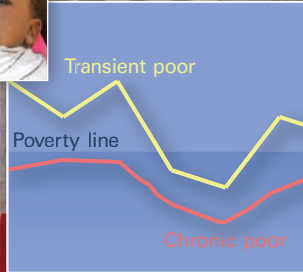


OVERVIEW

*Margaret Grosh,
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*The Design and
Implementation of
Effective Safety Nets*

For Protection & Promotion



THE WORLD BANK

For Protection and Promotion

THE DESIGN AND IMPLEMENTATION OF EFFECTIVE SAFETY NETS

OVERVIEW

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Overview

All countries fund safety net programs for the protection of their people. Though an increasing number of safety net programs are extremely well thought out, adroitly implemented, and demonstrably effective, many others are not. This book aims to assist those concerned with social policy to understand why countries need social assistance, what kind of safety programs will serve them best and how to develop such programs for maximum effectiveness.

The Definition of Safety Nets

In this book, the terms “safety nets” or “social assistance” is used to refer to noncontributory transfer programs targeted in some manner to the poor or vulnerable, such as:

- Cash transfers or food stamps, whether means tested or categorical as in child allowances or social pensions
- In-kind transfers, with food via school feeding programs or mother/child supplement programs being the most common, but also of take-home food rations, school supplies and uniforms, and so on
- Price subsidies meant to benefit households, often for food or energy
- Jobs on labor-intensive public works schemes, sometimes called workfare
- In-cash or in-kind transfers to poor households, subject to compliance to specific conditionalities on education or health
- Fee waivers for essential services, health care, schooling, utilities, or transport

Social safety nets are only one part of the broader social protection policy, or social policy. Social protection will also include social insurance contributory programs such as pensions and unemployment insurance, as well as other labor market policies. Social policy will include public programs in social protection, health and education, sometimes with important elements of housing or utility policy.

Because we define safety nets rather narrowly, their costs are lower than some people associate with safety nets. In Uruguay, for example, total social sector expenditure (social assistance, social insurance, health, education, and other) is quite high—accounting for between 20 and 25 percent of gross domestic product (GDP) between 2000 and 2005—but expenditures on safety nets per se are only 0.5 percent of GDP (World Bank 2007g).

On average, expenditures on safety nets as we define them account for 1 to 2 percent of GDP, though sometimes much less or much more.

The Vision of a Good Safety Net

Safety net systems are usually woven of several programs, ideally complementing each other as well as complementing other public or social policies. A good safety net system is more than a collection of well-designed and well-implemented programs, however; it also exhibits the following attributes.

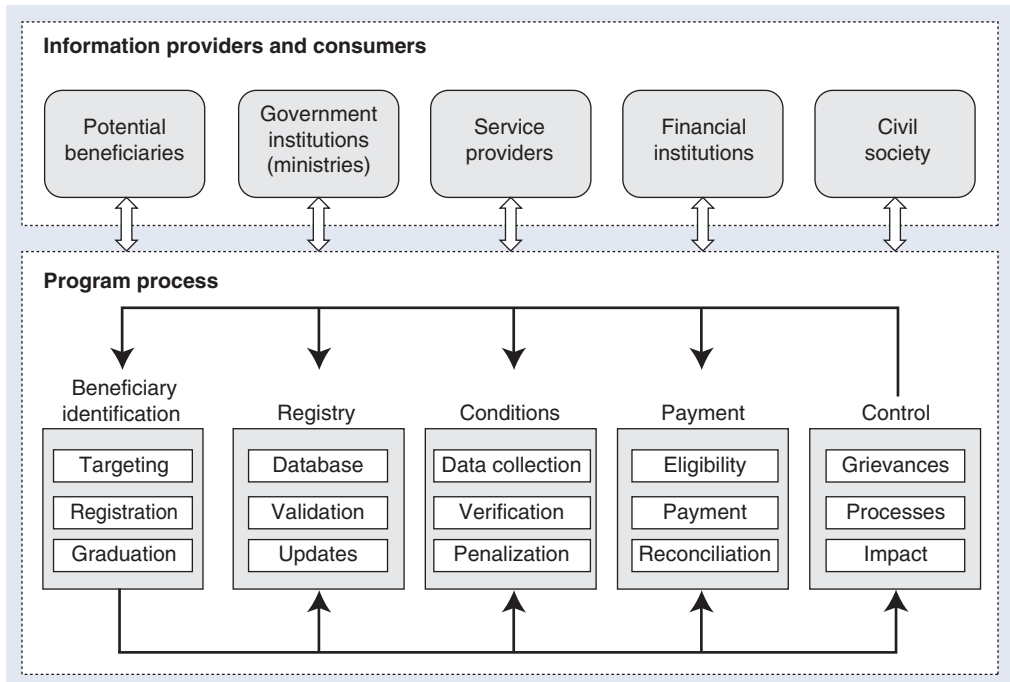
- **Appropriate.** The range of programs used and the balance between them and with the other elements of public policy should respond to the particular needs of the country. Each program should be customized for best fit with the circumstances.
- **Adequate.** The safety net system overall covers the various groups in need of assistance—the chronic poor, the transient poor, those affected by reforms, and all the various subsets of these groups. Individual programs should provide full coverage and meaningful benefits to whichever subset of the population they are meant to assist.
- **Equitable.** The safety net should treat beneficiaries in a fair and equitable way. In particular, it should aim to provide the same benefits to individuals or households that are equal in all important respects (horizontal equity) and may provide more generous benefits to the poorest beneficiaries (vertical equity).
- **Cost-effective.** Cost-effective programs channel most program resources to their intended target group. They also economize the administrative resources required to implement the program in two ways. First, at the level of the whole safety net system, they avoid fragmentation and the subsequent need to develop administrative systems without realizing economies of scale. Second, they run efficiently with the minimum resources required to achieve the desired impact, but with sufficient resources to carry out all program functions well.
- **Incentive compatible.** Safety nets can change households' behavior, for better or worse. To ensure that the balance of changes is positive, the role of safety nets should be kept to the minimum consistent with adequacy. The safety net system often may include programs that explicitly help build assets or incomes of their individual clients or communities by linking transfers to required or voluntary program elements. Public works programs can provide physical assets to communities. Conditional cash transfer programs build the human capital of households. Links to financial, job search, training, or social care services may help households raise their incomes.
- **Sustainable.** Prudent safety net systems are financially sustainable, in that they are pursued in a balanced manner with other aspects of government expenditure. Individual programs should be both financially and politically sustainable so that stop/start cycles of programs are avoided, as these result in enormous lost opportunities for efficient administration and the achievement of programs' promotive aspects. In low-income countries, programs started with donor support are gradually incorporated into the public sector.

