
PWD	person with disability
SNDES	Senegal's National Strategy for Social and Economic Development
SSA	Sub-Saharan Africa
USD	United States dollar

Key concepts used in the report

Governance	Formal and informal processes, systems, structures, practices, human resource and organisational environments, procedures (rules, regulations, strategies, policies, action plans) exercised in management, and relationships created in the delivery of services
Non-state actors (NSAs)	Formal or informal organisations, which operate outside the state machinery but usually within the policy and regulatory environment provided by the state. Formal organisations have a legal identity, clear governance structure and are recognised by the state. Some informal NSAs have neither legal identity nor clear organisational structure. This category includes family, neighbourhood and traditional solidarity networks and is colloquially embraced as the 'self-help' concept
Participation	The extent to which beneficiaries and/or group members engage in the design, management and delivery of services
Social assistance	Help extended to the elderly, the sick, vulnerable children, disaster victims and other benefits targeting the poor population
Social insurance	Programmes that cover the risks associated with unemployment, sickness, maternity, disability, industrial injury and old age
Social protection	Interventions that address unacceptable levels of poverty, vulnerability, risk and deprivation. Social protection refers to all public and private initiatives that provide income or consumption transfers to the vulnerable against livelihood risks and shocks
Sustainability	Durable longevity, continuity and adaptation of interventions to changing contexts
Vulnerability	A state of being in which a person is likely to face risks of suffering significant physical, emotional or mental harm that may result in his/her human rights not being fulfilled.

Executive Summary

This report is a synthesis of nine case studies on the governance characteristics and policy implications of non-state social protection services in six countries in Africa—Ethiopia, Ghana, Kenya, Senegal, Tanzania and Uganda. The case studies sampled 30 local governments located in rural and urban areas. The studies were carried out in two phases. The first involved mapping all non-state social protection actors (NSAs) and services in the sampled areas. The second phase was an in-depth analysis of specific governance variables and how they relate to the performance of NSAs. However, each country team determined its own relevant governance variable.

The 30 districts sampled (out of 1,567 in the six countries) identified 4,114 NSAs involved in the provision of social protection services. More than three-quarters were formed between 2000 and 2012. Using a crude proportional estimate[1] from the study sample, in the six countries there could be as many as 300,000 NSAs providing social protection services but less than 10 per cent are captured in the registers of State authorities.

More than three quarters (87 per cent) of the NSAs are small mutual or community-based organisations (CBOs) wholly controlled by their members. Most beneficiaries of CBOs are contributory members. NSAs' membership ranges from 15 to 80 people with a skew (circa 60:40) in favour of women. The predominance of women as beneficiaries reflects that women are more vulnerable; not that they are more favoured. NSAs' services are as diverse and tailored as real needs demand. They provide services to the overwhelming majority of poor people, most of whom are outside State social protection services. Virtually every low-income man, woman and child belongs to or depends on at least one such group. The predominance of CBOs shows the high self-mobilisation of the poor to organise into groups, pool resources and to help each other. The principle of CBOs is the collective looking after the individual.

Most NSAs offer multiple services and do not specialise. Traditionally, most NSAs have been rescue-driven, largely providing protective social services. Increasingly, CBOs deliver promotive services, but lack the scale and influence to be transformative unless backed by NSAs and the State. Yet collaboration of this nature is undermined by the fact that many CBOs operate in isolation.

Most NSAs that work on the basis of collective action have not registered with State authorities, and have no formal governance structures. Their reporting relationships and chains of command are extremely informal. Trust seems to be the key ingredient of their governance and accountability. The unwritten rules are collectively agreed through evolved practice or consensus in all-member meetings. The 'legal' framework in which they operate is the unwritten rules of reciprocity and social support expected of every member.

Regarding other aspects of governance, all NSAs give most careful attention to accountability to their source of funds. For NGOs that means upward accountability to donors; for CBOs it means downwards accountability to their members. The difference at point-of-service delivery is profound.

Members' participation in the governance and design of programmes is more pronounced among CBOs than NGOs. Members of CBOs attend regular meetings where the leaders account to the members face-to-face. Though NGOs' officials in the case studies asserted that their beneficiaries were involved at all stages of their activities, the beneficiaries reported limited involvement especially in decision-making. Therefore, social protection programmes from agencies other than CBOs are typically planned without the participation of those they aim to support.

A key indicator of the relevance of a social protection service is whether it pulls beneficiaries out of abject poverty and graduates them as empowered and self-supporting members of society. In the six study countries, beneficiaries of NGOs stop receiving benefits not because they are better off, but because an NGO's funding cycle ends. CBOs offer mostly rescue services that treat a chronic symptom and not promotive services that affect a cure. Despite this, the poor and vulnerable maintain their membership in CBOs because that

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[1] Assuming similar levels of vulnerability and culture of collective action, etc.

is the only viable rescue plan available. As a hedge against inevitable vulnerabilities, the poor join multiple associations. The study in Ghana revealed that joining multiple associations beyond a threshold of three led to negative returns; creating a debt trap, not a debt liberator. Overall, the existing NGO and CBO patterns suggest a need to give more emphasis to promotive and transformative services to enable the vulnerable to graduate to self-reliance.

NSAs operate on very small scales, but collectively they offer important lessons for national solutions to social and economic vulnerabilities. Although their resources, skills, size, and reach are very limited, they provide financial, material and social support to the most needy (protective welfare); forms of insurance, savings and micro credit (preventive welfare); and establish income-generating activities (promotive welfare) to the best of their ability, with the little they have, all with extreme cost efficiency. CBOs are proliferating rapidly in response to shortfalls in State welfare services. The case studies interviewed 4,380 beneficiaries in the six countries, and report card scores showed a very high rate of satisfaction with the quality of services provided by NSAs; standing in stark contrast to perceived dissatisfaction with State agency services. Yet recent efforts by States to expand social protection services with support from donors have ignored these CBOs, which have sustained the poor for long.

Though CBOs have qualitative attributes, quantitatively they are under-resourced. Most of the funds for delivering social protection services come from the poor themselves. Of the CBOs mapped, 92 per cent do not have external funding. They do not have the legal status or staff skills to secure funding from international donors and governments, so the most needy get the least help! They lack the scales or networks to have a transformative effect. State systems have far greater strength to secure external financial support and to drive transformative change. In addition, government welfare departments struggling against inadequate human resource, funding constraints and an exponential increase in public needs have a potential ally. NSAs serve a population far bigger than State social protection does. The self-evident policy priority is to combine large-scale resources and small-scale service delivery – maximising synergy by assigning and enabling each to do what it does best.

Small but bold steps by governments could harness the NSA resource – steps such as recognition of CBOs as providers of a service that the State does not deliver, establishment of mechanisms to involve CBOs in overall planning of social protection, allocating resources to CBOs, and enabling CBOs to access donor support. Indeed, policy could consider small NSAs (e.g. CBOs) as partners in development, not dependents. Supporting NSAs could significantly advance the social protection agenda in Africa; consistent with the principle that public good can be delivered through non-state means.

Already there is evidence of some NSA affiliation with local and international NGOs and nascent partnerships with the State through local governments. Such partnerships need to be further encouraged with policy backing. There are already successful cases where NGOs have utilised the services of CBOs in HIV and AIDS awareness campaigns. Small, informal NSAs need not grow in size with more members, but they can grow in impact by professionalising their work, doing more for their existing members, and coordinating with other efforts. All the case studies offer compelling evidence, information and understanding that NSAs are the leading component in efforts to rescue those in immediate distress, and may be crucial to reducing poverty/vulnerability in the long term.

Policy implications
The nine case studies illustrate the need for CBOs to be brought from the periphery into the very heart of coordinated national social protection efforts. The challenge for policy will be to harness this potential – not by trying to turn informal CBOs into something they are not, but by supporting what they already are and enabling them to operate even more effectively. Prime remedies will include skills training, measures that will enable CBOs to plug into and earn external financial support, and engaging them in more 'transformative' interventions.

Upgrading formal governance among CBOs should be sought through mentoring rather than instructing. If they are forced to conform through blanket regulation, they will dissent or disobey or disband. If they are encouraged (and enabled) to conform voluntarily through skills support and practical incentives, no 'enforcement' will be necessary. Their traditional practices persist because they work and deliver the optimum cost-benefit with the skills, time, materials and funds that they are able to mobilise. The practices will change (automatically) only if the resources do. Policy should focus on improving those resources and trust the people to identify and use the benefits accountably, transparently, responsively, democratically, and effectively.

