

PASGR Research Framework Paper: Features, Governance Characteristics and Policy Implications of Non-State Social Protection in Africa

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Acronyms

AU	African Union
CBO	Community Based Organisation
DFID	Department for International Development
DGRV	German Cooperative and Raiffeisen Confederation
ECA	Economic Commission for Africa (UN)
EU	European Union
GIZ	Gesellschaft für Internationale Zusammenarbeit (GIZ)
GTZ	Gesellschaft fuer Technische Zusammenarbeit
ILO	International Labour Organisation
IFPRI	International Food Policy Research Institute
MDG	Millenium Development Goals
MP	Member of Parliament
NGO	Non-Governmental Organisation
NGS	National Growth Strategies
ODI	Overseas Development Institute
PASGR	Partnership for African Social & Governance Research
PRSP	Poverty Reduction Strategy Papers
SSA	Sub-Saharan Africa
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development

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1. Objectives of the Research Framework Paper

This paper is intended to explain PASGR's interest in supporting African research on social protection; specifically, research that would contribute to policy actors' knowledge about "non-state" social protection in Africa and its interaction with "state" provided social protection. The paper is primarily meant to guide *African* research teams preparing to submit a "concept note" in response to the call by PASGR under this research project. Prospective researchers should read the paper carefully along with the guidelines, concept note submission form and other relevant project information available on PASGR's website <http://www.pasgr.org/social-protection/>. Section 5 of the paper provides more specific information on the nature of research that will be supported.

Researchers (in Africa and elsewhere) concerned with social protection may also find the issues raised in the paper of interest in terms of their current or future research. Policy actors (NGOs, civil servants, politicians, academics, donor agencies, etc.) within and outside the region may also have an interest in the findings and lessons ultimately arising from the research supported under this project.

2. About PASGR

The Partnership for African Social and Governance Research (PASGR) is a pan-African organisation based in Nairobi that seeks to enable African social science researchers to produce and communicate policy relevant research that will contribute to governance and social policy improvement in Africa.

PASGR also works with African universities to strengthen the provision of graduate-level teaching and practice of social science research in Africa. For example, it is currently working on development of a collaborative *Master of Research and Public Policy* programme with 16 universities in 9 countries. In addition, PASGR provides a range of capacity building activities designed for different audiences in the African research, academic and policy communities. Currently, 40 social science researchers from 14 countries are participating in a pilot "Multi-Method Research" course. It is designed to broaden participants' understanding of research methodologies and practices within and outside their respective disciplinary backgrounds.

PASGR's research programme focuses on the intersection of governance and social policy. PASGR's Board periodically selects specific research themes, with advice from an independent research committee and staff. Selection of research themes is guided by which social policy issues are attracting attention in the region from policy actors and the research community, coupled with consideration of where PASGR-supported research can add value by addressing important or overlooked governance issues, or by offering additional insights into issues being addressed by others.

3. PASGR's Interest in Social Protection

Social protection is PASGR's current research theme. Its selection was informed by the apparent high level of priority placed on the issue by African governments, the donor community and regional intergovernmental bodies like the African Union (AU). For example, at the 2004 *Ouagadougou Summit* the AU and development partners recognised social protection as an important instrument for achieving the MDGs (Africa Union, 2004). African Heads of States and governments noted that lack of social protection was a major challenge to efforts at reducing poverty, vulnerability, unemployment and underemployment. Additionally, the 2006 *Livingstone Summit* in Zambia gave official recognition

to social protection as a basic human right and made national commitments to social protection (Africa Union, 2006); a signal subsequently reinforced by the 2010 *Khartoum Declaration on Social Policy Action Towards Social Inclusion Africa* (Africa Union, 2010). Attention has also come from multilateral sources such as UNICEF globally, and in specific reference to Eastern and Southern Africa (UNICEF 2011; 2008), as well as through the *European Report on Development, Social Protection for Inclusive Development* (European Communities, 2010). The ECA's 2009 African Social Development Report emphasized that "*availability and accessibility of informal and formal social protection is crucial*" for successful prevention of social exclusion and measures that strengthen household or individual coping capacity (UNECA, 2010, our underline).

At the national level, social protection has been given attention in numerous Poverty Reduction Strategy Papers (PRSPs) and National Growth Strategies (NGS) of many countries. More explicit attention by several governments is also evident in the form of national social protection policy documents, such as Rwanda's 2011 *National Social Protection Strategy*, Ghana's 2008 *National Social Protection Strategy: Investing in People*, Senegal's *Stratégie Nationale de la Protection Sociale (SNPS) 2005-2015*, and Kenya's *National Social Protection Strategy (2009-2012)*.