- **Dynamic.** A good safety net system will evolve over time. The appropriate balance of programs will change as the economy grows and changes, as other elements of policy develop, or when shocks occur. The management of specific programs should also evolve as problems are solved and new standards set.

Much of the quality of a safety net is in the details of its implementation. An adequate transfer program involves at the least a system to register clients, pay them, and eventually take them off the rolls. An exceptional program can entail much more—the minimal registry of clients is supplemented with strong outreach campaigns to ensure that errors of exclusion are low, a strong screening mechanism to ensure that ineligible people do not register, a mechanism to handle grievances, periodic monitoring of targeting outcomes, and so on. The payment process may become more complex with differentiated payments, more convenient or sophisticated payment mechanisms, more attention to fraud and error control, and the like. A range of noncash benefits or requirements may be added to the program to help households improve their earnings. Monitoring and evaluation functions will take on increased importance the more complex the program becomes or the larger and more long lasting. Each of these functions requires systems, data, and interactions among different agencies or groups. Figure 1 shows some of these interactions.

In recent years, there has been a great deal of innovation and learning in safety nets and allied programs. This book focuses on these program “how to” aspects in their myriad details. Two overarching and linked lessons are stressed:

FIGURE 1 Processes and Stakeholders Involved in a Safety Net



SOURCE: Adapted from Arribas-Baños and Baldeón 2007.

- **The quality of implementation is vital.** Good intentions are not sufficient; real working systems need to be developed. A badly implemented program is not worth doing. While numerous good examples exist to show that worthwhile programs are possible in many settings, there are still more programs that do not deliver all they could, and some do not deliver enough to be worth the money spent.
- **Good safety net programs require investments in their administrative systems.** Excessively high overheads are obviously undesirable—but so too are insufficient systems. Developing systems that allow programs to become their most effective and deliver the most value for the money will require some investment. An important part of that investment is development over time by self-critical and proactive managers.

The Organization and Key Messages of the Book

In designing and implementing effective safety nets, the big picture and the details have to fit together and so must both be kept in mind simultaneously. The traditional metaphor for this is to look at the big picture and then to zoom in on some detail within it. In the case of safety nets, the more appropriate metaphor might be a “picture in a picture” computer display where the big picture is kept crisp while the display with the finer detail is equally crisp as well. This presents something of a dilemma in writing a book which must be presented, if not necessarily read, linearly.

We have chosen to present the big picture at the beginning and end of the book, in chapters 2, 3, 9, and 10. Chapters 2 and 3 make the case for safety nets and their financing. Chapters 4 through 6 are the “how to” key processes of all safety nets; chapters 7 and 8 summarize design features and choices of specific interventions. Thus chapters 4 through 8 supply information that can help in assessing choices, culminating in a treatment in chapter 9 of principals to be used in “weaving” the safety net and fitting it into broader social policy. Chapter 10 illustrates how those principals lead to different variations of safety net systems and programs in different country circumstances. While this structure may make it seem that the big picture is initially left incomplete, the big decisions cannot be made wisely without a good understanding of the details involved.

We recognize that some readers will approach the material sequentially while others may sample different chapters or subchapters according to their interests. To assist both sets of readers, key messages for each chapter are presented at its beginning, and the following describes the main themes of each.

Chapter 1: Introduction. This chapter defines safety nets and introduces the vision of good safety nets and their contribution to development.

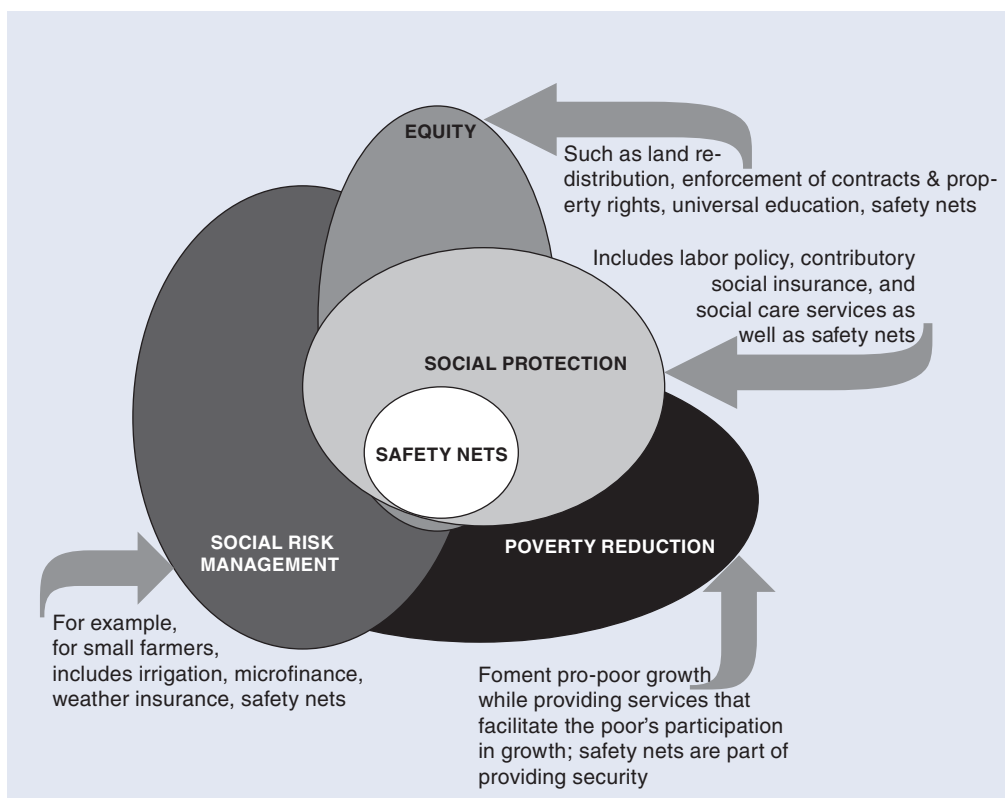
Chapter 2: The Case for Safety Nets. This chapter describes and illustrates the reasons for having safety nets; the principal challenges to the acceptance and use of safety nets, especially in low-income countries; and how safety nets fit within the broader policy agendas for poverty reduction, risk management, and social sectors. Key messages are:

- *Safety Nets Contribute to Development Policy.* Safety nets are part of a broader poverty reduction strategy—interacting with and working alongside of social insurance;

health, education, and financial services; the provision of utilities and roads; and other policies aimed at reducing poverty and managing risk. Safety net programs can play four roles in development policy:

- Safety nets redistribute income to the poorest and most vulnerable, with an immediate impact on poverty and inequality. Most societies hold strong convictions that adequate provision for the poor is required, though they may differ in how this should be achieved.
- Safety nets can enable households to make better investments in their future. In this role, safety nets basically act to remedy credit market failures, allowing households to take up investment opportunities that they would otherwise miss—both in the human capital of their children and in the livelihoods of the earners.
- Safety nets help households manage risk. At minimum, safety net programs help households facing hard times avoid irreversible losses, allowing them to maintain the household and business assets on which their livelihoods are based, and to adequately nourish and school their children. At best, they can provide an insurance element that

FIGURE 2 **Where Safety Nets Fit in Larger Development Policy**



SOURCE: Authors.