Some of the possible measures include:

- **Recognition:** small, informal CBOs should be seen as partners and providers of a service that the State does not deliver. They can be conduits for State support.
- **Registration:** the State should not use registration primarily for regulation but for engagement to encourage efficiency and effectiveness, coordination, collaboration and learning. Registration of CBOs goes hand-in-hand with official recognition and eligibility for external support, and potentially opens the way for complementary partnerships between NSAs and the State.
- **Participation:** involve CBOs in planning for social protection services and general development in their areas.
- **Support:** allocate a share of State resources to them and help them access donor funding. CBOs and well-established NGOs constitute a formidable resource that governments can harness to promote new State-sponsored (but privately delivered) social protection services.

1   Recent Developments in Social Protection Services in Africa

1.1 Introduction

In recent times, African governments, the donor community, multilateral agencies, and regional intergovernmental bodies like the African Union (AU) have placed high priority on social protection as an instrument for reducing poverty, vulnerability, unemployment and underemployment in Africa (AU, 2004, 2010; DFID, 2005; UNICEF, 2011; 2008; EU, 2010). At the national level, social protection has been given attention in numerous Poverty Reduction Strategy Papers (PRSPs) and National Growth Strategies (NGS). In countries that are growing out of conflict (e.g. Rwanda, Uganda, Sierra Leone and Ivory Coast), social protection has been incorporated in a whole range of recovery programmes.

At the community level many governments have started rolling out social transfer programmes to the poor and most vulnerable people (old age pensions, school-feeding programmes, disability benefits, unemployed and child benefits, etc. (See Table 1.)

Table 1: Recent social transfer programmes in Africa

Country	Social transfer programme	Commence-ment year	Sponsor/Donor
Cape Verde	Minimum Social Pension	2006	Government
Ethiopia	Productive Safety Net Programme (PSNP)	2005	Canadian International Development Agency, Embassy of the Kingdom of the Netherlands, European Commission, Irish Aid, Swedish International Development Agency, United States Agency for International Development, UK Department for International Development, DANIDA and World Bank.
Ghana	Livelihoods Empowerment Against Poverty	2009	Government, DfID and a loan from the World Bank
Kenya	Cash Transfers for OVC	2004	Government, UNICEF
Kenya	Hunger Safety Net Programme	2007	Government, DfID
Lesotho	Old Age Pension	2004	Government
Malawi	Farm Input Subsidy Programme	2005/06	Government, IFPRI
Mozambique	Programma de Subidio Social Basico (The Basic Social Subsidy Programme)	1992	Government
Rwanda	Vision 2020 Umurenge Programme	2008	Government, DfID, SIDA, World Bank
Uganda	Social Assistance Grants for Empowerment (SAGE)	2011	Government, UKAID, UNICEF and Irish Aid
Zambia	Child Grant Programme	2010	Government, UNICEF
Zimbabwe	Basic Education Assistance Module	2000	Government

Source: Various government reports and websites (See Appendix 1).

Some of the social transfer programmes have received substantial support from international donors. However, in communities where the State has not been able to provide social protection services adequately or at all, a variety of non-state actors has filled the gap. The NSAs are both domestic and international non-governmental organisations, religious bodies, mutual groups and traditional group systems.

Although many NSAs are substituting or supplementing State efforts, research and policy attention in Africa has focused on State services and on policies advocated by donors and inter-governmental bodies such as the African Union (Devereux and White, 2010; Adesina, 2010; Nino-Zarazua et al., 2010; Adato and Hoddinott, 2008; Devereux and Cipryk, 2009). Comparatively little attention has been given to the role of NSAs in social protection, despite several important considerations:

- The overwhelming majority of vulnerable people in low-income African economies are currently outside the scope of State social protection systems. Many depend on traditional, informal social protection arrangements based on lineage, clan, neighbourhood or community actions (DeConinck and Drani, 2009).
- Non-state social protection serves a variety of functions, including income protection, various forms of 'safety net' such as food security and crop insurance, and involves diverse actors.
- Non-state social protection actors are present and active in providing varied services cumulatively on a significant scale, but no systematic attempts have been made to map or integrate their presence.
- Individual NSAs often operate on very small scales, but collectively they may offer important lessons (and opportunities) for national solutions.

In almost every African country, it is unclear what services NSAs provide, for whom, who these actors are, the number of people assisted, and their interaction, if any, with State social protection providers (or indeed with other NSAs). The absence of information about the number, nature and features of non-state social protection suggests that many government ministries are only vaguely aware of who is doing what and, without robust knowledge; it is unlikely that truly comprehensive policies can be developed to integrate State and non-state efforts (Holmes and Lwanga-Ntale, 2011).

On the basis of this policy need, in 2012 PASGR supported a policy research project on "Features, Governance Characteristics and Policy Implications of Non-State Social Protection in Africa". The project involved nine multidisciplinary teams of researchers from six sub-Saharan African countries (Ethiopia, Ghana, Kenya, Senegal, Tanzania and Uganda). The studies explored the role of formal and informal NSAs in the provision of social protection services. The country studies aimed at building a clearer picture of the scale and nature of non-state social protection services and actors. In addition, each country study explored specific governance variables and their relationship with organisational outcomes (see Appendix 2 for the nature of the nine studies).

The country studies did not use any theoretical framework, but rather used the concept 'governance' under the conditions of 'limited statehood' to delve into the arena of social protection services by NSAs. The prevailing conditions in most African countries depict areas of limited statehood—a situation in which central authorities (governments) lack the ability to implement and enforce rules and decisions and/or in which the legitimate monopoly over the means of violence is lacking (Krasner and Risse, 2014) or a situation where the state does not command total control over the use of force in an area under its rule (Krasner and Risse, 2011). In this case, the central government lacks the capacity to implement decisions and/or exercise monopoly over the means of violence. This perception of limited statehood is relevant in understanding governance in countries plagued by armed conflict, intermittent rebellion and banditry such as Burundi, Uganda, Nigeria, Kenya and the DR Congo.

Krasner and Risse (2011) argue that in areas of limited statehood, a variety of actors fill the service provision left by the State. The two scholars show that the actors are both domestic and international including official national development agencies, international financial institutions, transnational non-governmental agencies, religious organisations, and multinational corporations all of which might, or might not, be effectively regulated by the State. This study adopts the second variant of limited statehood to highlight the inability of the State in SSA to provide social protection to its citizens. Krasner and Risse (2011) along

with Armstrong et al. (2011) show that non-state actors sometimes lumped together as civil society organisations (CSOs) fill the social service delivery gap left by the State. By locating the country studies within the conceptual boundary of 'governance', attention is paid to hierarchical and non-hierarchical links of governance between and among NSAs and the State in situations of 'limited statehood.'

1.2 Organisation of the Synthesis Report
This report presents the syntheses of the nine case studies. It is divided into six chapters. After this introduction, chapter 2 reviews the literature on social protection and non-state mechanisms, chapter 3 provides the study approach, chapter 4 presents the study analysis and highlights the findings, and chapter 5 concludes. Chapter 6 uses the study findings to draw a number of policy implications.

2   Social Protection and Governance Mechanisms of Non-State Actors in Africa

Social protection is defined as policies and actions which enhance the capacity of the poor and vulnerable to escape from poverty and enable them to better manage risks and shocks (OECD, 2009:12). Most literature reflects a diverse range of functions under the broad rubric of social protection including, but not limited to, income protection; various 'safety nets' such as food security, crop insurance, etc.; and supports that expressly target social and economic participation of especially vulnerable groups or strengthen human capacity and enhance the right of citizens to a decent livelihood (Adato & Hoddinot, 2008; Taylor, 2008; Barrientos & Nino-Zarazua, 2011; Charmes, 2010; Devereaux and White, 2010; Devereaux and Cipryk, 2009).

Most definitions of social protection in policy documents in Africa – including those of the AU and multilateral and bilateral donor organisations – have characterised social protection as State or public intervention programmes. A broader definition that encompasses both State and non-state actors is provided by Devereux and Teshome (2013) referring to social protection as traditional family and community support structures and interventions by State and non-state actors that support individuals, households and communities to prevent, manage, and overcome risks threatening their present and future security and wellbeing.

Devereux and Teshome (2013) consider social protection in two major aspects: social assistance and social insurance. Social assistance is *non-contributory* and awarded to those who meet a certain vulnerability or poverty criteria. It may take the form of cash transfers, school-feeding programmes, public works schemes, etc. Social insurance is *contributory,* with instruments that enable individuals to pool their resources to provide support in the case of a shock to their livelihoods, for example contributory pensions, health insurance programmes, and informal group schemes. In some literature social protection may also include social equity, which protects against social risks such as gender or racial discrimination and land rights, etc.

Social protection services address all types of livelihood threats: vulnerability associated with 'being poor' (for which social assistance is needed), vulnerability associated with the risk of 'becoming poor' (for which social insurance is needed), and vulnerability arising from social injustice such as structural inequalities and abuses of power (for which 'social equity' is needed).