To place policy and research attention in perspective, PASGR recently commissioned a scoping paper from the Overseas Development Institute (ODI). The paper examined the extent of social protection research and policy interest across the region, and helped to identify knowledge gaps and research opportunities potentially relevant to governance of social protection in Africa. It looked across the key themes in published and grey literature on social protection, and at existing research knowledge and research gaps with particular reference to governance issues. Four areas of importance were flagged: stakeholder interests/coalitions; the role of patron-client relationships; political cohesion/fragility; and, the role of religious and traditional value systems. Of additional interest to PASGR's focus on governance research, three other areas were flagged as potentially useful contributions to research: institutional capacity and institutional coordination at national and decentralised levels; transparency and accountability mechanisms in the social protection sector; and, legal and regulatory frameworks.¹

PASGR determined that among the knowledge gaps is a need for better understanding of the scale and nature of "non-state" social protection. Considerable research and policy attention has been given to social protection in Africa (Devereaux & White, 2010; Adesina, 2010; Nino-Zarazua, et al, 2010; Adato & Hoddinott, 2008; Devereaux & Cipryk, 2009), primarily focussed on functions and services provided by the state, and those policies advocated by donors (European Union, 2010; DFID, 2005; UNICEF, 2008) as well as regional intergovernmental bodies such as the AU. Comparatively little attention, however, has been given to the role of non-state actors despite several important considerations, including, but not limited to, those outlined below.

Large numbers of the African populace are currently outside the scope of state social protection systems. Mkandawire observed that unlike education and health, which tend to be universal, social welfare measures undertaken by African governments applied only to the "*labour aristocracy*" and "*failed to address the poverty of the majority in the rural areas and the rapidly swelling ranks of the working poor in the informal sectors*" (Mkandawire, 2006:3). Available figures bear this out. The ILO and others estimate that up to 90% of the population in Sub-Saharan African (SSA) low income economies are not covered by statutory social security protection (ILO 2000, Van Ginneken 2003, Laiglesia 2011). According to Laiglesia, only 26.1% of the working population have access to old-age coverage; 17.1% against employment injury, and a meagre 1.1% to unemployment insurance (2011:1). An ODI policy brief on social protection in Senegal noted that less than 20% of

¹ The study will be published once the peer review process is complete.

² Perezniето, *Social protection to tackle child poverty in Senegal*, ODI Project Brief No 26, September 2009 citing Sow (2008), Axe III: Protection sociale, Prévention et gestion des risques et catastrophes, Sous Composante:

the population was covered under various state mechanisms.² Using informal employment status as an indicator of likely exclusion from state-provided social protection, figures range as high as 95% (Benin and Guinea) to roughly 25% in South Africa, and 42% in Kenya (Charmes, 2010).

As is common across the region, the majority of those working in the urban *informal* sector and the rural economy fall outside the scope of formal state social protection services such as social security. Many of these people depend on traditional informal social protection arrangements based on lineage, clan, neighbourhood or community actions for protection against hunger, sickness, old age, homelessness, unemployment, maternity care and injuries (Republic of Tanzania, 2003: 185). In Tanzania, state social security covers only about 6% of the population that are employed in the formal sector. Estimates of inclusion in state social protection mechanisms raise two important considerations:

- Inclusion in state and non-state social protection is not an “either/or” proposition; some people may access both state and non-state services; and,
- Figures on social protection coverage by state programmes may also mask underlying gender issues, as the majority of participants in the formal workforce are men, who consequently form the majority of beneficiaries of state schemes.

State programmes such as social security often link entitlements to formal employment, from which the majority of women, who are concentrated in the informal sector, are excluded (Luttrell and Moser, 2004). In Ghana in 2009, females constituted 29 per cent of the Social Security and National Insurance Trust’s active contributors and 14.9 per cent of its beneficiaries. The female membership in the National Social Security Fund in Kenya remains at 25 per cent. Gendered social protection programmes are particularly important in African countries where traditional customs relegate women to the background. In some African societies (e.g., northern Ghana), women have limited access to property such as land and livestock. In some societies, families continue to give priority to boys over girls in education, resulting in many women lacking the skills and capacities to compete on the labour market (Osei-Boateng, 2011).

Non-state social protection actors are present and active, in some countries on a significant scale. For example, Kenya’s National Social Protection Strategy (2009-2012) indicates that there are over 300,000 non-state operating groups nationally. A mapping study on non-state actors in Ethiopia identified over 1,000 non-state actors in the form of international, national and regional NGOs, CBOs, cooperatives, associations and network groups, although the study was not expressly focused on social protection (Cerritelli et al, 2008). Figures from Ethiopia’s Ministry of Justice indicates that the number of legally registered NGOs providing services that could be classified as social protection was in excess of 3,000 (Rahmato et al, 2008). By contrast, an ILO/STEP census in 2004 indicated that while there were approximately 150 not-for-profit social protection organisations registered in Senegal, less than forty were present in Cote d’Ivoire and even fewer in Cameroon (ILO/STEP, 2004). According to the EU, more than 90% of rural Ethiopians are members of at least one informal group or support system; even in South Africa, which has comparatively high levels of state-provided coverage, more than 20% of the population belong to an informal “institution” (European Communities, 2010:30). The substantial variation in these numbers (and absence of numbers from many countries) underscores the need for a more systematic look at non-state actors, and their associated social protection activities across the region.

