FRAMEWORK FOR MITIGATION OF WEAKNESSES IN THE PROCESSING OF DIRECT CASH TRANSFERS: A CASE OF UNICEF UGANDA

BY

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Declaration

I hereby declare that this study is original and has not been submitted for any other degree award to any other University before.

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This is to certify that this research was submitted with my approval as University Supervisor.

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Dedication

This research paper is dedicated to my dear wife Esther Ariango, my dear mother Mrs. Kaahwa Lukiya Tindituuza and all my siblings
Acknowledgement

I thank God for the grace He has given me thus far.
I appreciate all the support, encouragement and love from my dear wife during the compilation of this work.
I highly cherish the encouragement, guidance, and wisdom received from my supervisor Mr. Martin Bakundana, the patience he had with me in the most challenging times, may God bless him so much.
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All my lecturers who imparted in me the knowledge I have gained and the new ways of solving problems. May God richly bless you!
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List of acronyms

AWP – Annual Work plan

DCT – Direct Cash Transfer

ERP – Enterprise Resource Planning System

FACE – Funding Authorisation and Certificate of Expenditures

HACT – Harmonised Approach to Cash Transfers

IP – Implementing Partner

NGOs – Non Governmental Organisations

PCA – Project Cooperation Agreement

PRQ – Payment Request

RWP – Rolling Work plan

UNCIEF – United Nations Children Fund

UNDG – United Nations Development Group
Abstract
This study was set out to examine the weakness in the processing of Direct Cash Transfers (DCT) using UNICEF Uganda as a case study. The study specifically concentrated on identifying system stages where there are noticeable delays in the process of DCT payment after which mitigation measures were suggested and a matrix in form of proposed changes to FACE Form was developed.

The study used descriptive research design, and a case study of UNICEF Uganda country office. Purposive sampling was used while selecting study respondents who were administered with an online questionnaire. The response rate was 87% considering the time factor, other non- responses were not followed up. Secondary data in form of payment documents was used to identify points of payment process where significant delays occur relative to the standard processing timelines.

It was found that worst delays occur internally within UNICEF where it takes an average of six days between when a FACE is received to when it is signed as Certified by the Program Officer. It takes an average of ten working days between FACE Certification and FACE approval, and an average of nine working days between FACE approval and System generated payment request approval. UNICEF staff confirmed that DCT payment documents sometimes stay on their desk for more than 3 days.

The study recommends use of an online FACE Form /DCT Payment tracking dashboard to reduce delays. The study also proposes a simple modification of the FACE form as a matrix to mitigate delays in DCT Payment processing.
CHAPTER ONE

1. INTRODUCTION

1.1. Background to the study

UNICEF, the United Nations Children’s Fund, is the driving force that helps build a world where the rights of every child are realized. Uganda is one of the over 190 countries and territories around the world where they work to overcome the obstacles that poverty, violence, disease, and discrimination place in a child’s path (UNICEF, 2013). UNICEF works in partnership with Government of Uganda, UNICEF National Committees, NGOs, faith-based organizations, and other partners to keep Ugandan children alive, safe and learning. UNICEF is funded entirely by the voluntary contributions of individuals, businesses, foundations and governments. UNICEF Uganda has the following thematic areas of focus; Health, Nutrition, HIV and AIDS, Education, Child Protection, Water, Sanitation and Hygiene; Humanitarian action and Policy Advocacy for children. (UNICEF, 2013).

UNICEF uses Harmonized Approach to Cash Transfers (HACT) to disburse funds to partners for program implementation. The HACT framework was first adopted in 2005 by UNDP, UNICEF, UNFPA and WFP, pursuant to United Nations General Assembly Resolution 56/201 on the triennial policy review of operational activities for development of the United Nations system. These agencies were then referred to as the United Nations Development Group (UNDG) Executive Committee agencies. This represents a common operational (harmonized) framework for transferring cash to government and non-governmental IPs, irrespective of whether these partners work with one or multiple United Nation agencies. It is understood that ‘harmonized’ in the context of the HACT framework refers to agencies implementing a common operational framework using the same, consistent, standardized approach and tools. (2014 UNDG HACT Framework)
In 2012 alone, UNICEF Uganda was entrusted with resources amounting to about 48 Million US Dollars (2012 UNICEF Uganda Annual Report). Since all funds come from voluntary contributions, it is best to make sure that they are put to proper use. For effective program delivery, all internal payment processing bottlenecks should be identified and mitigated to improve on value for money delivery and reduce cost per dollar spent in program implementation.

