

# U4 Expert Answer



## Corruption prevention strategies in cash transfer schemes

### Query

Has any work been done on corruption prevention strategies in cash transfer schemes? We are particularly interested in targeting mechanisms and payment systems and any material available that looks at these issues from an anti-corruption perspective?

### Purpose

Our agency is looking at practical challenges to scaling up cash transfer programming, but also at making the case that these programmes can be effective interventions for reaching the poorest cost-effectively.

### Content

1. Benefits and challenges of cash transfer schemes
2. The impact of cash transfer schemes on corruption
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### Summary

Cash transfer (CT) programmes have been promoted as a cost effective intervention for poverty alleviation as well as a quick fix to problems of endemic corruption.

While several studies indicate a positive effect on poverty reduction, especially with regard to health and education outcomes, evidence remains inconclusive on

the impact of such approach on citizen and women's empowerment and the development of civil society, all factors that can affect levels of corruption in the long term.

Little is known to date on the actual impact of such interventions on corruption, the quality of governance and political processes more generally. In the absence of a systematic evaluation of the effects of CT on corruption, there is no conclusive evidence that these are more prone to corruption than payments in kind. Some studies even point to the potential of CT programmes in reducing levels of administrative corruption provided appropriate safeguards are in place. The suggested safeguards include simple and transparent targeting criteria, automated and robust delivery mechanisms, participatory monitoring and oversight, and the introduction of effective complaint mechanisms for stakeholders to report irregularities.

## 1 Benefits and challenges of cash transfer schemes

Social cash transfer (CT) programmes provide basic social protection in the form of cash to vulnerable groups facing significant risks of falling into or

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remaining in poverty. They aim at increasing poor households' real income as a response to chronic poverty, food insecurity or other development challenges. Cash-based assistance can take many forms, such as non-contributory pensions, periodic or occasional needs-based transfers, family allowances in the form of regular or occasional benefits paid to families with children under a certain age.

Within this framework, an emerging practice across the developing world is to link social cash transfers to certain behavioural requirements, which is referred to as "conditional cash transfers" (CCT). Mexico for example was one of the first countries to introduce a nation-wide CCT program in the late 1990s, consisting of cash transfers conditional on school attendance by the children of beneficiary households and regular visits to health centres by household members.

Critical issues associated with cash transfer programmes include targeting methods, payment modalities and institutional arrangements to implement, monitor and oversee the management of the funds

## Benefits of cash transfer schemes

The first generation of cash transfer programmes in Mexico and Brazil have been largely credited for good implementation in terms of targeting, administration and impact evaluation, raising expectations about a stronger role such approach can play in poverty alleviation strategies. An ODI paper providing an overview of the benefits and challenges associated with such approaches concludes that their potential for poverty reduction has been largely underestimated both in relief and development contexts (Harvey, P., Slater R. and Farrington J., 2005).

### *Poverty reduction*

Most evaluation studies conclude that cash transfer programmes have a positive impact on poverty alleviation, especially with regards to health and education outcomes, and can potentially be used as a rapid and cost effective tool for poverty reduction. In terms of health outcomes, for example, a 2008 study estimated that the birth weight of Mexico's CCT programme beneficiaries were on average 127,3 grams higher than non-beneficiaries and incidence of low birth weight 44,5,% lower among beneficiaries. Improvements in birth outcomes were explained by better quality of prenatal care as well as by empowering women to demand and negotiate better care from health providers (Barber, S.L. and Gertler P.J., 2008).

Another evaluation of the Mexican CCT programme also confirms a significant increase in enrolment rates of both boys and girls in secondary schools, with the transition rate to secondary schools for girls increasing by 15 %. However, the study also finds that the impact of the programme is more limited on school achievements and performances (Hyun H. Son, 2008).

Another impact evaluation of non-contributory pension programmes indicates that poverty in households with older people would be 5,3% higher in the absence of social cash transfers in Brazil and 1,9 % in South Africa (referenced in Schubert B., 2005). Such outcomes do not only benefit older beneficiaries but also younger generations, as in many developing countries older people often care for orphans or vulnerable children in the community.