NOTE: See appendix A for further explication of these concepts.

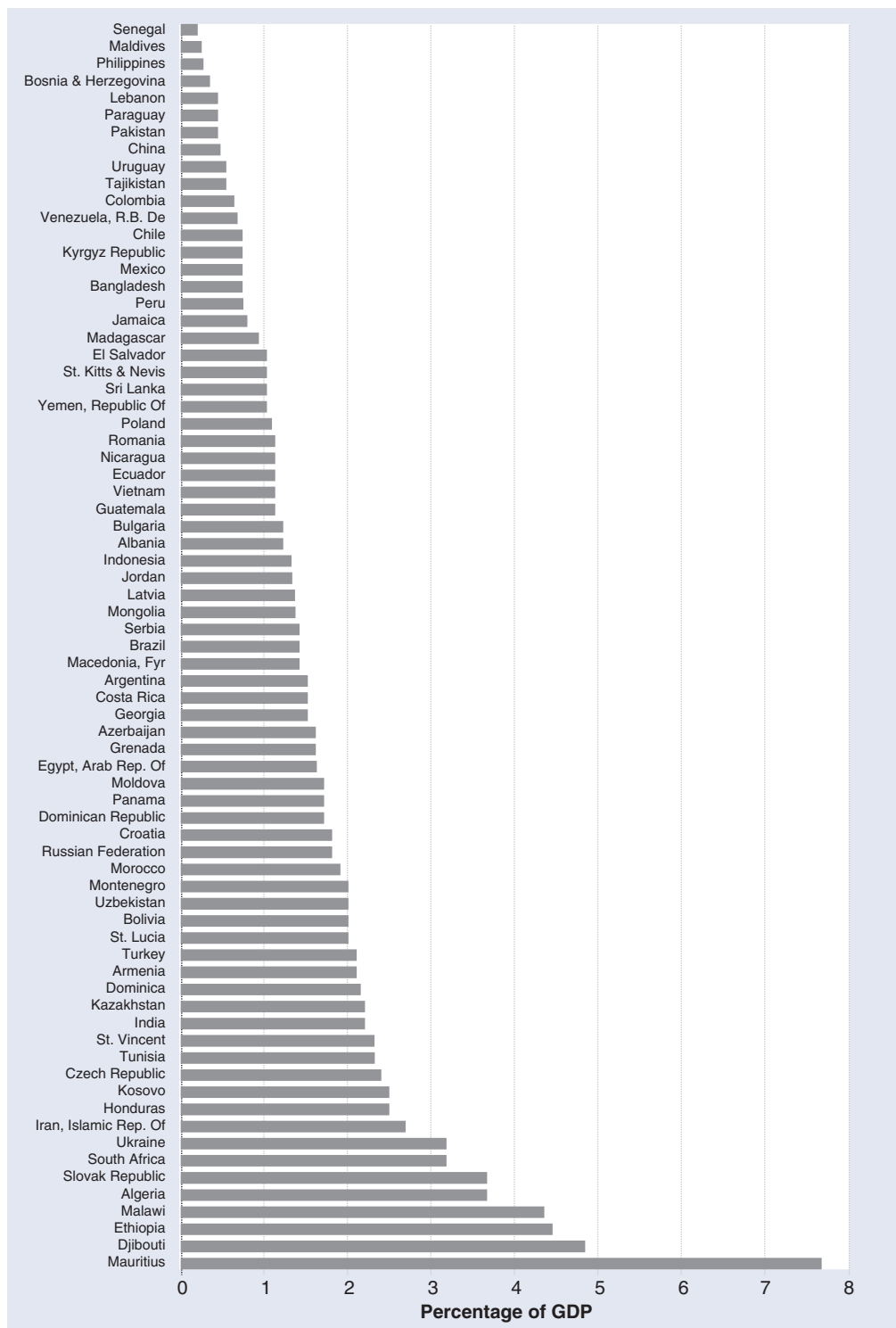
lets households make choices about livelihoods that yield higher earnings. Safety nets thus both protect households and promote their independence.

- Safety nets allow governments to make choices that support efficiency and growth. An adequate permanent social assistance system can fulfill whatever redistributive goals the society has, freeing other sectors from the role and letting them concentrate on efficient provision of services. Thus, for example, energy sectors can price for efficiency, and trade policy can focus on growth rather than job protection. Short-term safety net programs can compensate those negatively affected by needed reforms or who may oppose and stall these reforms.
- *Though useful, safety nets face—and create—challenges to the implementing government.* They compete for fiscal resources, require competent administration, and can result in negative incentives. These challenges demand prudent choices by program designers about the role, design, and implementation of safety nets. Fortunately, there are many options available to help manage the challenges.
- *Safety nets are never the whole or sufficient answer to poverty reduction or risk management (see figure 2).* They must operate within the existing policy context and be balanced with existing or planned safety nets, social insurance, and other social or poverty alleviation policies. No single prescription fits all circumstances. The mix of support to the chronic poor, the transient poor, and vulnerable groups will be complex, and, until the safety net is adequate for all, the subject of difficult and controversial triage decisions.

Chapter 3: Financing of and Spending on Safety Nets. Financing safety net programs is not theoretically different from financing any other government program and is therefore seldom discussed in the safety net literature, yet policy makers concerned with implementing or reforming safety nets face a constant stream of challenges regarding their finance. This chapter is targeted to this audience, providing a brief synopsis of some of the pertinent public finance literature with illustrations from safety net programs. The first section focuses on the theory of how much governments should spend on safety nets. This is followed by a review of special considerations about each of the possible sources of funds for safety nets—reallocations from other expenditures, increased tax revenues, grants, and loans. The chapter also discusses how to secure countercyclical finance, findings from the literature on whether expenditures on the welfare state impede economic growth, and new data on how much developing countries spend in order to allow benchmarking. The chapter concludes with a discussion of how to share finance among levels of government. Key messages are:

- The economic theory underlying the question of how much to spend on safety nets is the same as for other forms of government expenditure—that is, the marginal benefits of different types of expenditure should be equal to each other and to the marginal costs of raising public funds. Increases in spending are more likely to be justified the more the following conditions hold: the proposed safety net programs are “good,” the programs are small, alternative uses for the funds are of low priority, taxes can be raised efficiently, and the combined package of expenditure and financing is redistributive.

