**Mid Term Evaluation of the Achievement of Sector Outcomes of the Strategic Action Plan (2009 – 2013) of the Government of Maldives**

*Benevolent State (Social Protection)*

1. **Sector Overall Progress (500 words)**

***{A description of the extent to which the Sector Outcomes as specified in the policy goals were realized in the period under review}***

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| NSPA has done very well in terms of achieving its targets to meet the policy goals (various sector outcomes). This is due to the political commitment and support from the Government. The Government has been very supportive in providing all the necessary support required for the smooth operation of NSPA.  In this regard, legislation on health insurance has been passed by the Parliament and Bill on social security is currently in parliament. It has also actively started working to increase outreach of the minimum social protection package. The components of a minimum social protection package have been identified and most of these components are currently being implemented. The health insurance scheme has also increased coverage quite considerably since its inception in late 2007. Furthermore, substantial work is ongoing to increase the financial sustainability of social protection expenditure through the establishment of a trust fund, establishment of a national targeting system, the development of management information systems, streamlining of the processes and procedure, development of standard operation procedures and building capacity within NSPA.  It is also important to note that NSPA understands its limitations and is working towards overcoming these limitations. Outcome indicators reflect these limitations and hence hope to provide efficient and effective services to the population. Currently NSPA provides services to approximately 45% of the population. |

* 1. **Progress on Key Sector Outcomes**

***{For each sectoroutcome briefly describe the achievement made and the extent to which implementation was carried out as envisaged by the Strategies / Intervention List of the SAP. If there were any deviations what were they and the causes}***

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| Outcome | | Progress | Issues |
| 1. | Legislation on Social Protection and Social Health Insurance enacted | -universal insurance established on January 2012, to cover all the Maldivians  -Social Health Insurance Act ratified on 29th Dec 2011  -Social Security Bill been submitted to the Parliament |  |
| 2. | Legislation on Social protection enacted | No work has been done at present.  UNICEF Budget |  |
| 3. | Minimum Social Protection Package established | The components of the Package have been identified and most of the components have been implemented. Only two more components remain, which is to be implemented by 2012 |  |
| 4. | Increase outreach of Social Protection benefits to the most vulnerable segment of the population | Policy changes were announced via TV/radio/print media.  Information on procedures for application and so forth are passed down to islands via the national offices. However, in early 2011 information camps were held in some islands with the aim of reaching the most vulnerable. | Due to the cost of transportation and budget limitations, NSPA is not able to conduct active information campaigns. |
| 5. | Funding wastage in social assistance delivery reduced, through an efficient targeting mechanism | Targeting options are being explored by the government with technical assistance form the World Bank.  Using household income and expenditure survey a proxy is being developed to identify people who are most vulnerable.  An institutional assessment is currently underway to develop process maps to strengthen the implementation capacity of existing social protection package and the new targeting system when it is in place. |  |
| 6. | Population covered by the Basic Social Health Insurance Scheme, increased | The ultimate goal is to reach universal coverage by 2013.  In January 2012, Government commitment to provide health insurance was strengthened with the introduction of Aasandha. | Voluntary enrollment in the scheme would make it hard to achieve universal coverage |
| 7. | Social Security Fund established to insure Social Protection Expenditure | A fund has been established and the funding source for this year is from the Zakath Fund. |  |
| 8. | Social Protection Expenditure linked to progressive taxation system. |  | Discussion is yet to begin on this outcome indicator |
| 9. | National Targeting mechanism for social protection expenditure, developed | Targeting options are being explored by the government with technical assistance form the World Bank.  Using household income and expenditure survey a proxy is being developed to identify people who are most vulnerable.  An institutional assessment is currently underway to develop process maps to strengthen the implementation capacity of existing social protection package and the new targeting system when it is in place. |  |
| 10. | Delivery and monitoring of social protection expenditure strengthened | Initial system analysis is currently under way for the development of system specifications for the Miss |  |