More recent studies are more cautious in their evaluation of the long-term positive impact of such schemes on poverty reduction. Another 2008 assessment review of CCT in Latin America concludes that while such schemes have a positive effect on some aspects of schooling, health and nutrition, they may have more uncertain effects on educational aspects of human capital formation and poverty reduction on the long term (Lomeli, E., 2008).

### *Economic development outcomes*

Unlike in-kind benefits that can discourage local trade and production, cash transfers are also expected to have a multiplier effect on the local economy, through investment on the "supply side" and stronger demand for local goods and services. A case study of the Zambian Kalomo pilot social cash transfer scheme confirmed that the local economy was indeed stimulated by the purchase of food, soap, blankets etc, but also agricultural inputs (Schubert B., 2005). Some beneficiaries even managed to save some cash and invested in seeds, small animals or income generating activities.

### *Efficiency*

Cash transfer programmes are expected to be more **cost effective** than commodity-based alternatives due to lower transaction and distribution costs. For recipients, cash transfers are also a more practical and cost effective solution, as cash costs less than food to transport from the distribution site to the household and they are given the freedom to decide how to use the benefits they receive.

In terms of overall efficiency, most studies conclude that CCT programmes do manage to serve intended population with a positive cost/benefit ratio. However, some studies also point towards substantive leakages, in terms of errors of inclusion - resources allocated to people outside of the targeted population-, as well as errors of exclusion - people who should have been served by the program (Lomeli, E., 2008).

Such **targeting errors** can occur due to flaws in programme design or implementation, including imperfect targeting methods, fraud or corruption. In Mexico, for example, the programme failed to cover some of the poorest households, as it did not serve communities unattended by health and education services. In Brazil, there have been numerous allegations of deliberate targeting errors by the media, resulting in public opinion demanding tighter procedures to screen beneficiaries (UNDP, 2006).

### *Women's empowerment*

There is a growing body of evidence that indicates women participation is consistently associated with better governance (Grimes, M. and Wängnerud L., 2009). As women are recognised to be more efficient transmission mechanisms of resources, many CCT schemes target women as beneficiaries of resources aimed at improving the health and education of the children in their care. This approach has proved quite successful in preventing men from misusing the resources and in ensuring that the benefits accrued to the intended (children) recipients.

A first wave of evaluations has also recognised the positive effect of such an approach on women's empowerment, by enhancing the recognition by men of women's roles in family welfare and by reducing the education gap between boys and girls (Lomeli, E., 2008). Some studies also indicate that cash transfer programmes have empowered women to more effectively assert their rights and entitlements and to demand and negotiate better services from public providers (Barber, S.L., Gertler P.J., 2008).

However, other studies challenge these findings, arguing that targeting resources at women means that socially-constructed masculine behaviours are implicitly recognised as problematic but not addressed, while women's socially-constructed altruism is explicitly reinforced as a social norm (Bradshaw S., 2008). Other studies voice concerns that targeting women risks overloading them with an additional burden of tasks and reinforces gender roles that confine women to domestic

work (Grimes, M. and Wängnerud L., 2009). However, when cash transfers are not specifically targeted on women, there is also a risk that this form of assistance may disadvantage women relative to in-kind support, as the female members of the household usually have less control over monetary resources than over food.

### Potential challenges

There are also a number of potential disadvantages and challenges associated with cash transfers:

#### *Inflationary risks*

Cash transfers are sometimes feared to create inflationary risks that may undermine the intended benefits of the program. The injection of cash into the local economy may cause hikes in prices for key goods, with beneficiaries getting less for the money they receive and the purchasing power of recipients worsening over time. However, a study reviewing unconditional cash transfers in 15 Eastern and Southern African countries provided no evidence that these initiatives had an inflationary impact on the local economy (Devereux, S.; Marshall, J., MacAskill J. and Pelham, L., 2005).

#### *Affordability and sustainability*

Sufficient resources and capacity need to be allocated to the various phases of implementation, from the targeting to the monitoring of transfers and of the behaviour of beneficiaries in the case of CCT. As a result, cash transfer programmes are often considered too costly to administer. In addition, unlike emergency relief programmes that are by nature temporary, cash transfer programmes also need to be implemented over longer periods of time in order to have a long term impact on poverty alleviation, adding challenges of funding sustainability.

