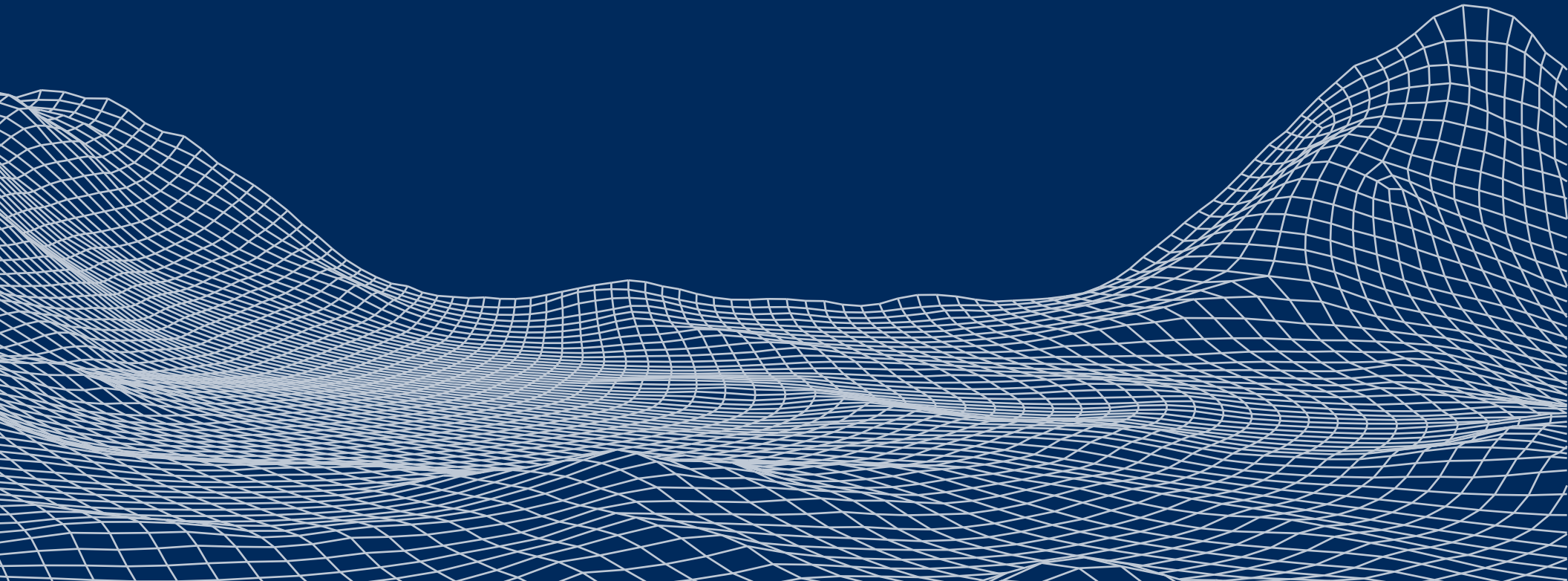

Cash Transfers in Palestine: Building Blocks of Social Protection

REACH PROJECT



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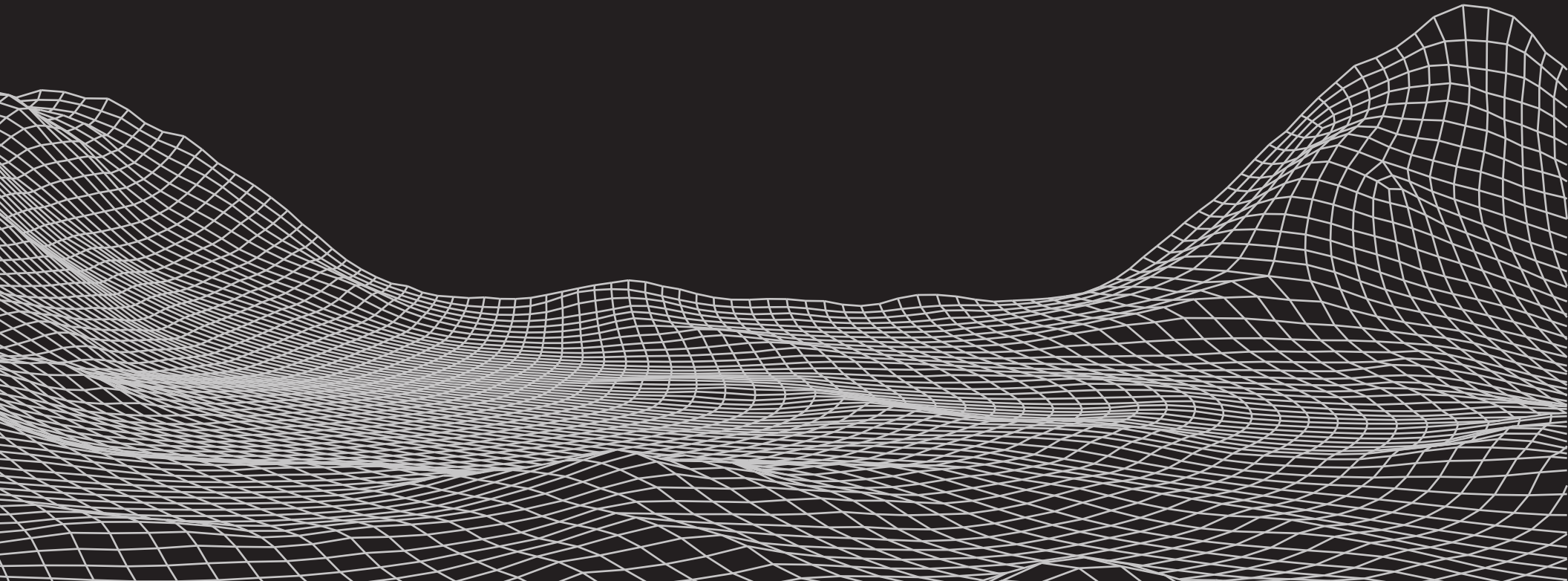
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Reducing Household Poverty



Palestine is basically donor dependent. Until recently Palestine was the world's largest recipient of foreign assistance on a per capita basis.

The Palestinian National Cash Transfer Program (PNCTP) was implemented in 2010 by the state's Ministry of Social Development (MoSD). The cash-transfer scheme is a means-tested program: poor households need to first qualify for the program. The PNCTP prioritizes "extremely poor" and "vulnerable" households; in other words, households must prove their eligibility. Unlike conditional cash-transfer schemes that require eligible households to meet certain conditions (such as children's school attendance) to receive funds, the PNCTP is unconditional so all qualifying households are eligible to receive the transfer. The cash-transfer program aims to reduce the household poverty gap by 50 percent.

In 2017, the MoSD reported that over USD 40 million were allocated in direct payments to households in the West Bank and nearly USD 107 million to the Gaza Strip. Estimates show that for every 1.0 NIS (New Israeli shekel) spent on the cash-transfer program, two-thirds or 0.66 NIS goes to reducing the extreme poverty gap in the West Bank and Gaza. (Using the average historic currency rate from that year, that translates to a 0.25 to 0.17 ratio in USD.) As a successful example of a government-led social-protection scheme

intended to mitigate extreme poverty, the PNCTP demonstrates the ability and will to reach the hardest to reach despite overwhelming constraints and obstacles.

CONTEXT

The program's success is remarkable considering Palestine's low development and political status. In contrast to its resource-rich neighbors, Palestine's economy is poor, with a gross domestic product (GDP) per capita under USD 3,000. Over 50 percent of the population in Gaza lives in poverty and over 40 percent are unemployed. Inequality between the West Bank and Gaza is stark. By contrast, the poverty rate in West Bank is "just" 13 percent and 18 percent of people there are unemployed. Most of the poorest of the poor in Palestine reside in Gaza.

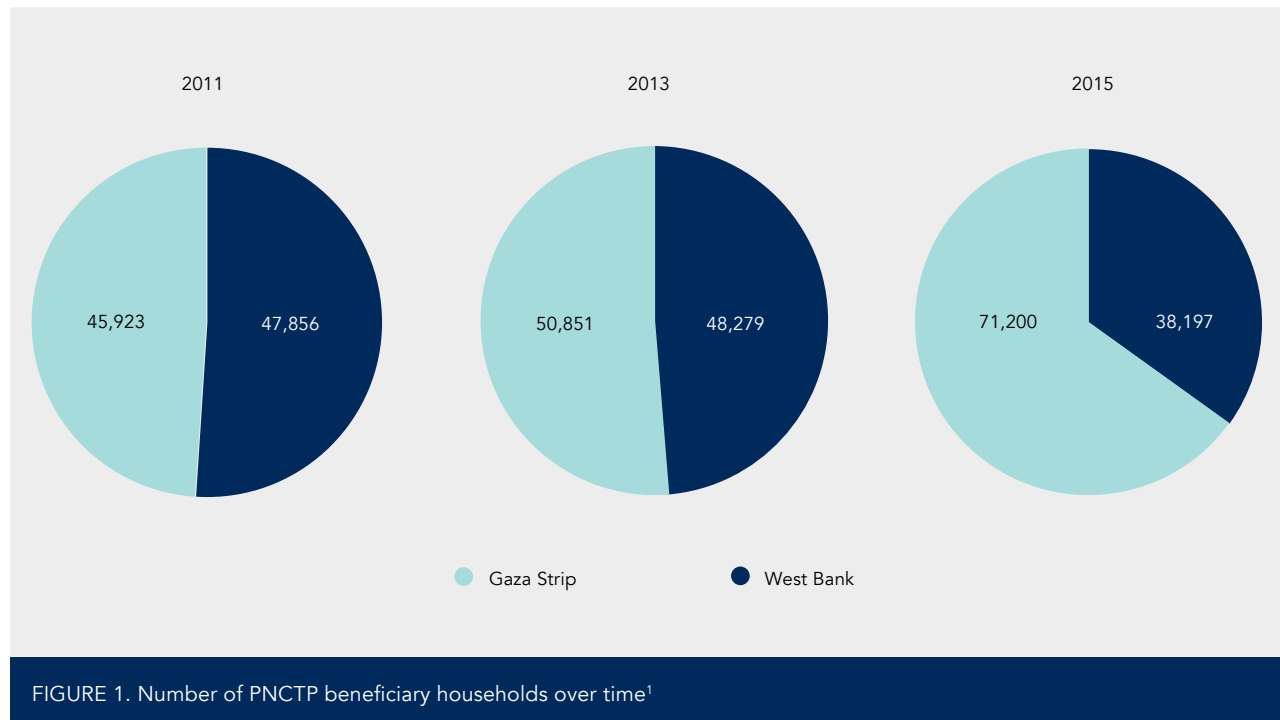
Palestine's economic prospects are dim, considering its precarious political circumstances. In accordance with the 1993 Oslo Agreement, signed by the Palestinian Liberation Organization (PLO) and the Israeli government, the Palestinian Authority (PA) has some, but limited self-governance authority over parts of the West Bank and Gaza.