² Perezniето, *Social protection to tackle child poverty in Senegal*, ODI Project Brief No 26, September 2009 citing Sow (2008), Axe III: Protection sociale, Prévention et gestion des risques et catastrophes, Sous Composante: Extension de la protection sociale, Cellule de Suivi du Programme de Lutte contre la Pauvreté, Dakar

Non-state actors, including those involved in small-scale community or traditional forms of social protection, may offer important lessons about fragility and adaptability of actors. An IFPRI policy brief advocated the potential value of building “on community, non-governmental and governmental systems” where delivery capacity is weak.³ Some researchers believe that social protection initiatives that are coming from elsewhere might neglect the African cultural context and in the process fail to build on existing indigenous social protection mechanisms. Field data from Uganda indicates that several traditional social protection mechanisms have withered away as a result of socio-economic transformation and related challenges, while others have survived and adapted to new circumstances (Coninck & Drani, 2008). ODI’s Senegal brief noted the importance of informal mechanisms based on traditional kin-based solidarity, but observed that they have been eroded by modernisation and urbanisation (Pereznieto, 2009).

The 2010 EU-African report noted the possibility that newly introduced social protection schemes can “crowd out” existing contributory or informal social schemes; adding that available evidence is not conclusive, and suggesting that it is possible to build on existing informal schemes such as community-based health insurance schemes in Ghana, Rwanda and Senegal. There is evidence of considerable diversity in and adaptability by the actors who develop and manage such schemes, including, trade unions, cooperatives and local community groups. Most are small, which regardless of the total number in any country, suggests that coverage is likely limited. Some have evolved from traditional solidarity groups towards a more contemporary function like insurance with all the attendant mechanisms of premium payment collection, processing of claims, investment of capital and administration. Ethiopia is one country where such a transition of traditional informal to a more formal function has occurred. The extent of erosion of traditional forms of social protection, and whether it is occurring in countries in the region requires deeper exploration, as do the lessons from cases where non-state actors have adapted to evolving needs and circumstances.

Non-state social protection serves a variety of functions and involves diverse actors. Most literature reflects a diverse range of functions under the broad rubric of social protection including, but not limited to, income protection, various forms of “safety nets” such as food security, crop insurance, etc, and supports that expressly target social and economic participation of especially vulnerable groups. Non-state actors play a role in many of these functional areas. The Kenyan national social protection strategy makes an important distinction between two types of non-state actors:

- NGOs with national reach (some of which operate in coordination with the state; some independently); and,
- “Community and family safety nets”, further differentiated by “traditional solidarity networks” (kinship, neighbourhood) and “cooperative or social welfare associations”.

Both the above “types” are present across the region with variances in prevalence, and the degree to which some NGOs may be considered state providers of social protection, which is sensible in circumstances where the state or donors utilise domestic or local units of international NGOs as a delivery channel in the form of grants or contracted service delivery.

Informal insurance and finance arrangements also play a role in social protection across Africa, such as “susu” rotating savings and credit associations in Ghana and the “tontine” systems that exist in much of SSA from Burkina Faso to Ghana to Zaire and Rwanda. These are well-established mechanisms that enable individuals (including subsistence businesses) to save and mobilise small amounts of money to mitigate future risk (a “safety net” form of social protection), as well as to raise capital for small and medium size investments (Steel and Andah 2003; Bouman, 1995). Informal insurance and savings are important mechanisms that can enable households to weather threats to

³ IFPRI Policy Brief 5 (2008), *Social Protection Opportunities for Africa*, Adato and Hodinot.

living standards. Insurance is noted as more effective for “*large-losses/low frequency contingencies*” and savings as more effective for “*small-losses/high-frequency contingencies*” (Barrientos and Nino-Zarazua, 2011).

A more formal private sector role is also present in non-state social protection, though its nature and extent is unclear. Private firms (national and multinational) such as those motivated by a concern for “corporate social responsibility” support or provide community-specific social protection services as a form of charitable community development activity. Such initiatives may focus on specific vulnerable groups whose needs are not being addressed (or fully addressed) through state mechanisms. Private firms probably play a limited role as *direct* providers of social protection services, but may play a significant *indirect* role as funders of local NGOs providing such services.

A “commercial” role in social protection may also be arguably present.⁴ For instance, Barbone & Sanchez (1999) reported that there are more than 1,000 private non-compulsory pension arrangements in Kenya with aggregate assets roughly the same as Kenya’s public provident fund. Most such schemes are accessible only to participants in the formal labour market but this is not universally so. To what extent contributory health insurance or income security schemes offered by firms (or other private groups) can be said to constitute non-state social protection, partially depends on whether the activity occurs in a regulatory vacuum (i.e. operates in an area of limited statehood), or accountability is completely endogenous (i.e. to members/beneficiaries through arrangements that are entirely self-directed rather than arising from compliance with tax, investment or labour requirements).

In summary, much of the social protection literature is devoted to state policy/programmes. While acknowledging the role of non-state actors, it is rarely explicit about the scale and scope of their role, or their impact, sufficient for meaningful inclusion in a comprehensive national framework. Of the policy literature examined, only the 2010 EU-Africa report makes reference to the value of “public actions” that include “*measures to support, facilitate or even just create space or condone private and community-based actions for social protection*”. There are a potentially large number of non-state actors involved in social protection ranging in size/complexity from informal family/clan units to more formal local and national church and other faith-based organisations to large internationally active NGOs. This diversity provides considerable scope for researchers to explore the potential connection with “mainstream” state social protection and examine important governance features such as the patron-client relations at play in various non-state actors/services, as well as different mechanisms used to support voice and accountability.