Overall, interventions for social protection seek to reduce poverty, prevent further poverty, and provide opportunities for the poor to move out of poverty (Slater and McCord, 2009; Adesina, 2010; Holmes and Jones, 2009; Barrientos et al., 2004; Foster et al., 2001; Mkandawire, 2006). In 2009 the United Nations, led by the International Labour Organization (ILO), adopted four basic social security guarantees that each country should aspire to provide to its citizens. Therefore, the 'social protection floor' consists of:

- access to essential health care, including maternity care
- basic income security for children, providing access to nutrition, education, care and any other necessary goods and services
- basic income security for persons of active age who are unable to earn sufficient income, particularly in cases of sickness, unemployment, maternity and disability
- basic income security for older persons.

The burgeoning literature on social protection further provides four typologies[2] of services as preventive, promotive, protective and transformative (see Devereux and Sabates-Wheeler, 2004):

- *Protective* services 'come to the rescue' of vulnerable people when life shocks have plunged them into crisis. These reactive services include cash transfers, disability benefits, single parent allowances, and social pensions for the elderly and senior citizen grants.

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[2] There are substantial overlaps in the typologies, see discussion of findings below.

- *Preventive* services 'reduce the risk' of life shocks and avoid negative coping strategies. Examples include insurance schemes such as pension, maternity benefits, and health insurance.
- *Promotive* services seek to 'improve livelihoods' to help make the poor more self-sufficient. These include microfinance, income-generating activities, and skills training.
- *Transformative* services aim to change cultures and social structures that lead to inequality. Examples include collective action for workers' rights, affirmative action, human rights for disadvantaged groups, and minimum wages.

While most analyses of social protection services position the State as the provider, in practice social protection providers include formal ('public' and 'private') as well as informal ('collective' or 'community-level') actors. A variety of NSAs fill the service gap left by the State. Their governance mechanisms encompass the processes, structures and organisational cultures that determine how power is exercised, how stakeholders have their say, how decisions are taken and how decision-makers are held to account in delivery of targeted results.

According to Basset et al. (2012:6), governance in social protection can be defined as the set of incentives and accountability relationships that influence the way in which providers are held accountable for their endeavour and their ability to deliver services with quality and efficiency. Holmes and Jones (2009) assert that quality of governance is crucial to the effectiveness of social protection, and is linked to performance of outputs, efficiency and outcomes. The quality of governance is measured on the basis of how accountable, transparent, inclusive and responsive institutions are to all citizens' concerns, needs and priorities. This conception of governance for social protection stresses service delivery and the interactions between actors and beneficiaries, specifically defining the rules of the game—the context for accountability relationships; the roles and responsibilities of actors involved; the controls and mechanisms which enforce accountability.

Formal non-state social protection actors are guided by modern economic and social principles, and have institutional arrangements, rules and regulations, and accountability mechanisms. Informal social protection actors are guided by religious and cultural principles, family and community values, and are financed by individuals or communities through member contributions. Despite their differences, both formal and informal non-state social protection providers agree on the goal to ameliorate and prevent vulnerability and poverty. They provide varieties of social protection services across Africa. These include rotating savings and credit associations ('*susu*' in Ghana or the '*tontine*' systems in Burkina Faso, Cameroon, DR Congo and Rwanda) that are well-established, enabling individuals to save and mobilise small amounts of money not only to mitigate future risk but also as start-up capital for micro and small businesses. Many such enterprises have no access to the formal banking sector. In health, cooperatives, churches or self-help groups run many community-based mutual health insurance schemes.

Non-state mechanisms – involving traditional solidarity networks based on kinship and extended families – provide the first (and often the only) source of support for people to cope with vulnerability and shocks. Burial societies, for example, gather regular contributions from members and the accumulated funds are used to pay for funerals and other ceremonies (Muiruri, 2013; van Ginneken, 1999; Oduro, 2010). In contemporary African urbanised societies, funerals may be considered a non-developmental investment and should not be expensive to organise. However, in many African traditions, funerals have major social and spiritual importance and, and from the perspective of the poor, even a simple ceremony can erode savings and assets and throw a person/family into extreme poverty.

In broad terms, social protection can be categorised as:
- Government-led when it is funded and run by the State.
- Formal non-state when it is operated by the private sector but within the policy and regulatory framework provided by the State.

- Informal non-state when it is a private sector initiative with an unconventional governance structure disconnected from State systems.

The formal non-state actors include NGOs (including not-for-profit organisations, charities and trusts) and some CBOs that have a legal identity, are registered locally at the district and/or national levels, and have established formal organisational structures. Informal NSAs are organisations or groups that work on the basis of collective action, community, family, neighbourhood and traditional solidarity networks but may have neither legal identity nor formal governance or management structures (PASGR, 2012). The major characteristic of informal, community-based social protection actors is collective arrangements, which provide assistance and/or insurance through pooling of resources to cope with both long-term poverty and temporary crises (Norton et al., 2001).

External and internal circumstances increasingly necessitate a more active role of NSAs in social protection. Macro-economic and political reforms embraced by most African governments since the early 1990s did not only free the economic or political space for the operation of NSAs in social protection. In the last decade of the 90s, a cross section of African governments drafted and promulgated new constitutions, new political parties were formed, and multiparty elections were held and the civil society blossomed. Across all the six study countries, there was an explosion in the growth of NGOs and CBOs. Kameri-Mbote (2000) argues that the phenomenal growth of NGOs can be attributed to several factors including the opening of democratic space as a response to fiscal austerity with NGOs coming in to fill the gaps of the State and the market. Holmes and Lwanga-Ntale (2011) stress that the effects of the neoliberal policies of the World Bank and IMF, which among others considerably reduced state social spending, created conditions of vulnerability in a population that previously relied on the state for social protection.

National and international CSOs' presence inspired a dramatic growth of much smaller informal organisations that were tagged as CBOs. Indeed, while some CBOs were grassroots' receptors of international NGO and national NGO aid and programming, some represented genuine ordinary peoples' efforts to organise and develop, taking advantage of the macro-economic and political environment in their countries. On the other hand, increasing stress from disease including HIV and AIDS, conflict and displacement, and unemployment drove citizens to draw on their traditional concept of self-help to provide some form of social protection.

All the nine case studies reveal a clear institutional State willingness and support for social protection across the six countries; reflecting, in part, a changed political and economic context since the early 1990s. Further, encouraged by donor interest and people's enthusiasm, statutory focus on social protection has largely been reflected in policies supportive of state and formal non-state social protection. This is an indicator of growing government interest and confidence in the ability of non-state social protection to offer complementary social protection and to make a significant contribution to poverty reduction. In addition, state actions in developing national strategic plans signify a solid voice of the state to support social protection.

3   Approach to the Country Studies
3.1 Study Coverage and Profile of Study Countries
The study covered six countries whose combined population of 252.5 million is a quarter of the total population of Africa. In all six study countries, social protection programmes are embedded in either the constitutions, State policies, development plans or programmes which carry the commitment of the State to provide some form of social protection to citizens. The programmes include Ethiopia's Growth and Transformation Plan (GTP), Tanzania's MKUKUTA,[3] Uganda's PEAP and later National Development Plan (NDP), Senegal's National Strategy for Social and Economic Development (SNDES), Kenya's Vision 2030, and Ghana's Growth and Poverty Reduction Strategy (GPRS). All these national development programmes give attention to social protection.

The case study countries are comparable across a range of Human Development Indices (HDI), with a few notable exceptions. All the six have high dependency ratios and fewer females than males in formal employment (Table 2). Further, close to three quarters (71.1 per cent) of Ethiopia's population and a half (50.6 per cent) of Senegal's population live in severe poverty compared with Ghana (11.4 per cent) and Kenya (19.8 per cent).

Table 2: Selected indicators on the Human Development Index for the six study countries

Country	Selected Human Development Indicators								
	Pop. vulner-able to poverty %	Pop. in severe poverty	Pop. on $1.25 a day (2002 2011)	National poverty line (2002-2012)	UN HDI Rank-ing (2012)	GNP per capita ($)	Participation in labour force % 15yrs & older (2011) F M	Total depend-ency ratio (per 100 people ages 15–64) (2012)	Remittances % of GDP inflows (2010)
Ethiopia	6.8	71.1	39.0	38.9	173	1,017	78.4 89.8	77.3	0.76
Ghana	21.6	11.4	28.6	28.5	135	1,684	66.9 71.8	73.0	0.42
Kenya	27.4	19.8	43.4	45.9	145	1,541	61.5 71.8	82.1	5.52
Senegal	11.7	50.6	33.5	50.8	154	1,653	88.2 90.3	84.3	10.47
Tanzania	21.0	33.4	67.9	33.4	152	1,383	66.1 88.4	92.6	0.11
Uganda	19.0	31.2	51.5	31.1	161	1,168	76.0 79.5	103.1	5.32

Source: UNDP (2013)

3.2 Case Study Sampling
30 local governments of varying sizes located in rural and urban areas were sampled from 1,567 districts in the six countries (Table 3).