- If countries wish to increase their spending on safety nets, they can reallocate expenditures, raise taxes, obtain aid grants, or borrow. Reallocation of funds from less important items is preferable when possible. If taxes are to be raised, the government must pay attention to the economic and political costs. If international grant (donor) finance is to be used, the government and donors should try to ensure that funding flows are stable and that procedures are conducive to building long-term implementation capacity. Debt finance is appropriate for safety nets when they benefit future generations in ways that will raise their productivity, and consequently future tax revenues, or when temporarily increased expenditures are needed as during a recession.
- Safety nets should be financed in a countercyclical manner, yet few governments manage this. Developing countries' prospects for solving this problem seem slim until safety nets are fully financed in stable times and volatility is lower than has recently been the case. Expenditure reallocation in favor of safety nets during economic downturns along with generally prudent fiscal policy will help and have been put into effect, but to a degree insufficient to yield countercyclical funding for safety nets.
- The literature on the costs of the welfare state from countries of the Organisation for Economic Co-operation and Development (OECD) suggests that they have spent substantial sums on their social protection systems, but have financed them prudently and reaped benefits from them such that they have not suffered the reduced growth that economists often predict will accompany such high redistributive expenditures.
- Most developing countries spend in the range of 1 to 2 percent of their gross domestic product (GDP) on safety nets (see figure 3). Analysis of new data shows that spending on safety nets as a percentage of GDP is weakly but positively correlated with income and democracy. The analysis does not find any relationship between spending on safety nets and several other plausible variables, including governance, ethnic fragmentation, and public attitudes about inequality. When spending is broadened to include all social spending (safety nets, social protection, and the social sectors), we find more of the expected relationships.
- Conventional wisdom in the public finance literature suggests that redistribution is a role most appropriate for higher levels of government because of interregional equality considerations, but that subnational jurisdictions may be well placed to administer safety nets, because they may have greater knowledge of or contact with programs' client base. Thus many programs will involve multiple levels of government and shared responsibilities. Consequently, designing appropriate systems of intergovernmental transfers, managing the incentives contained in them, and developing and implementing shared administrative responsibilities can present challenges.

FIGURE 3 **Safety Net Expenditures as a Percentage of GDP, Selected Countries and Years**

SOURCE: Weigand and Grosh 2008.

NOTE: Kosovo data are for 2003.

Chapter 4: Enrolling the Client: Targeting, Eligibility, and Intake. This chapter is the first of three on the processes common to all safety net programs. It briefly reviews the benefits and costs of targeting and the choice of targeting method. It then details how to implement four important steps that determine who is actually in the beneficiary group: precisely defining the eligibility criteria, conducting outreach to ensure low errors of exclusion, screening to ensure low errors of inclusion, and rescreening or exit policies to ensure that people move out of the program as appropriate. It concludes with a discussion of the administrative requirements to carry out these tasks. The chapter is a summary of a much wider body of literature and refers the reader to several other pertinent comparative studies. Key messages are:

- Concentrating resources on the poor or vulnerable can increase the benefits that they can achieve within a given budget or can achieve a given impact at the lowest cost. The theoretical gain from targeting can appear to be large. For example, if all the benefits provided by a transfer program were targeted to the poorest quintile of the population rather than uniformly distributed across the whole population, the budget savings or the difference in impact for a fixed budget would be five to one. In practice, the full theoretical gain is not realized, because targeting is never completely accurate, and because costs are associated with targeting. These costs include administrative costs borne by the program, transaction and social costs borne by program applicants, incentive costs that may affect the overall benefit to society, and political costs that may affect support for the program. The size of targeting errors and costs will differ according to the setting and the types of targeting methods used and must be assessed carefully in any policy proposal.
- Good evidence indicates that, for the most part, programs can focus resources on the poor to a moderate or high degree without incurring unacceptably high errors of exclusion and administrative, private costs, and/or incentive costs, although not all do so. Factoring in judgments on social and political costs is harder, partly because their metrics are so different, and partly because discussions about them are often more polemical than quantitative, but the widespread and increasing interest in targeting from policy makers suggests that these costs are not preclusive.
- A few methods of targeting and types of programs go hand-in-hand, for example, self-selection and commodity price subsidies. However, several different methods can often be used for a particular type of program; for instance, cash and food transfers can be targeted by means tests, proxy means tests, nutritional status or risk factors, geographic area, demographic characteristic, or self-selection. For a single program to use a number of methods is common and usually yields better targeting than a single method. Means tests and proxy means tests have the highest costs, but tend to produce the lowest errors of inclusion and are often good investments. Self-selection via a low wage rate and geographic targeting are also powerful and proven targeting tools.
- The details and quality of implementation will have a significant effect on targeting outcomes. Programs need extensive outreach to keep errors of exclusion low. Reducing errors of inclusion requires a definition of eligibility that sorts the poor from the nonpoor well and can be implemented at a tolerable cost. Targeting systems

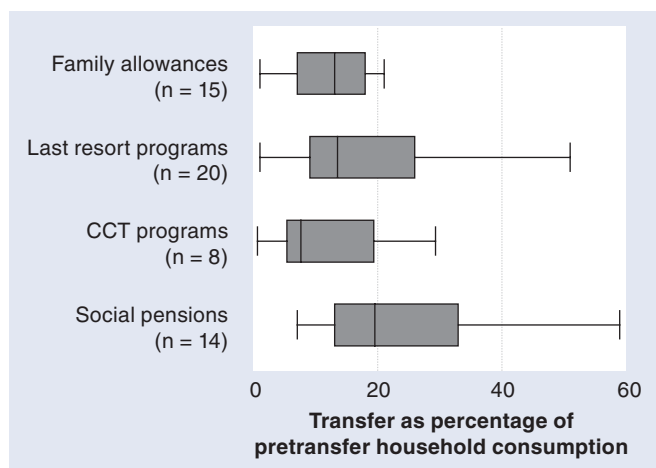
should be dynamic, allowing new or newly poor households to access the program and moving out households that are no longer eligible. The inputs to good targeting outcomes include adequate staffing; well-defined rules of the game; clearly assigned and sensible institutional roles; and adequate information systems, material inputs, monitoring, and evaluation. Systems also need time and effort to develop.

- A good household targeting system may be complex to develop, but can be used for many programs, not only for direct transfers in cash or in kind, but for entry into programs that provide free or subsidized health care, schooling, training, housing, utilities, and the like. The shared overhead is not only efficient, but can lead to a more coherent overall social policy.