A challenge that researchers will face is distinguishing non-state from state social protection activities, as the boundaries can be somewhat unclear. Section 4 attempts to assist with making this distinction.

4. What Constitutes “State” and “Non-State” Social Protection In Africa?

The presence of non-state actors in social protection is generally acknowledged in research and policy literature. However, who these actors are, what services they provide and for whom, the number of people assisted and the interaction, if any, with state social protection providers (or with other non-state actors) is unclear in almost every African country. Research designed to address these questions can also provide an opportunity for researchers to delve deeper and look meaningfully at specific aspects of non-state social protection such as equity, access, voice, accountability, quality and impact. Without the knowledge that comes from such research, it is hard to see how social protection policies can be said to be truly comprehensive, or how public expenditure

⁴ In this context not necessarily for-profit but where “not-for-profit” operate on a commercial footing generating revenue matching or exceeding expenditure.

decisions regarding state social protection (with or without external financing or technical assistance) can be taken on the basis of reasonably complete evidence. A more comprehensive understanding of non-state social protection can help advance the social protection agenda in Africa and is consistent with the principles recently proposed to guide effective development and policy interventions; specifically, supporting “national policy priorities” and “encompass[ing] a diversity of approaches” in social protection.⁵

Regional and international literature indicates that social protection is characterised in different ways, with the following being generally representative functional descriptions:

- A. Social protection as targeted social welfare provided to the “deserving poor”(e.g. widows and orphans, people with disabilities);
- B. Income mechanisms such as pensions or other forms of “social security” payments predominantly associated with those in formal employment;
- C. Social protection as “safety nets” or interventions designed to cushion the poor against production and consumption shocks, such as food aid for drought-affected farmers in subsistence environments including refugee camps; and/or,
- D. Encompassing (with some or all of the above) activities such as education and health subsidies, job creation, microcredit programmes, etc. targeting specific vulnerable groups that may or may not be regarded as among the poorest strata of society (e.g. coffee farmers facing falling export prices).

The boundaries between the above functional definitions are not always clear-cut; nor are the roles of policy and delivery actors necessarily confined to specific functions. Some literature argues that social protection also includes initiatives that address equity, empowerment, economic, social and cultural rights. From a functional perspective, this presents a potential challenge as many public and private initiatives include equity, empowerment or cultural goals, without necessarily being specifically concerned with social protection.

Within some functional areas, services are predominantly (and rather obviously) the role of the state (national or sub-national governments). State actors may work with or without formal involvement of multilateral and bilateral donors, who may finance services and/or support policy initiatives in various ways.⁶ State actors as well as external financing partners also utilise non-state actors as a delivery channel or partner for state-funded social protection services. However, non-state actors also play a role across these functions largely or completely independent of the state. In many African countries this role is not well understood and its scale and impact less so.

Explicit recognition of non-state actors or services varies in the social protection policy and research literature. For example:

⁵ *Social Protection In Africa: A Way Forward*, co-produced by: the Centre for Social Protection (CSP) at the Institute of Development Studies (IDS), the Social Protection Programme at the Overseas Development Institute (ODI), the School of International Development at the University of East Anglia (UEA-DEV), and the Regional Hunger & Vulnerability Programme (RHVP). Authors include: Stephen Devereux, Mark Davies and Rachel Sabates-Wheeler (IDS/CSP), Anna McCord and Rachel Slater (ODI), Nicholas Freeland (RHVP), Frank Ellis and Philip White (UEA-DEV/RHVP), 8 September, 2010

⁶ The Brazil-Africa Cooperation Programme on Social Development is good example of South-South cooperation that includes a focus on lessons from Latin American social protection reform.

- The African Union (AU) defines social protection as a range of *public* measures that give support to all citizens and helps individuals, households, and communities to better manage risks and participate actively in all spheres of life (African Union, 2008).
- Definitions used by African governments generally reflect intergovernmental statements such as the AU's, and/or those of the donor agencies that fund services and/or support formulation of national policy frameworks. Some countries explicitly refer to "non-state" social protection within their national policy documents or in a PRSP or NGS. This does not necessarily mean, however, that the nature and extent of non-state social protection is fully understood, or that the services offered by non-state actors are taken into account in the design and implementation of state policy.
- Multi-lateral and bilateral donor organisations tend to describe social protection as *public actions*; although some bilateral donors (e.g. DFID 2005 and GIZ) include non-state social protection in their definitions.
- Academic and research definitions tend to be somewhat more *functionally* inclusive -- bringing together state and non-state; long-term and short-term interventions; and, often describe social protection as "preventive, protective, promotive and transformative". Some organisations like IFPRI, emphasise the potential value of building "*on community, non-governmental and governmental systems*" in circumstances where the state delivery capacity is weak (Adato & Hoddinot, 2008).

African research on social protection is largely concerned with interventions funded by government (delivered directly through service channels at the national or sub-national levels) and interventions under bilateral or multilateral donor arrangements that may involve delivery channels set up outside those of the state. Issues of parallel delivery channels, overlapping roles and lack of coordination among governments (and among donors) are frequently referenced throughout the policy and research literature. For example, a briefing paper on social protection coordination in Mozambique noted "*the tendency to implement a plethora of parallel initiatives; lack of coordination between emergency and longer term social protection interventions and lack of centralised mapping, data collection and referral systems to ensure a clear national picture of who is vulnerable, where they are located, what type of support they are receiving and what the gaps are.*" (Waterhouse, 2007). This characterisation of governmental (and donor) coordination is sadly familiar in many countries in the region and not especially unique to social protection.

