



Guidance Note to reach 100,00 HHs

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Glossary

Untraceable HHs	HH that have not presented themselves to open accounts since HSNP registration (in the last two years) and whose whereabouts unknown by local leadership and community members.
Solvable cases	HHs who have already updated their information and who Equity Bank can provide any active bank account.
Unsolvable cases	HHs whose cases may be difficult to resolve by June 2016, and my warrant removal and replacement of the HH from the program

Introduction

There are a number of households in the four HSNP Counties currently unable to access their transfer entitlement because of various challenges ranging from: majorly lack of IDs, children headed or orphaned along the way unable to open active accounts for their inability to acquire an ID due to age factor; or those who are “untraceable” or can longer be found in the SL and whereabouts unknown even to the local leadership and community members.

This has delayed making payments to the full 100,000 Group 1 HHs as was intended at programme inception. Two major field operations (mass account opening from Nov 2014 – Jan 2015; plus a Sub-Location-wise household “comprehensive” updating process Aug-Sept 2015) have been undertaken to open accounts for all available HHs, including those without IDs. While making incremental gains, the current payable HHs with fully functional bank accounts are 79,453 HHs, fully reaching 100,000 households has not yet happened (See Table 1 – note figures are updated daily).

The HSNP payment system requires a household representative (recipient) to have a valid national ID in order to fully activate an account with Equity Bank, as a legal requirement of the Central Bank of Kenya ‘Know Your Customer’ (KYC) rules.

Proposed Solution and process

A further operation to reach 100,000 households is proposed. This will involve a number of activities to be undertaken as indicated in Annex 1. *This requires approval by the HSNP Steering Committee. The main actions are set out below;*

Action	Update	Timeframe
Synchronising recent HH record updates data on the MIS with Equity Bank (ahead of subsequent account opening);	The Comprehensive updates exercise finished in September. HSNP PMs are still approving captured cases. Status update provided in separate file. Equity bank to meeting with MIS specialist to synchronize data and inform final updates.	Final position known by 9 th Oct.
Training of field teams for group 1 updating process and tracing untraceable HHs	County teams including SPR staff to be trained on facilitating the process of identification of untraceable HHs, updating of records of those found and removal and replacement of those that will not be found. After the training (using the step by step guide attached) they will be expected to train the chiefs/assistant chiefs on the same	8 th October

	<p>operation.</p> <p>The teams to be given the lists-sub location level for HHs that have never presented themselves to open accounts and those whose cases are difficult to resolve so far.</p> <p>Chiefs/Assistant chiefs to be briefed on operation and given the lists of untraceable HHs for both untraceable HHs and unsolvable case HHs.</p>	12th October
Collect NRB waiting cards for HHs that have inactive accounts or no accounts.	<p>County teams (PM and POs) Collect waiting cards application for all HHs that had submitted application and whose IDs have not been produced.</p> <p>NDMA will follow up with NRB on status of the IDs. If produced and with NRB,NDMA to liaise with NRB officials on getting those IDs to the owners and proceed to update information on MIS with the newly acquired ID, if rejected ,inform BFs on this and advice on re-application.</p>	By 16 th October
Confirmation of untraceable group 1 HHs and unsolvable cases HHs	<p>Currently it's estimated that there are 3,978 Untraceable group 1 HHs. As such, the names of these HHs will be given to the Chiefs/Ass chiefs to verify their existence/non-existence.</p> <p>The chief/assistant chiefs RCs, elders will take one week to confirm existence of these HHs and reasons why they have never opened accounts, classifying them into different categories (as provided in the sheet); If they exist and have IDs, they can be advised to go the branch and open an account or wait until Jan 2016 for a round of account opening in their location.</p> <p>If children, option of identifying a legal guardian to open use account for receipt of</p>	31 st October

	<p>money after signing of the commitment form (Attached) in triplicate¹-</p> <p>If they don't exist, the Chief/assistant chiefs confirms this and that HHs will be due for removal and removal in the next 7 days in the presence of Community members.</p> <p>The chief/assistant chief, an elder/religious leader, RCs and a PO will counter sign the list of all untraceable HHs and hand over to the PM.</p> <p>All unsolvable cases HH will have to the end of March 2016 to present an ID from within the HHs or get replaced in April 2016 by group 2 HHs with active accounts from the waiting list to be agreed on during the exercise.</p>	
<p>Removal and replacement of Untraceable HHs</p>	<p>The chiefs will be given list of the poorest HHs from group 2; at least 4 times the number to be replaced or the entire list depending on the numbers to replace untraceable HHs in the sub locations.</p> <p>A public meeting has to be convened during selection of group 2 HHs to replace the ones removed. This is to enhance participation and ownership.</p> <p>The chief/assistant chief will call for a meeting with community members to vet and rank group 2 HHs in the list and choose replacement HHs for untraceable immediately while the ranked list is left with him and PO awaiting replacement of unsolvable HH in April 2016. .</p> <p>Once selected, the HHs are listed and left on a notice board for validation by the community members for 5-6 days. If there will be no contest, the list is handed over to the PO for keying into the MIS. In case of a contest same procedure above is repeated to</p>	<p>March 2016</p>