Table 3: Study coverage by country, local government and social protection providers

Country	Population (millions)	Total no. of districts in country	Districts sampled			% of total districts in the country	Total NSAs identified in study districts
			Rural	Urban	Total		
Ethiopia	86.6	770	2	2	4	0.5	1,094
Ghana	25	170	6	3	9	5.2	983
Kenya	43.2	300	5	2	7	2.3	865
Senegal	13.7	46	1	2	3	6.6	210
Tanzania	47.8	169	1	1	2	1.1	426
Uganda	36.4	112	5	0	5	4.5	536
Total	252.7	1,567	20	10	30	1.9	4,114

All except the Uganda study covered at least one predominantly rural and at least one urban area. Two-thirds of the sampled NSAs were rural, reflecting the distribution of NSAs in the study countries. Names of the studied districts are listed in Table 4.

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[3] Mkakati wa Kukuza Uchumi na Kuondoa Umasikini (Strategy for economic growth and poverty eradication)

Table 4: Specific areas covered by the study across the six countries

| Country | Study coverage by district/region/city | |
	Rural	Urban
Ethiopia	Welmera, Shinile	Addis Ketema and Dire Dawa City
Ghana	Wassa Amenfi East, Wassa Amenfi Central, Wassa Amenfi West, Wassa East, Asebu and Biriwa	Tarkwa Nsuaem Municipality, Cape Coast, Winneba
Kenya	Siaya, Kakamega, Bondo, Kisii	Kisumu East, Kisumu West, Kakamega
Senegal	Kahi	Guinaw Rail Nord, Guinaw Rail Sud
Tanzania	Bukoba	Dodoma
Uganda	Bushenyi, Rakai, Kole, Katakwi, Kyegegwa	

A number of factors informed the selection of the study areas. The main guide was the presence of poverty and vulnerability as well as the availability of specific groups such as orphans and other vulnerable children (OVC), street beggars, persons with disabilities (PWDs), elderly persons, and persons living with HIV including those affected by AIDS. For instance, the central Uganda district of Rakai was selected because of its history of HIV and AIDS; being the place where the first cases of HIV were identified in Uganda in the early 1980s (Asingwire et al., 2013). Rakai District shares similar characteristics with Siaya and Kakamega counties in Kenya. These areas attract several local non-state social protection initiatives responding to HIV and AIDS and its impact, targeting orphaned families, child-headed families, and people living with HIV.

In Ethiopia, rural districts were sampled from Somali and Oromiya regions, which are prone to prolonged droughts that trigger food insecurity, loss of livestock resources and life-threatening famine (Teshome et al., 2013). Further, the rural districts in Somali region are vulnerable to risks of flooding, market disruptions, livestock diseases, poor infrastructure and poor reach of government services including education and health.

The choice of municipalities in Dakar was influenced by its demographical weight. The region accounts for 20.6 per cent of the total population of Senegal and 43.4 per cent of the total urban population. Dakar, like the Ghanaian town of Winneba, provided a context of social protection that responds to vulnerability related to problems of urbanisation. In summary, selection of study areas was based on the following specific criteria:

• Representation of NSAs working with different categories of vulnerable groups
• Areas prone to natural calamities, e.g. drought, flooding, food insecurity, HIV and AIDS, areas recovering from conflict
• Poor infrastructure, remoteness and poor reach of government services such as education and health
• Concentration of NSAs with a mix of formal and informal actors operating in different sectors of social protection such as health, income support, food support
• Presence of NSAs which had been in existence for at least five years, as examples of sustainability of NSAs services.

Five of the nine case studies specifically focused on NSAs' performance, accountability and the sustainability of their social protection services; two examined social protection services in the context of gender; and two studies focused on social protection with respect to citizen and child rights. The focus of these studies underpins the broad nature of social protection services and the purpose they serve (Table 5).

Table 5: Thematic clustering of country studies on social protection in Africa

Thematic areas		
Performance, accountability and sustainability	Gender	Citizen and child rights
Ethiopia	Kenya	Ghana
Ghana	Uganda	Kenya
Senegal		
Tanzania		
Uganda		
5	2	2

3.3 Study Participants

Participants for all the studies comprised beneficiaries of services provided by sampled NSAs, leaders and managers of NSAs, and policy actors at local, district, regional and national levels, including civil and political leaders and government technocrats. The biggest proportion of study participants was direct beneficiaries of sampled NSAs. A total of 4,380 were interviewed across the six countries (Table 6).

Table 6: Beneficiaries sampled in each country

Country	Sample of beneficiaries		Total
	Rural	Urban	
Ethiopia	381	381	762
Ghana	216	420	636
Kenya	528	168	696
Senegal	486	695	1,181
Tanzania	65	65	130
Uganda	975	0	975
Total	2,651	1,729	4,380

3.4 Data Collection Methods

The studies were carried out in two phases. The first mapped non-state social protection actors and collected information on their make-up, services and localities. Data from the national registration offices of all countries had not been updated and was often not useful for the purposes of the study. Based on this limited start, the research teams used a snowball approach: identification of one NSA led to others. Across all the communities in each district, the studies set out to document the profiles of NSAs, their characteristics, the nature of services they provide, their scope, types of beneficiaries, governance, management mechanisms, funding, and their sustainability arrangements.

The mapping was followed by in-depth analyses of sampled NSAs and their beneficiaries. The studies used simple-structured and semi-structured interviews as well as focus group discussions to collect data from beneficiaries, leaders and managers of selected NSAs. Selection of cases for in-depth study sought a balanced cross-section of representation of NSAs working with different categories of vulnerable groups, a mix of formal and informal actors operating in different social protection services, and where NSAs had been in existence for at least five years.

3.5 Policy Engagement

At the beginning of the research, consultations with policy actors sought information on key issues to ensure the relevance of questions to be explored and to validate the methodology. At the end of the study, consultations focused on validating the preliminary findings and policy recommendations. The policy actors included non-state and State providers of social protection services, local government staff, religious leaders, national level policy-makers such as relevant line ministries, funders/donors supporting social protection work, academicians and researchers, advocacy organisations, the media, and the private sector. Engagement with policy actors started before the mapping exercise, and continued during

mapping and in-depth studies. Country study teams planned to produce policy briefs on their findings as a basis for continued engagement with policy-makers and NSAs. Others planned to host meetings with donors, agencies implementing social protection services, and NGOs during which key policy-relevant findings would be presented and discussed.

3.6 Challenges
All teams encountered a number of methodological challenges ranging from lack of written documents and unreliable national databases to outright refusal to provide information. Many NSAs could not produce written policies either because they did not exist or due to poor filing. Copies of documents such as minutes were not readily available.

Most studies found a central registry for NGOs and CBOs providing some information about some NSAs—their location, type of activities, target groups, and some governance characteristics/features. However, the databases had serious deficiencies. Some of the NSAs were registered but not active; some active NSAs were not registered. Some databases did not include numerous traditional/informal NSAs. In Tanzania and Ghana there were cases of outright refusal by some NSAs to provide information. Some NSAs, particularly religious institutions, declined interviews, while others were reluctant to divulge financial information.

4 Analyses and Findings

4.1 Mapping the Presence of NSAs in Social Protection Services

In the 30 districts, 4,114 NSAs involved in the provision of social protection services were identified (Table 7). More than three-quarters of NSAs identified were formed between 2000 and 2012. Compared with the number of registered NSAs in the books of State/local government, it was evident that the governments did not know the number of NSAs that operate in their districts or communities.

Table 7: Study coverage by country, local government and social protection providers

Country	Total number of districts in each country	Total districts sampled	Proportion of districts sampled (%)	Total NSAs identified in sampled districts	Projected total number of NSAs
Ethiopia	770	4	0.5	1,094	210,595
Ghana	170	9	5.2	983	18,568
Kenya	300	7	2.3	865	37,242
Senegal	46	3	6.6	210	3220
Tanzania	169	2	1.1	426	35,917
Uganda	112	5	4.5	536	12,006
Total	1,567	30	1.9	4,114	317,548

Using a crude proportional estimate[4] from the sample, in the six countries there could be as many as 300,000 NSAs providing social protection services, but less than 10 per cent are captured in the books of State authorities.