Examples of state financed and/or implemented social protection can be grouped into two types:

- **Direct service delivery** provided by social welfare/development ministries, state/provincial or municipal government programmes, such as Zambia's Public Welfare Assistance Scheme of the Department of Social Welfare; the Community Based Capital Transfer programme of Kenya's Ministry of Gender, Children and Social Development that supports orphans and vulnerable children; or the Productive Safety Net Program of the Ministry of Agriculture and rural Development in Ethiopia. The unconditional cash transfer schemes that Zambia's Ministry of Community Development and Social Services and GTZ are implementing in southern and eastern provinces of Zambia, are examples of social protection programmes funded by a bilateral donor but implemented by a government ministry.
- **Contracted service delivery** where the delivery role is provided through one or more third parties at the national or local level, such as Ghana's school feeding program where meal preparation has been contracted out to several small enterprises, NGOs and CBOs with funds from the Ministry of Local Government and Rural Development (USAID-Ghana &

Catholic Relief Services, undated). Other examples could include social protection initiatives funded through political mechanisms like the MPs' Common Fund in Ghana, or the Constituency Development Fund in Kenya that are each used to finance projects in specific communities at the discretion of parliamentarians with funds from the national budget.

A third variant is often flagged in social protection literature as problematic, referring to cases where a donor-financed social protection initiative is delivered through a service channel parallel to government. As characterised by Devereux and White, *"...donors often press ahead with pilot projects, either using aid funds to co-opt government agencies into acquiescing or collaborating in implementation, or, where these agencies are perceived as lacking capacity or as heavily incorporated into patronage networks, bypassing government altogether and working through international NGOs, local subcontractors, or private sector agencies. This may assure a successful demonstration of impacts that are achievable at the project level under intensively managed conditions, but it fails to provide evidence to inform implementation at scale under prevailing government capacity and resource constraints. More fundamentally, it fails to engage with the political and institutional processes that determine what kind of social protection initiatives should be contemplated for inclusion in national planning and budgeting cycles."* (Devereux and White, 2010:61)

Most consultative and policy oriented discussions in the region, such as one held in 2010 on "Social Protection for the Poorest in Africa", have focused almost exclusively on the kinds of state social protection initiatives mentioned above.⁷

Generalising from available literature, for the purposes of PASGR's research project, non-state social protection may be differentiated by two types of actors:

- *Formal organisations* with legal identity, structure and recognition such as various kinds of non-governmental organisation (NGO), "not-for-profits", charities, religious organisations and others. Some of these may work in coordination with state bodies while others are ignored by, or eschew direct involvement with the state (and possibly with other non-state actors).
- *Informal bodies* that work on the basis of collective action, community, family, neighbourhood and traditional solidarity networks etc, but may have neither legal identity nor in at least some cases, formal governance or management structures.

In many countries, state actors may be generally aware of the presence of these groups, but not the details of their numbers, reach, impact and features of governance. Some governments require such organisations to register with a ministry, or other national body; although, the degree of compliance with such requirements is probably uneven, and the accuracy of data questionable. The 300,000 bodies cited in Kenya's national strategy suggests there may easily be far more groups out there in other countries than their respective governments' are aware of. The potentially large aggregate membership/beneficiary pool is not really known.

Non-state social protection can also be differentiated as activities within a single community or focused on a sub-group in a single community, such as:

- A burial society in Zwelitsha in South Africa's Eastern Cape where most of the members reside in adjacent streets (Kgowedi, 2002; DGRV, 2003);

⁷ A compendium of papers presented during the international conference on social protection held in Uganda on 8-10 Sept, 2008.

- The Nyamwegabira community based health insurance scheme that provides access to health care and protection for 867 households in Nyamwegabira, Uganda (NCBHIS, 2012);
- The Buganda kingdom ‘model village’ in Gombe (Uganda) under the 5-year royal development drive. The model home concept is being implemented by a local self-help group called ‘Home to Home’ (CPRC/DRT/CCFU, 2009:28);
- The rotating savings and credit association which is made up of market traders that operate tontines in the Sandara market of Dakar, and the tontine of jewellers, shoemakers and carpenters of Soumbedioune, Senegal (Balkenhol & Gueye, undated).

Alternatively, non-state actors may offer initiatives that extend across several communities or even countries, such as:

- Fellowship for African Relief, an international NGO that operates across multiple communities in northern Sudan to address the nutritional, health and environmental sanitation needs of internally displaced persons.
- Catholic Health Insurance Programme that is operated by the Catholic Church in Nigeria to provide health insurance system for its members regardless of where they reside.
- The Ugandan affiliate of Victims Voice, an international NGO that operates across Northern Uganda to support integrate into society of former child soldiers and war victims.

Non-state actors can also be significant providers of financial support for other non-state actors providing social protection services. For example, Women for Women International is an international NGO that supports local initiatives in post-conflict countries such as Rwanda, South Sudan and Nigeria to give women the support and training they need to be economically self-sufficient and become leaders in their communities. Table 1 highlights some of the key distinguishing features of state and non-state actors.