1.2. Problem statement

The 2013 Internal audit at UNICEF Uganda found that on average, a Direct Cash Transfer (DCT) Payment takes about 40 days from the time the documents are received at UNICEF to the time the payment is transferred to the partner. The standard approved workflow stipulates the process to take a maximum 19 days (11 working days). This highlights a significant lag between the target timeline and the actual timeline. Though these delays are highlighted by the audit, the exact points where they occur within the payment workflow process are not pinpointed by the report. This study therefore identifies those points of delays so as to help management mitigate what causes them to improve overall efficiency of doing business and better results for children.

UNICEF Uganda management has taken some measures to mitigate the delays by; asking finance unit to conduct training on areas where most mistakes are observed when documents get to Finance unit, re-circulating a finance manual with clear guidelines on timelines involved at each stage of payment processing, and conducting extensive HACT training to both UNICEF staff and Implementing Partner (IP) staff involved in Direct Cash Transfer (DCT) payment processing.
These and other many measures by management are aimed not only at speeding up payment processing but to meet other high level organizational targets and mitigate bottlenecks as identified by the 2013 Audit.

The results of this study will to bring into focus the actual problem points and thereafter suggest possible mitigating measures to address the bottlenecks points in the context of faster Direct Cash Transfer payment processing.

1.3. Objectives of the study

i. To identify points of delays in the Direct Cash Transfer Processing system

ii. To propose effective guidelines for mitigation of weaknesses in processing of Direct Cash Transfers

iii. To develop a HACT Matrix to aid accurate financial decision making for staff involved in Direct Cash Transfer processing

1.4. Research questions

i. What are the points of delays in processing Direct Cash Transfer payments?

ii. What can be done to remove the bottlenecks at different delay points?

iii. How usable and practical is the existing checklist within the Finance Manual in guiding staff involved in payment processing on the requirements of a DCT payment?

1.5. Scope of the study

1.5.1. Content scope

This study covered only UNICEF Uganda internal challenges relating to disbursement of financial resources to partners using a modality called Direct Cash Transfer as defined under HACT.
1.5.2. Geographical scope
This study took place at UNICEF Uganda Country Office in Uganda. UNICEF in Uganda has three Zonal offices but all of them are centrally managed by UNICEF Kampala Zonal office and all financial disbursements are made from UNICEF Kampala Office.

1.5.3. Time scope
This study contains information covering period of January 2013 to December 2013

1.6. Significance of the study
After identifying the areas where payments delay, management will be able to review why the delays occur at a particular point and thus work toward mitigating or eliminating the cause of the delay and thus the study will facilitate decision making by management.

Since payment processing delay bottlenecks have been identified, the next step is mitigation, then results will be quicker access to resources by partners, quicker access to services by beneficiaries and thus achieving more throughputs of results than when there are delays, this will result in improvement of efficiency and program delivery.

The unspoken fact is the displeasure that partners have, when they request for funds and they receive them when the window for a particular intervention is already past. This frustration results into less trust by partners and thus higher cost of doing business because partners have to include the cost of delayed receipts within the budgets, when efficiency is improved, then the trust grows and the cost of doing business becomes cheaper because partners can borrow against expected timely receipts from UNICEF, this would go a long way in improving trust by partners.