Most NSAs (87 per cent) are small and informal CBOs, including self-help groups, rotational savings and credit associations (tontine), burial groups, women's groups, youth groups, farmers' groups, welfare associations, family and neighbourhood associations, hometown/ethnic associations, income-pooling groups, etc. (Figure 1).

Figure 1: Providers of non-state social protection in SSA

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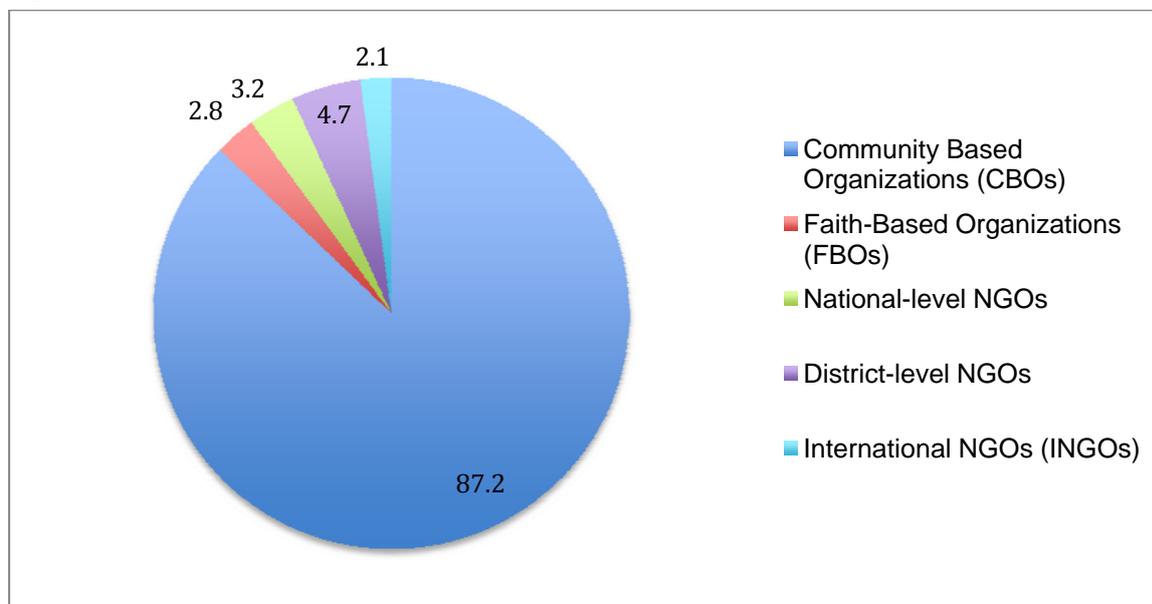
[4] Assuming similar levels of vulnerability and culture of collective action among other factors

The predominance of CBOs shows high participation by community members. The basic philosophy of CBOs is small, highly localised and informal solidarity. CBOs are usually unregistered (80 per cent) and independent (90 per cent have no affiliation), and they go largely unnoticed by the State and undocumented by researchers. A very small number of the CBOs receive some form of support from the State and have their operations regulated by local or central organs of the State.

Membership of CBOs ranges from 15 to 80 people with a skew (circa 60:40) in favour of women. Members join voluntarily, and must pay an annual subscription fee—usually one to ten US dollars—and meet other case-by-case requirements for membership, especially regular attendance at group meetings. Eligibility criteria vary, with recruitment sometimes specifically based on gender, marital status, age or having any physical disabilities (PWDs).

Hedging against vulnerability by joining multiple associations gives greater assurance of cover, but has diminishing net returns. The cumulative increase in subscriptions quickly exceeds the cumulative benefits. In some cases, a member borrows from one organisation to service or pay off a loan to another, which is a debt trap and not a debt liberator. In Ghana the studies revealed that joining a second association improved the subscriber's monetary benefit by one percentage point. Joining three or more delivered no additional gain, but it did increase social capital – an asset where formal social protection is missing.

4.2 Categorising Non-State Social Protection Services

Most NSAs offer multiple services but they can be categorised by the four typologies provided by Devereux and Sabates-Wheeler (2004). Traditionally, most NSAs have been charity-driven, largely providing relief and other humanitarian services in the form of 'protective' social services, but the country studies found a higher percentage of NSAs in promotive services in the form of income generation and livelihood improvement services (Table 8).

Livelihoods promotion (i.e. promotive) is the most prominent service in most of the study countries (Table 9). These services are provided mainly by NGOs, while CBOs and FBOs dominate in preventive services.

The dominance of promotive services could change people's perception that social protection is merely a transfer mechanism. Livelihood-strengthening programmes build more resilient individuals and communities. As illustrated in Figure 2, preventive and protective services are provided mostly by small CBOs and FBOs, though some local and international NGOs also provide these services. Across all the studies, transformative social protection services are conspicuously few, regardless of the provider.

Table 8: Category of social protection services provided by NSA to members and non-members

Type of service	Purpose	Specific description
Preventive	Measures to stop members from falling into poverty in times of shocks	Mutual health insurance, welfare association
		Burial groups
		Reunion of lost persons or war returnees
Protective	Emergency support of vulnerable groups in crisis	Feeding programmes, food aid
		Cash transfers
		Humanitarian relief
		Family support services
		Child protection—orphanages and reception centres for gender-based violence victims and abandoned children
		HIV testing, treatment and psychosocial services
Promotive	Support to livelihoods, entrepreneurship and	Micro credit schemes
		Savings and credit associations/groups

Type of service	Purpose	Specific description
	skills development	Crop diversification, agricultural input and labour support
		Support towards school fees, e.g. bursaries
		Skills training
		Childhood development
Transformative	Creating an enabling legal and policy framework	Women's empowerment, legal support, advocacy
		Legal aid services
		Advocacy for change in legislative and regulatory framework for promotion and protection of human rights
		Social communication to promote behavioural change and anti-stigma campaigns
		Peace and reconciliation programmes

Table 9: Types of social protection services provided by NSAs[5]

Type of service	Ethiopia	Uganda	Senegal	Tanzania	Kenya	Ghana	Average
Protective (%)	65.0	41.3	49.0	7.8	30.4	15.6	34.85
Preventive (%)	7.0	18.4	45.0	22.5	21.3	28.3	23.75
Promotive (%)	57.0	63.2	54.0	90.8	41.6	54.1	60.1
Transformative (%)	2.0	5.9	8.0	1.4	3.0	2.0	4.38

Figure 2: Nature of non-state social protection service by category of NSA
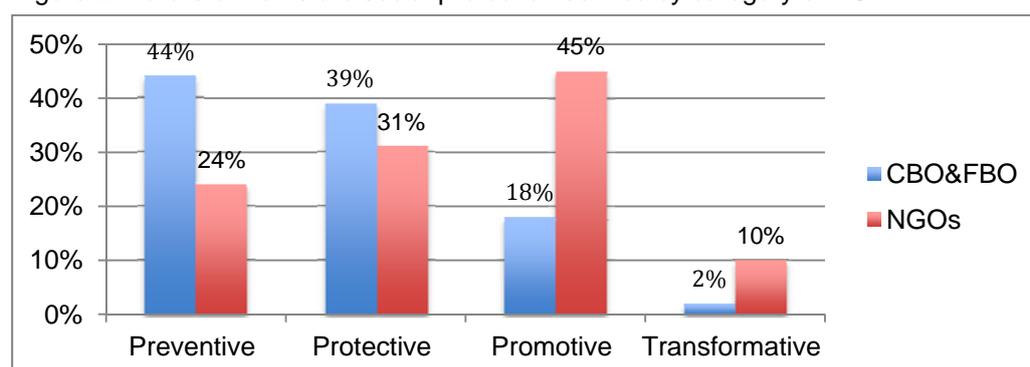
The four typologies overlap substantially; most NSAs in social protection engage in more than one initiative or activity and provide more than one service. Preventive and transformative interventions and services are long-term; they seek sustained reduction in gendered vulnerability to poverty, and unlock the social and economic potential of women and men in communities. Mitlin et al (2011) have highlighted the importance of collective savings among low-income urban citizens in developing countries in raising people's incomes, consolidating and protecting individual and collective assets, and reducing political exclusion. In Uganda, some burial groups have succeeded in diversifying into income generation, micro-credit and business ventures. In Kenya, the services they provide are targeted to both the children directly as well as to their caregivers. Majority of this support is education related with 26 per cent indicating that they provide this kind of support. Other types of key support to children and caregivers include health support and support in income-generating activities for the caregivers.