Chapter 5: Benefit Levels and Delivery Mechanisms. This chapter brings together a dispersed body of knowledge on the conceptual and practical details of program benefits and payments. It covers how to determine what benefit levels might be and how to structure them, reviews issues of labor disincentives and how they can be handled via the benefit structure, describes program elements designed to move households toward independence through required or optional linkages to actions or services that are likely to help in that effort, and discusses how to handle payment mechanisms. Key messages are:

- To achieve its intended outcomes, a program's benefit level should be consistent with its objectives. However, budget constraints often make for hard trade-offs between coverage and benefit level. Programs with benefits that are too small will have little impact on beneficiaries and administrative costs will be high relative to the level of

FIGURE 4 Generosity of Selected Safety Net Programs, Europe and Central Asia and Latin America and the Caribbean, Selected Years, 2001–4



SOURCES: Tesliuc and others forthcoming; World Bank forthcoming.

NOTE: n = number of programs. The median value is the line inside the shaded rectangle, the 25th percentile is the lower value of the shaded rectangle, and the 75th percentile is the upper value of the shaded rectangle. Programs whose generosity is 1.5 times more than, or less than, the median were excluded.

benefits. Programs with high benefits will have a larger impact on recipient households, but will have a higher fiscal burden, require more care in relation to design and targeting, and may induce greater work disincentives. In general in developing countries, programs with benefits that are too low are more frequent than programs with benefits that are too high. Several well regarded programs pay on the order of 15 – 20 percent of pretransfer household consumption, see figure 4.

- Benefits may be differentiated by household characteristics such as poverty level, size and composition, or specific needs or behaviors. Such customization will improve the poverty impact per unit of transfer, but will complicate administration and communication with the public and are thus more common in high-capacity settings.
- Participation in safety net programs has only small or moderate effects on employment or hours worked in developed countries and even smaller effects in developing countries. Moreover, policy makers have a variety of tools at their disposal to minimize work disincentives, such as limiting the program to those who are not expected to work; adopting a targeting mechanism that is not tied directly to earnings; setting benefit levels to maintain work incentives; ensuring that incentives to work remain in place by customizing benefit levels in line with earnings; and/or linking transfers to such program elements as job training or placement, education, microcredit, and social support services.
- Experience is emerging with linking transfer programs to other services—voluntary or mandatory—that are designed to help households become independent. This is a promising field for experimentation. Tentative lessons suggest that mandatory links should be limited to cases where the supply of required services is ample, the services will be useful to all, or most transfer recipients already use the services. In a wide range of other cases, voluntary links through information, referrals, one-stop shops, and the like may be applicable.
- Payment mechanisms should be affordable, safe, reliable, and accessible to all beneficiaries. A number of different payment instruments are available, including cash, checks, vouchers, and in-kind benefits, that can be delivered using banks, automated teller machines (ATMs), mobile pay points, private or public shops, and so on. The choice of appropriate delivery mechanisms depends on objectives, operational needs, administrative capabilities, and local infrastructure conditions. Investments in administrative systems and equipment related to payments can help increase service standards, reduce corruption and leakage, and reduce costs in the long run.

Chapter 6: Using Monitoring and Evaluation to Improve Programs. This chapter discusses the value added by and the know-how involved in developing and using monitoring and evaluation systems for safety net programs. A monitoring system is an essential management tool that regularly supplies information about how well a program is working so that program managers can take action to improve the program's implementation. Program evaluation refers to an external assessment of program effectiveness that uses specialized methods to ascertain whether a program meets some standards, to estimate its net results or impact, and/or to identify whether the benefits the program generates outweigh its costs to society. The chapter focuses on the most frequent types of evaluation used for safety net programs: process evaluation, assessment of targeting accuracy, and impact evaluation. For each type, guidance is given regarding the value of such an evaluation and how it should be conducted. Key messages are:

- Monitoring and evaluation systems are the hallmark of good public management. Yet such systems are still rarely used for safety net programs in the developing world.

However, a new wave of results-oriented programs, such as conditional cash transfer programs in Latin America and the Caribbean and workfare programs in Argentina and Ethiopia, have developed and used integrated monitoring and evaluation systems, which in turn have generated robust evidence that the programs are well implemented and are achieving their intended results. These programs demonstrate that strong monitoring systems support credible program evaluations and that both provide feedback for improvements in productivity, effectiveness, and impact.

- A monitoring system is an essential management tool that regularly supplies information about how well a program is working so that program managers can take action to improve the program's implementation. Monitoring is a continuous process that takes place throughout a program's life and should be an integral component of any program. A good monitoring system is comprehensive, actively used, and adapted to the country and program context. Effective monitoring systems require a strategic focus and political support more than they require costly investments in information technology. They require adequate skills, management attention, and funding and take time to develop and mature.
- Program evaluation refers to an external assessment of program effectiveness that uses specialized methods to ascertain whether a program meets some standards, estimate its net results or impact, and/or identify whether the benefits the program generates outweigh its costs to society. The most frequently used types of evaluation in safety net programs are process evaluation, assessment of targeting accuracy, and impact evaluation.
- The value added of program evaluation is substantial, but until recently, evaluations of safety net programs have been relatively scarce in developing countries. During the last 10 years, at least minimal assessments of targeting accuracy have become increasingly available, and assessments of program impacts have become frequent for conditional cash transfer and workfare programs, although they are still rare for other types of programs.

Chapter 7: Understanding Common Interventions. Because there is no single recipe for a safety net, policy makers must clearly understand the range of options they face. This chapter presents that menu of options: cash transfers of various sorts, food transfers, general price subsidies, public works, conditional cash transfers, and fee waivers for access to critical services (table 1). For each option, it describes key design features, outcomes, advantages, disadvantages, and lessons. The chapter emphasizes that even within a given type of program, there are many variations in detail and that how these are handled can modify the program for different circumstances and determine its degree of success. The chapter summarizes a vast literature and provides references to it. Many of the basic messages are not new, but many examples are fresh and the synthesis mature and useful. Key messages are:

- Many different types of safety net programs exist: cash and in-kind transfers, general subsidies, public works programs, conditional cash transfers (CCTs), and fee waivers for health and education. This chapter describes the key design features, appropriate context, implementation challenges, and track record of such programs. These must

be well understood if policy makers are to make appropriate choices about which programs to use to achieve their desired objectives and reach specific target groups.