There are multiple guidelines developed to address inefficiencies in payment processing such as audit recommendations and administration instructions. The challenge is how effective
they are. If implemented, these recommendations should help improve efficiency in cash transfer processing

1.7. Definition of key terms

DCT -Direct Cash Transfers– Funds are transferred by the agency to the IP before the IP incurs obligations and expenditures to support activities agreed in the work plan. Direct cash transfers are expected to be requested and released for programme implementation periods not exceeding three months, with exceptions up to six months consistent with each agency’s guidelines; A partner cannot be advanced further funds if they have not fully accounted for funds disbursed within six months. This is what sometimes results in partner being blocked as shall be discussed in later chapters.

Implementing Partner(IP).This is the entity responsible and accountable for ensuring proper use of agency-provided resources and implementation and management of the intended programme as defined in the work plan. In UNICEF, possible IPs include; Government institutions; Inter-governmental organizations; and Eligible civil society organizations, including non-governmental organizations. Eligible civil society organizations are those that are legally registered (if required) in the country where they operate; and other eligible United Nations agencies. (2014 UNDG HACT Framework)

FACE. The harmonized Funding Authorization and Certificate of Expenditures (FACE) form simplifies the paperwork to authorize expenditure or transfer cash to Implementing Partners. The FACE form supports several important functions, including: Request for funding authorization: The IP uses the section ‘Requests/Authorizations’ to enter the amount of funds to be disbursed for use in the new reporting period. Against this request, the agency can accept, reject or modify the amount approved; Reporting of expenditures: The IP uses the section ‘Reporting’ to report to the agency the expenditures incurred in the reporting period.
The agency can accept, reject or request an amendment to the reported expenditures; and Certification of expenditures: The designated official from the IP uses the section ‘Certification’ to certify the accuracy of the data and information provided.

**Direct payments** – Funds are paid by the agency directly to vendors and other third parties for obligations and expenditures incurred by the IP to support activities agreed in the work plan

**Reimbursements** – Funds are provided by the agency to the IP for obligations made and expenditures incurred in support of activities agreed in work plan

**FACE Certification**- Program Officer verifies if FACE document meets all conditions, contains valid approvals from partner, has sufficient and related work-plan budget, and if the attached budget has valid entries, plus any other mandatory requirements after which if all is correct, they sign off the FACE form “certified”

**FACE Approval**-Program Officer Verifies if the request is according to work-plan, funds available, authorised by appropriate partner representatives and other cheques before signing approved on the FACE document

**PRQ Approval** – In the system, a soft version of FACE entries are signed approved by a Program Officer with appropriate authorisation. The system approval is linked to budgets and facilitates electronic processing of payments to partners.

**PRQ Posting** – Finance Unit Verifies all payment documents and sends them back to sections for corrections if any before posting accounting entries in the System

**Payment Run Posting** – Finance Official with appropriate authorisation checks appropriateness of all supporting documents before authorising a payment
E-bank- Signatories verify accuracy and correctness of payment documents before signing them off, then funds are transferred to beneficiary account
CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

There is evidence that systematic delays in disbursement of financial resources by donors to their partners have negative effect on implementation of activities and realization of results. Odedokun (2003) in his study examined if donors in reality renege on their commitments for reasons other than a breach by a recipient of the terms stipulated in agreements (lack of accountability for UNICEF) and found out that there is no third party to arbitrate differences in the meaning of clause ‘specified financial terms and conditions and for specified purposes’. He also realized that in most cases, interpretation is left to the donor’s unilateral discretion. With official loans, recipients probably have some voice. This is because since quid pro quo is involved, a more formal agreement is possible. But most bilateral resource transfers are in form of grants, thus limiting the legal and moral choices of the recipients. The dictum, ‘a beggar has no choice’, largely applies.