Table 1: Features of state and non-state social protection

Features	State Actors	Non-State Actors
Organisation	<ul style="list-style-type: none"> • Public bodies formally units of national or sub-national governments • Multi-lateral and bilateral donors (i.e. intergovernmental bodies or agencies of non-African governments) • Service providers contracted by or grantees of the above. 	<ul style="list-style-type: none"> • Formal organisations such as international and national NGOs, religious organisations, etc. • Informal community bodies and groups
Funding	<ul style="list-style-type: none"> • National budget (through general revenues or direct budget support from donors) • Earmarked revenue through users contributions (i.e. social security remittances) • External donor programme financing through grants/loans 	<ul style="list-style-type: none"> • Charitable donations • Members’ contributions • Grants from benevolent individuals and organisations • Remittances from diaspora
Governance & Accountability	<ul style="list-style-type: none"> • Political oversight and accountability through elected assembly and ministerial delegated authority • National audit • Ministry/agency/local government policy and administrative oversight • Programme implementation and financial reporting under funding agreements 	<ul style="list-style-type: none"> • Corporate by-laws • Financial reporting requirements under corporate law • Members’ representation and monitoring • Reports to sponsors, beneficiaries, community members • Peer pressure

Where research does look at non-state social protection, attention has often been on “informal” social protection characterised as traditional “solidarity” networks involving “kinship”, “neighbourhoods” or “communities” (Oduro, 2010; Coninck & Drani, 2008). While illuminating, significant knowledge gaps exist, especially when one considers the potential variety of non-state actors beyond the so-called “traditional”, including the activities of national and international NGOs, faith-based organizations, advocacy groups, private sector sponsored charitable activities, etc.

Indeed, the absence of information in many countries about the number, nature and features of non-state social protection, suggests that many government ministries are only loosely aware of who is doing what, and how non-state actors may complement or overlap with initiatives for populations targeted by state services. This opacity is not necessarily the result of lack of interest as much as lack of information and data. Still, there is evidence that some governments value the presence of non-state actors. For example, Mozambique’s partnership with HelpAge International that involves subsidies delivered through community based committees.⁸

Systematically looking at the extent and nature of non-state social protection, the degree of variance across countries/sub-regions, and the nature of interaction with state actors, will take time. PASGR’s hope is that by supporting research from various countries across the region, a start can be made so that a clearer picture begins to emerge at the national and regional levels. At the country level, this will involve selecting a few specific geographical areas, and starting to collect data that would enable researchers or policy actors to clearly identify:

- Who are the non-state actors? What are their funding sources? What are the features of accountability and governance?
- What do they provide functionally in terms of social protection services?
- Who are the intended (and actual) beneficiaries and their respective characteristics (age, gender, cultural group, income, family size. etc.)?
- What is the scale of services in terms of numbers of people assisted directly and indirectly?
- In what ways do non-state actors interact with other non-state actors, and with the state?

This data collection opportunity will also provide a point of departure for a deeper look at the qualitative aspects of non-state services and governance implications; specifically, the details of governance arrangements and their links to performance. Expressed in other terms:

$$\text{performance} = f(\text{governance})$$

Where *performance* is multi-dimensional (how efficiently resources are used, how effective services are, especially in terms of who receives protection, and how sustainable the outcomes are); and where *governance* comprises a complex set of arrangements for accountability (principal-agent) and co-operation (principal-principal).

PASGR’s objective is to provide African researchers with an opportunity to address this knowledge gap by supporting research that would help policy actors develop a more informed and comprehensive view of social protection that encompasses both state and non-state actors, actions and beneficiaries. The research should therefore provide insight into the variety of prevailing governance arrangements, and the relationship between these arrangements and performance

⁸ Briefing Paper: *Coordination and Coverage of Social Protection Initiatives in Mozambique*, Rachel Waterhouse, 2007.

outcomes. There are many potentially relevant questions for in-depth research exploration of non-state social protection; some are outlined for illustrative purposes in the next section.

5. Preparing a Research “Concept Note” for Submission to PASGR

The following explains how PASGR will accommodate different researchers’ interests, while at the same time enable them to build a systematic picture of non-state social protection that would lend itself to future comparative and collaborative research work, and help policy actors better understand both dimensions of social protection. PASGR has two concurrent objectives in relation to this particular research project:

1. To enable researchers to build a clearer picture of the scale and nature of non-state social protection in the countries researched under the project. This will help address an important knowledge gap, and enable researchers and policy actors to have a better sense of the range of actors, the nature of their activities, the beneficiaries and interaction with each other and with state actors.
2. At the same time, provide researchers with a unique opportunity to explore one or more specific governance aspects of non-state social protection *seen by researchers* as especially relevant to policy discourse in their respective country, in order to gain better understanding of the relationship between the institutional arrangements that govern social protection initiatives and performance – for both state and non-state initiatives.

In practice, this will mean that all research teams will undertake some form of census or mapping of non-state social protection in a broadly similar way in each of the countries where research is supported. At the same time, each research team will focus attention on a specific dimension of non-state social protection, and explore a different research question(s) and/or hypothesis than other teams, while still remaining consistent with the broad framework of this paper. The research project is organised to accommodate this variability in research focus. Access to technical guidance from resource persons, fellow researchers and PASGR staff will be provided throughout the project period related to the mix of research interests.