Consequently, the PA government has very little state capacity. Fiscal revenues, either from household taxes, value-add taxes, or through trade, are scant. Palestine is basically donor dependent. Until recently Palestine was the world's largest recipient of foreign assistance on a per capita basis. Since the 2000s, the political administration of Palestine has been divided, with Hamas firmly in control of Gaza while Fatah governs the West Bank. The Fatah government in Ramallah is notionally the representative administration of all Palestinians, though tensions between the West Bank and Gaza have heightened in recent years.

Political leaders maintain the sentiment that politics has no place in combating poverty. Still, political and administrative fragmentation in the territories, combined with the fact that the West Bank and Gaza are noncontiguous geographies (i.e., geographically divided), makes delivering social-protection programs especially difficult.

REACHING THE HARD TO REACH

Despite this difficult context, the PNCTP stands out as a remarkable success. Funded by the PA as well as key donors such as the European Union and the World Bank, the PNCTP in 2017 provided cash



transfers to nearly 110,000 poor and vulnerable households, an increase from about 94,000 in 2011. However, there are in fact 200,000 eligible households in the West Bank and Gaza. Funding shortages prevent the government from reducing the gap between eligible and actual beneficiary households.

The PNCTP has an extraordinary targeting capacity to identify and prioritize eligible households. Recognizing the multidimensional nature of poverty, the MoSD employs a proxy means test to assess each household's real poverty level. The program also considers different kinds of vulnerability that can affect how impoverished a household is, regardless of income. A 2012 World Bank

study estimates that 84 percent of beneficiaries were from the lowest income quintile and that 70 percent were among the poorest 10 percent of the population.

PNCTP coverage has changed over time. When the program was first implemented, the number of program beneficiaries in the West Bank and Gaza was about the same, with approximately 48,000 beneficiary households in 2011 in the West Bank and nearly 46,000 in Gaza. Since then, the distribution of beneficiary households has swung to favor Gaza. In 2017, of the nearly 110,000 beneficiary households, over 71,000 (or 65%) households are in Gaza, which most observers agree is a more representa-

tive distribution of extreme poverty in Palestine. In other words, the PNCTP has become more precise in reaching the poorest of the poor, the geographically isolated, and the hardest to reach.

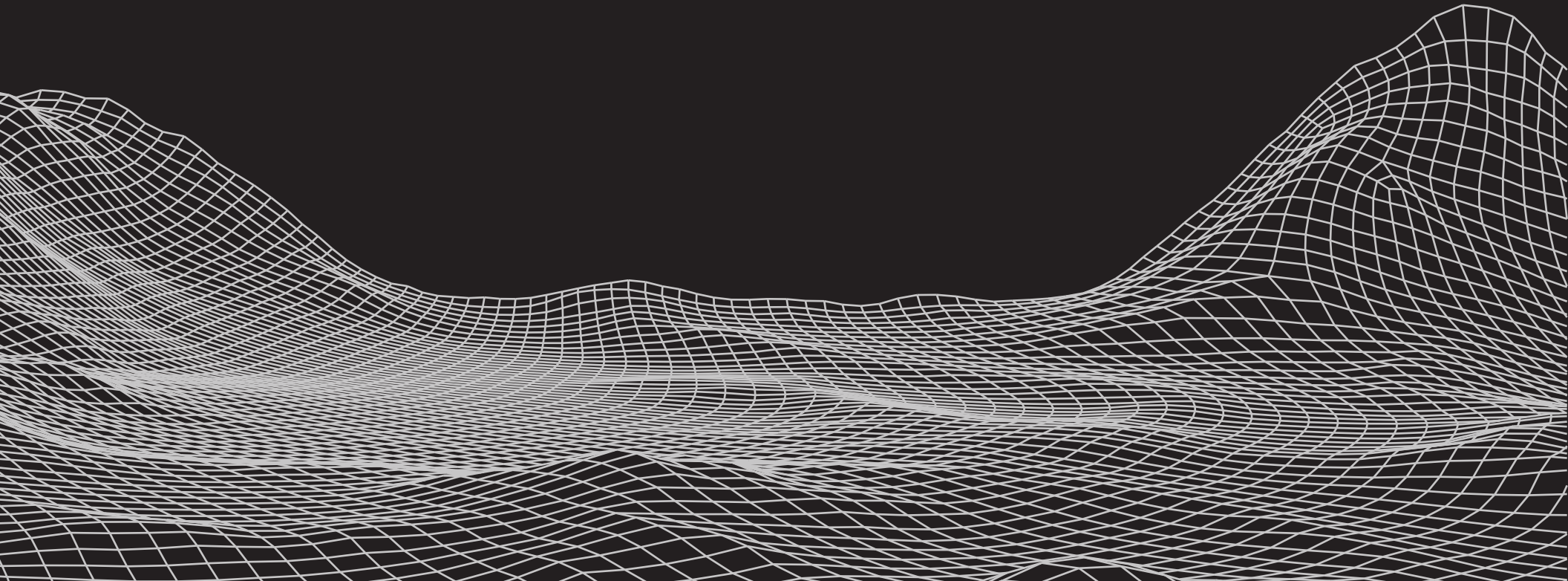
THE REPORT

This study examines how the MoSD in Palestine has designed, implemented, and continues to refine the PNCTP to specifically reach those who are hard to reach. The program is far from perfect. As we point out in the section on challenges, funding and capacity issues continue to challenge the program. But given the extraordinary constraints the PA must confront, the PNCTP is a relative, and thus remarkable success. Poor, unequal, and divided societies can look to the Palestine case for lessons.

This report is the result of a year-long research project carried out by Professor Joseph Wong of the Munk School of Global Affairs and Public Policy and the Department of Political Science at the University of Toronto; four student researchers: Clara Ban Kim, Kyle Jacques, Saambavi Mano, and Joudy Sarraj; and Bruno Câmara Pinto, a research fellow at the Munk School of Global Affairs and Public Policy. Research was conducted from September 2017 through June 2018, including primary fieldwork in the West Bank in May 2018. The research team was unable to travel to Gaza because of heightened political tensions. We conducted interviews and site visits in Toronto, Ramallah, and Jericho. Hanan Walid served as a local research assistant and translator.

¹ World Bank, "West Bank and Gaza Targeting Assessment of the Cash Transfer Program," 25 June 2012; European Union, "Impact Evaluation of the EU Contribution to the Palestinian Cash Transfer Programme (CTP)," July 2013; Ministry of Social Development, press release, 4 November 2017 [in Arabic].

Applying to the PNCTP



To receive the cash transfer, individual household heads have to apply in person at their local Ministry of Social Development (MoSD) office, or *muderia*. Here, they undergo a preliminary interview with an MoSD social worker and complete an extensive screening questionnaire. The interview and questionnaire provide data on a number of variables such as family size, employment status, and asset ownership. Social workers and MoSD employees enter these data into the MoSD's central Portalgate database, which is used to assess program eligibility for poor households.

MoSD social workers then conduct field visits where they verify the collected data through in-person home inspections. In other words, the application process is very “high touch.” When it is difficult to find a particular household—a common problem among those who are very poor or geographically isolated—social workers may have access to a geographic information system (GIS) that uses Portalgate data to help them locate the households. However, not all social workers have access to the GIS mechanism.

During field visits, potentially eligible households provide MoSD social workers with supporting documentation, such as land titles or medical documents. Because these documents may be difficult to obtain, social workers will help households with this collection process, giving them approximately one month to secure all the required documents.



FIGURE 2. GIS interactive maps used by social workers to locate households²

² Map from World Bank, “Citizen Engagement in the Palestinian Cash Transfer Program” [Youtube video].

Budget constraints severely hinder several aspects of the application process. PMTF runs, for example, are carried out only when there is sufficient time and available staff to do so, rather than at regular intervals.

Following these field visits, the ministry's local district offices review the data and send a preliminary list of qualifying households to the central MoSD office in Ramallah. Officials in Ramallah run household data through the weighted Proxy Means Test Formula (PMTF) and assign each household a final score. Households that fall below a certain threshold score are considered eligible for the Palestinian National Cash Transfer Program (PNCTP) and put forward to receive the transfer.

In the West Bank, cash transfers are deposited directly into beneficiaries' bank accounts, while in Gaza they are distributed with payment slips that people cash at banks or MoSD offices. The vast majority of West Bank residents have a bank account, according to the MoSD, whereas bank coverage in Gaza is sparser. Once a household receives their first cash transfer, they are eligible to receive additional transfers every three months for a period of up to

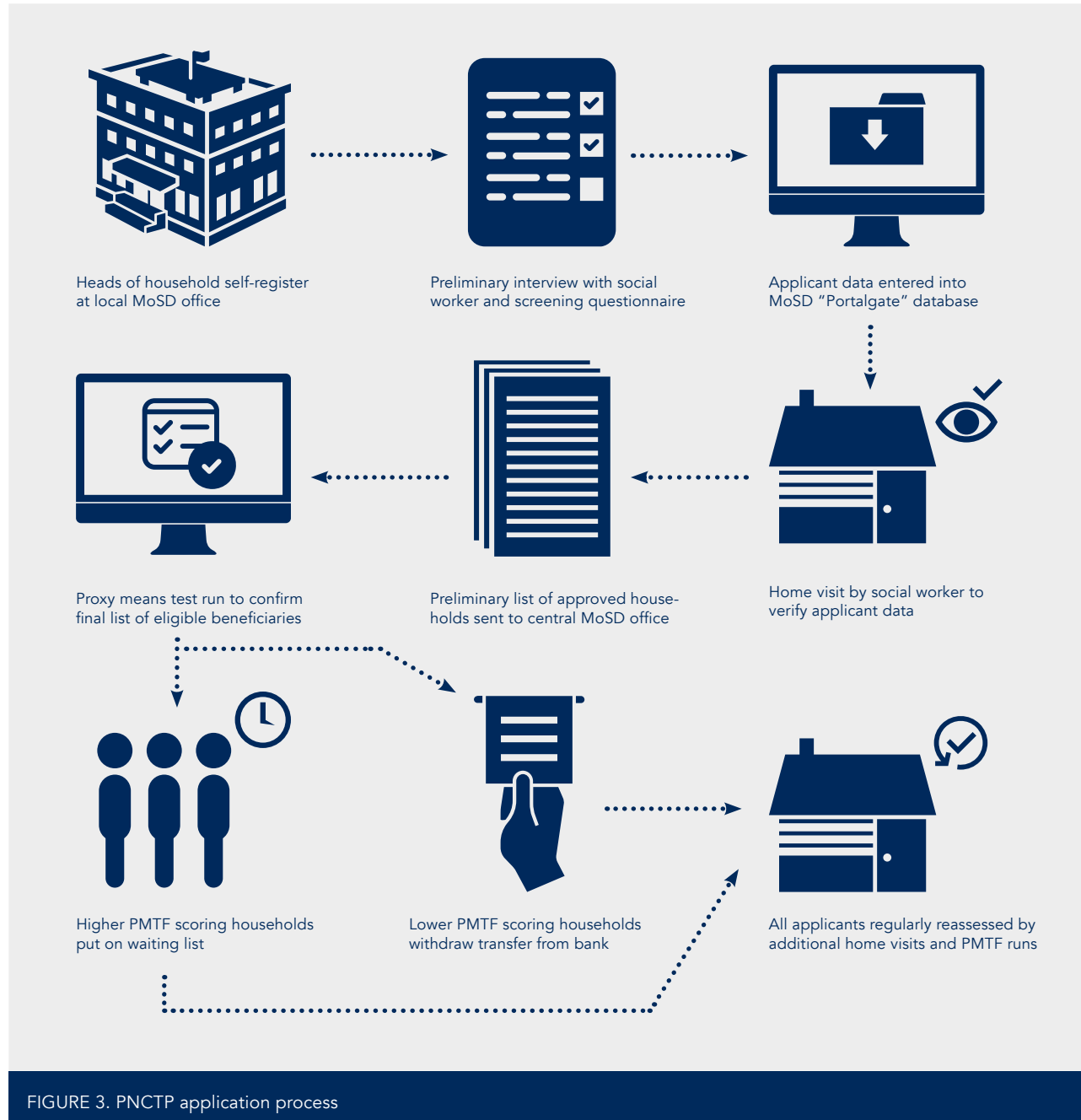
two years. After one year, a social worker revisits households to verify any changes in their living situation. If necessary, social workers update the household's data in the Portalgate; this information is later used to recalculate the household's PMTF score during the next PMTF run. Each PMTF run reassesses every household in the Portalgate, not just those that have been recently added. Changes in a household's PMTF score may result in an adjustment of the cash-transfer amount, or removal from the program entirely.

