



E-Payment: The way to go in digitizing social protection payments

Imagine an older woman with a disability living in poverty, who must walk several miles on unsafe and unreliable roads to receive her monthly cash payment as a beneficiary of one of the social protection programmes that the Malawi Government is implementing.

This woman has to start off early in the morning, perhaps even before sunrise, if she lives very far from the location where the beneficiaries are receiving their cash payments.

“We used to get mugged and beaten up by robbers when going back home after receiving our cash payment” laments Ethel, a Social Cash Transfer Program (SCTP) beneficiary who said she was robbed off her MK 9,500 a few months back. She said, to feel safer many women are forced to travel in groups or ask men from their villages to accompany them.

In addition to safety issues, the manual cash payment method does not give the beneficiaries a choice to get their money at their own time or to cash it out in tranches, instead of the whole amount at once. Manual payments require a lot of cash in the field that needs to be physically transported from banks to the communities.

This has shown to be an entry point for fraudulent practices.

Making payments faster and safer

To counteract the multiple challenges and as part of the overall commitment to digitize payments, the Government of Malawi is promoting electronic payments (e-payment) for the delivery of cash to beneficiaries. The aim is to minimize travel and waiting times for beneficiaries and to help making payments faster and safer.

E-Payment also reduces the risks around value-in-transit, meaning costs associated with manual payment such as transportation and security expenses. E-payment offers customer service support, financial inclusion, and strengthens the financial sector.

The GIZ Social Protection Programme with support from the German Development Cooperation as well as the European Union has been supporting the roll-out of e-payment with financial literacy trainings and a sensitization campaign to ensure the effective implementation of e-payment in Chiradzulu and other districts.



SCTP beneficiary, Alice, excitedly shows how she will be using her mobile phone to perform e-payment transactions. Captured during an e-payment sensitization meeting and registration with mobile money service provider.



A District Training Team official explaining about the e-payment model at a sensitization meeting in Chiradzulu District.

Chiradzulu is one of the districts where e-payment is being implemented through a mobile money operator, Airtel Money. At least 18,000 people are expected to benefit from e-payment in this district.

“GIZ has been supporting the Chiradzulu District Council with trainings for the District Training Teams (DTTs) and Community Social Support Committees (CSSCs) which assist the social protection beneficiaries as we are transitioning from manual payment to e-payment system of disbursing cash.”, said Tellinus Kalea, Principal Social Welfare Officer at the Chiradzulu District Council. Thanks to the support from the European Union, GIZ also supported the council with several community sensitization activities such as theatre performances and broadcasting radio jingles to raise awareness on e-payment.

The sensitization activities have been implemented to ensure that beneficiaries understand the steps involved in e-payment. These are for instance, the registration with the Mobile Money or

Bank Service Provider and the process of encashment.

Despite its advantages, the e-payment model and its rollout is not without challenges, particularly in the rural areas where there is limited infrastructure and resources.

“Unstable network is a major challenge here. Still, we manage, and we are happy with the digital payment plan. We will no longer walk long distances to get our money in hard cash format. We can also choose to keep our money for future use and withdraw only when we need it. We thank the government and partners for this initiative”, said Ethel, one the beneficiaries.