* 1. **Institutional Achievements in relation to the Sector Outcomes**

**{Briefly d*escribe the role of key institutions in relation to the key sector outcomes and their achievements*}**

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| Name of Institution(s) | | Major Responsibilities towards outcomes | Achievement |
| 1. | NSPA | Strengthen the social protection system of the Maldives | Madhana Scheme, Aasandha Scheme  Social protection package – electricity subsidy, single parent allowance, disability benefit and foster kids allowance. |

1. **Overall Assessment of Sector Performance related to key aspects**

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| Operational Progress(300 words)  **{*Explain the Extent to which implementation was carried out as envisaged by the Strategies / Intervention List of the SAP. If there were any deviations why was this and what where they.*}** |
| NSPA is very successful in achieving its targets under the different sector outcomes. With just under 50 staff, NSPA provided services (health insurance, electricity subsidy, single parent allowance, foster parents/children’s allowance, disability benefit) to approximately 45 % of the population. However, it is important to note that NSPA faces operational difficulties due to the non-existence of a suitable IT infrastructure (management information systems) for information management and standard operational protocols for processing applications under the various programs. Additionally, GoM’s recent policy on downsizing the public sector will also have a huge impact on the operational capacity of NSPA as most of the processes are still manual. |
| Financial Performance (200 words)  **{*To what extent was the budget allocation utilized and if budgetary shortfalls were encountered what were the likely causes what impact did it have in regard to pursuing the Strategies / Intervention List of the SAP*}** |
| The total approved budget was considerably less than what was requested and NSPA experienced budget shortfalls for administration of Madhana scheme and NSPA fully utilized the approved budget. However, MOFT released additional funds to ensure that services provided through NSPA run without interruptions. |
| Institutional Linkages (100 words)  **{If *any institutional linkages were expected to be developed during the implementation, to what extent were they achieved. If not what were the main causes and what was the affect on the implementation.*}** |
| NSPA has established institutional linkages with the relevant institutions at both local and international level and have maintained these linkages to facilitate the implementation of the outcomes identified. An example is the linkages NSPA has with the various healthcare providers and pharmacies for the implementation of the health insurance scheme. NSPA also has linkages with national offices, atoll and island councils for the implementation of the social protection package. Additionally, NSPA also has developed linkages with international institutions such as the UNICEF and World Bank in getting support for the design and implementation on a national targeting system and on strengthening NSPA’s administrative capacity. |
| Sustainability (100 words)  **{*To what degree could the operational aspects; including institutional linkages if any can be carried forward and describe any essential criteria required to facilitate this*}** |
| NAPA is operationally sustainable in the sense that there is political support and institutional capacity within NSPA to continue with its operations. It has also established linkages with key institutions and has identified process and procedures to help facilitate its operations. Strong leadership can be described as the essential criteria for operational sustainability at NSPA. |