Budget constraints severely hinder several aspects of the application process. PMTF runs, for example, are carried out only when there is sufficient time and available staff to do so, rather than at regular intervals. As a result, the total time between a household's initial application to the program and the eventual receipt of the transfer can be anywhere from a few months to a year. This can lead to tremen-

dous uncertainty among poor households. Even if a household is deemed eligible to receive the transfer, budget constraints limit the number of households that can actually receive it. The gap between eligible and beneficiary households is large. While around 200,000 households in Palestine were identified as eligible for the program as of 2017, only just over half that number (110,000) were actual beneficiaries.

To address this gap, households with the lowest PMTF scores are prioritized for the program, while those with higher scores are put on the waiting list. Wait-listed households are admitted into the program only when either a current beneficiary graduates from the program or increased funding makes more spots available.

Despite the funding shortfalls it experiences, the Palestinian government continues to reform and improve the application process. While most house-



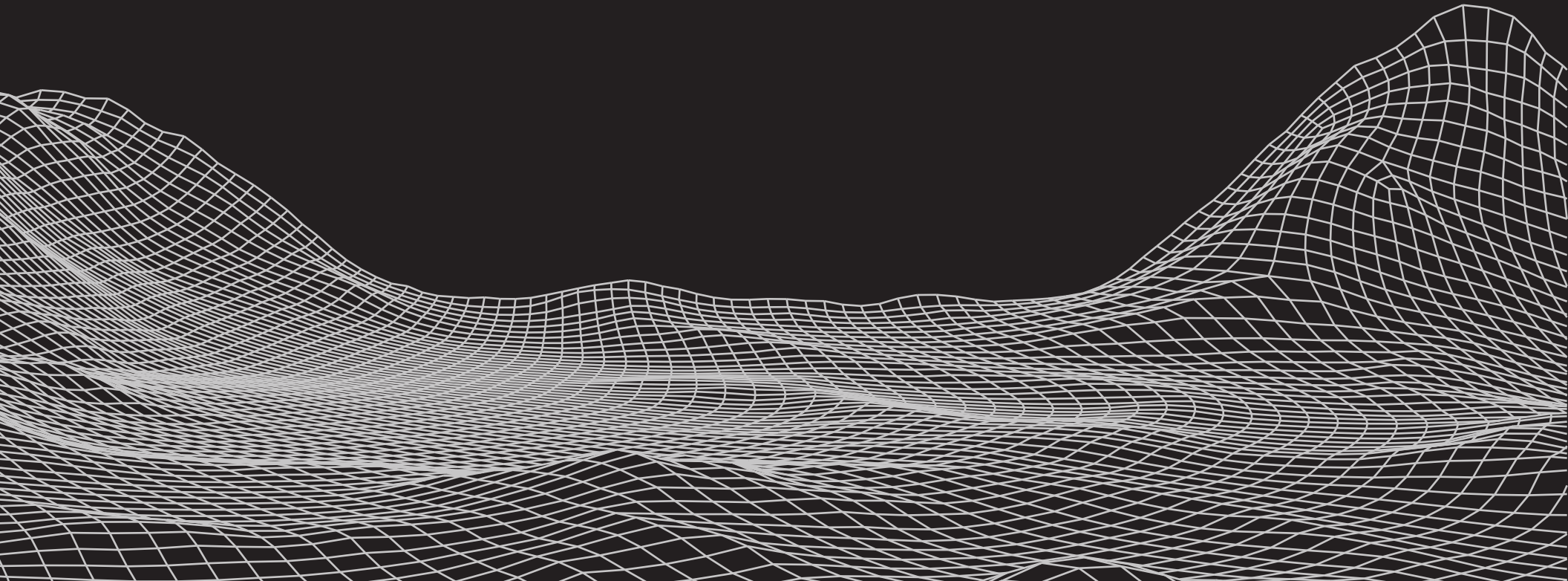
holds must self-register to receive the transfer, the MoSD has attempted to increase outreach initiatives to reach those who have been excluded from or are unaware of its various social-protection programs, including the PNCTP. Social workers, for instance, are increasingly encouraged to proactively refer potentially eligible households, rather than inspecting only those who have already applied. Their local knowledge is an asset to the program's reach. The MoSD also conducts publicity and media campaigns to raise public awareness of the program. However, the MoSD concedes that so far the program's outreach efforts have been limited and sporadic because of funding constraints.

SUMMARY

The application process for the PNCTP combines in-person, qualitative verification processes, such as face-to-face interviews and field visits, with standardized and technocratic targeting mechanisms, such as the PMTF process and Portalgate database. Through the combination of these routine and highly organized processes, the MoSD has been largely successful in minimizing obstacles to application for potential beneficiaries, and reducing inclusion and exclusion errors. Despite the ongoing obstacles posed by scarce resources and a limited state capacity, the MoSD has been largely effective at delivering the PNCTP to those Palestinians who are the most in need and the hardest to reach.

FIGURE 3. PNCTP application process

Targeting



THE PROXY MEANS TEST FORMULA (PMTF)

Rather than a simple income metric, the Palestinian National Cash Transfer Program (PNCTP) uses a quantitative poverty-assessment tool, developed by the World Bank, to select eligible beneficiaries. This tool is the Proxy Means Test Formula (PMTF). It estimates a household's real income using a weighted formula that considers various aspects of household composition and consumption. In Palestine, the PMTF is based on indicators from the 2007 Palestinian Central Bureau of Statistics (PCBS) Expenditure and Consumption Survey and evaluates thirty-four variables, including:

- characteristics of the household head (e.g., gender, health, and disability status);
- marital status (e.g., divorced, widowed);
- household size and composition (e.g., children, elderly);
- employment status;
- assets (e.g., cars, livestock, and property, including its condition and the building materials); and
- health of household members.

The PCBS also provides up-to-date statistics on poverty levels and demographic data to the Ministry of Social Development (MoSD). While in the field, we were told that the MoSD adjusts the weighting of variables used in the PMTF so that the formula accurately reflects the current living conditions in Palestine.

According to the household's PMTF score, the MoSD groups applicants in the following categories:

- Extremely poor households have a PMTF score below 6.39 (i.e., below the extreme poverty line).

- Poor households have a PMTF score between 6.39 and 6.57 (i.e., between the extreme poverty line and the national poverty line).
- Non-poor households have a PMTF score above 6.57 (i.e., above the national poverty line).

This categorization scheme determines both a household's eligibility for the program and their rank on the wait list. The MoSD prioritizes extremely poor households when selecting beneficiaries. Poor households can also receive the cash transfer if they are also considered vulnerable by the PMTF; "vulnerable" households include female-headed households and those that have at least one member who is ill, disabled, unemployed, or elderly. Non-poor households, however, are ineligible for the PNCTP and are automatically removed from the program.

The PMTF score also dictates the scale of the benefits that households receive. The size of the cash transfer, for instance, equals the amount required to bridge the household's poverty gap by 50 percent. In 2017, the MoSD reported that USD 41,092,532 in direct benefits were paid to households in the West Bank, and USD 106,649,867 to households in the Gaza Strip. The average annual payment was between 200 and 400 USD per household.

THE "BLACK BOX" NATURE OF THE PROXY MEANS TEST FORMULA (PMTF)

There is a lack of detailed knowledge about the PMTF and how it has been implemented, particularly when it comes to the scoring system. For example, informants in the field told us that only a few officials within the MoSD are privy to the actual weighting of the variables. The MoSD contends, however, that keeping its data close to its chest was

Measuring Income Using the World Bank's Proxy Means Test Formula (PMTF)

Many workers within the developing world are employed informally, if at all, and so are limited in their access to formal, and thus verifiable, incomes. To circumvent this issue, the World Bank developed the PMTF. Instead of relying on traditional income-verification methods such as tax returns and salary slips, it approximates a household's income using demographic information and nonmonetary dimensions of poverty.

In Palestine, many families have little to no income to report because of high unemployment rates and informal work. Given the ministry's budgetary constraints and its inability to provide assistance to all poor households, the MoSD adopted the PMTF in part because a consumption-based calculation of income would be more informative when determining which households require the most assistance.



Ramallah

deliberate to minimize corruption, the falsification of information, and therefore bias in the application process. This is especially important in Palestine where communities are relatively small and tight knit, and the potential for clientelism is high. In other words, there are reasonable concerns that objectivity in assessing cases would be compromised if districts were made aware of how the PMTF operates and how household scores are calculated.

According to ministry officials, the “black box” nature of the PMTF has also helped reduce inclusion errors (i.e., including those who are ineligible) and exclusion errors (i.e., excluding those who are eligible), thereby improving the program’s targeting accuracy. A 2012 World Bank targeting assessment of the PNCTP supports

these claims and estimates program inclusion and exclusion errors at 22 percent and 24 percent respectively. On average, very few non-poor households are admitted into the program and very few extremely poor households are deemed ineligible for the transfer. Notably, the World Bank observes that these figures are “below those errors found in analyses of important programs that are widely considered successful such as Mexico’s Oportunidades and Brazil’s Bolsa Familia.”³

While program eligibility has been successfully standardized in many respects, the overly technical and formulaic nature of the PMTF has its limitations. We were told that the PNCTP has “lost its

³Ibid.