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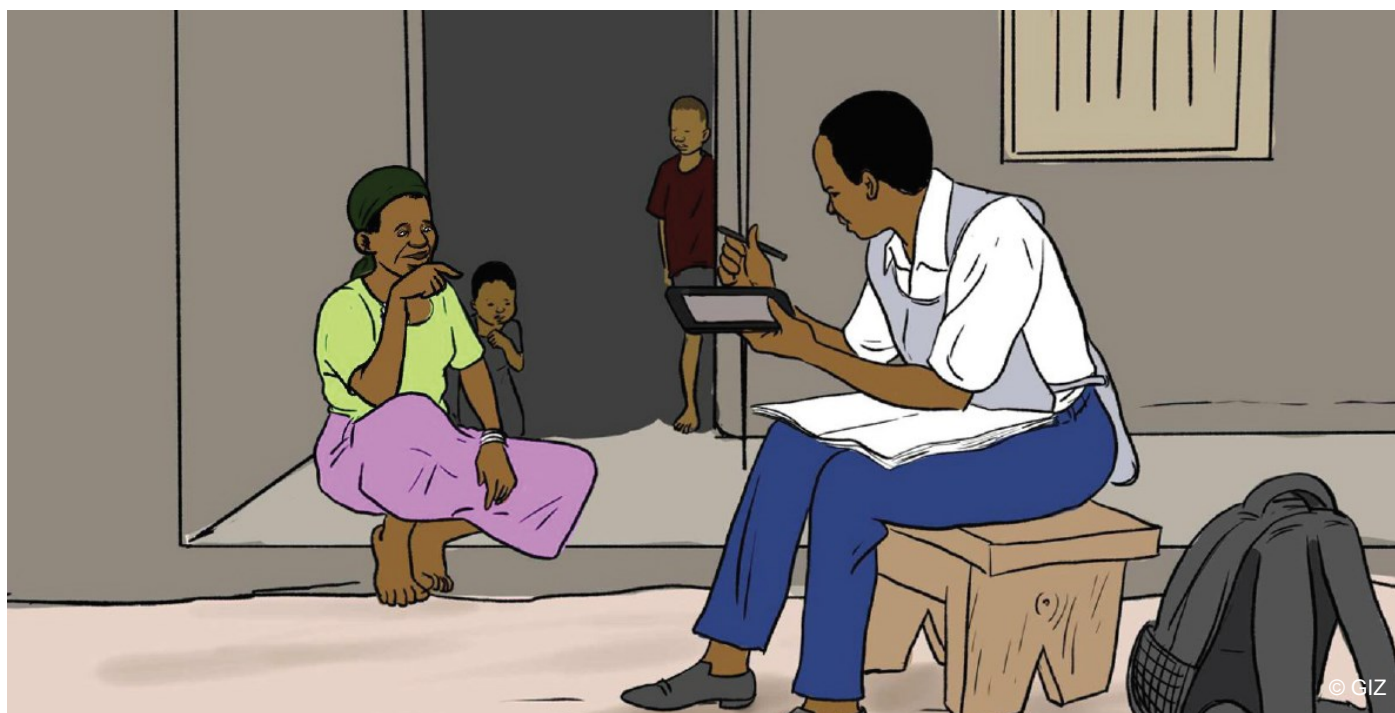
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An illustration of an enumerator collecting UBR household data.

Empowering Social Protection Programmes with the UBR Data Sharing MIS

The development of a Unified Beneficiary Registry (UBR) has been a transformative process in strengthening the implementation of social protection in Malawi. Key social protection programmes like the Social Cash Transfer and the Public Works Programme, have made use of household data that is stored in the UBR to target their beneficiaries. However, the absence of an automated, user-friendly mechanism to share data safe and easy posed significant challenges for many development partners and program implementors, hindering the full utilization of the UBR system's potential.

Smooth sharing and protecting of household data with the new data sharing application

In response to this, the Malawi Government, with support from the European Union and German Development Cooperation, through GIZ, embarked on a journey to develop and deploy a Data Sharing Management Information System (MIS) commonly known as the Data Sharing App. The app is a web-based solution allowing development partners and researchers to request data and manage beneficiaries for their particular implementation needs.

Data protection was as a paramount aspect during the development of the Data Sharing MIS. The government's commitment to safeguarding sensitive information has been evident at every stage of the initiative. Mr. Kondwani Mjumira, UBR Manager under the Ministry of Finance and Economic Affairs (MoFEA), emphasized the unique nature of the Data Sharing App, citing its potential to improve how data is shared with development partners while enabling district councils to actively engage with the UBR system.