This therefore calls for a deep internal soul searching by the donors in the relationship, in this case UNICEF Uganda since the partners have little say on the mitigation of delays caused by internal challenges within the donor organization, thus the need for such a study

2.2. Cash Transfers (Cash Assistance)

UNICEF provides support to the partners by strengthening their participation in the implementation of the programme through the transfer of supplies, equipment, and cash (UNICEF PCA Guideline, 2009). UNICEF uses Harmonised Approach to Cash Transfers (HACT) to disburse funds to partners. The HACT framework represents a shift from assurance for cash transfers derived from project level controls and audits towards a
method of assurance derived from risk/system-based assessments and audits. HACT replaces a system of rigid controls with a risk-management approach to cash transfers to implementing partners. It aims to reduce transaction costs by simplifying rules and procedures, strengthening partners’ capacities and helping to manage risks. HACT includes micro-assessments of the individual implementing partners (both Government entities and NGOs). HACT also requires assurance activities regarding appropriate use of cash transfers. These include spot checks of partner implementation, including review of financial management procedures, programmatic monitoring, annual audits of partners receiving a certain level of funds, and (where required) special audits (UNICEF Uganda Internal Audit Report, 2013)

According to the UNICEF Cash Transfer Policy(2013), HACT comprises four cash transfer modalities:

**Direct cash transfers (DCT):** Funds are provided to implementing partners for immediate disbursement within a period of three months for the implementation of agreed upon programme activities;

**Direct payments:** Payments are made directly to vendors and other third parties providing goods or services for agreed upon programme activities on behalf of the implementing partner upon request and following completion of the activities;

**Reimbursements:** Funds are provided to implementing partners for actual expenditures incurred by the partner for agreed upon programme activities;

**Direct agency implementation:** The UNDG ExComAgency makes obligations and incurs expenditure in support of agreed upon programme activities.

This study shall only focus on “Direct Cash Transfer” payment modality.
According to the 2013 internal audit report, UNICEF Uganda office had implemented HACT, as had other UN agencies in Uganda which is a more efficient funds disbursement modality than the old system where justification of need for funds was more stringent and time intensive.

2.3. **Direct Cash Transfers**

Direct cash transfers: In the context of HACT is a specific concept and thus the information reviewed shall be internal documents that explain how it works.

According to the UNICEF Cash disbursement Policy (2013), for a Direct Cash Transfer (DCT) disbursement to take place, the following has to be done; the implementing partner requests the direct cash transfer using the Funding Authorization and Certificate of Expenditure (FACE) form, the Programme Officer certifies the FACE form following a review to ensure the following; FACE has been signed by the official(s) designated by the implementing partner to ensure the activities are aligned with the agreed Work Plan, where appropriate, it includes confirmation of the satisfactory receipt of the previous direct cash transfer, the programme implementation period does not exceed three months, detailed cost / budget estimates for the resources requested are attached, the resources requested have not been previously transferred, and are reasonable, the bank account details are correct.

2.4. **General causes of delays in cash transfer processing**

2.4.1. **Invoicing Challenges**

According to Carole & Cahill (2013), potential delays in cash transfer processing are caused by invoicing challenges. If the vendor mails the invoice to the department receiving the goods or services, Accounts Payable is unaware that an invoice has been received, so the payment process does not begin. If the department receives the invoice, it should immediately forward it to Accounts Payable. The department also should notify the vendor to mail future invoices electronically. If the invoice is sent electronically, Accounts Payable should still check to ensure the invoice has been received and processed correctly.
invoices directly to Accounts Payable. This is a common occurrence at UNICEF when a partner submits a request for funds to the wrong action department or person, delays in such cases are inevitable. Carole & Cahill (2013) suggests that all vendors should have a system that provides unique invoice numbers on their invoices. This allows their customers to distinguish between identical invoice amounts, and allows the vendors to correctly determine which invoices are being paid when the customer mails a cheque. Unfortunately, many do not provide a unique invoice number. This delays payment, and makes duplicate payments more likely. The invoice in the case of UNICEF is the FACE, and in case it is duplicated, there are high chances of duplication of payment since they are not serialized. Uniquely identifying FACE Forms would also be a difficult task but the control in UNICEF is at the level of certifying officers who are supposed to verify that the invoice is not a duplicate submission.