Studies looking at the costs of such programmes do indicate that cash transfer programs are expensive to administer during the start-up phase. However, administrative costs quickly decrease in subsequent years of implementation and reduce the average annual costs over the entire period of implementation (Hyun H. Son, 2008). For example, in Mexico, the cost of targeting during the 1<sup>st</sup> year of implementation represented 65% of total cost of the programme, followed by monitoring at 8% and actual delivery of transfers at 8%. Three years later, the major cost component of the programme was the actual transfers (41%) followed by monitoring of conditionality (24%),

while targeting costs dropped to 11% of the program's costs.

The cost effectiveness of such approach also depends on the selected payment system. For example, Brazil administered a very cost effective programme in terms of administration costs by making direct low-cost electronic-transfer payments to the beneficiaries. However, this approach depends on the existence of a well-established and functioning banking system.

### *Security risks*

There are also security risks involved with CT programmes, as moving cash around may be risky for both providers and recipients, especially in emergency and post-conflict contexts. However, a study exploring the feasibility of using cash vouchers in emergency contexts (affected by war or natural disasters) challenges the assumption that cash transfers are not suitable for fragile or post-conflict countries that don't have a well developed banking systems (Harvey P., 2007). Cash transfers have been successfully used in Thailand, Indonesia, India and Sri Lanka in response to the Tsunami disaster and have also been implemented in conflict-affected contexts such as Somalia or Afghanistan. In such contexts, private remittance companies have been used as a safe and reliable way for transporting cash.

### *Risks of cash transfers' misuse*

Cash transfers are **fungible** and can be used either on social (school, health, food) or anti-social goods (alcohol). While conditionality can in principle address this issue, the potential gain of using CCT can be outweighed by the cost of monitoring the conditionalities attached to cash transfers.

However, the above mentioned study of unconditional CT programmes in 15 Eastern and Southern African countries indicates that in practice, the fungibility of unconditional cash transfers does not necessarily undermine the intended outcome of social protection programs. Evidence further suggests that recipients used the freedom of choice provided by unconditional cash transfers in a wide range of ways that directly or indirectly benefited children, from purchase of food, groceries, health and education services to investments in farming or small enterprise. These varied spending patterns generated further benefits and had a multiplier stimulating effect on the local economy.

### *Corruptibility*

Some authors also argue that cash-based assistance can be more vulnerable to corruption as money can be easily diverted in countries where corruption is endemic or prone to seizure by armed groups in conflict areas. However, while risks of cash diversion remain a potential problem all along the cash transfer chain, there is no conclusive evidence that cash transfers are more prone to corruption than payments in-kind. In Ethiopia for example, the switch from food to cash transfers in a Red Cross programme resulted in a significant reduction of theft and wastage associated with food distribution (Referenced in Harvey, P., 2005).

## 2 The impact of cash transfer schemes on corruption

### *Are cash transfer programs more or less prone to corruption?*

There has been no systematic evaluation of the impact of cash transfers on corruption to date. Corruption and risks of leakages usually receive only cursory attention in the literature and in impact evaluations of CT programmes. More targeted research would be clearly desirable to map and evaluate corruption risks more accurately. A recent Working Paper published by the Quality of Government Institute provides a first step in addressing this gap by analysing available evidence of the overall effect of conditional cash transfer programmes on corruption and the quality of governance (Grimes, M. and Wängnerud L., 2009).

### *CCT as a tool to fight corruption*

CT programmes have been promoted as a way to minimise corruption in social welfare programmes by eliminating most steps along the implementation chain. The Mexican programme *Progresa* was indeed regarded as successful in mitigating issues of clientelism and corruption, in particular through the transparency of its targeting process that left little room for discretion and through the clarity of the conditions recipients had to meet to continue receiving benefits. Several features of CT programmes are believed to limit opportunities for corruption, especially those that relate to mechanisms used for selecting beneficiaries and disbursing funds:

- Resources allocated to cash transfers pass through fewer hands in administrative offices, limiting the number of public officials who have the opportunity to use the resources for private gain;
- Transparency in the process of targeting and selecting beneficiaries limits the discretionary powers of public officials;
- Direct cash transfers to recipients from administrative offices are less likely to be subject to political interference
- Cutting out the public intermediary between providers and consumers of goods and services may reduce risks of collusion and diversion of resources through sub-standard goods and service provision;
- Women heads of households are designated as primary managers of the funds, as they are presumed to be better administrators of family resources than men.