**3.0 Key Issues encountered**

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| *Institutional (200 words)*  ***{Discuss the Strategic position of the Lead Agency and how it affected the Implementation of Strategies/ Operational Performance}****:* |
| Political commitment to provide services through NSPA allowed the institution to operate without any problems. NSPA received the necessary cooperation from all the stakeholders. |
| *Implementation (200 words)*  **{*Matters relating to implementation finances, human resources, monitoring and oversight*}** |
| Service delivery to atolls is an issue due the country’s unique geography and the centralized nature of administration. Information dissemination (eg. Information camps at islands) to people residing in the islands is costly and most often information is transferred through media and via national offices. The centralized nature of administration also increases workload for staff at NSPA and this process is time consuming as applicants from the islands have to send their forms to NSPA via island offices or by post. Information management at NSPA is another issue as data is maintained in separate Excel files for the various programs at NSPA. Another issue is the difficulty in information verification, which takes time as this is a very manual and time consuming process that requires information to be crosschecked with other institutions such as the Courts, Island Councils etc. Additionally, monitoring of these programs is also very costly. |
| *Environmental :(100 words)*  **{*Environmental 9including Operational aspects) aspects which were encountered and need to be addressed*}** |
| Working environment is generally good at NSPA, however as there is only one staff responsible for IT and maintenance work, waiting time for services takes time. Also non-existence of standard operating procedures also delays the work process. Furthermore, morale of staff is not very high, this is an area that the leadership of NSPA is working to improve. |
| *Political(100 words)*  **{*Political considerations encountered and to be addressed*}** |
| It is important that policies are backed with technical justifications that are acceptable to the majority of the population and are forward looking. The long term impact in terms of financial sustainability and behavioral impact of these policies needs to be understood at the design phase. It is also important for politicians to give sufficient time to the implementation agency to get organized to avoid public frustration when announcing new polices or amendments to policies. |
| *Socio/ Cultural(100 words)*  **{*Socio Cultural considerations encountered in respect of operation and implementation*}** |
| Maldives has the highest divorce rate in the world. This results in a large number of broken families that seek assistance from the State through NSPA. At the same time re-marriage rate is also very high. The difficulty that arise form this in NSPA’s operation is the difficulty in verifying the marital status of persons receiving single parent allowance. This process is manual and time consuming and there public distrust in the system as people whose status change continues to receive the benefit. This benefit might also create behavioral changes and might contribute towards divorces in the country. This is an area that needs further studies. The impact of this benefit on people having children out of wedlock is another issue that needs to be studied. The change is people’s perception on the role of the state due to the introduction of the minimum social protection package is also an area that can impact NSPA’s operations. Hence, needs to be analyzed.  Religious interpretations on certain issues such as vaccination and schooling can also impact the implementation of some of the components, such as single parent allowance, of the minimum social protection package. |
| *Gender (100 words)*  **{*Gender related issues encountered during operation and implementation*}** |
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| Statistical and Data Collection (100 words)  **{*All the data sources used. Other factors which surfaced in the operation and implementation*}** |
| The lack of an appropriate IT infrastructure at NSPA makes it very difficult for information management. There is no one database, information is stored in separate Excel files or databases and extracting data from these Excel files is a very manual process and is time consuming. Also the lack of a trained staff responsible for research/data analysis adds to the difficulty in data collection and compilation. |

1. **Lessons Learnt (300 words)**

**{Discuss the Lessons Learnt in the process of carrying out interventions relevant to realization of the Sector Outcomes as specified in the SAP. Focus on the involved agencies and other stakeholders (including beneficiaries) and their willingness and capability to continue the interventions. If not what additional measures would need to be taken to strengthen them}**

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| Being clear on the targets of NSPA helped the institution to work towards achieving them. It is also important to note that waiting to implement a perfect system does not always work, instead it is best to identify the policy direction (the big picture) and then start implementation of small parts of this big picture to achieve the full outcome. It is also important to have an open mind and work to improve the system progressively as more experience and expertise are acquired instead of building rigid structures. |

1. **Partnerships (200 words)**

**{*Describe any partnerships established with a donor, private sector of civil society organization to achieve an outcome(s)*}**

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| NSPA is working with the World Bank in establishing a national targeting system in the Maldives. Currently WB is providing technical support, under a non-lending technical assistance arrangement, to design a targeting model. The Bank has also proposed to provide additional financing, under the Maldives Pension And Social Protection Administration Project, for the implementation of the new targeting system. Developing an MIS for the implementation of the health insurance scheme as well as social protection package is also part of this project. Finances to be made available under the project amounts to USD 2 million. |

1. **Follow-up Actions & Recommendations (400 words)**

**{Recommendations for strengthening, reorienting and/or revising the implementation mechanisms and strengthening the key agencies and other stakeholders for achieving Sector Outcomes in future periods}**

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| To further improve the operational efficiency and effectiveness of the various programs administered at NSPA, the following issues needs to be dealt with.   * Develop appropriate IT infrastructure for efficient information management and administration * Develop standard operating procedures to achieve operational efficiency * Prepare materials need on process and programs administered by NSPA to increase effectiveness * Conduct information campaign to update the population at large on new policies and changes. * Conduct educational campaigns to create awareness on the role of the State to minimize the risk of creating state/welfare dependency * Train staff |

**Date :** 1st April 2012

**Name of Officer**: Fathmath Sahudha

**Designation:** Assistant Director