**2.4.2. The payment transfer method and liquidity of the payer:**

The operating speed of a payment system depends on the stage of technology of the system’s communication and information processing environment (IEEE, 2014). Frequent intraday processing cycles and real-time processing have introduced new means of speeding up the processing and settlement of payments. According to Leinonen & Soramäki (1999), if during the day sufficient liquidity is not available, payments are delayed. At the lower bound of liquidity, payment delay is at its maximum and any reduction in liquidity would mean a failure to settle one or more payments during the day. The liquidity need for an end-of-day net settlement system equals the lower bound of liquidity. In fact, the lower bound of liquidity marks the minimum external liquidity needed in all settlement systems where payments can be delayed e.g. by queuing, whether operating on a net or gross basis.

This is also a great factor in relation to payment processing speed. In the UNICEF context, the different payment methods selected during transfer affect the speed at which the partner
received funds. This will depend on whether Real-time gross settlement (RTGS) or Electronic funds transfer (EFT) or cheque is issued to effect a payment

2.4.3. Under-utilisation of available technology.

The desire for reduced operation costs, high quality products and services, advances in information technology permit synchronization between physical and information flows and coordination of activities among supply chain partners. (IEEE, 2002). This problem at UNICEF can be viewed in the sense of capabilities of the Enterprise System that are being under-utilized. One of them is the paperless capability of the system, but due to limited internet bandwidth, the action would end up causing more delays if all invoices (FACE Forms) were to be scanned into the system due to delays in uploading and downloading documents for review at different levels where instead of scanning documents into the system, the capacity of internet service is limited and would slow down the network, thus the current status of payments being made on the basis of hard copies though the ERP system has a provision for scanning documents into the system.

According to Institute of Management and Administration, hidden costs associated with manual processes can really add up—and because they are not easy to determine, their damaging effects may be underestimated in current processing workflows. These hidden costs most often lurk in a manual processing environment, where the same invoice may be handled multiple times, even before an approval decision is made. In addition to contributing to escalating labour costs, this increases the chances of missing favourable payment terms due to lengthy processing cycles.

Manual document preparation, manual routing, manual data entry, manual exception handling, manual approvals, and even the cost of manually indexing and filing an invoice are contributing to this shockingly high expense. The more times an invoice is handled, the
greater the chances of it being lost or misfiled, driving up hidden costs even more. According to Association for Information and Image Management, more and more companies are realizing the positive benefits of seeking out and eradicating these hidden costs. It was reported that companies who are processing invoices in a largely manual environment have processing costs up to 20 times higher than those companies who are processing invoices within an environment with a high level of automation.

2.4.4. Accountability and transparency
According to Dellaportas (2012), concerns over a perceived lack of transparency and accountability in the charity sector have precipitated calls for mandatory financial reporting, benchmarking, a sector specific accounting standard and an independent regulator so as to enhance the public accountability, organizational efficiency and performance of these organizations. These calls take on added importance on account of the often unrecognized significance of the charity sector. His findings build on the notion that a charity with a positive reputation is likely to attract a greater number of donors, some of whom may be encouraged to donate higher levels of funds. Furthermore, the transfer of information to key stakeholders in the form of financial reporting disclosures is consistent with the notion of accountability in which the charity is responding to those to whom they have a responsibility. Good financial reports are usually as a result of harnessing incremental gains in efficiency like having a smooth and fast payment processing system.

2.5. Possible solutions to mitigate delays in Cash transfer processing

2.5.1. Use of Technology
The use of Technology in payment processing in efforts to improve organizational performance (i.e., economy, efficiency, and effectiveness – the 3 E’s) by changing how the flow of work is managed would lead to development of the management technique
commonly known as business process reengineering (BPR). BPR entails a fundamental rethinking of all aspects of an organization and its activities. Business processes are collections of activities that are managed to take inputs and create outputs valued by a customer (in this case the implementing partner). Process implies a strong emphasis on how work is done within an organization, in contrast to a functional focus on what is being accomplished. One of the greatest barriers, and opportunities, to successful BPR and improved organizational efficiency and effectiveness is the way information technology is used. (Kenton, 1998)