In the case of CCT, precise behavioural expectations placed on recipients require close monitoring and oversight of the programme. This strong emphasis on outcomes limits corruption opportunities and increases the risk of detection, since the monitoring of health and school attendance is conducted independently of the CCT programme.

However, while additional income can provide citizens with the resources to resist clientelism, it may also supply them with the resources needed to pay bribes for other public services. Some authors therefore argue that CT programmes could result in a shift of the manifestations of corruption from practices of clientelism towards bribery.

### *Evidence of overall impact of CCT on corruption*

Data from a survey conducted by TI Mexico suggests that the Mexican CCT program may be succeeding in mitigating administrative corruption in social welfare programmes. The percentage of respondents reporting having to pay bribes to become beneficiaries of public welfare programmes significantly decreased between 2001 (5,9%) and subsequent years 2003, 2005 and 2007 (less than 3%), revealing much lower levels of corruption than in other sectors of service delivery<sup>1</sup>. Although no disaggregated data is available about the

<sup>1</sup> The average rate for paying bribes for all public services was 10 % of all the times service was sought.

various welfare services provided, this decline could suggest that the expansion of the CCT programme in the country may have mitigated corruption issues in the administration of public welfare services.

Looking at potential effects of CT programmes on drivers of corruption, some studies argue that CCT programmes could have long term positive implications for government accountability and citizenship by helping transform the country's political and associational landscape. However, evidence remains inconclusive on whether the density of civil society organisations may increase as a result of CCT programs or not. While in some cases CT programmes seem to have created stronger bonds among recipients, they also created intra-community tensions between those included and those excluded from the programme, creating resentment and jealousy at community level. In addition, while CT programme create a direct relationship between individual recipients and the federal administrative office, they offer little space, opportunity or incentives for active involvement in public life at community level.

### Forms of corruption associated with cash transfer schemes

While evidence shows that corruption risks are not higher for delivering cash than for disbursing food or other in-kind items, the respective corruption risk profiles may be different. Cash transfers can reduce corruption risks commonly associated with the procurement, storage, transportation and distribution of in-kind items. Some also argue that the monthly amounts paid to beneficiaries are too small to attract major rent-seeking or politically-motivated misappropriation of funds (Harvey, P., Slater R. and Farrington, J., 2005). However, CT programmes may be more vulnerable to other risks of fraud and corruption, including those associated with political manipulation, the process of cash payments and the fulfilment of conditions by CCT beneficiaries.

### Political manipulation

Some observers consider cash transfer programs to be more vulnerable to political manipulation and clientelism. As these programs are usually very popular among the beneficiaries, they have been reportedly used in many countries to "buy" votes or obtain political support. When targeting methods are not transparent, politicians can also use their discretion to target selected communities for purely political reasons. While

not necessarily suggesting manipulation or clientelism, the timing of some CT initiatives that are launched or expanded in electoral periods supports the view that political considerations can play an important role. In Peru for example, the CCT program *JUNTOS* was launched in 2005, during a pre-electoral period. A study of the 2006 Brazilian elections analysed the role that the provision of material benefits and the income transfer program *Bolsa Familia* played in persuading voters with lower levels of economic security and education to re-electing the President in the wake of corruption scandals (Hunter, W and Power, T. J., 2006).

## Forms of fraud and administrative corruption

### *Targeting and selection of beneficiaries*

Unclear targeting and registration procedures leave room for discretion and create many opportunities for corruption, such as bribing those in charge of conducting the initial assessment to favour specific groups among the targeted population.

At the selection level, beneficiary lists can also be manipulated through bribery, false reporting or undue influence of the local elite, leading to multiple registrations, exclusion of eligible/inclusion of non eligible households, overemphasis on the needs of specific groups over others, etc. Individuals may also falsify their records through undeclared income, misrepresentation or failure to report changes in material circumstances in order to benefit from the program.

### *Processing the benefits*

Effective implementation of predictable cash transfers requires adequate and sustained financing, administrative and management capacity. Implementing ministries often lack the resources and capacity to monitor and supervise the management of the funds, increasing CT programmes' vulnerability to leakages and corruption.