- The common grouping or labeling of similar programs—for example, as cash transfers or public works programs—disguises differences whereby programs with the same label may be designed and implemented in a variety of ways to make them more suitable for particular contexts. The choices about customization will affect which population groups the program will serve and the types of impacts that it can achieve. Those implementing programs should therefore not just copy programs used elsewhere: they should understand the principles underlying each type of program and how to customize it appropriately to the particular need and context.
- The quality and care with which programs are designed and implemented, from the selection of beneficiaries to the provision and monitoring of benefits, have a large impact on the efficiency and effectiveness of a given program. No program is a guaranteed success, and few are guaranteed failures. The role of good systems and adroit managers in getting the most from a program cannot be overemphasized.
- Improving programs is always possible: new ideas can come from within a thoughtfully managed program, from observing how other programs are operating differently, from innovating, or from new technologies. New ideas for how to design programs and how to meet the perennial challenges of targeting, payment systems, monitoring, and so on surface constantly. Program managers should stay informed and maintain a critical eye in assessing how innovations used elsewhere may be applicable to a specific program.

TABLE 1 Characteristics of Safety Net Interventions

Type of intervention (programs)	Social protection goals	Intended beneficiaries	Advantages	Disadvantages	Appropriate context	Implementation challenges
<ul style="list-style-type: none"> Cash and near cash transfers Needs based Food stamps Noncontributory pensions Family allowances 	<ul style="list-style-type: none"> Mitigating poverty and promoting equity Managing shocks Facilitating reforms 	<ul style="list-style-type: none"> Chronically poor working families Those not expected to work: children, the elderly, the disabled Those needing temporary assistance 	<ul style="list-style-type: none"> Have lower administrative costs than many other programs Do not distort prices Transfers can directly meet critical household needs Benefits can be differentiated by level of need, household size or composition, and so on 	<ul style="list-style-type: none"> Targeting methods can be information intensive Transfers are fungible, therefore subject to unintended household uses 	<ul style="list-style-type: none"> When essential commodities are available When consumers can purchase food in the market 	<ul style="list-style-type: none"> Defining clear objectives and benefit levels Reaching the intended beneficiaries Distributing benefits reliably and efficiently
<ul style="list-style-type: none"> In-kind food transfers and other food-based programs Quantity rations and in-kind transfers Supplemental feeding and nutrition School feeding Emergency food distribution 	<ul style="list-style-type: none"> Mitigating poverty and promoting equity Managing shocks Investing in human capital and nutrition Facilitating reforms 	<ul style="list-style-type: none"> Chronically poor people who cannot afford to buy the food they need to improve their nutritional status Those not expected to work: the elderly; the disabled; children in school; and malnourished, pregnant and lactating mothers Those needing temporary relief, refugees, the displaced 	<ul style="list-style-type: none"> Can be effective in alleviating hunger Can increase school attendance by poor children 	<ul style="list-style-type: none"> Storage and transport of food adds a large element to administrative costs Beneficiary group is limited Substantial errors of inclusion may occur depending on the targeting method Often biased to urban populations On-site feeding adds to administrative costs for programs and transaction costs for participants 	<ul style="list-style-type: none"> When food aid is available but cash assistance is not or when the government needs to rotate strategic food grain stocks When prices are too high because of a lack of or inefficient markets When programs do not have a negative impact on markets When nutrition interventions are needed to protect food-insecure people 	<ul style="list-style-type: none"> Organizing efficient transport, storage, and distribution of food Selecting commodities Reaching needy mothers and children

(continued)

Type of intervention (programs)	Social protection goals	Intended beneficiaries	Advantages	Disadvantages	Appropriate context	Implementation challenges
<p>General price subsidies</p> <ul style="list-style-type: none"> • Price support for food • Subsidized sales of food • Subsidies for energy 	<ul style="list-style-type: none"> • Mitigating poverty and promoting equity 	<ul style="list-style-type: none"> • Chronically poor and transient poor families both working and not working 	<ul style="list-style-type: none"> • Potentially low administrative costs depending on the delivery mechanism • Can be implemented or expanded quickly after the onset of a crisis if appropriate marketing structures exist 	<ul style="list-style-type: none"> • High errors of inclusion to the nonpoor depending on commodity • Consumption patterns often biased to urban populations • Distort commodity prices and use • Expensive and difficult to remove once established because of pressures by interest groups 	<ul style="list-style-type: none"> • When prices of essential commodities are too high • When used in conjunction with a defined time period 	<ul style="list-style-type: none"> • Targeting poor populations using inferior commodities • Maintaining a reasonable budget
<p>Public works</p> <ul style="list-style-type: none"> • Usually labor-intensive infrastructure development projects 	<ul style="list-style-type: none"> • Mitigating poverty and promoting equity • Managing shocks 	<ul style="list-style-type: none"> • Chronically poor unemployed at the margins of the labor market • Transient poor, short-term unemployed, and seasonal workers 	<ul style="list-style-type: none"> • Needed infrastructure is created or maintained • Self-targeting can be effective if the wage rate is low enough • Additional risk management benefits can accrue if the program is set up with an employment guarantee • Politically popular because labor disincentives can be avoided and beneficiaries can maintain the “dignity of work” 	<ul style="list-style-type: none"> • Administratively demanding. • Trade-off between infrastructure development and poverty alleviation objectives • The ratio of net transfers to total costs is low because of the share of nonwage inputs and because of foregone earnings 	<ul style="list-style-type: none"> • When unemployment is high after the collapse of the labor market in case of a crisis or disaster • When seasonal unemployment is high • When addressing individual unemployment in the absence of unemployment insurance 	<ul style="list-style-type: none"> • Reaching the poorest households by self-targeting, for example, by setting the correct wage rate • Building useful infrastructure at efficient cost using as many people as possible • Keeping beneficiaries’ transaction costs low • Avoiding leakages of funds

(continued)

TABLE 1 (continued)

Type of intervention (programs)	Social protection goals	Intended beneficiaries	Advantages	Disadvantages	Appropriate context	Implementation challenges
Conditional cash transfers <ul style="list-style-type: none"> Targeted transfers conditional on school attendance or preventative health care 	<ul style="list-style-type: none"> Mitigating poverty and promoting equity Investing in human capital and nutrition Facilitating reforms 	<ul style="list-style-type: none"> Chronically poor and vulnerable poor families with low level of human capital, especially children and mothers 	<ul style="list-style-type: none"> Supports incomes of the poor Can improve school attendance and/or health care use 	<ul style="list-style-type: none"> Effectiveness influenced by existing education and health infrastructure Administratively demanding because of the need for sophisticated targeting and for monitoring compliance 	<ul style="list-style-type: none"> When clear human capital targets are to be achieved When health and education services are available When the administrative constraints are not too big 	<ul style="list-style-type: none"> Distributing benefits reliably and efficiently within social policy Selecting conditions Verifying compliance with conditions
Fee waivers, exemptions, and scholarships <ul style="list-style-type: none"> Health fees School fees Scholarships 	<ul style="list-style-type: none"> Mitigating poverty and promoting equity Investing in human capital and nutrition Facilitating reform 	<ul style="list-style-type: none"> Chronically poor and vulnerable poor families with low level of human capital who cannot afford the cost of health and education Poor students that would otherwise drop out of school 	<ul style="list-style-type: none"> May promote human capital development 	<ul style="list-style-type: none"> Administratively complex and to be managed directly by health or education facilities Effectiveness influenced by the existing education and health infrastructure 	<ul style="list-style-type: none"> When social services are provided for a fee and may exclude the poor When health and education services are available When providers have access to alternative sources of revenue 	<ul style="list-style-type: none"> Defining the criteria for granting waivers Having good information systems in place Ensuring good implementation by providers and administrators Having funds available

SOURCE: Authors.