Companies order, receive, and pay for goods. Hence they continually receive and process invoices. For the most part these are printed on paper and are dealt with manually, so that each invoice after receipt involves processing costs of about 9 Euro on average. Often, human searching and typing of data into computer forms is required to transfer the information from paper into the computer, e.g. into ERP-systems, like SAP (which UNICEF Uses), that many companies run (Simone and Andreas, 2004)

2.5.2. A good framework
This would go a long way in aiding financial decision making by program officers before disbursing funds. Susanne, Harvey, Hudspeth, Rumble and Christensen (2007) noted that there is need for a guideline at Country office level that should include the core principles for UNICEF when considering cash transfers, the major objectives that can be achieved within UNICEF core sectors through cash transfer programmes and a decision making framework to assist Country Offices in support of government, clusters and partners to decide if, when and how cash transfers should be implemented.

Governments should take the actual cost of public policies into consideration before undertaking any new project (Duarte, Mattos & Serillo, 2010). This shows that the issue of
delayed payments is tied to timely implementation of programs and thus delays should be addressed to improve program delivery

(Kenton, 1998) discusses the use of electronic document transfer (EDT) and how it will speed up many transaction-related activities providing greater economy and efficiency. Documents can be sent and received electronically, saving time and eliminating re-keying redundant data. Though systems are available at UNICEF, due to the national legislation that is not yet fully in support of use of soft copies as authentic documents, the office still uses manual documents before transactions are authorized and processed. Kenton(1998) suggests that Management should support the use of electronic data interchange (EDI) for ordering routine materials and expand the number of trading partners using this tool. Management should also encourage use of EDI as a vehicle for the receipt of invoices from suppliers. Expect to increase the use of electronic funds transfers’ thereby eliminating invoice matching, vouchering, and check writing practices. Some benefits of electronic document transmission include improved communications, fewer time delays from the physical routing of documents and speeding the overall processing of daily transactions. He concludes that some measures of the success of EDT are improved employee productivity, reduced clerical support, and more efficient processes.

2.6. Conclusion

These findings by Odedokun (2003) call for focusing the spot light on the donor, in this case UNICEF Uganda, since they have much leverage on their part and there are already many formal structures to ensure efficiency in delivery by the partners. This internal review of processes is usually ignored when examining effectiveness in implementation of programs and much emphasis is put on whether the partners are doing their part. Thus an internal review is likely to bring in better efficiency if bottlenecks can be eliminated at donor level.
The fact that the issues pointed out by the internal audit report of 2013 are perennial shows that there is need for a dynamic solution that is out of the box and effective to help bring concrete results that are long standing rather than short term gains which usually fall through the cracks as audit recommendation implementation period fades.

According to Dellaportas (2012), charities compete for resources from donors, and therefore to maintain an edge and sustain funding, efficiency as a result of streamlined processes is critical and thus the need to improve efficiency in payment processing.
CHAPTER THREE

3. METHODOLOGY

3.1. Introduction

This chapter describes the methodology used in the study to review causes of delays in DCT Payment Processing at UNICEF Uganda. It covers the areas of research design, sources of data, study population, sampling design, sample size, data collection methods and tools, data presentation, processing and analysing data from primary and secondary data, plus the limitation of this study.

3.2. Research design

This was conducted as a Case Study Design. It was an in-depth study of challenges in DCT payment processing at UNICEF Uganda and narrowed down to DCT payment processing rather than look at overall Payment processing efficiency at UNICEF Uganda. It consisted of observations and questionnaires. The intent was to examine the qualities and characteristics of this one case of DCT payment processing among many other partner payment modalities.

3.3. Sample area and Sampling frame

The sample area covered Kampala, UNICEF Uganda Head Office, given that all respondents are based there and the files related to payments for UNICEF partners are kept there. Respondents were chosen from the following categories of staff members; Staff involved in certifying FACE Forms, Staff Involved in Drafting DCT Payment Requests in the system, Staff involved in Approval of both FACE Form hard copies and Payment Requests in the system, Staff involved in review of payment documents, Posting PRQs, Payment Run and E-Banking in Finance Unit of UNICEF Uganda,
3.4. **Survey population and Sample size**

The study population was made up of 32 respondents all involved in the payment processing chain from FACE certification to E-banking. The response rate was 93%.