“There is need for robust advocacy and awareness campaigns to ensure that this powerful tool reaches its full potential in helping development partners and the government connect with their target beneficiaries across various programs”, said Mjumira.

The rollout of the Data Sharing App commenced in the districts of Mwanza, Mzimba, Zomba, and Chikwawa. During the roll out, the district councils were also equipped with the necessary skills to effectively manage the UBR system at the local level.

Dr. Martha Sineta, District Commissioner (DC) for Mwanza District, highlighted the significance of the UBR and data protection support which also includes capacity-building trainings, and the provision of essential equipment including new laptops for managing the UBR data at the council.

“This initiative marks the beginning of the district council's active involvement in UBR data management, as we receive increasing requests for household data from development partners”, she emphasized.

“The development and deployment of the Data Sharing MIS have undoubtedly marked a significant milestone in the journey to strengthen Malawi's social protection initiatives. With data protection at its core, this innovative tool is equipped to revolutionize the way data is shared and managed, ultimately benefiting the lives of countless Malawians”, added GIZ Technical Advisor on UBR, Mr. Gilbert Kondani.

Deputy Director of IT in the Ministry of Finance and Economic Affairs, Mr. Timothy Nuka, emphasized the pivotal role the MIS plays in enhancing

data protection and privacy concerning UBR household data. He called upon the EU and Germany to consider expanding the rollout of the app to other districts in Malawi, highlighting its potential to further fortify the country's social protection programs.

While the introduction of the data sharing Management Information System (MIS) has assisted in the strengthening of the UBR including increasing awareness of the registry, it is not without its challenges. As highlighted before, the need for robust advocacy and awareness of the data sharing app is one of the big challenges to be addressed.

“There is the ongoing necessity to advocate for UBR and the data sharing Management Information System (MIS), particularly among decision-makers and policy influencers, including Parliamentarians, to ensure the seamless integration of this system and maximize its potential.” added Mr. Nuka.



UBR data managers working on the data sharing app.

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A theatre performance in action during GRM sensitization meeting in Mwanza District.

The power of theatre: Learning about grievances and case management through the use of drama

The sound of captivating drums can be heard from far distances, with traditional songs accompanying the beats, communities rushing to where the sound is coming from. That is how the sensitization on Grievance Redress Mechanisms (GRM) starts in most communities in Chiradzulu, Mwanza and Neno.

The GIZ Social Protection Programme with support from the German Development Cooperation as well as the European Union has been supporting the government of Malawi with a sensitization campaign to ensure effective implementation of e-payment and GRM through theatre, community radio broadcasting and other activities.

Theatre for development has played a big role in informing the beneficiaries about the GRM and case management. That included how the beneficiaries can involve GRM committees to report their cases, grievances and complaints regarding different social protection initiatives being imple-

mented in their communities. The theatre performances directly reached more than 21,000 social protection beneficiaries Chiradzulu, Mwanza and Neno.

Addressing issues creatively to influence change

“Live theatre is used to educate, inform and promote behavior and social change in a community. Theatre for development specifically, which is a form of theatre or drama performances designed to promote civic dialogue and engagement, creates room for communities to take part in addressing their problems, in their own terms and from their own perspectives”, said theatre for development expert Mr. Ricky Nyaleye, one of the consultants who worked with GIZ to conduct theatre performances and sensitize communities on GRM and other social protection tools.

He added that by engaging the audience during a live performance, it shows them that they can take part and be the initiators of change in their communities.

“In the drama we see different issues such as a someone trying to sleep with a beneficiary so that she should remain in the programme. We also see a mobile money agent asking a beneficiary to give him service fee after withdrawing his money. We now understand that these are some of the issues we should be reporting by calling the free toll lines, reporting to GRM committees or putting our grievances in a suggestion box at the council”, said Symon Thomu, one of the SCTP beneficiaries from Mwanza.

The Grievance Redress Mechanisms (GRM) is an essential tool for improving service delivery in response to the beneficiary claims. One important aspect is giving feedback as well, therefore providing a loop between complaints and resolutions.