¹ One copy for the Chief, RC and NDMA office

	<p>arrive at the right HH. SPR to play a pivotal role in investigating and resolving any disagreements and getting a fair ground.</p> <p>The community will also select in a ranked manner some HHs from group 2 to be in the waiting list to replace the unsolvable case HHs by beginning of April 2016</p> <p>Where the number to be replaced is more than the number available for replacement from group two, community members are free to choose any other HHs that has an active account but was not in the list at the time of printing this list.</p>	
Account opening	<p>Another round of account opening will begin in January 2016 for all HH that will have acquired IDs or whose details will have been updated or have successfully nominated a recipients from within the HH.</p> <p>Children will have accounts opened by their legal guardians or if the guardian already has an active account, this will be submitted to PO for submission to MIS specialist .This will enable the MIS specialist to update this information in the MIS for submission for payment.</p>	January 2016
Replacement of Unsolvable case HHs	<ul style="list-style-type: none"> - The program to communicate on the unsolvable ID HHs to the leaders and intention to remove them and publish names in a gazette notice by 30th March 2016. - Unsolvable case HHs who fail to acquire an ID by End of March 2016, will be replaced from the ranked waiting list of the group 2 HHs, according to the unsolvable HHs still in the list. 	
Payment of 100 k	A payroll of all HHs with all 100,000 active accounts will be generated for payment	June 2016
Payment of arrears	All HHs that will not have acquired IDs by June 2016, will be considered for 15 cycle's	Dec 2016

	payment from the beginning of the program payments if they get and ID and an active account by Dec 2016.	
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8.0 Communication

- Comprehensive communication for all steps involved in the operation to be developed and shared with the field teams. This has to be given to the Chiefs for use in their Sub-Locations.
- The Key message should highlight messages on:
 - Special category communication; in case of CHH or HH whose all parents have died; nomination of a legal guardian to use their accounts to receive money for them. A commitment form to be signed by the guardian, the chief, an elder, an RC and a PO.
 - Removal and replacement of untraceable HHs from registered poorest HHs from group 2.
 - Mop up exercise on account opening from residual HHs from exhaustive updates exercise and CMS
- CDC/PM to inform County authorities on the exercise before commencing it. This can be done through courtesy call to their offices or organizing a meeting with them.

9.0 Monitoring

- Close monitoring to be done by the CDC and PM at county level.
- NTCG members to plan for a joint visit in the course of the exercise to all the Counties. 4 teams comprising of all the IPs to visit the 4 Counties, (security situation allowing) to promptly address any challenges experienced in the field.
- A monitoring template will be developed by the Monitoring Specialist for use by the teams.

10.0 Security

There are some areas of the HSNP operations which are not accessible by HSNP / NDMA / Equity Bank staff. The teams will work closely with County security organizations in the County for updates on the situation. For critical areas, the teams will be asked to follow the security protocols by avoiding such areas but cooperating with local authorities on how to serve the communities in those areas.

Risks and Mitigation measures

	Risk	Mitigation Strategy
1.	Chiefs will pick their preferred HHs from the list provided that are not necessarily poor.	<ul style="list-style-type: none"> - The verification to be done by the committee proposed and signed off by all of them. - The chief and the ward administrator to sign off the list as representatives of both arms of governments, they will have to be responsible for the outcome of the exercise.
2.	The chief will charge a fee for a HH to be nominated to replace untraceable HHs.	<ul style="list-style-type: none"> - The PO and the monitoring team to randomly cross check on this by inquiring from Community members-on the accountability of process of replacement. - Monitoring team and the PO to find out from the nominated HHs if they paid any fee. - RCs or SPR POs to closely monitor this, log into CMS and investigate for closure of the case.
3.	The nominated family recipient will retain all or part of the money they receive on behalf of the beneficiary HH.	<ul style="list-style-type: none"> - The family recipient to be informed of the consequences of doing this and to sign a commitment form. - Chief and the RCs keep the list of the family recipient and monitors its relationship with the BF HH every payment cycle - The bank to inform the agents of the this arrangement so that they are aware and would also assist in ensuring that the nominated HHs gives money to the beneficiary HH - Monitoring of effectiveness by both NTCG, CTCG and IE s every payment cycle.
4.	Lack of finances to support the operation and hence failure to meet the deadline – NDMA has not received funds from Treasury. It is not certain	<ul style="list-style-type: none"> - Use DFID funds to facilitate activities in line with DFID guidelines