Integrating the Proxy Means Test Formula (PMTF) into the Palestinian National Cash Transfer Program (PNCTP)

The decision to adopt the PMTF was controversial. While the creation of the PNCTP involved several actors, including the European Union (EU) and the Palestinian Authority, the World Bank was the main advocate for the use of the PMTF. Initially, the program accepted only extremely poor households. However, this meant that the PNCTP excluded thousands of potentially eligible families, including those receiving benefits from prior cash-transfer programs provided by the government. The EU and the MoSD pushed to modify the eligibility criteria and successfully introduced the “vulnerable” classification to the PNCTP for those at a higher risk of falling into extreme poverty.

human touch,” and that it is insensitive to individual and local circumstances. One respondent explained to us that program eligibility is defined using a narrow set of characteristics that “don’t make sense,” leaving many households excluded “for no good reason.”

Strict adherence to the PMTF calculation, for example, might mean that a very small age difference between two otherwise identical households could be the deciding factor in who gains beneficiary status. There are also concerns that smaller families are underweighted in the PMTF, with elderly couples and single-headed households being disproportionately excluded from the program. One local official recounted how the PNCTP frequently rejects “deserving” applicants because their household composition is unfavorably weighted by the PMTF scoring system. The official claimed that recently their local office submitted twenty-five applications for the PNCTP, but only a small number of the cases (20 percent) were accepted based on their PMTF scores.

IMPROVING THE PALESTINIAN NATIONAL CASH TRANSFER PROGRAM’S (PNCTP) TARGETING

The MoSD acknowledges the limitations of the PMTF’s technocratic and standardized approach and has attempted to address eligibility gaps by implementing locally based initiatives and more direct communication with poor households

Complaints-Handling System (CHS), Otherwise Known as Grievance-Redress Mechanism

Ministry of Social Development officials claim that the PNCTP was the first program of its kind to implement a complaints-handling system (CHS) in 2009 to establish an open line of communication with applicants. There are currently fifty-six



FIGURE 4. Advertisements used by the MoSD to inform citizens about the CHS process⁴

complaints units within government offices where individuals can file complaints and appeal decisions regarding their beneficiary status. Designated complaint spaces are also being piloted in two governorates, Nablus and Jenin, with the intention of expanding to other areas in the future. Complaints can be received on the phone, through on-line submission, mail, text message, or the MoSD mobile application. Social workers follow up with any complaints made within their district. These responses are subsequently collated so that the MoSD can identify grievance hotspots and address recurring issues within districts.

Social Protection Networks (SPNs)

Social protection networks (SPNs) assist in informing the MoSD of the community’s needs. Stakeholders describe these networks as “committees inside communities.”

The SPNs’ mission is to embed official processes within local communities. For instance, unofficial internal committees inside the SPNs review cases at the end of the application process to determine whether potential beneficiaries have been accurately assessed. The MoSD also cross-checks data

⁴ Berenike Schott, Samira Hillis, Sanjay Agarwal, and Saki Kumagai, “Case Note 4: Institutionalizing Grievance Redress in Cash Transfer Programs, West Bank and Gaza,” World Bank.

with other stakeholders to reduce inaccuracies. Although MoSD officials told us that up to four-fifths of community households have been correctly assessed, there remains room for inclusion and exclusion errors that need to be minimized if the PNCTP is to truly reach those who are most in need.

Joint Planning Groups (JPGs), a.k.a. Social Protection Committees or Social Assistance Committees

In each governorate, Joint Planning Groups (JPGs) assist in identifying potentially eligible households for the PNCTP. Committee members—including representatives from schools, local associations, the healthcare sector, as well as social workers—can nominate households for eligibility based on what they experience and witness on a day-to-day basis. This mechanism is intended to correct for the PMTF system’s impersonal and formulaic nature. Leveraging their local knowledge, social workers can review beneficiary households and send recommendations based on what they see in the field. The MoSD responds, in turn, by verifying the validity of these nominations and collecting additional information. The household’s information is then calculated through the PMTF.

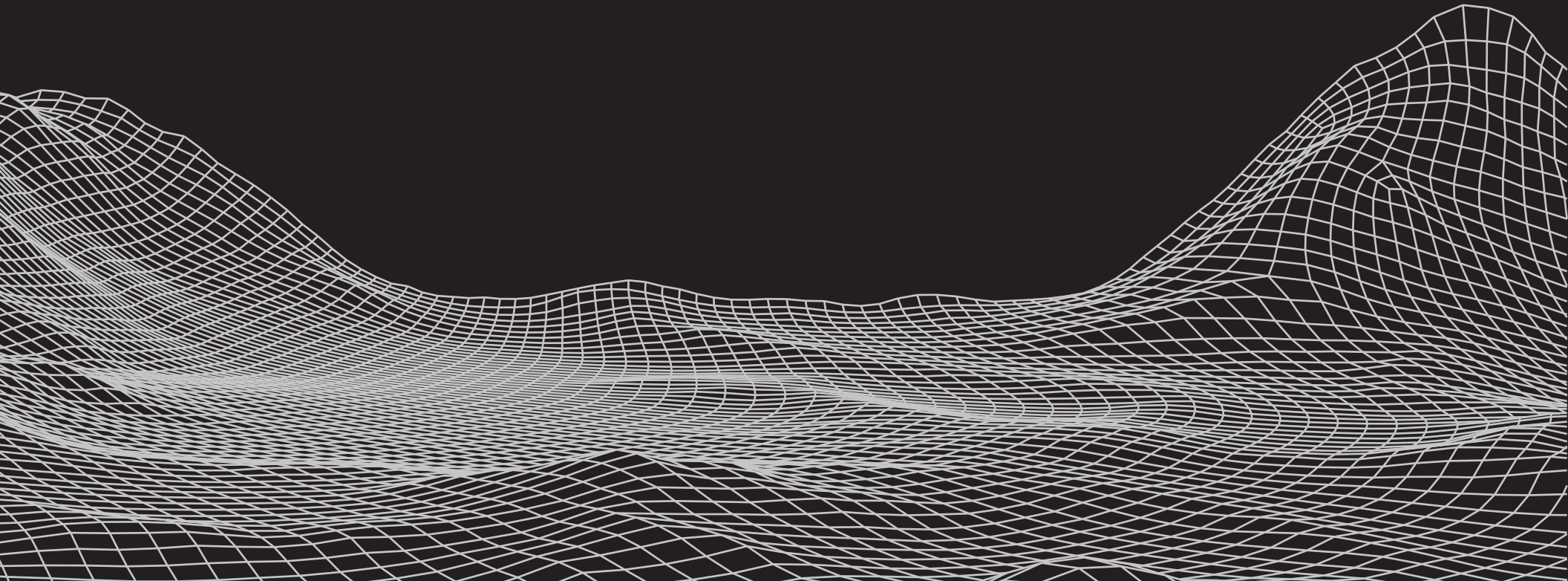
Multiple local and community-centered initiatives have been put in place to address the PMTF’s limitations. The presence of these complementary systems also reduces the PNCTP’s inclusion and exclusion errors, thereby ensuring that the program reaches extremely poor and vulnerable households.

SUMMARY

The PMTF is an integral part of the PNCTP. The MoSD not only uses this targeting tool to identify extremely poor and vulnerable households eligible for the program, but also to determine their rank on the wait list and the scale of their benefits. The use of nonmonetary consumption-based measures of poverty to determine beneficiary eligibility is critical because income levels are not always representative of a household’s circumstances.

Although the lack of transparency surrounding the PMTF’s scoring system has raised some concerns, this technocratic approach mitigates bias and clientelism in the application process. The introduction of appeals processes and referral networks at the local level—including the CHS, the SPNs, and the JPGs—helps identify potentially eligible beneficiaries. This balance between the centralized PMTF and local expertise ensures that the program reaches the poorest of the poor and the most vulnerable in the West Bank and Gaza.

Social Workers



As essential front-line service providers, social workers are the main point of contact for Palestinian National Cash Transfer Program (PNCTP) applicants and beneficiaries. Social workers bridge the gap between the Ministry of Social Development (MoSD) and household beneficiaries through extensive and targeted service provision that ranges from program referrals to psychosocial support for poor families.

Social workers are skilled, college-educated professionals. The MoSD requires social workers to have at least a bachelor's degree in social work, sociology, or a related field. Social workers are also trained to meet service demands in their specific jurisdictions. They are evaluated annually, based on a civil service point system that assesses the accuracy of collected information from households, the quality of social worker interactions with families, and other performance-related factors.

Social workers are responsible for ensuring that all those who potentially deserve PNCTP assistance have applied to the program. They are both the front line and stop-gap to ensure the cash-transfer program reaches those who are hardest to reach. For instance, in cases where a potential applicant is unable to fill out the initial questionnaire, the social worker can refer the family to the MoSD directorate, or representative office, and also assist with the application process. This often requires the social worker to make a home visit to fill out the questionnaire with the family.

Home visits are among social workers' main responsibilities with respect to the PNCTP. Social workers make an initial home visit to confirm information indicated on the targeting questionnaire. Once the applicant has been identified as a

beneficiary, social workers visit annually to update the Portalgate database with any changes to beneficiary status. They also make home visits to assess requests for emergency assistance, and to make referrals to complementary social-protection programs available through the MoSD as well as other service providers within the Palestinian Authority and the NGO community.

These programs are designed to target and aid socially vulnerable populations and often serve as a useful supplement to the cash-transfer program. In cases involving "vulnerable" households, social workers will make additional visits to ensure the needs of the family are being met through ministry and other complementary programs. Social work-

ers also provide some core centralized programs and services on a case-by-case basis, including child protection and support for victims of domestic abuse.

Given their role as front-line service providers, social workers often receive direct complaints from beneficiaries or those who have been deemed "ineligible." Complaints are forwarded to the local directorate of the MoSD. Social workers are expected to remain in contact with the complainant until the matter is settled. Social workers are not merely information gatherers. They are involved at almost every front-line stage of the cash-transfer process so they are integral to the effective operation of the PNCTP.