Applying for PASGR research support under this project begins with preparation and submission of a “Concept Note” by prospective researchers. Eligibility criteria and a template for this can be found on PASGR’s website <http://www.pasgr.org/research-programme>. Under this project, PASGR will only support research undertaken by teams; concept notes from individual researchers will not be considered. PASGR is especially interested in proposals from multi-disciplinary and/or multi-country teams; and proposals that involve female researchers, and a mix of senior and junior researchers. Consequently, PASGR will look closely at the proposed team composition for its mix of disciplines, gender, as well as the congruency of each team members’ experience to the research proposed. The concept notes play an essential role in two respects. Firstly, they help research teams focus early attention on three fundamental questions:

1. How will the proposed research contribute to policy discourse in the context of the country or countries in which the research will be undertaken? In other words, in what way will the research add value by offering evidence that informs the features of social protection services needed to assure quality and accountability?
2. What are the key research questions (and/or hypothesis) proposed and how will the research be approached conceptually and methodologically, and why is the proposed methodological approach (or approaches) best suited to the policy issue at hand. Research should utilize both qualitative and quantitative methods; and,

3. Who will the research team engage from among the range of national policy “actors” before, during and following completion of the research? Policy actors include organisations and individuals who may have an interest in the policy issue addressed by the research and/or may contribute data, ideas or technical advice, and/or may use the research findings to inform thinking and/or influence policy.

Secondly, concept notes reduce transaction costs (for PASGR and researchers) by confining development of full research plans to only the most promising applicants.

Following screening and review of concept notes, PASGR will invite short-listed research teams to a “concept review workshop” to present, discuss and refine ideas raised in their respective concept notes in a collegial setting with peers, resource persons and PASGR staff. At the end of the workshop each team will present a revised research concept. *An invitation to attend the workshop does not necessarily mean that the research will be supported.* The workshop will include a larger number of prospective research teams than will ultimately be funded.

Following the workshop, research teams will be selected and provided with a small “seed grant” to develop their concept note into a full research plan that incorporates the ideas, feedback and recommendations raised during the workshop. *Selection of grantees will be guided by the extent to which all members of each team have contributed to workshop discussions (i.e. have offered and sought advice) and the degree to which a team’s proposed research plan demonstrates that the team has taken into account ideas and technical recommendations offered by peers, resource persons and PASGR staff.*

PASGR would like to emphasize that its approach in supporting this research is agnostic in several crucial respects. While this paper argues that a truly comprehensive national policy is not possible if it ignores the presence and activities of non-state actors, inclusion of non-state social protection under a policy framework does not imply that state control is desirable or necessary. It is not PASGR’s intention to argue that the informal should be made formal. Indeed, there are many non-state actors who purposefully choose to operate independent of interaction with state bodies for a number of reasons that may include the absence of state capacity, lack of credibility of state actors, a desire to maintain flexibility and ownership or to emphasize self-reliance, to name a few.

PASGR does not assume that non-state social protection is inherently better, more effective or important to social protection provided by the state. However, there *are* two important assumptions underlying this research project:

1. That the institutional arrangements that govern social protection initiatives, including but not limited to *patron-client dynamics*, *voice* and *accountability*, influence performance in *both* state and non-state social protection initiatives; and,
2. That *both* state and non-state actors have a role in responding to the needs of the poor in different yet complementary ways and that this complementarity can be strengthened through better understanding of the interaction between performance and governance.

The success of the research project and ultimately the policy usefulness of the individual research supported, will lay in the provision of richer insight into the variety of prevailing governance arrangements, and the relationship between these arrangements and performance. This, and better understanding of how state and non-state do or don’t interact, may suggest where there is potential for governance arrangements that are performance-enhancing to “cross-over” from non-state to state or the reverse, and potential for new, hybrid forms of social protection interventions that incorporate aspects of both state and non-state systems.

In light of this, the research itself (and the concept note) will be structured to address the two distinct but connected objectives described above. These are referred to in the concept note submission form as components A and B, although this does not mean that there is a literal sequence of research activities as data collection in each part will likely be concurrent.

Component A -- Understanding non-state social protection features and governance arrangements

This part of the research project provides research teams with the flexibility to design and execute research on a specific aspect of non-state social protection relevant to the needs and circumstances in their respective country. PASGR has no fixed view on the research question(s) that should be pursued by teams under Component A. Nor do research teams necessarily need to pursue the same research questions. *The choice of research questions is entirely up to the research team submitting a concept note.* PASGR will look at the research focus proposed in Component A of each concept note, and will review it against several criteria such as:

- Is the proposed focus of research attention broadly consistent with the objectives of the research project – i.e. will it help address the knowledge gaps identified in this paper?
- Is the proposed focus of research clearly expressed in terms of the rationale provided, as well as identification of key research questions and/or hypothesis to be tested?
- Is the proposed approach to research likely to yield findings that are of value to policy actors, and is there any evidence of this value in terms of an indication of support for the proposal obtained from policy actors? Does the team's experience indicate that they understand the importance of policy engagement and variety of ways to accomplish this?
- Does the approach to methodology and data collection make sense? Is it clear and demonstratively well suited to answering the research questions or testing the hypothesis rigorously, and in way that policy actors will find useful?