There is no doubt that Devereux and Sabates-Wheeler (2004) provide a useful analytical frame to think about various social protection interventions, but in reality the four categories are far from water-tight categories. In instances where CBOs implement programmes supported by NGOs as back donors, their services include transformative and

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[5] Many NSAs offer multiple services, thus the column sums are over 100%.

promotive, but this is on a small scale limited to only those localities within the catchment of the NGO projects. Where CBOs are registered and known to local authorities, this attained legal status endears them to partner with NNGOs and INGOs who support transformative and promotive interventions. In Uganda, where some of the most effective approaches to tackle the effects of the HIV and AIDS pandemic have been at the local level, the State and NGOs (national and international) have partnered with CBOs to deliver not only home-based care services, but also prevention and anti-stigma interventions through CBOs that have a music, dance and drama programming orientation. Evidently, CBOs lack the required capacity in terms of financial muscle and robust governance systems to ensure more consistent success in transition from merely preventive and protective services to more promotive and transformative approaches.

Non-state social protection services have limited focus on transformation to avert deprivation related to social inequity and exclusion. Yet inherently unequal power relations characterised by limited control over productive resources, poverty, subordinate voice and decision-making in the household, physical insecurity, denial of sexual and reproductive rights, and restricted mobility are a common experience among women in all the study areas.

Traditionally, most NSAs have been charity-driven and sometimes quasi-religious institutions largely providing relief and other humanitarian services. Currently, the roles of NSAs are expanding to include development work, particularly service delivery in health, education, micro-finance, roads, water and sanitation, agriculture, economic empowerment, and human rights. For instance, burial groups in Uganda began by providing hospitality money for mourners at funerals, but some have now registered as CBOs and run general-purpose savings and loan schemes for members.

4.3 Funding of Non-State Social Protection Services

Most of the funds for delivering social protection services come from the poor themselves by way of membership dues. CBO members join voluntarily and must pay a regular subscription fee – usually one to 10 US dollars annually – and meet other case-by-case requirements for membership especially regular attendance of group meetings. Of the CBOs mapped, 92 percent do not have external funding. On average, CBOs run an annual operational budget of USD 3,800-10,000. They do not have the legal status; formal credentials or staff skills to secure funding from international donors and governments, so the neediest get the least help!

NGOs can and do access funding from international donors and governments. Table 10 shows the funding sources of the NSAs.

Table 9: Funding sources for NSAs

Non-state actor	Funding sources (%)			
	Membership fee & internally generated funds	Government	International donors	Benevolent individuals
CBO	92	4	1	3
District wide NGO	5	25	50	20
National NGO	2	15	80	3
International NGO	0	0	100	0

Source: Country studies field data, 2013

Donor funding is almost always project-based and short term, and usually dictates the issue and service it is willing to finance. For instance, there are many NGOs providing social protection services for OVC or mitigating the effects of HIV and AIDS because there is abundant international funding in this field. This opportunistic approach to social protection is of most NGOs and many African governments. Often times, social protection policies and programmes respond to availability of (international/western) donor funding rather than the urgency of the local need. Therefore, many social protection programmes in Africa are

donor-led; and governments have embraced them because someone else pays for them, not because they are strategic priorities.[6]

The country studies show that while poor-to-poor financing translates into limited welfare resources, self-help groups (CBOs) use their funds for interventions chosen by the people they serve, and with extreme efficiency. CBOs have no overhead or intermediary costs, they agree and enforce affordable contribution levels, they know what services are most needed, and they deliver support directly to specific beneficiaries. They blend cash, material and social support in the most practical way. Their services are as diverse and tailored as real needs demand.

4.4 Beneficiaries of Non-State Social Protection Services

Non-state social protection services have two groups of beneficiaries: contributory members who have some ability to pay subscriptions, and non-contributory members who have no means and subsist on the margins of society. While most beneficiaries of CBOs are contributory members, most of the beneficiaries of FBOs and NGOs are non-contributory and include widows, persons living with HIV, OVCs, the elderly, PWDs, and the general community.

Target groups are usually defined by the assessed need, in particular geographical areas. In terms of the spatial spread of non-state social protection, NGOs have the resources for a wider reach. Since NGOs depend on donor funding, their targeting is heavily influenced by the donors' agenda. CBOs operate only among their base communities.

Access to services offered by CBOs is primarily determined by the ability of beneficiaries to pay membership and annual subscription fees. This criterion inadvertently makes the especially destitute and poor—including OVCs, the elderly, and the terminally ill—less likely to benefit from CBOs' services. Non-contributory NSAs (NGOs and FBOs) are the main alternative to the destitute who are left out by the contributory social protection providers. The beneficiary selection criteria adopted by NGOs and FBOs is based on an individual's vulnerability status: unemployment, low income and asset depletion, age (elderly, children and youth) and gender as eligibility for support.

There is a fair level of gender balance in targeting beneficiaries since the studies showed that most of the listed NSAs target both sexes. Nevertheless, most NSAs do not have a specific gender policy on beneficiary selection. Because this is more by default than by design, gender issues remain largely unaddressed. The predominance of women as beneficiaries reflects that women are more vulnerable; not that they are more favoured (Osei-Boateng, 2011).

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[6] Forthcoming: Research findings on Political Economy of Social Protection Policy uptake in Africa – Countries studied were Botswana, Kenya, Nigeria and Uganda.

5   Governance of Non-State Social Protection Services

Governance in social protection can be defined as the set of incentives and accountability relationships that influence the way providers are held accountable for their endeavour and their ability to deliver services with quality and efficiency (Basset et al., 2012). It encompasses how members and leadership exercise their roles and responsibilities, and what control and accountability mechanisms are in place to ensure organisational effectiveness in responding to the needs of beneficiaries and funders.

5.1 Organisational Structures, Rules and Norms

Formal NSAs, including international and national NGOs, and FBOs have organisational structures, but most small CBOs do not. In the study areas, even registered CBOs seldom displayed or filed information on their structures. Their means of communication and reporting remains informal. Lack of professionalism is typical, and most small CBOs rely on volunteers and part-time workers to manage the day-to-day business. For instance, in the Ghanaian studies, only one-fifth of the workers in the mapped organisations were paid employees. Of this number, half were part-time. The Senegal study revealed that most of the management committee members were women with low levels of education and prone to mistakes and misunderstandings.

The demarcation of CBO departments, reporting relationships and chains of command are informal, variable and difficult to specify. Trust is the key ingredient of governance. The unwritten rules are collectively agreed on in meetings or have simply evolved over time. An example of an unwritten rule is a fine for missing a meeting without permission. Every member is expected to attend all meetings, and anyone unable to attend is expected to give an advance notice or face a fine. Latecomers to meetings as well as defaulters on paying monthly sitting fees are also fined, and the money collected is added to the group's account, which is then used to run its activities. In addition, consistent non-attendance of group meetings and/or default on meeting one's financial obligations to the group automatically earns one a dismissal from the group.

5.2 Regulation and Coordination of Non-state Actors

Many of the community-based informal NSAs are not registered, do not report to any government authority, and are operating outside the State purview. On one hand, this indicates the failure of the State to fulfil its regulatory function. But it also reflects a long-standing tension in the relationship between State and the non-state actors in the regulatory landscape. In Uganda and Ethiopia, attempts by governments to regulate NSAs through both legislation and practice have been interpreted as an attempt to restrict rather than enable NSAs.

NGOs—whether district-wide, national or international—conduct their business formally. A 'constitution' is their main policy document, sometimes with further manuals on standard operating procedures and written records on financial, human resources and asset management. Governments and donors are reassured when these instruments exist, and uncomfortable when they don't.

Most CBOs are not affiliated and do not collaborate or network. Registration with the local and/or central State authority is the main way of establishing these organisations' legal identity and opening doors for networking and collaboration. Yet the majority remain unregistered and operate in isolation from their peers and potential donors like NGOs and the State. In Uganda where NSAs are required by law to disclose their budget (though this is not always enforced), registration and disclosure enhance transparency and service delivery in terms of utilising funds as provided in the budget.

Most non-formal NSAs (CBOs) are not registered primarily because they have no good reason to do so. Many tend to associate registration with restrictive regulation, not benefits. The policies and political cultures of the countries studied have done more to affirm than dispel this perception. In Uganda there is a concern that the responsible ministry uses registration to monitor and restrict NGOs/CBOs that campaign on human rights issues. In

other countries, NGOs that are registered as service delivery organisations stand to lose their operator's license if they engage in campaigns that the government considers 'political'.

Some States also consider the activities of NGOs as fanning dependency instead of promoting self-reliance and self-sustaining economies. In November 2013, a bill was tabled before the Kenyan Parliament seeking to pass a law that would require that close to three quarters (70 per cent) of the funding that NSAs receive is from local sources (within the country). In other countries NSAs are subject to budget thresholds too low for them to do their work properly. For instance, the Government of Ethiopia recently issued regulations, which re-classify NSAs and place restrictions on their expenditure patterns and sources of funding. On the face of it, such regulation is intended to ensure that funds raised in the name of the poor reach the stated beneficiaries rather than get spent on salaries for NGO executives, consultancy fees and purchase of (expensive) vehicles. However, these limits also prevent outsourcing of vital services such as monitoring and evaluation of project impacts and capacity building. Neither NSAs nor donors are comfortable when governments (which have not contributed any funding) tell them how they can or cannot spend the money they have raised themselves.