“A well-established case management system intends to provide satisfactory answers to different cases related to programme participation presented by the beneficiary households and subsequently improve the overall programme service delivery”, said GIZ Technical Advisor Mr. Over-toun Mgemezulu.

However, these mechanisms are not always uniform, even when more social protection programmes are implemented in the same districts. To address this challenge, the Government of Malawi, with support from different stakeholders developed a harmonized GRM for all social protection programmes to act as a ‘one-stop shop’ for receiving complaints and channelling feedback.

The EU and Germany have been supporting the District Councils of Chiradzulu, Neno and Mwanza in popularizing the Harmonised GRM Handbook, including forming GRM committees and training them in case management and handling grievances.



One of the theatre performers in action during a GRM sensitization meeting in Mwanza District.

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Social protection beneficiaries from Kenya singing during a field day dedicated to showcase different social protection initiatives.

Paving way for better performing social registries: A cross-country learning exchange in Kenya

Since 2016 GIZ is supporting the Government of Malawi in setting up and implementing a government owned social registry, the Unified Beneficiary Registry (UBR). It serves as a single source of household information for social protection programmes in the country. Even though major milestones have been achieved and the digital development comes with many opportunities, it is not without challenges. Other African countries moving to establish social registries often come across similar prerequisites, constraints or questions when implementing social registries in their own country contexts. Why not learn from each other and exchange on the different approaches?

The highlights from the learning exchange

Having the opportunity to exchange diverse perspectives often proves learning has more than one dimension and should be part of a wider learning concept. The cross-country learning exchange took place in Kenya in August 2023

and brought together officers and experts from Malawi, Nigeria, Rwanda, Kenya, and Somalia. The goal was to exchange ideas, discuss challenges and perspectives from diverse country settings.

“Kenya has an exemplary social protection program management and a robust social registry, this made it an ideal host country to acquire best practices from and to engage in knowledge sharing,” said Ms. Conny Schmogger, GIZ Technical Advisor. She also appreciated the Kenyan Social Protection Secretariat for their warm hospitality and hopes for a continued collaboration and knowledge sharing.

The focus for the learning exchange was mainly on the social registry including the financial planning, the integration with other systems, the automation of different processes as well as facilitating the regular updating of household data.

The event offered a unique insight into different social protection systems. It was supported by the European Union (EU) and the German Development Cooperation (through GIZ) in collaboration with various stakeholders including the World Food Programme, the Kenyan Social Protection Secretariat, the Directorate of Social Assistance, and the Department of Children Services, all operating under Kenya's Ministry of Labour and Finance.

The learning exchange was a mix of discussions and field visits that allowed participants to witness first-hand the management of various social protection programs through the social registry and to observe the direct impact on service delivery and beneficiaries. Mr. Kondwani Mjumira, UBR Manager, under Malawi's Ministry of Finance and Economic Affairs (MoFEA), shared his enthusiasm, emphasizing the value of a well performing social registry: "We had the opportunity to explore how the social registry has effectively supported the service delivery and the different development partners when implementing social protection initiatives."

Mr. Allan Jere, Principal Economist at MoFEA, specifically noted how he had learned valuable strategies for managing shock-sensitive issues and natural disasters in rural areas, as well as harnessing the power of social registries for effective and inclusive governance.

A final touch to this journey was meeting the former First Lady of Malawi now Ambassador to Kenya in Nairobi, her Excellency Callister Mutharika. She commended the European Union and the German Development Cooperation for their initiative and encouraged Malawi's government officials to translate the knowledge gained in Kenya into meaningful actions.

This cross-country learning journey helped participants to further work on system integration, financial planning, and institutional anchoring. The learning exchange also showed that ample time should be given to debriefings and joint follow-up discussions to stay in communication and harness the once established network of like-minded experts.



Mzimba District extension worker James Mvula, validating household data of a community member.

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