	when the money will be availed.	
5.	Implementing partners performance not satisfactory and might lead to a slippage in the timeline	<ul style="list-style-type: none"> - Regular monitoring of performance against timelines and its review. - Weekly meetings to review this. - Joint monitoring visits to the field by all IPs/NDMA/PILU
6.	Insecurity	<ul style="list-style-type: none"> - Provide security briefing during training - Set aside a budget for emergency interventions - Ensure all satellite phones in the field have sufficient credit - Field staff to maintain regular constant with the Coordinator - Engage security officials where necessary
7.	Heavy Rains	<ul style="list-style-type: none"> - Instruct field teams to exercise judgement when visiting areas prone to judgement. - Ensure vehicles are sufficiently equipped; carry extra fuel if necessary. - Flexibility of the field plans to accommodate accessible areas during rainy season. Plan to visit rainy areas when the rains subside.

Annex 1. Recipient commitment form

County..... Sub
County.....

Location.....Sub
location.....

Commitment to receive Money on behalf of beneficiary HH

This is to confirm that I of ID
No..... accept to receive money belonging to HH
name.....HH no..... Of
..... village into my account.

I am fully aware that all the money belongs to her/his HH and therefore commit to hand this money in full to him/her.

I understand the consequence of not handing the money in full to him/her and hence accept any action that would be taken against me in case of this.

Signed by:

Family recipient

Name..... ID no.....
Relationship to the BF HH..... Signed.....
date.....

Beneficiary HH

Name.....Position in the HH (HH head/Spouse/Child)
Sign..... Date.....

Chief

Name.....ID
no.....sign.....Date

Project Officer

Name.....ID
no.....sign.....Date.....

Annex 2. Key messages

Rationale

HSNP Phase 2 has a target of paying 100,000 households of Group I by June 2016; if this is not met the programme might not get the support to implement HSNP Phase 3.

Challenge

Households that HSNP is unable to pay under Group are categorised into four groups as follows: i) Having valid National IDs but never opened accounts ii) Child headed households iii) Untraceable (those that the Chiefs or Assistance Chiefs have confirmed that they cannot be found within the location) and iv) Unsolvable (cannot open account because of old age, disability)

Solution

HSNP will engage in three comprehensive exercises across the four Counties between October 2015- March 2016.

1. Confirmation of **untraceable households** under group 1. The lists will be sent to the Chiefs and Assistant Chiefs to confirm whether or not these households are truly untraceable. Exercise to begin 15th October and end by 10th December 2015.
2. **Removal and replacement of untraceable** Households registered under Group 1 and replaced with households from the bottom of Group 2 with valid IDs and accounts opened. Exercise to run concurrently with the confirmation of untraceable households.
3. **Mop up account opening for:** i) Group 1 with valid IDs ii) Group 2 with valid and invalid IDs iii) HSNP Phase 1 households that did not register in Phase 2. Exercise to complete by end of January 2016. Payroll for the 100,000 households under Group 1 to be paid by 5th June 2016.

KEY MESSAGES

To the Beneficiaries:

1. HSNP will from October 2015 to March 2016 carry out a number of activities across the four Counties to ensure the target number of 100,000 households under Group 1 is met. Three important activities that will take place across the four Counties include: i) Confirmation of Group 1 Untraceable households ii) Removal and replacement iii) Mop up Bank account opening exercises.
2. HSNP has a mandate to deliver payments to 100,000 households (Group 1) by June 2016. Failure to which, it might not get support for Phase 3. Meaning that the current and future potential beneficiaries might not benefit from HSNP cash transfers.
3. There are some households under Group 1 that have not able to open active accounts for reasons such as 1) No valid National ID ii) Child Headed iii) those that cannot be traced.
4. The programme has made all attempts possible to reach out to these households by engaging in: i) exhaustive update exercise ii) supporting registration of National IDs iii) Bank Account opening at the sub-location level.
5. If a household does not have a valid National ID or have a waiting card they are encouraged to follow up with your County's National Registration of Persons (NRB) or seek support from your Member of Parliament (MPs).