3.5. **Sampling Procedure**

The sampling techniques that was used in the study was purposive sampling, because the group of respondents needed was already known, which was staff members involved in DCT Payment Processing. This same technique was used to select a sample of secondary data to be used for the study. While reviewing payment files, only DCT payments were considered out of many other payment modalities and non-partner related payments.

3.6. **Types of Data**

The study used both primary and secondary data. Primary data was obtained by the use of a semi-structured questionnaires. Secondary data was obtained from; DCT Payment files to help validate time spent processing payments at different points, the finance manual to get standard timelines, UNICEF Cash disbursement policy and administrative instructions related to DCT payment. UNICEF internal literature was reviewed as a basis of results interpretation.

3.7. **Research Instruments**

3.7.1. **Questionnaires**

A self-administered online questionnaire (see appendix 1) was used to collect data. Key (1997) highlighted economy and standardisation as the major advantages of using questionnaires. Online questionnaires are much cheaper to run and since the target population is literate and very proficient with using computers and internet. The questionnaire was pre-tested to remove vague, ambiguous and leading questions.
3.7.2. Documentary Study
In order to pinpoint where delays occur in the payment process, DCT payment documents for
the year 2013 were reviewed, a purposive sample of 360 payments out of about 700 DCT
payments made in 2013 were reviewed and in each payment, different time stamps examined
to show how long a document stayed at a certain processing point before being auctioned and
moved to the next payment stage. The 2013 Audit report was also reviewed, plus the Finance
Manual and the HACT Framework 2014 to provide the latest and detailed information related
to DCT payment processing requirements

3.8. Data processing, analysis and presentation

3.8.1. Data processing
Data was captured directly from respondents using an online survey tool called Google
Forms, then exported to Statistical Package for Social Scientists (SPSS Version 16.0) for
presentation and analysis. Some analysis was done using Microsoft Excel

3.8.2. Data Presentation
Data was presented mostly using frequency tabulation, and percentages and cross tabulations.

3.8.3. Data Analysis
Quantitative data analysis was undertaken using SPSS software package.

3.9. How weaknesses in direct cash transfer were identified
Analysis of differences in days between points of payment processing by different authorised
functions. The basis of measuring timelines was that each processing point is responsible for
delays from the point when they receive documents to when they pass them on to the next
stage and are not responsible for the time before they receive documents
3.10. How a Guidelines for mitigation of weaknesses in DCTs’ was developed

There was an extensive review raw data from payment files for all 2013 DCT payments

Analysis of the causes of delays from the results of the questionnaire administered to staff members involved in DCT processing helped in formulating the appropriate matrix to mitigate delays in DCT payment processing

3.11. How the matrix to mitigate weaknesses in DCT process was developed

Figure 1: The matrix development process
Above is a flow diagram showing the matrix development process
3.12. Limitations of the Study and possible solutions

3.12.1. Financial constraints
The research was fully funded by the researcher, for instance funds for typing, printing, travelling, internet access, stationery.

3.12.2. Time constraint
Due to changes at work (supporting two departments instead of one), and other competing priorities with this research, the research was heavily affected by limited time.
CHAPTER FOUR

4. PRESENTATION ANALYSIS AND INTERPRETATION OF FINDINGS

4.1. Introduction

This section is a discussion of information derived from the questionnaire administered to a select group of staff members involved in DCT payment processing. The presentation format is a discussion that involves use of tables to clarify facts derived from the research.

4.2. Characteristics of Respondents

These are presented using frequency tables below. The characteristics presented include gender, work experience with UNICEF, staff Category and authorized function in DCT Payment Processing.