Chapter 8: Assisting Traditionally Vulnerable Groups. This chapter outlines the issues concerned with assisting people with disabilities, the elderly, and orphans and vulnerable children. While the specifics vary somewhat, there are common themes in thinking about how to serve these groups via safety nets. A key issue is whether to have special programs for these groups or to serve them within the social assistance programs designed for the wider population. This is problematic, since the members of the groups are not all poor, yet the group as a whole is poorer than average and the members have some specific vulnerabilities. If they are to be helped by general social assistance programs, these programs may need to be modified somewhat. Moreover, income support is not the only public action needed to support these groups, and often it is not even the most important. Thus, the *coordination* of policy—or, in some cases, the integration of transfers and services—is even more important for these groups than social policy broadly speaking. Key messages are:

- A number of vulnerable groups are likely to face difficulties in generating good incomes. These groups are especially likely to have a low level of education, be poorly integrated into the labor market, and own few assets. They may also face discrimination, which complicates their ability to generate independent incomes. In addition, each group faces problems specific to that group: the elderly may have declining health; people with disabilities face physical and social barriers to participation in society; the internally displaced may be restricted to certain areas or housing; former combatants may have mental health issues related to their war experiences and/or be shunned by communities; and immigrants may not have access to the full range of services, and if illegal or undocumented, may be hesitant to use those services that are provided.
- The list of groups that may be especially vulnerable is long, although their size and degree of vulnerability may vary from place to place. There are particular issues involved in providing safety nets to vulnerable groups, specifically, the elderly, orphans and vulnerable children, and people with disabilities. Households with vulnerable individuals tend to be poorer than households without them, but this is not universally true. Thus categorical targeting to vulnerable individuals may be highly inaccurate.
- A perennial question regarding vulnerable groups and safety nets is whether they are better served through special programs or within the social assistance programs designed for the wider population. In general, the preference is to serve vulnerable groups through a single, well-run social assistance program on grounds of equitable inclusion and efficiency of operations, but this may not always be feasible. The decision will depend in part on technical criteria, such as the caliber of alternative general social assistance programs, the accuracy of categorical targeting by vulnerability versus poverty in a specific setting, and the scope for reducing administrative costs by combining programs. More qualitative factors such as whether political support for the vulnerable groups differs, whether earmarked transfers will empower members of vulnerable groups within their households, and whether special programs would be more or less stigmatizing than general social assistance are also significant factors in the decision.

- Income support is not the only public action needed to support these groups, and indeed, is often not the most important; therefore the role of income support should not be overemphasized. The integration of transfers and other services to target households is even more important for vulnerable groups than for other recipients of social assistance.

Chapter 9: Weaving the Safety Net. The objective of this chapter is to help policy makers and sector specialists choose the right mix of safety net policies and programs to meet national goals. The weaving of the safety net consists of two interrelated components: fitting individual programs into a congruent whole and ensuring that the safety net sector complements the country's other social policies. The chapter presents a four-step process to assess the safety net sector: (1) diagnosing the sources of poverty and vulnerability, (2) evaluating the effectiveness and efficiency of individual safety net interventions, (3) determining how to improve the safety net program mix, and (4) devising a concrete plan to implement the chosen strategy. Key messages are:

- Policy makers and sector specialists need to choose the right mix of safety net policies and programs to meet national goals related to reducing poverty and vulnerability as set out in national or sector strategies.
- Our vision of a good safety net system is one that addresses the needs of the poor and vulnerable in a given country; that is adequate, equitable, cost-effective, incentive compatible, sustainable, and dynamic; and that is well adapted to the country's circumstances and constraints.
- The general framework for assessing the safety net sector involves three steps: (1) Diagnosing the sources of poverty and vulnerability using the key tools of poverty assessments, risk and vulnerability assessments, and/or poverty and social impact analysis. (2) Evaluating the individual safety net interventions against the criteria listed. (3) Evaluating the mix of programs against the criteria listed. We refer to a key diagnostic tool: the public expenditure review of the safety net sector.
- Such assessments are useful whenever significant reforms are contemplated or new needs arise. Moreover, they are warranted periodically because old strategies may become obsolete as new problems and priorities emerge, or simply because the world has learned how to solve old problems in more efficient ways.
- Moving from the status quo toward the vision of a good safety net implies overcoming challenges with respect to financial constraints, political feasibility, and administrative capacity. Different types of reforms will face different combinations of these challenges and how binding each is will vary over time in a given setting. In most settings some sort of improvement will be feasible, though sometimes improvements will come incrementally over a number of years and stages. Table 2 illustrates recent reforms of each principal type.

TABLE 2 **Examples of Recent Reforms**

Type of reform	Country	Year	Action
Improving individual programs	Argentina	2005	Transition from emergency Jefes de Hogar (Heads of Household) cash transfer program to the Seguro de Capacitación (Training Insurance) program, a medium-run employment services approach
	Ethiopia	2005	Transformation from relief-oriented food aid to a meaningful public works program complemented by transfers to those who cannot work
Adding significant new programs	Colombia	2000	Creation of the Familias en Acción CCT program
	India	2007	Nationwide extension of the Employment Guarantee Scheme
	Lesotho	2004	Creation of a universal social pension
Merging several programs	Brazil	2004	Merger of the Bolsa Escola, Bolsa Alimentação, Cartão Alimentação, and Auxílio Gás programs into Bolsa Família
	Jamaica	2001	Merger of the Food Stamp Program, the Outdoor Poor Relief Program, and public assistance into the PATH
Replacing some programs with others	Armenia	1999	Replacement of 26 categorically targeted payments with a single proxy means-tested family benefit
	Ecuador	2003	Replacement of the Bono Solidario and Beca Escolar programs with Bono de Desarrollo Humano, a program with greater coverage and generosity and a stronger beneficiary identification system
	Georgia	2007	Replacement of most existing, fragmented social assistance programs with a proxy means-tested targeted poverty benefit
	Mexico	1997	Replacement of a range of in-kind food and price subsidies with PROGRESA
Reducing subsidies and creating compensatory programs	Brazil	2002	Elimination of gas subsidies and the creation of Auxílio Gás
	Indonesia	2006	Reduction in fuel subsidies and the creation of a cash transfer program
	Jamaica	1984	Elimination of food subsidies and the creation of the Food Stamp Program
	Romania	1997	Replacement of heating and utility subsidies with targeted, seasonal heating allowances

SOURCE: Authors.