The country case studies suggest that registration carries with it the potential for the State to establish the who, what, where and why of NSA activities to facilitate coordination, identify gaps, and avoid duplication. In addition, studies showed that registration of NSAs opens doors for official State recognition and eligibility for external support, including complementary partnerships between NSAs and the State. In Kenya most CBOs are registered and the level of collaboration and network was reportedly high. In both Kenya and Uganda, the likelihood of NGO and State support is high if CBOs are registered notwithstanding the tendency of regulation by restriction of some registered NSAs who get involved in human rights advocacy—an area considered political, yet NSAs are supposed to be apolitical.

While unregistered NSAs can operate without the State noticing, they forfeit any opportunity to influence State decisions in areas where they operate. Isolation from the State means that such NSAs miss out from interactions that improve management, governance and performance. This is especially true of a multitude of small, local and unregistered CBOs, who do not have a legal identity (see Table 11).

Table 10: Governance status of non-state social protection actors in SSA

Status of NSAs	Country (%)					
	Ethiopia	Ghana	Kenya	Senegal	Tanzania	Uganda
Informal (unregistered)	54.2	73.0	29	57.3	46	41.7
Legally registered	45.8	27.0	71	42.7	54	58.3

Source: Country studies field data, 2013

In Uganda, collaboration between the State and NSAs is mostly with formal NSAs (FBOs and NGOs). The collaboration with the local government level is mostly in the form of support supervision and mentoring. About 59.6 per cent of the surveyed NSAs reported that local government technical staff and political officials carried out supervision (monitoring, regulating, controlling, managing, mentoring) activities. An equally big proportion of formal NSAs reported participating in local government planning meetings. At the central government level, partnership is mostly manifested in joint policy desgin and formulation, funding and technical assistance (M&E) for joint State and NSAs programmes.

Traces of collaboration and networking were evident in some countries among NSAs implementing similar interventions. The nature and form of relationship with other NSAs range from partnership in implementation to financial support and sharing information and knowledge through capacity building workshops and seminars. NSAs, especially the better-established CBOs and NGOs, could have a similar relationship with government agencies—in particular the district local government.

Through collaboration with and support from other organisations, some NSAs have received training and other forms of capacity building that contribute to their becoming more professional and subsequently better service delivery. This is especially true for CBOs and local NGOs that implement particular project components on behalf of national and international NGOs. The training received is part of capacity building to equip staff of local NGOs and CBOs with project planning and implementation skills, usually tailored to the project being implemented. In addition, where there is strong coordination, NSAs tend to establish networking relationships with other NSAs with a similar service portfolio, and/or those in the same geographical area. It is worth emphasising that a strong network promotes accountability, transparency, reduces duplication of services, and encourages learning and responsiveness to community needs.

5.3 Participation in Design and Management of Services

Participation in governance and design of programmes are more pronounced among CBOs. Participation of beneficiaries or members in the running of NSAs is mainly through attending regular meetings, monthly, quarterly and annually, to best ensure services are member-chosen, member-owned and member-managed. Most burial groups reported that no action is taken without the approval of members, and if there is no consensus on an issue, there is a provision for voting. Women and men members are required to attend all these meetings. However, women tend to find challenges in getting adequate time to participate in group meetings, given their attention to other time-consuming activities like farming and domestic chores. Despite this drawback regarding women's involvement, it is significant to note that a higher level of beneficiary involvement enables CBOs to be more focused and effective.

In contrast, the beneficiaries of non-membership organisations such as NNGOs, INGOs and FBOs hardly participate in the design and running of the organisation's programmes. In NGOs and FBOs the beneficiaries are not members, and therefore do not have a say in decisions that affect who benefits, the nature of benefits or how long they will remain on the beneficiaries' roll. For some NGOs, participation of beneficiaries is limited to their participation in election of community-based volunteers who act as the linchpin between the beneficiaries and the NGO. International and national level NSAs tend to treat communities as receivers of handouts e.g. food, land, medical care, and educational support, without making any input to the cost or the design of programmes.

Although officials of formal NSAs asserted that beneficiaries were involved at all stages of a project/programme cycle, the beneficiaries reported limited involvement, especially in decision-making. Available data from the case studies agrees that non-contributory NSAs are more inclined to upward accountability to their donors. The case studies showed that many non-contributory members and communities were not informed about selection of beneficiaries, the nature of interventions, or how NSAs' activities were supposed to address local vulnerabilities over time. Gender aspects, often related to sociocultural norms, were not considered beyond numerical generalities. Nevertheless, the beneficiary community targeted by the NSAs appreciates the impact of such interventions, which underlines the likelihood of a greater payoff if NSAs involve beneficiary communities in design strategies that are attuned to case-by-case local needs.

5.4 NSA Decision-Making Practices

The differences in strategic decision-making procedures are starkly polarised. In formal NSAs, executive committees and boards of directors make the decisions. In informal NSAs, decisions tend to be made by the general assembly. Each member in small organisations is in a position to have a voice on any and every matter.

Regarding participation of women, while both women and men are represented on governance bodies, men usually occupy the more senior positions. Even the staffing profile of most NSAs shows clear male dominance at managerial level.

5.5 Accountability Mechanisms

Most non-formal NSAs (CBOs) do not have formal reporting systems. A good number do not have boards or what might be described as patrons or trustees. They do have their own *modus operandi*, which help them meet the expectations of beneficiaries. Their accountability structure is informal, but not necessarily weak. Many CBOs achieve transparent and accountable financial systems through transacting all matters in plenary or general assembly. For those that run revolving or credit schemes, group pressure exerts effective accountability and ensures that members honour their financial obligations to the group. Despite the absence of formal monitoring and evaluation systems, reviews and feedback emerge in meetings where progress and financial reports are shared with all members. Ironically, this is not the case with most formal NSAs, whose reports are shared with only donors, executive board members and government agencies.

5.6 Sustainability of Non-State Social Protection Services

Sustainability in this context refers to the extent to which the benefits from a service continue to be available in the long term. Among NSAs, sustainability is a function of many inter-related elements including the relevance of the service, quality, funding sources, collaboration with other stakeholders, and adaptability. One of the indicators of relevance is the ability to pull beneficiaries out of poverty and graduate them as empowered and self-supporting members of society. None of the six study countries substantively ticked this box. Most non-contributory beneficiaries were not even alerted to the possibility of self-reliance. In Uganda, only 19 per cent reported that they had a plan to meet their own needs. These data suggest the need for NSAs to provide more transformative services and to review their strategies.

The Kenyan case study shows that the support received by beneficiaries in some projects should have helped them attain a livelihood that would keep them out of vulnerability. Yet persistent vulnerability is the norm, despite the fact that more than a half of the beneficiaries received support for at least five years. It is notable that beneficiaries of NGOs stop receiving benefits not because they are better off, but because the NGO's funding cycle for a particular project ends. While some NGOs shift to a new 'project', even when they remain in the same geographical area, they register new beneficiaries without any guarantee that the previous beneficiaries are permanently out of vulnerability. In Kenya, one CBO narrated how their benefactor (an international organisation) required them to increase the number of beneficiaries as a funding conditionality even when they knew this very donor support was phasing out.

In the absence of an alternative, communities get together to meet the basic needs of the vulnerable. These are rescue services that treat a chronic symptom, not promotive services providing a lasting cure. Yet in the absence of any viable alternative, community members maintain their membership to the informal and poorly funded NSAs in order to qualify for this lifeline support as their 'only resort'.

5.7 Quality of Social Protection Services

In membership organisations like CBOs, quality of service is fundamental to their existence. The studies interviewed 4,380 beneficiaries/members in the six countries studied. The report card scores show a very high rate of satisfaction. In Ghana, for example, 70 per cent of beneficiaries gave a high rating to NSA service delivery on parameters of accessibility, effectiveness, timeliness, and appropriateness. In Senegal similar high levels of satisfaction were reported and related to the role that CBOs played in giving start-up capital to the unemployed to start their own income-generating activities. Compared with user satisfaction surveys of many local governments in Africa, the NSAs are doing better than State agencies. In fact it's the poor quality of State services that has led to increasing privatisation as well as withdrawal of the State from a range of public services.