Opportunities for fraud and corruption depend on the mechanisms used for disbursing the funds/processing the cash payment. Forms of fraud and corruption that can occur at this stage of program implementation can include diversion of cash by administrative staff, payments made to "ghost" beneficiaries, instances of collusion between administrative staff and beneficiaries or between staff processing the benefit and those paying the benefits, etc. In some cases, informal "taxes"

or kickbacks can be levied by the local elite once benefits have been paid.

### *Monitoring of cash transfer programs*

Another point of programme implementation that can be vulnerable to corruption is the monitoring of whether beneficiaries qualify or continue to comply with the conditions for participation. A 2008 qualitative study exploring the interaction between monitoring committees and beneficiaries documents cases where beneficiaries are asked to pay bribes or kickbacks to local liaison officers to avoid losing benefits (Hevia de la Jarra, F., 2008). In Peru, there was also evidence of local representatives asking for gifts from beneficiaries failing to meet the eligibility criteria or for not reporting failure to comply with the conditions (Alcazar, 2009).

## 3 Corruption mitigation strategies in cash transfer schemes

Preventing fraud and corruption in CT programmes involve systematically mapping and addressing corruption risks at all stage of the programme cycle, through the introduction of tighter checks and safeguards.

### Corruption risk mitigation strategies

#### *Clear and transparent targeting mechanisms*

The first prerequisite for preventing corruption is to promote simple and transparent targeting criteria based on independently verifiable instruments that limit opportunities for political manipulation and officials' discretion for selecting beneficiaries. In India for example, efforts to prevent targeting errors via rather sophisticated methods appeared to have given greater discretion to local officials and elected representatives in the selection process of beneficiaries.

Clear, simple and unambiguous eligibility criteria can also help raise the awareness about rights and entitlements in the target population as well as enhance the capacity of target communities to hold governments accountable.

Targeting processes also need to be closely monitored, both in terms of geographic and social targeting. Ideally, there should also be an effective validation system in place for the selection of beneficiaries

involving local communities, such as a verification process by local assemblies and communities. In Zambia for example, targeting and approval systems are entirely done through the Public Welfare Assistance Scheme structures, using community welfare assistance committees (CWAC) operating at the village level and with members that are elected or approved by the community. Each CWAC receives training and uses a multi-stage participatory process to identify the neediest 10% of households reports (Schubert B., 2005).

In terms of prevention of political manipulation, no beneficiaries are added during election years in Mexico to limit risks of social welfare programmes being directly instrumentalised to gain political support or votes.

### ***Robust and technology-enabled delivery mechanisms***

Corruption prevention strategies can also include enhancing the automaticity and transparency of payments. Secured and direct payments to the recipients using bank accounts and appropriate IT solutions rather than cheques can in principle reduce opportunities for theft or diversion. Evidence in this regard suggests that small, regular and automated payments are less likely to suffer from corruption than large, occasional and discretionary ones (Nayak, R., Saxena and Farrington, J., 2002). In the case of CCT, the validation of conditionality further reduces susceptibility to fraud

However, the selection of the “right” mode of payment depends on the country’s local conditions as well as the state of its banking system. In some countries like India, it is possible to use the existing network of rural banks and post offices to make the transfers. In Brazil, beneficiary mothers are given electronic cash cards and an account at a large federal bank where monthly payments are made through electronic transfers. In Zambia, payments are channelled through the local Branch of the Finance Bank. Delivery points have been established at rural schools and health centres for beneficiaries living outside the cities. In Namibia, sparse population densities led to the introduction of convoys of vehicles protected by armed security guards, using finger prints as a recipient’s identification method.

### ***Effective monitoring and oversight***

Corruption risks management strategies also involve establishing effective and rigorous monitoring and oversight mechanisms of operations at all stages of CT

programme implementation, from the targeting process to the delivery and verification of conditionality. While the government can exercise its supervision role through the relevant institutions (controller, auditor, prosecutor, etc), effective monitoring mechanisms also need to ensure the active participation of different stakeholders in the design and supervision of the programme. Such mechanisms can be reinforced by preventive monitoring of programmes to limit opportunities for abuse.