Chapter 10: Customizing Safety Nets for Different Contexts. This chapter discusses different country contexts and what they may imply for sensible safety net design and implementation. Six settings are covered—low income, middle income, in or following an economic crisis, following natural disasters, using safety nets to facilitate reform, and to mitigate the effects of rising food prices. For each setting,

the chapter discusses how the safety net might be composed in terms of both the mix of programs and their specific tailoring to the situation at hand. Actual program examples are provided throughout. Key messages are:

- There is no single recipe for a safety net system, as needs and capacities differ by context. Both the program mix and the handling of individual programs should vary from place to place.
- Safety nets in low-income countries will be subject to the harshest triage. They will usually focus on ameliorating the worst of destitution, trying to prevent households from suffering irreversible losses, and helping households to invest in their children. Safety net systems should be built up from a few programs maintained over time to allow institutional capacity to be developed. Individual programs may be relatively simple.
- Safety net systems in middle-income countries may aspire to cover all target groups and motivations for safety nets, although they tend to focus on helping the chronically poor. Individual programs may be quite sophisticated, but innovations may not have spread to all programs in the country that might benefit from them.
- Safety net systems following an economic crisis or in the face of rising food prices have two primary objectives: to protect incomes and avoid irreversible losses of physical assets and human capital and to help maintain political consensus around the policies needed to resolve the crisis. Scaling programs up quickly is difficult, so some compromises with respect to targeting, incentive compatibility, and accountability may be needed. Such compromises will be less likely if the country has a base program that it can modify and expand than if it must start from scratch.
- The key role of safety nets following a natural disaster is to help households avoid irreversible losses that could ensue after the actual disaster. Effective safety net systems should be seen as a complement to larger efforts to protect livelihoods and undertake reconstruction and recovery. Again, given the difficulties of scaling up programs quickly, countries with existing safety net systems that they can modify will be better placed to deliver safety nets following natural disasters. They may need to adjust procedures during the response, and afterwards they will need mechanisms to return to normal procedures.
- In relation to policy reform, safety nets can play two linked but somewhat separate roles. They can help compensate the poor for any losses suffered, and beyond that they can help engender political tolerance of the reform. Some programs with a primarily temporary political economy goal may be at a scale that is too large to sustain, and thus must have a clear sunset clause built in. Other programs with a clearer poverty focus may be meant to be permanent, and so must be designed to be sustainable. If launched quickly, they will need an enduring period of institutional development and process reform.

The book also features two appendices and a glossary. **Appendix A: Basic Concepts of Poverty and Social Risk Management** reviews social policy concepts used throughout the book to ensure a common understanding of key terminology and ideas. **Appendix B: Main Features of Selected Safety Net Programs** describes salient features of many of

the programs from around the world discussed and used as illustrations throughout the book. It is intended as a selective reference on individual safety net programs.

The Safety Nets Primer

This book is part of a larger Safety Net Primer work program supported by the Social Protection Unit of the Human Development Network. The full work program comprises a variety of activities all designed to share information on the design and implementation of safety net programs around the world.

Safety Nets Primer Papers are good starting points to learn about an important aspect of safety nets. Some summarize international “good practices” on which there is a great deal of consensus. This is especially the case for papers on the most common types of interventions. Some primers present new research, such as the work commissioned on targeting. Other primers represent the views of individual thinkers, moving forward the international debate on themes where there is not yet good consensus—for example, on issues of institutions, political economy or the role of safety nets in development policy. Still other primers offer case studies, such as the work on social safety net assessments in Latin America. Most Safety Nets Primer Papers are commissioned by the team, often with the support of the World Bank Institute or regional partners, to fill gaps in knowledge or as teaching tools. Other papers are the results of jointly sponsored work or work done by others that provides useful information to the primer’s audience.

Primer Notes are brief pamphlets that distill the main messages of the underlying primer papers. They serve as briefing for those who do not have time to read comprehensively on all aspects of safety nets, and as an introduction to those who will want to read more on the specific theme.

The team offers a variety of **training, workshops, and conferences** either based on primer materials or contributing to them. Together with the World Bank Institute, the team jointly offers an annual two-week, Washington, D.C.-based course, “Protecting the Vulnerable: the Design and Implementation of Safety Nets,” and periodically offers distance versions in English, French, Spanish and Russian. A second week-long course, “How the Rich Protect Their Poor: Social Safety Nets in the Organisation for Economic Co-operation and Development,” is offered on demand for small groups of countries. Occasional multiday workshops are organized on themes of importance. These have included three international conferences of conditional cash transfer program implementers, two workshops on protection for orphans and vulnerable children, and one on food aid. Also, there are periodic internal training events and a brown-bag-lunch seminar series for World Bank staff.

The Web site of the Safety Nets team, www.worldbank.org/safetynets, is a comprehensive guide to its knowledge on safety nets. It contains primer papers and notes, often in several languages. It archives agendas, presentations, and papers from all the training events, workshops, and brown-bag seminars for the last several years. It also contains a catalogue of World Bank projects and analytic work on safety nets. And it provides references to much other work—abstracts of, links to, or copies of hundreds of other papers on safety net programs or themes.

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Safety nets are noncontributory transfer programs targeted to the poor or vulnerable. They play important roles in social policy. Safety nets redistribute income, thereby immediately reducing poverty and inequality; they enable households to invest in the human capital of their children and in the livelihoods of their earners; they help households manage risk, both *ex ante* and *ex post*; and they allow governments to implement macroeconomic or sectoral reforms that support efficiency and growth.

To be effective, safety nets must not only be well intended, but also well designed and well implemented. A good safety net system and its programs are tailored to country circumstances, adequate in their coverage and generosity, equitable, cost-effective, incentive compatible, and sustainable. Good safety nets are also dynamic and change over time with the economy as management problems are solved and new standards are set.

Drawing on a wealth of research, policy, and operational documents from both academia and the World Bank on work in over 100 countries, *For Protection and Promotion* provides pragmatic and informed guidance on how to design and implement safety nets, including useful information on how to define eligibility and select beneficiaries, set and pay benefits, and monitor and evaluate programs and systems. The book synthesizes the literature to date and enriches it with new examples on various program options—cash transfers (conditional and unconditional), in-kind transfers, price subsidies, fee waivers, and public works. It concludes with a comprehensive diagnostic for fitting safety net systems and programs to specific circumstances.

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