These findings resonate with existing literature, which shows that a big proportion of the population in African countries lies outside the scope of state social protection. There is increasing recognition that the vast majority of the population in low-income countries is not

covered by formal social protection largely, and relies on individual, household or community-level arrangements (Norton et al., 2001; De Coninck and Drani, 2009; Devereux and Getu, 2013). In most of sub-Saharan Africa, most economically active adults work outside formal waged employment, and hence they lack labour market protection and access to formal social security such as unemployment insurance and contributory pensions. Estimates by the ILO and others indicate that up to 90 per cent of the population in sub-Saharan African low income economies are not covered by statutory social security protection (Van Ginneken, 1999). Across much of SSA, the majority of those working in the urban informal sector and the rural economy are not covered by formal state social protection services such as social security. Instead, this section of the population depends on either formal non-state initiatives by CBOs and NGOs or draw from traditional informal social protection arrangements based on lineage, clan, or neighbourhood risk-pooling initiatives. As such, the role of non-state social protection is increasingly being acknowledged.

6 Conclusion and Policy Implications

NSAs are an important, even essential, resource in providing social protection services in Africa. In the face of severe shortfalls in State provisions, they are the only resort for the overwhelming majority of vulnerable citizens. The non-formal and contributory NSAs (CBOs) have a wider footprint represented in almost every community. Unlike the formal NSAs, and the State, which tend to run time-restricted social protection projects, CBOs are part and parcel of the community, formed and run by the very community members that such CBOs benefit.

Yet CBOs face particular challenges related to an unclear legal identity, inadequate financing, lack of formal management systems and structures, weak or no collaboration and networking. These challenges undermine their effectiveness to reach those in need. They tend to provide preventive and protective social protection instead of the more effective transformative and promotive support regimes. Yet in some cases, especially in remote and hard to reach areas, in slums and among the poor or the poorest, small informal CBOs constitute the only lifeline for the vulnerable. This observation underscores the importance of support to the capacity strengthening of CBOs to enable them perform their complementary role to the State's social protection programmes.

But robust evidence from rigorous research has revealed an almost complete disconnect between the State and NSAs, especially the smallest but most numerous CBOs.

6.1 Policy Implications

The nine case studies illustrate the need for CBOs to be brought from the periphery into the very heart of coordinated national social protection efforts. The challenge for policy will be to harness this potential—not by trying to turn informal CBOs into something they are not, but by supporting what they already are, and enabling them to operate even more effectively. Prime remedies will include skills training, measures that will enable CBOs to plug into and earn external financial support, and engaging them in more 'transformative' interventions.

Upgrading formal governance among CBOs should be sought through mentoring rather than instructing. A great strength of CBOs is their ability (and imperative) to consider cost and benefit. If they are forced to conform to more modern conventions through blanket regulation, they will dissent or disobey or disband. If they are encouraged (and enabled) to conform voluntarily through skills support and practical incentives, no 'enforcement' will be necessary. Their traditional practices persist because they work and deliver the optimum cost-benefit with the skills, time, materials and funds that they are able to mobilise. The practices will change (automatically) only if the resources do. Policy should focus on improving those resources and 'trust' the people to identify and use the benefits wisely: accountably, transparently, responsively, democratically, and effectively.

Studies in 30 districts of six countries consistently and emphatically indicate the need to consider, as a matter of urgency, the following policy imperatives:

1 *Recognition of small informal CBOs as actors and providers of an essential service that the State does not deliver.* As a matter of deliberate policy, consider small NSAs (e.g. CBOs) as partners in development, not dependents. Consider these organisations as service conduits, which need to be enabled and supported to make them more efficient and effective. Consider developing indicators in State Monitoring and Evaluation (M&E) to track the contribution of NSAs at all levels.

2 *Mapping and simple registration of NSAs.* The State should not use registration initially or primarily to regulate or change NSAs, but to better inform its own planners of the on-the-ground realities, and as a first engagement to encourage coordination, collaboration and learning by both sides.

3 *Support CBOs and NGOs' collaboration to promote transformative interventions.* There is a need to educate NSAs on ways to engage relevant networks that help them to function more efficiently, make their presence more felt in the community and the district, engage the district administration on the platform of a cohesive group with collective and coordinated objectives rather than as fragmented groups with disconnected interests.

4 *Establishment of mechanisms to involve CBOs in planning and resource allocation.* Public–private partnerships need to be fostered with policy backing. The existence of a multitude of small CBOs and well-established NGOs constitute a formidable resource that governments can harness to promote new State-sponsored social protection services, and also use to channel routine services to the vulnerable. Measures to harness and integrate this resource include registration, creating and strengthening networks of NSAs, and supporting professionalisation of informal NSA operations.

5 *Getting more from less:* Small informal NSAs need not 'grow' in size with more members, but they can 'grow' in impact by professionalising their work and doing more for their existing members. Even low-level professionalisation or standardisation of procedures for affinity-based organisations would help improve NSA governance and performance. State operations, in turn, have much to learn from community-based traditions.

6 *Creation of a policy framework* which should require the State and formal NSAs to more effectively engage local communities in identifying needs and strategies. Even international level NSAs with global designs should be obliged to design what they do and how in closer collaboration with recipient communities.

7   Areas for Further Inquiry

Findings from the nine studies confirm that government is not the only – and in fact not the biggest – responder to social crises that face the populace. Can the contribution of NSAs be quantified and integrated into national planning? New research could investigate this important question, and provide pointers to the true picture of social protection needs, the current coverage, and the gap that remains unmet.

Further research should attempt to discern the relationship between registration of CBOs by the State and their recognition and gaining legal identity, and how this impacts on their performance. This is an under-researched aspect of the operation of non-contributory NSAs, yet has important indicators for State and donor support including strong collaboration that can unleash sustainable transformative social protection interventions.

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Appendix 1:   Sources of information in Table 1

Cape Verde: http://www.pension-watch.net/

Ethiopia: http://go.worldbank.org/E4PE1DEGS0

Ghana: http://www.cpc.unc.edu/projects/transfer/countries/ghana

Kenya: http://go.worldbank.org/OGO001TD50;
http://www.wasda.or.ke/index.php/kenya-projects/40-kenya-archives/80-hunger-safety-net-programme

Lesotho: http://www.chronicpoverty.org/uploads/publication_files/WP83_Pelham.pdf;
http://web.up.ac.za/UserFiles/A%20Nyanguru%20paper.pdf

Malawi: http://www.ifpri.org/sites/default/files/publications/massppn18.pdf;
http://www.statistics.gov.rw/survey/vision-2020-umurenge-program-vup-baseline-survey

Uganda: http://www.socialprotection.go.ug

Zambia:http://www.cpc.unc.edu/projects/transfer/countries/zambia/AIR_Child_Grant_Baseline_Report_FINAL.pdf
https://www.gov.uk/government/publications/evaluation-of-zambias-child-grant-program-24-month-impact-report

Zimbabwe: http://catalog.ihsn.org/index.php/citations/7801;
http://www.unicef.org/evaldatabase/files/BEAM_Evaluation_Final_Report.pdf

Mozambique: http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/8306.pdf

Rwanda: http://www.unicef.org/rwanda/RWA_resources_vision2020umurenge.pdf:

Appendix 2: Case study countries, research projects and host organisations

Country	Study title	Host organisation
Ethiopia	Non-state Social Protection in Ethiopia: Characteristics, Governance and Policy Relevance	Ethiopian Economic Association (EEA)
Ghana	Understanding the Varieties and Usefulness of Social Protection Programmes in Ghana: A Case Study of the Central Region	Centre for Gender Studies and Advocacy (CEGENSA), University of Ghana
Ghana	Non-State Actors and Accountable Social Protection in Child Rights and Livelihoods in Wassa, Ghana	The Centre for Social Policy Studies (CSPS)
Kenya	Provision of Social Protection Services by Non-State Actors: A Gender Assessment, Nyanza Region, Kenya	Centre for Land, Economy and Rights of Women (CLEAR)
Kenya	Social Protection by Non-State Actors to Address the Citizenship Rights of Vulnerable Children in Nyanza and Western Kenya	Catholic University of Eastern Africa (CUEA)
Senegal	The Role of Governance in Explaining the Performance of Non-State Social Protection Services in Senegal	*Centre de Recherches Economiques Appliquees* (CREA), University of Dakar
Tanzania	A Comparative Analysis of Cooperation and Accountability Mechanisms for Performance of Non-State Social Protection Service Providers in Tanzania	Institute of Rural Development Planning (IRDP)
Uganda	Governance, Performance and Sustainability of Non-State Social Protection Services in Uganda	Department of Social Work and Social Administration (SWSA), Makerere University
Uganda	Governance of Non-State Social Protection initiatives: Implications for Addressing Gender and Vulnerability to Poverty in Uganda	Centre for Basic Research (CBR)

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