In Zambia, internal monitoring and controls by the District Social Welfare Officer are complemented by external monitoring and evaluation carried out by an independent consultant to provide information on effectiveness of targeting, reliability, timeliness, costs, use of the transfers, impact at household level (welfare indicators), and impact on community. Baseline data was collected from beneficiary households, and monitored through quarterly monitoring reports (Schubert, B., 2005).

In Guatemala for example, TI has piloted a participatory monitoring project of the CCT programme called *Mi Familia Progresada*. The monitoring is taking place from the point of decision-making on targeting to the point of delivery. The diagnostic findings and recommendations are fed back into the CCT programme to strengthen its effectiveness.

### ***Transparency and participation***

Transparency and access to information with regard to budgets, beneficiaries, principles and mechanism for targeting, as well as complaints mechanisms, are key elements of corruption risk mitigation strategies. In particular, transparency about levels of benefits, eligibility criteria and conditions to comply with help people become aware of their entitlements and place them in a better position to assert their rights as well as fulfil their obligations. Some projects have put a special emphasis on promoting transparency about the levels of benefits recipients are entitled to since raising awareness among beneficiaries about the size of their entitlement goes a long way to providing bottom up checks and balance against corruption (Gore R. and Patel M., 2006).

Information technology can play an important role in this regard. In Peru for example, a web page has been created that provides relevant information on the programme’s targeting and selection mechanisms, regulations, structures, budget, selected districts, beneficiaries, etc.

Administrative staff and beneficiaries should also be made aware of the penalties involved in cheating the system and there should be information campaigns to alert on the risks of committing fraud and corruption.

The participation of targeted populations at all stages of the programme design and implementation are also very important dimensions of preventing fraud and corruption. The local media, as well as civil society can play an important role in this regard and provide important safeguards against clientelism and undue political interference by the local elite. The Peruvian CT programme, for example, has established a board with a balanced representation of involved ministries and local civil society organisations.

### Complaints mechanisms

Effective complaints mechanisms, including clear rules and procedures for handling complaints can also be introduced as safeguards against fraud and corruption, providing beneficiaries with a channel to report irregularities. To be credible they must have the capacity to process and resolve complaints, enforce recommendations, impose sanctions as well as protect whistle blowers. In addition, these complaints mechanisms should be designed in a way that makes them accessible, independent, transparent and accountable.

### Country examples

The World Bank has published a new tool kit that provides practical guidance on how to tackle error, fraud and corruption in social protection programmes (Van Stolk C. and Tesliuc, E.D., 2010). It includes several case studies, as well as an in-depth review of control and accountability mechanisms established in Latin America to address error and fraud in CCT programs. The findings identify several good practices across the region, including:

- Operational audits in Colombia and Jamaica;
- Spot checks in Colombia, and Argentina;
- The role of Supreme Audit Agencies, municipal performance incentives and indicators in Brazil;
- Database cross-checks in Argentina.

The main lessons of the study point to the need for continuous review of the status and nature of corruption risks. The study also stresses the importance of explicitly identifying remedies upfront. All programmes reviewed incorporate several accountability

mechanisms which can be reinforced by strengthening institutional arrangement with regards to incentives, clarity of roles and potential conflicts of interest.

### Colombia

The CCT programme in Colombia operates in a decentralised manner and includes several accountability mechanisms both at the national and municipal levels:

- At the municipal level, each municipality signs an agreement with the national programme, committing to specific obligations and responsibilities. If fraud is discovered, the programme can be suspended in these localities. Committees are also established at the municipal level to handle complaints and allegations of ineligible beneficiaries participating in the programme.
- At the national level, a system of complaints mechanisms consisting of a call-centre and mail boxes has been established for receiving and handling complaints.
- Regular spot checks are conducted to verify how the programme is being implemented in the different localities. These checks are conducted by external and independent consultants, in a randomly drawn sample of localities and cover all aspects of the programme implementation. The views of the beneficiaries are collected in this process.
- There is also a regular audit system which identifies room for improvement in security systems and in making more procedures automatic.

### Mexico

In Mexico, accountability mechanisms include:

- The introduction of an extensive system for reception and handling complaints, including several points of reporting at payment points for beneficiaries and an established set of procedures for handling complaints;
- A semi-annual survey of beneficiaries and service providers at sentinel points, including checks of compliance with procedures;
- Extensive publicly available data on the programme, including programme evaluations, targeting results and selection of beneficiaries.



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