What to do if your household falls under the following categories:

1. If your household is in Group 1 and is listed as **untraceable** as confirmed by your Chief or Assistant Chief, you will be **removed and replaced** by 15th March 2016. You are encouraged to:
 -
 - Confirm with your Chief or Assistant Chief whether or not your household is listed as untraceable as soon as the list is sent to your sub-location. This exercise will take a maximum of 1 week in each sub-location.
 - If the reason as to why you were listed as untraceable was because you did not have a bank account and if you have a valid ID you can either:
 - Open a bank account at the Equity Bank County Branch or;
 - Wait for the field account opening that will start in January 2016.
 - If your household is confirmed as untraceable by the Chiefs and Assistant Chiefs with the confirmation of Rights Committees, elders and HSNP Programme Officers;
 - it will be removed from the programme;
 - The programme will provide a list of the poorest Group 2 households with valid Bank Account from your sub-location for replacement;
 - Your community will confirm whether the list of replacement households meets the criteria;
2. If your HH is registered under Group 1 but does not have a valid National ID because it is Child headed, they are advised to nominate a legal guardian from a household that has a valid National ID, an active Bank Account and is registered either in Group 1 or 2. Child headed households should ensure that:
 - The guardian is trustworthy because the money will be deposited into their account;
 - They sign the *Commitment Form* provided by the Chiefs/ Assistant Chief. The legal guardian, Chief/ Assistant Chief, a trusted elder/RC, and a HSNP Project Officer will also sign this form.
3. If your HH is registered under Group 1, do not have a valid National ID by June 2016;
 - You will be enlisted as one of the HHs that will receive arrears of 15 payment cycles for February 2014 to November 2015; once you get a valid National ID and open an Equity Bank account by December 2016.
4. If your HH is registered under Group 1 (with valid National ID but do not have a bank account) or in Group 2 (with or without a valid National ID) you are advised to ensure that you present yourself at bank account site within your sub-location from January 2016 as guided by either your Chief/ Assistant Chief, RCs and HSNP Programme Officer. You are required to:
 - Provide your valid National Identification card for scanning;
 - Provide information to complete filling the Bank Account Opening Form;
 - Have your fingerprints scanned;
 - Have your digital photo taken;
 - Once the bank account opening process is complete you will instantly be issued with an ATM card;
 - If you will have a complaint, you are to record it at the Help Desk manned by rights volunteer and located within the Bank accounts opening site.

5. If you were in HSNP Phase 1 but did not register in Phase 2 and you haven't received arrears or exit payments, you can open an Equity bank account either at the local Branch or during the field bank account opening exercise. Note that the accounts will only be used to pay your exit payments and/ or arrears payments for Phase 1.

Annex 3: Data capture sheet for untraceable HHs

						HOUSEHOLD STATUS						Recommendations	
HH number	HH name	xx	xx	xx	x	HH not available	Dead w/o any other member	Permanently migrated from SL	CHH/O VC	Elderly	Severely disabled	Remove	Move to Unsolvable
						X			X	X			
								X					
						X		X					
							X						

Acknowledgement

I Confirm that above named HHs indicated as not found in my Sub location are indeed not known to the residents of these SL/ permanently migrated from this SL/dead without any other member in the HH, and can therefore be replaced by other needy HHs in my SL.

Signed:

Chief

Name.....ID
 number.....Sign.....date.....

RC

Name..... ID
 NO.....Sign.....Date.....

Elder

Name.....ID no.....sign.....date.....

Received by;

Name.....Designation.....

sign.....Date.....

Annex 4 Data Capture Sheet for Unsolvable Cases HHs

Household details						PROCESSED CHANGE		REMOVE after 31 st March	
HH no	HH name	xxxxxx	xxxxx	xxxxxx	xxxx	ID no	Nominated guardian(for CHH/OVC)Record ID no here	Yes	No

Acknowledgement

I Confirm that above named HHs are not able to get IDs within their HHs for opening accounts and should therefore be replaced by equally needy HHs in my sub location from the waiting list agreed upon by the community.

Signed:

Chief

Name.....ID number.....Sign.....date.....

RC

Name..... ID NO.....Sign.....Date.....

Elder

Name.....ID no.....sign.....date.....

Received by;

Name.....Designation.....
sign.....Date.....