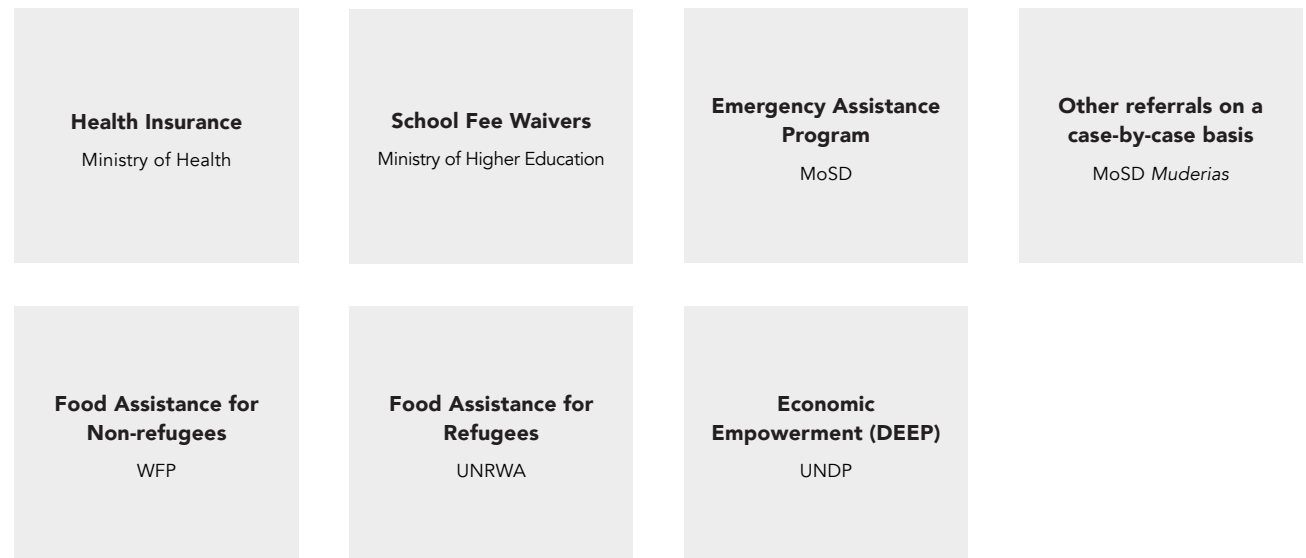


FIGURE 5. Complementary programs

CASELOAD

The MoSD is represented throughout the West Bank by twelve directorates, each of which is responsible for a geographical district. Social workers are based at the directorate level, and are assigned cases within the corresponding district or jurisdiction. Depending on the size of the district and the density of household concentration, social workers often have to travel great distances to complete their home visits. Larger districts such as Hebron, for example, have smaller satellite MoSD offices, in addition to the main directorate office, to accommodate those living on the outskirts of the town center.

The central MoSD office in Ramallah manages case assignment. Although PNCTP social workers have a minimum caseload of 150 households, most have about 400 cases in addition to their other duties. Larger caseloads make effective social service delivery difficult. Even so, social workers remain committed to establishing and maintaining close ties with the families they are assigned to.

CASE: JERICHO

Because it includes parts of Area C, which is almost exclusively under the control of the Israeli government, the district of Jericho is isolated from the rest of the West Bank. While the Palestinian Authority is responsible for education and medical care in these areas, the Israeli government oversees infrastructure construction, planning, and law enforcement. Israeli territorial control inevitably complicates MoSD service provision in Area C.

The existence of several Bedouin communities in the parts of Jericho that constitute Area C makes

service provision particularly difficult in this district. These communities have limited access to services because of their distance from city centers and the frequency with which they are displaced. These factors make Palestinian Bedouins strong candidates to be PNCTP beneficiaries but also complicate the process of reaching these communities.

Most poor families in Jericho are agricultural workers or farmers whose economic conditions are entirely dependent on factors such as weather, livestock, and the state of soil. As a result, income is much less predictable in Jericho compared to more urban districts like Ramallah.

The directorate is further constrained by its office location, which presents physical and geographic accessibility issues for applicants. For example, we were told that social workers often meet applicants at the bottom of the stairs because the office is otherwise inaccessible. Jericho social workers often have to make home visits to complete the initial targeting questionnaire, which can be quite taxing given how geographically spread out the region is. To facilitate greater access for poor and vulnerable households, the MoSD intends to open a smaller representative office beyond the main Jericho office, similar to Hebron, to provide a long-term solution to accessibility challenges.

The Jericho directorate exemplifies a remarkable case of reach with respect to its execution of the PNCTP and its complementary programs. Despite geographical, financial, and political constraints, the directorate strives to reach all eligible PNCTP applicants. Six social workers cover 1,100

Social Worker Profile

Leila has been a social worker at the Jericho directorate for twenty years.⁵ She currently manages approximately 250 Palestinian National Cash Transfer Program (PNCTP) cases and covers half of Jericho in terms of geographical territory. Given that the Jericho directorate has only one car for the social workers to use and share, Leila often groups fifteen to twenty PNCTP home visits into the day she has the car.

Almost all of Jericho's MoSD social workers are local to the district. As a result, many of them are familiar with households and families living in the district and their individualized needs. Leila notes that these interpersonal connections are integral to developing trust and humanizing the social-protection program that might otherwise seem technocratic.

⁵ Leila is a pseudonym.



En route to local office field visit. Descending to Jericho, 800 feet below sea level.

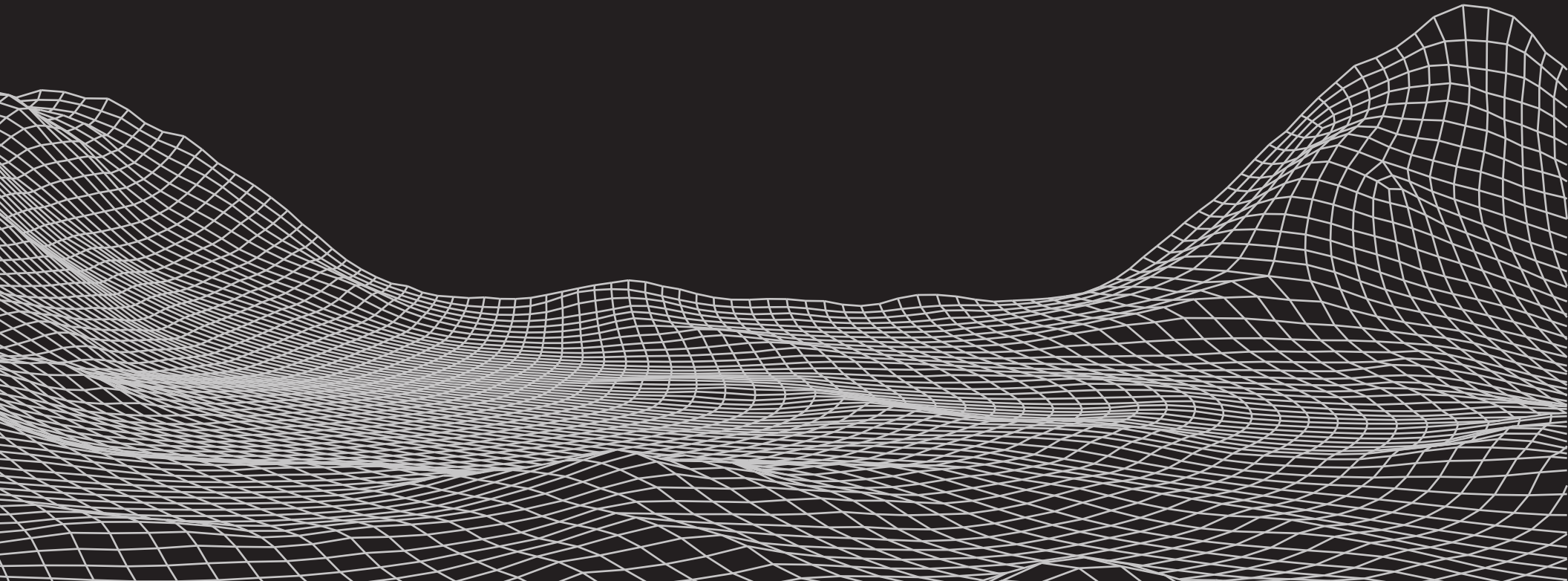
PNCTP-eligible households, or between 5,000 and 6,000 individuals in Jericho. In addition to the PNCTP, social workers support eighty-five economic-empowerment programs, 400 orphans, and 300 residents with chronic illnesses.

SUMMARY

Social workers serve a crucial function in the cash-transfer program by bridging the gap between the MoSD and household beneficiaries. They perform this role in three key ways: by assisting with the initial cash-transfer application; by making home visits to confirm questionnaire information and to ensure that household bene-

ficiaries are receiving the services they need; and by making referrals to complementary programs provided by the MoSD and other social service providers in the region. The central MoSD office in Ramallah manages case assignment. Depending on the size of the district and the density of household concentration, caseloads and travel times can differ greatly for social workers throughout the West Bank. The Jericho directorate, which includes parts of Area C and encompasses several Bedouin populations, exhibits some of the difficulties that social workers face in fulfilling their duties and exemplifies a remarkable case of reach with respect to its execution of the PNCTP.

Portalgate



The Portalgate is the central, computerized Ministry of Social Development (MoSD) database and management information system (MIS) that houses information and data about hundreds of thousands of poor and vulnerable households in Palestine. As the central MIS for the ministry, the Portalgate coordinates the operations of the MoSD's seventeen local offices (*muderies*) with the ministry's central Ramallah headquarters. The Portalgate is an essential component of how the Palestinian National Cash Transfer Program (PNCTP) targets recipient households, allowing the MoSD to precisely identify and track households that are receiving the cash transfer, as well as those that are potentially eligible or ineligible.

The Portalgate currently holds data for 200,000 households eligible for the PNCTP, 110,000 of which currently receive the cash transfers. Approximately 90,000 households registered in the Portalgate are on the waiting list for the program.

Each household in the database is given a unique user identification (ID). Depending on the availability of household information, each user ID corresponds with various data points, such as Proxy Means Test Formula (PMTF) scores, home addresses, and public-school enrollment figures. Most of the data in the Portalgate are generated from the information collected by social workers in local district offices, though other Palestinian Authority (PA) ministries and organizations in Palestine contribute complementary data.

The Portalgate was originally called the Management Information System (or MIS) and was designed strictly for use with the PNCTP. In this earlier iteration, the MIS was quite limited



World Food Programme office, Beit Haninah, East Jerusalem

in its application. Recognized for its efficiency and effectiveness, the current Portalgate is increasingly used by other social service provider organizations (i.e., schools, NGOs) in Palestine to help coordinate the delivery of social assistance. Both the World Food Programme (WFP) and the United Nations Relief and Works Agency (UNRWA) use the Portalgate to cross-check their own lists of beneficiaries to minimize overlap in the distribution of cash-transfer programs. Although the WFP and UNRWA deliver their own—albeit smaller and specialized—cash-transfer programs, they do not share complementary data directly with the Portalgate be-

cause of their data privacy policies. The MoSD estimates that there are currently 2,700 users of the Portalgate data, most of them individual public schools.