To encourage thinking and generate ideas, several possible research questions/hypothesis are described below. These are intended for illustrative purposes. *Research teams are free to adapt these questions or propose completely different research questions/hypothesis.*

Indicative Research Questions

- To what extent are non-state social protection services qualitatively different from each other in terms of actor/provider or service type, and from similar state provided services?
- In what ways do patron-client or principal-agent dynamics influence individuals' access to non-state services within the selected areas of study?
- What formal and informal institutional arrangements govern specific state or non-state services, through which providers are held accountable (or not) for performance?
- What impact do governance and accountability arrangements have on the performance of a social protection service?
- Does the presence of state oversight mechanisms of any kind (i.e. NGO registration bodies, monitoring by ministries responsible for social protection, national or local financial transparency/reporting requirements) influence the presence of non-state actors, the nature of their activities, service quality or accountability?

- Are non-state social protection services and/or actors more responsive, and adaptable to changes in the social and economic environment impacting beneficiaries than state actors involved in like services?
- In what way are patron/client dynamics and the associated performance implications different where non-state actors are concerned compared to patron/client dynamics at play in respect of state social protection? In what way does the patron-client relationship influence access to non-state social protection by some specific actors and funding sources? What implications does this have for the influence of beneficiaries on quality of services and accountability?

Indicative Research Hypothesis

- Non-state social protection actors and services “reach” beneficiaries who are otherwise excluded from state provided services.
- Non-state social protection actors and services are more responsive to gender considerations than similar state provided services.
- The involvement of beneficiaries in the governance of social protection improves performance.
- Non-state actors involved in social protection have an influence on social cohesion and national identity.
- Non-state social protection actors/services are adaptable in the face of changing social, economic and cultural circumstances and resilient in a way that state actors/services are not.

Prospective researchers are cautioned that their research concept notes should be substantial enough to withstand the “so what” question. Research that appears designed toward a principal conclusion that “there’s less clientelism among non-state providers than in the public sector” or that, “non-state social protection is more gender responsive than state provided social protection” is unlikely to push the boundaries of understanding enough to justify support. Research that looks designed to yield a richer understanding of how clientelism can be managed to support performance or how mechanisms for voice contribute to gender responsive services with potential for replication across other services, are likely to be much more useful to policy actors and therefore more competitive as potential grant recipients.

Most, if not all of the above, will require a level of investigation and data collection at source – among actors providing services and/or beneficiaries of specific services. This will require research teams to identify non-state, as well as state social protection service actors in a specific area, and select specific actors or groups of actors for their research. Component B of the project is structured to facilitate this process while at the same time establish a broader picture of the non-state social protection activities present in a specific geographic space.

Component B -- Mapping Non-State Social Protection

This must be undertaken by all research teams and will involve each team identifying or mapping the presence of non-state social protection actors and services in their respective country. Because of the challenges this presents on a national scale, it is recommended that each team select several “sample” areas⁹ – a community, or geographic space with easily definable boundaries (for example a

⁹ Selection of study areas should take into account the manageability of data collection (i.e. avoiding too large a geographic space), and the degree to which the selected area may be representativeness of like areas in the country.

local government district) within which the range of non-state actors and services can be manageably identified.

Ideally, this mapping should include two urban and two rural environments in order to provide some useful comparators within a single research study. However, research teams may propose a different mix and number of environments (i.e. districts, sub-communities within a city, peri-urban communities, etc.) where there are compelling reasons based on the nature of their proposed research under Component A.

The concept note should describe how this mapping will be approached and why the areas selected are suitable and potentially representative (i.e. data might be extrapolated to build a national picture). The goal of Component B is to identify:

- Who are the non-state actors, what are their funding source and the features of accountability and governance?
- What do they provide functionally in terms of social protection services?
- Who are the intended (and actual) beneficiaries and their respective characteristics (age, gender, cultural group, income, family size. etc.)?
- What is the scale of services in terms of numbers of people assisted directly and indirectly?
- In what ways do non-state actors interact with other non-state actors and interact with the state?

Component B should also include available poverty data/profile on each study area as well as identify the type and level of state-provided social protection services within each selected area, with particular attention to activities or target beneficiaries similar to those of non-state actors.

Based on a country literature scan, potential secondary data sources should be identified. This may include registration databases such as a national NGO registry, previous service studies, poverty data, reports of government departments, ministries, and community development offices. Where secondary sources are present, primary data collection within the selected areas should focus on testing the comprehensiveness and accuracy of the data on actors and services. Where secondary sources are not available, the approach to primary data collection within each sample area should be described (i.e. what approaches will be taken to yield a basic picture with reasonable confidence in its accuracy).

Component B is intended to provide a basic profile of non-state and state services and actors extant within the sample areas. By approaching Part B in this fashion, researchers will be able to compare and contrast basic data on non-state social protection services and actors within and across countries.

Additional guidance on the process for preparing and submitting a concept note as well as an indicative reading list can be found on PASGR's website <http://www.pasgr.org/social-protection/>.

A project reading list is provided on PASGR's website and will be continuously expanded as sources are identified by research grant applicants, those teams ultimately selected.

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