As part of MoSD's Social Protection Enhancement Program (SPEP) to be rolled out over the next four years, the Portalgate will be transformed into what the MoSD calls a "social registry." This registry will be used to compile and coordinate data on current and potential beneficiaries for multiple social assistance and protection programs managed by the PA, not only the PNCTP. The MoSD suggests, for example,

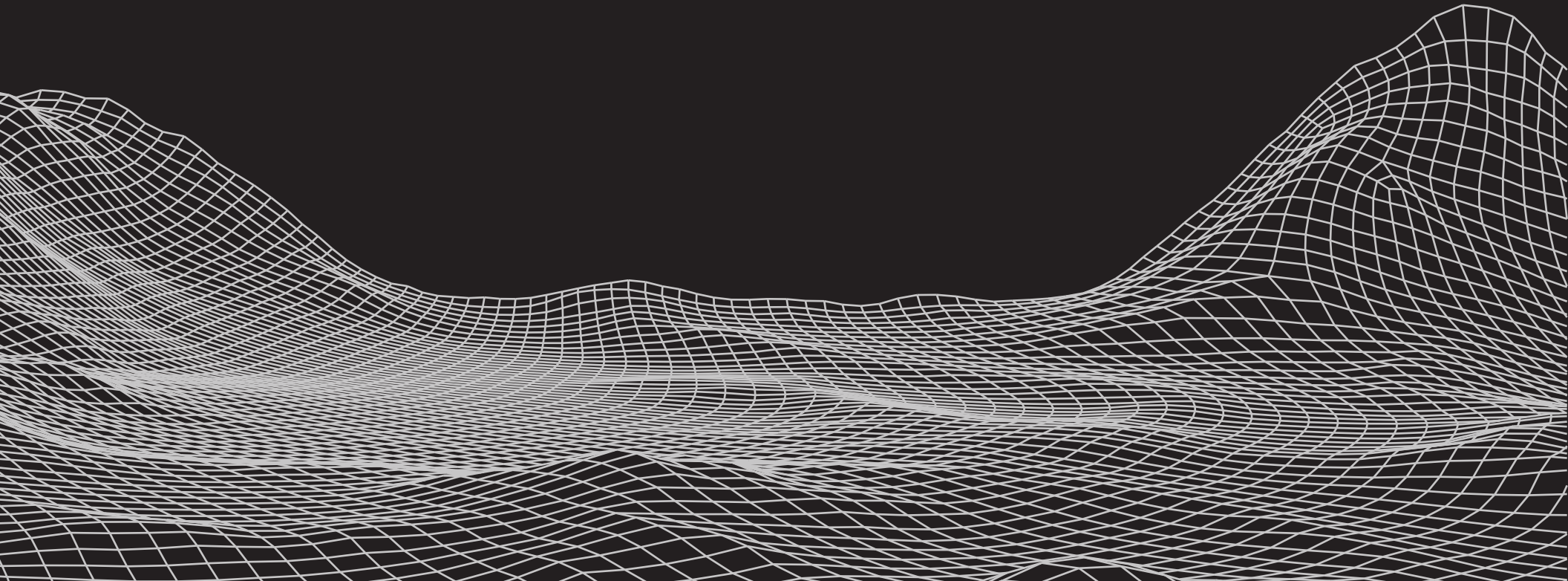
that the Ministries of Health and Education will make use of the social registry for all of their social assistance programming. This shift is intended to improve the quality of data exchange and validation between ministries, as well as help consolidate complaint and grievance mechanisms across the regions.

This social registry will adopt a multidimensional approach to measuring poverty and assessing household eligibility for social-assistance programs with ten updated indicators of poverty. These indicators will give increased weight to nonmonetary dimensions of poverty, such as place of residence or physical and mental health disabilities. Finally, the MoSD envisions an increasingly digitized interface for the registry through which social workers can enter beneficiary data directly into the database using portable computer tablets.

SUMMARY

Often the greatest challenge to reaching the hardest to reach is identifying and keeping track of these individuals in the first place. With the Portalgate, the MoSD has a wealth of information on current and potential program beneficiaries at its fingertips, allowing it to track current beneficiaries, enroll deserving households from a waiting list, minimize overlap with other social assistance programs, and connect poor Palestinian households to a network of additional social services.

Challenges



The Palestinian territories are divided into the West Bank and Gaza. Vast socioeconomic differences shape these regions, with rapidly rising rates of poverty (53%) and unemployment (41.7%) in Gaza far outpacing poverty rates (13.2%) and unemployment (18%) in the West Bank.

The recognition of Fatah as the sole legitimate representative of the Palestinian people in the 1993 Oslo Declaration of Principles granted leadership of the West Bank relatively more control over its territory, which in turn heightened intra-Palestinian tensions. The Hamas takeover of Gaza in 2007 and Fatah's continuous delay of general elections in the West Bank have further divided the Palestinian territories politically. Although they have very different relationships with Israeli authorities, the two leaderships have attempted to maintain what is in practice a fragile and unpredictable governing arrangement.

The legal minimum wage in Palestine is USD 400 per month per household. This is lower than both the relative poverty line of USD 690 and the extreme poverty line of USD 524, meaning poverty is extremely widespread. The overall poverty rate has grown from 25 percent in 2011 to 29 percent in 2018, straining public resources.

In this context, overwhelming poverty in Gaza can lead to exclusion errors for critical social-protection programs such as the Palestinian National Cash Transfer Program (PNCTP). Despite

improvements over time, the Proxy Means Test Formula (PMTF) targeting mechanism still does not adequately account for the greater incidence of poverty in Gaza in comparison to the West Bank.

The majority of program beneficiaries reside in Gaza (65%), and households there receive more cash benefits per household on average than in the West Bank, an improvement over the distribution of benefits in 2011. However, this does not compensate for the difficult circumstances of living in Gaza. For example, the quarterly cash transfer is not particularly well suited in Gaza where abrupt bouts of violence and ongoing humanitarian crises can disrupt delivery. Furthermore, the marginal benefit of a larger cash transfer afforded to poor households in Gaza does not address structural economic issues like higher consumer prices.

The Ministry of Social Development (MoSD) insists that “there are no politics when it comes to poverty.” The MoSD has established twin ministries and a ministry liaison to bridge the West Bank and Gaza. Data sharing and technical support are facilitated by the Portalgate MIS and the central MoSD office in Ramallah.

Despite improvements in the regional allocation of resources to Gaza, the vast majority of Palestine's poorest of the poor and hardest to reach are in Gaza, though West Bank households benefit disproportionately.

The fact remains that the PNTCP is centrally administered by the Ramallah government. As a result, the West Bank benefits from more program pilots such as the Complaints Handling System and the Social Protection Committees and Networks. The lack of trust between the authorities

in the West Bank and Gaza is exacerbated by Ramallah's control over government resources. Centralized fiscal planning in Ramallah does not adequately account for Gaza's acute needs. Although highly publicized emergencies in Gaza can lead to periodic spikes in social-assistance funding, Gaza has no independent control over such resources.

NATIONAL FRAGMENTATION

The divisions between the central administration and local implementation of social-protection programs reflect a more general problem facing the MoSD. Palestine has a nontraditional sub-national government arrangement. Areas A, B, and C and East Jerusalem delineate varying levels of civil, political, and security autonomy in the areas. Checkpoints in the different areas and growing settlements make it difficult to travel within the West Bank and impossible to travel to Gaza, obstructing efforts to deliver vital social-protection initiatives such as the cash-transfer program.

Administrative fragmentation poses problems as well. For example, assessments for eligibility are run through the PMTF in Ramallah, which can cause delays in processing applications—a problem that regions outside of Ramallah experience more severely (including Gaza).

Current efforts at administrative decentralization are focused more on flexible economic development opportunities like the Deprived Families Economic Empowerment Program (DEEP). Where the MoSD has moved to decentralize some of its delivery functions—for example, pilot projects in three governorates, Nablus, Hebron, and Tulkm—were told the local governments



FIGURE 6.
Administrative boundaries in the West Bank and Gaza⁶

are somewhat hesitant because the infrastructure within their locales is poor, there is no promise of resources, and there are few personnel to carry out program changes. Regional governments do not want to be held to account when they do not have the capacity to deliver.

FUNDING

Despite the expansion of the PNCTP over the past six years, weak fiscal capacity remains a significant problem. Funding challenges have resulted in inefficiencies and uncertainties in the enrollment process (i.e., running the PMTF), and increasingly in the actual delivery of cash benefits. From 31 October 2016 to 31 March 2017, the PNCTP coverage rate—those who received the cash transfer—fell. The number of beneficiaries was reduced by nearly 2,700 households. We also learned that the ministry was unable to make its quarterly payment for March 2018 on time. Eligible households simply did not receive the cash transfer.

Fiscal challenges are in part a function of poor coordination between the MoSD and the Ministry of Finance. There is also little revenue streaming into the government coffers. Revenues are derived from a small tax base, including a value-added tax (VAT) and limited income tax paid by only around 10 percent of the population. Transfer revenues from Israel are frequently disrupted as a result of political tensions. Donor funding has also dwindled in recent years, which poses large problems for Palestine because it is donor dependent. Palestine was the highest per-capita recipient of aid in the world in 2009, the year the PNCTP was introduced.

The European Union (EU) contributes up to 50 percent of the PNCTP's budget through

the PEGASE funding instrument (Mécanisme Palestino-Européen de Gestion de l'Aide Socio-Economique). PEGASE funding is subject to change year to year. Funding for cash transfers fell from EUR 50 million in 2015 to EUR 40 million in 2016. While it returned in 2017 with EUR 60 million (and 20 million specifically allocated for transfers to the Gaza Strip), such fluctuation from the program's largest donor undoubtedly influences the program's consistency.

PEGASE funds for the PNCTP are supplemented almost in equal part by the Palestinian Authority (PA) which draws money for social programming from donations from states willing to give to its central treasury directly, mostly Arab states, including Saudi Arabia, Algeria, and Egypt. This funding also fluctuates frequently. In 2016, aid to the PA treasury declined by 14 percent, resulting in a massive financing gap of USD 200 million and a growing current accounts deficit.

The World Bank supports the program through the Palestinian Reform Development Plan (PRDP) Trust Fund. It is responsible for minimal operational support. While its funding has remained steady over the years, it has not matched the program's growth in terms of strategic development and capacity building. To implement the Social Protection Enhancement Project, including the case management system and Portalgate social registry, the World Bank has committed USD 15 million over a period of five years. Keeping the program running with the current number of beneficiaries costs the ministry approximately USD 143 million (520 million NIS) annually.

⁶ This map is a modification of "Palestine" by amCharts, used under CC BY-NC 4.0.

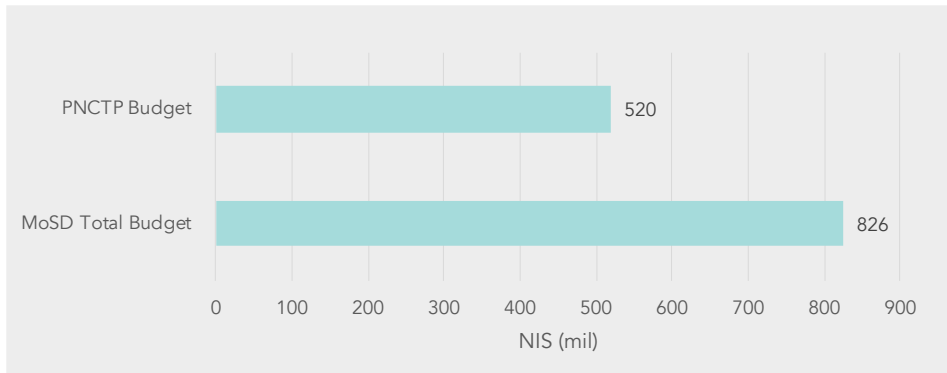


FIGURE 7. PNCTP contributions as a proportion of the MoSD's annual budget (2017)⁷

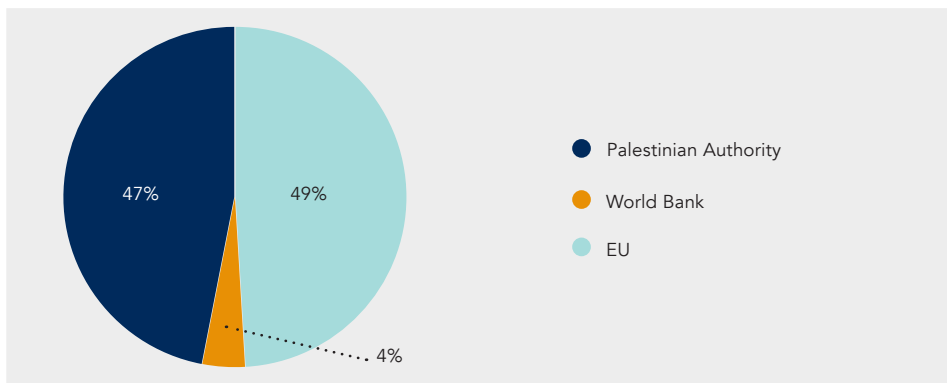
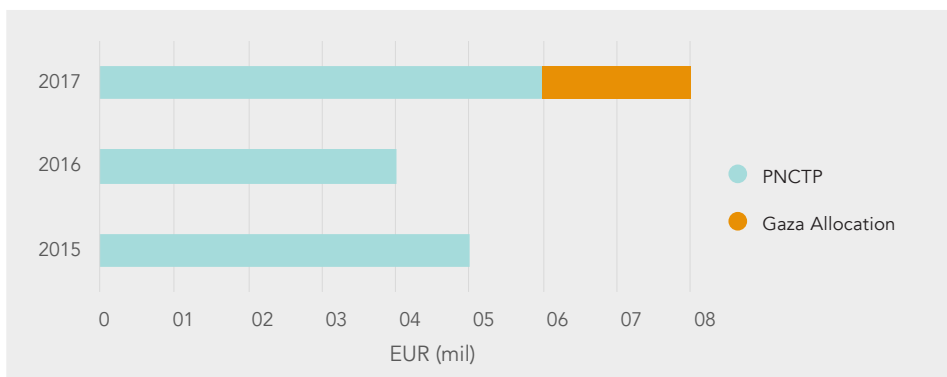


FIGURE 8. PNCTP donor breakdown⁸



Note: Orange indicates funding allocated specifically to the Gaza strip.

FIGURE 9. EU funding through PEGASE over time⁹

DATA

Beneficiary eligibility is supposed to be revisited and reverified every year. However, the Portalgate database is not regularly updated with these new data, nor does it have access to data collected by other actors in the social-protection and social-service-delivery spheres.

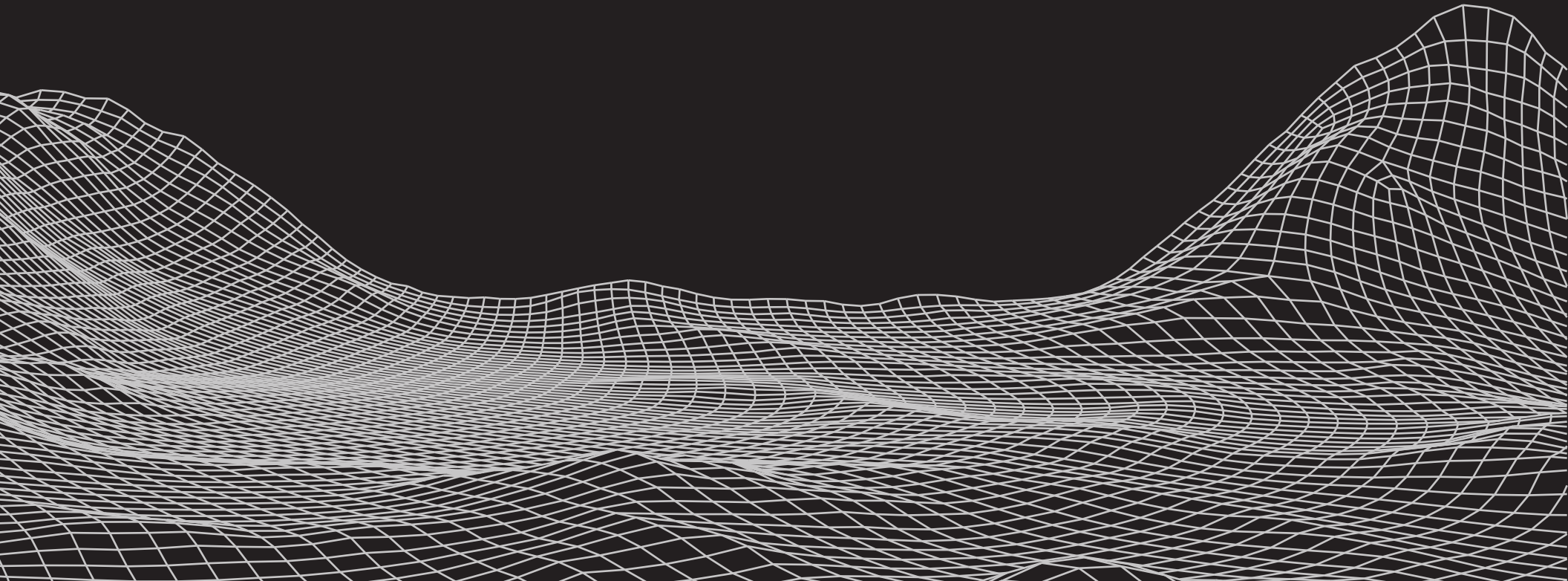
The Portalgate is an ambitious endeavor, to be sure, and as we outlined earlier, it has been relatively successful in achieving some data consolidation. But there remain many concerns about data security. For example, the United Nations Relief and Works Agency (UNRWA), an important social service provider in the West Bank, is unwilling to share its household data with the Portalgate. UNRWA is concerned about informed consent and data security. Currently data exchange between the government and organizations such as UNRWA and the WFP is conducted manually through excel files which cannot be easily integrated.

SUMMARY

Administrative centralization in Ramallah does not suit the incredibly complex political reality of a fragmented nation, divided between the West Bank and Gaza. This fragmentation gives rise to competing demands on the program which the PA is unable to address as a donor-dependent administration that faces uncertainties in long-term budgeting and planning. Despite solid technical foundations and past success, growing economic ills threaten the PNCTP's sustainability. And while many players are involved in the program's design, opportunities for meaningful collaboration with international organizations, particularly around the improvement of underdeveloped data systems, are not fully appreciated and can be complicated by competing security policies.

⁷ Ministry of Social Development, "Citizens' Summary: Social Protection, Solidarity and Empowerment" [in Arabic], 2017.
⁸ Ratio of donors comes from our own comparison of various reports and budgets from the PA, World Bank, and EU. Percentages are estimates given that EU contributions fluctuate—we mean to show that the PA and EU are the main contributors.
⁹ European Union Evaluations of PEGASE: Final Report, [Annex](#), [Commission Implementing Decision](#).

Long-term Strategies



The Social Protection Enhancement Program (SPEP) is an ambitious next step in the Ministry of Social Development's (MoSD) strategy to shift from a mindset of "managing social affairs" to one of "facilitating social development." The proposed program reflects the ministry's commitment to the long-term social and economic development of all Palestinians. Its underlying motivation is the belief that a developmental program in Palestine should not have beneficiaries living transfer to transfer.

The Palestinian National Cash Transfer Program (PNCTP) has laid the foundation for a long-term social-development program made up of an effective Proxy Means Test Formula (PMTF), an extensive complementary social-protection program network, and a dedicated corps of social workers. The SPEP builds upon this foundation with two critical innovations: a case-management approach to social work, and the expansion and repurposing of the Portalgate into a national social registry.

CASE MANAGEMENT

While the PMTF was critical in streamlining social service delivery and mitigating bias in targeting eligible households, many of the informants we spoke to assert that the PNCTP, and the PMTF mechanism specifically, remains technocratic in its execution and has "lost its human touch." The proposed case-management approach reflects an attempt by the MoSD to address this challenge. It aims to expand the role of social workers beyond the PNCTP and to better incorporate other aspects of social service provision in Palestine.

The case-management approach looks to strengthen the regional directorates and broaden the delivery of social services. Accordingly, the ap-

proach requires the adoption of a more deconcentrated model of social service provision in which the local MoSD directorates play a larger role in social service delivery. A bottom-up approach is needed because the directorates, rather than the MoSD headquarters in Ramallah, are more aware of local needs and circumstances.

In this model, social workers will become "case managers," and undergo extensive training in various intervention strategies and psychosocial support mechanisms. They would address the holistic needs of vulnerable groups and households, directing them to and helping them access a broad range of social services beyond cash assistance. Social workers are expected to become an important assessment tool for household development. The MoSD is currently running three case-management pilot programs in Hebron, Nablus, and Tulkarm.

Despite an ambitious proposal, it remains unclear whether the MoSD has the financial and human resources required to undergo such a dramatic shift in its approach to poverty reduction and social development. One estimate finds that with the existing budget and corps of social workers, the MoSD will be able to reach and case manage only about 20,000 households in the next four years.

NATIONAL SOCIAL REGISTRY

The MoSD's long-term plan for the Portalgate involves expanding the database and its client or user base to become a national social registry. The registry will centralize and make available household applicant data for various social-protection programs in the West Bank, similar to the widely lauded *Cadastro Unico* (unified registry) used in

Brazil.⁹ This would, in theory, decrease program overlap and redundancies, and ensure a more efficient allocation of government resources earmarked for social development.

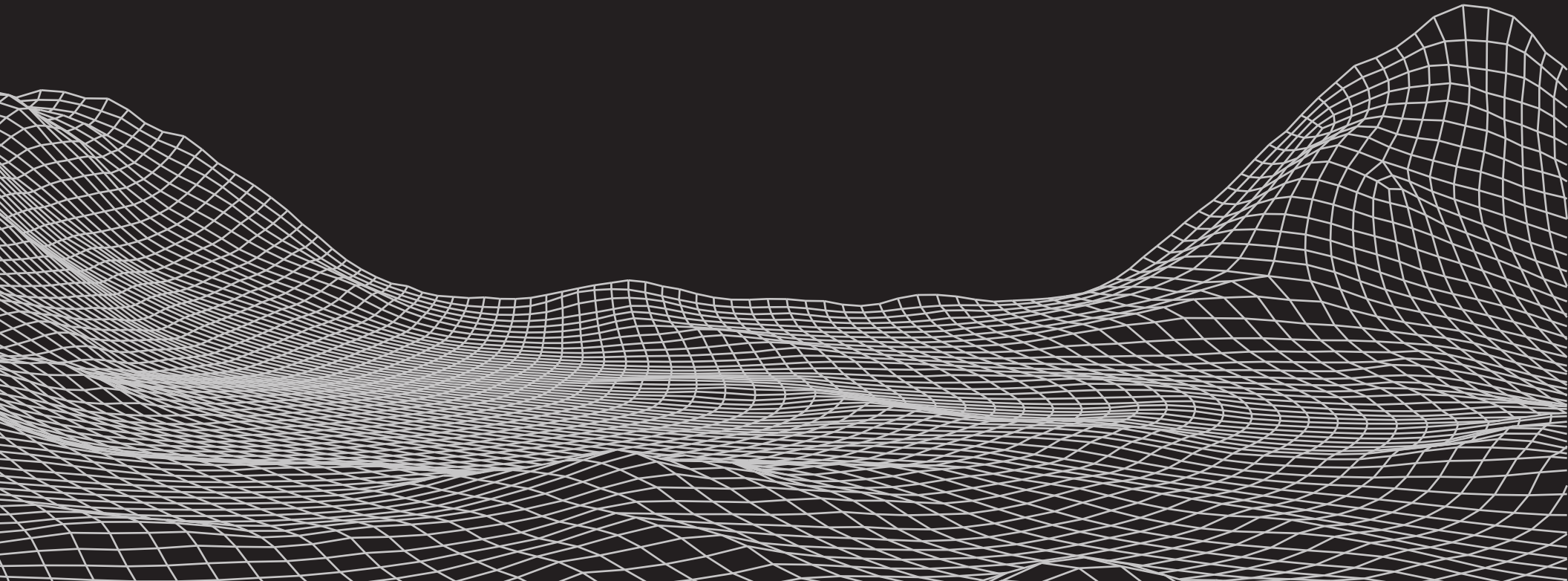
The MoSD proposes to transfer the existing Portalgate data to the national social registry, including information used to determine PNCTP eligibility as well as additional data collected from collaborating complementary programs. The ministry also aims to have other service providers in the region, such as the WFP and UNRWA, agree to share their applicant data. However, some international organizations (e.g., UNRWA) have reservations about data sharing so their involvement with the proposed national social registry has been limited thus far.

SUMMARY

The MoSD plans to expand their current social-protection scheme into the Social Protection Enhancement Program. This involves implementing a case-management approach to social work to better accommodate local needs, and expanding and repurposing the Portalgate into a national social registry to ensure a more efficient allocation of social development resources. However, it remains unclear whether the MoSD has the resources required to undergo such a dramatic shift in its approach to poverty reduction and social development.

¹⁰ See our Reach report on the Bolsa Familia Program in Brazil. [↗](#)

Lessons Learned





Kalandia Checkpoint, Area C, East Jerusalem

Considering the extraordinary constraints in governing the West Bank and Gaza—such as perpetual economic underdevelopment, a divided political administration, and an enduring conflict with its neighbor—it is significant that many people in the global development community view the Palestinian National Cash Transfer Program (PNCTP) as a success. The PNCTP offers important lessons for other poor, developing countries with relatively weak state capacity to consider when implementing new social-protection schemes. Although the PNCTP falls short of delivering cash transfers to every poor and eligible household, the cash-

transfer system has proven to still be very accurate in terms of identifying those who are eligible. Despite the fact that only slightly more than half of eligible households (110,000 of 200,000) are actual beneficiaries of the cash-transfer program, the PNCTP's targeting mechanisms are incredibly precise, with comparatively low inclusion and exclusion errors. In short, the PNCTP is a social-protection scheme that is, relatively speaking, very effective in targeting the hardest to reach in the West Bank and Gaza—the poorest of the poor and most marginalized. Our analysis of the PNCTP offers four important lessons.

MULTIDIMENSIONAL POVERTY

As our report indicates, poverty goes beyond just income. Measuring poverty, and in turn identifying those who are most impoverished, requires metrics that cannot be captured through only formal mechanisms, such as income slips or tax returns.

The vast majority of wage earners in Palestine are informally employed. Most of the very poor in Palestine do not receive any income at all. Poverty is multidimensional and the experience of impoverishment is shaped by many factors, including wages and income, but also other variables such as family size, household assets, other means of productivity, level of education, and so on. The PNCTP, from the very start, recognized the multiple dimensions of poverty and thus, at the initial insistence of the World Bank, institutionalized the Proxy Means Test Formula (PMTF) to evaluate program eligibility. The PMTF considers multiple variables relating to household income and consumption to more accurately assess, identify, and ultimately target “extremely poor households.” The PNCTP also implemented a “vulnerability” category to household assessments to account for family members who are chronically ill, disabled, female, or elderly single-headed households. In other words, the PNCTP considers “nonmonetary” factors of poverty.

STANDARDIZATION AND FLEXIBILITY

The centralized process to determine PNCTP eligibility through the PMTF fosters a standardized technocratic approach to assess and identify eligible households. The technocratic approach, as we show in this report, is intentionally employed to minimize corruption and favoritism. The impersonal,

standardized nature of the targeting process reduces bias and the potential for clientelism. Yet, as we also highlight, local knowledge and expertise, and thus flexibility, are also critical to effective targeting. The various social-protection networks and committees located within local jurisdictions allow flexibility for local stakeholders, for instance, to identify potentially eligible households. These deserving households would otherwise be passed over if the PNCTP were to rely solely on technocratic methods of assessment and identification. Effective reach in the PNCTP results from the balance between a centralized and standardized process of identification with more localized and flexible approaches to assessing program eligibility.

ACTIVE REACH

Like other successful examples of “reaching the hard to reach,” delivering cash transfers to the poorest of the poor, the isolated, and the marginalized requires program designers and implementers on the ground to actively reach people in need. The PNCTP, despite being perpetually underfunded, relies on a variety of mechanisms to reach very poor households that would otherwise be excluded from the cash-transfer program.

As we highlight here, local social-protection committees and networks actively identify very poor households. The accessible complaints-handling mechanisms provide families and poor households the opportunity to provide feedback to the MoSD and to appeal assessment decisions. The ministry also promotes several outreach programs to ensure that potentially eligible households are aware of the PNCTP and other social-protection schemes. Most importantly, the large cadre of dedicated, well-trained social workers acts as

extensions of the MoSD. By leveraging their local knowledge, networks, and trust among families, professional social workers help to identify and target potentially eligible households. As this report demonstrates, the provision of cash transfers alone is not enough; to reach those who would otherwise be left behind requires active reach on the front line, often involving informal, nonstandardized, and local efforts.

PORTALGATE

At the core of the PNCTP is a relatively sophisticated management information system, the Portalgate, which is the centralized repository of data collected from poor households. Currently the Portalgate has data on 200,000 PNCTP-eligible households. These data are used to determine which households are assessed to be “extremely poor” and prioritized to receive the cash transfer. The centralized database allows program managers to employ a more technocratic approach to eligibility assessment, mitigating corruption and favoritism. Other social-protection programs also use the Portalgate, including other government-run schemes and international nongovernmental organizations such as the World Food Programme (WFP) and the United Nations Relief and Works Agency (UNRWA). Like the *Cadastro Unico* in Brazil,¹⁰ the government intends to expand the Portalgate into a national social registry and use it as the database for all social-protection programs across different ministerial portfolios.

¹⁰ Ibid.

RESEARCH TEAM



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Joseph Wong is the vice provost and associate vice president, International Student Experience, at the University of Toronto. He is also the Ralph and Roz Halbert Professor of Innovation at the Munk School of Global Affairs and Public Policy and a professor of political science. He held the Canada Research Chair in Democratization, Health, and Development for two full terms, ending in 2016. Wong was the director of the Asian Institute at the Munk School from 2005 to 2014.



CLARA BAN KIM

Clara Ban Kim completed her Honors BSc in nutritional sciences and ecology and evolutionary biology at the University of Toronto. In previous years, she helped implement a quality improvement project in the Ocular Genetics Clinic at the Hospital for Sick Children. Apart from her work with the Reach Project, Clara is interested in the delivery of healthcare services to marginalized, stigmatized, and racialized populations, as well as in development policies addressing the social determinants of health.



BRUNO CÂMARA PINTO

Bruno Câmara Pinto has been in the Brazilian federal civil service cadre since 2000, developing activities with a focus on intergovernmental cooperation and the governance of social public policies. Since 2005, he has served as an advisor to the national management of the Bolsa Familia Programme at the Ministry of Social Development, where he has been responsible for designing and writing regulations, negotiating partnerships, and advising about bills proposed at National Congress on the program. Bruno currently serves as one of eighteen councillors at the National Council of Social Assistance for the 2018–2019 term. In the 2017–2018 academic year, he joined the Reach Project team as its first-ever research fellow.



KYLE JACQUES

Kyle Jacques is a recent graduate of the Master of Global Affairs program at the University of Toronto. Prior to the Reach Project, Kyle traveled to Quito, Ecuador, to research oil extraction in the Amazon rainforest, and later to Abuja, Nigeria, to research police- and justice-sector reforms in collaboration with the Rule-of-Law Advisor to the vice president. In 2017, Kyle worked as an intern at the International Organization for Migration (IOM) in Geneva, Switzerland.



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Saambavi Mano completed her Honors BA in peace, conflict, and justice studies at the University of Toronto. She has conducted independent research on Sri Lanka's Office on Missing Persons Act as a Jackman Fellow and wrote a senior thesis on innovative repatriation claims to contentious cultural property in her final year. She is currently a first-year law student at the University of Toronto interested in civil litigation.



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Joudy Sarraj is a BA student double majoring in international relations and ethics, society, and law at the University of Toronto. She previously conducted research on cash transfers and innovations in humanitarian aid at the Global Public Policy Institute in Berlin. She has also worked as a junior fellow at the Canadian International Council and as a parliamentary intern. She is interested in how good governance and strong institutions can support development, particularly in postconflict scenarios where both are simultaneously reconstructed.

REACH PROJECT



Development is about delivery—the will and ability to deliver interventions to very poor and vulnerable people to help improve their lives. The development “space” is filled with great ideas and innovative solutions, from technological interventions to new policy initiatives. But the effects of these potentially game-changing ideas are severely mitigated if they do not actually get to the people they are intended to benefit. We think of this challenge in terms of “reach.” Solutions can solve problems only if they reach those who need them most.

The Reach Project focuses on the delivery of services and interventions to those who are hardest to reach. We are a research initiative supported by a partnership between the Munk School of Global Affairs and Public Policy at the University of Toronto and the Mastercard Center for Inclusive Growth. The Reach Project is led by Professor Joseph Wong. The commitment of student researchers and faculty mentors from across the University of Toronto drives our work. Together, we examine the delivery of services and interventions to those who are hardest to reach in countries around the world.