4.2.1. Gender of Respondents

The gender of respondents was distributed as shown in the table 4.1 below.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>14</td>
<td>47</td>
</tr>
<tr>
<td>Female</td>
<td>16</td>
<td>53</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Information shows that there are slightly more females (53%) involved in DCT Payment processing than men(47%). This may be a reflection of UNICEF Policy of gender balance where Males and Females have equal opportunity to different positions. UNICEF Uganda current gender balance is at 49% Males and 51% females (UNICEF Uganda online report, 2014). The national average shows fewer women in formal employment at 31% females and 69% males as per UBOS 2010 national survey.
4.2.2. Work Experience of respondents

Table 4.2 below shows how long the respondents have worked for UNICEF in terms of years

<table>
<thead>
<tr>
<th>Work Experience</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than a Year</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>1-2 Years</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>3-4 Years</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>5-10 Years</td>
<td>8</td>
<td>27</td>
</tr>
<tr>
<td>Over 10 Years</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data

According to the study, 87% of the respondents have been working with UNICEF for more than three years. This was very important to note because the new Enterprise Resource Planning (ERP) System being used by UNICEF for among many things - payment processing, was introduced about two and half years ago and therefore the number of respondents familiar with the payment system is a significant factor. This reaffirms the quality of responses in relation to this study as supported by Morgeson (2014) who asserts that less experience directly related to work tasks can prove to be a liability when making judgements.

4.2.3. Staff Category of Respondents

UNICEF has three major classification of staff members, these are General Service category (GS), National Officers(NO) and International Professionals(IP). Table below show respondents by Staff Category
<table>
<thead>
<tr>
<th>Staff Category</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GS</td>
<td>17</td>
<td>57</td>
</tr>
<tr>
<td>NOs</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>IPs</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

**Source: Primary data**

This classification helped show which staff are of GS (General Service category) or operational staff. These are mostly involved at the stage of drafting Payment Requests (PRQ) into the system. These were the majority of respondents at 57%. The next category are NO (National Officer) staff category. These are mostly program officers responsible for FACE certification and budget review and these constituted of 23% of all respondents. IP staff category are International professionals responsible mostly for FACE Approval and PRQ approval in the system. They constituted of 20% of respondents. In Payment processing, the most tedious work is at FACE certification and budget review and at drafting the Payment request into the system. These areas require more staff and therefore explain the percentages of respondents by staff category. According to FAO (2012), Management is concerned with the optimum attainment of organizational goals and objectives with and through other people and therefore need for fewer managers and more support staff as the results above show.

### 4.2.4. Staff by Authorised Function Payment processing function

The table below shows respondents by the functions they are authorized to perform in the payment processing system.
Table 4.4 Respondents by Roles authorised in the system

<table>
<thead>
<tr>
<th>Authorised Function</th>
<th>Frequency</th>
<th>Percent of respondents(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>11</td>
<td>37</td>
</tr>
<tr>
<td>Approve FACE/DCT Payment in the system</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Transfer E-Bank Batches in the system</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data

Results show that the majority of respondents (36%) are involved in drafting DCTs into the system. It should be noted that the structure of the system is in such a way that only GS staff are involved in drafting DCTs into the system. The respondents involved at FACE/budget review and those at NO level and in this case are 16.7% of respondents. Finance payment functions are performed by an individual per processing stage due to segregation of duties and any changes are when the new staff is taking on duties as Officer in Charge (OIC). For this study, this was the most important classification because it helped align staff functions to points of payment processing. A review of secondary information derived from payment documents revealed that the longest delay occurs at the point between when the FACE/Budget are certified to the time the FACE/PRQ is approved in the system. It took an average 10 working days (Secondary data) yet ideally it should take on average only 2 working days according to the UNICEF Uganda Finance manual. Since other payment processes have shorter and closer to acceptable delays, this study was focused on the four points where the most delays occur. These four functions were performed by staff members with the following authorised functions; FACE/Budget Certification, Draft PRQ in the system and approval of FACE/PRQ both on hard copy and in the system. The figure below is an illustration of chronology of functions and related processes in UNICEF Payment processing chain highlighting where most delays occur as per secondary data.
Chronology of DCT Payment process

<table>
<thead>
<tr>
<th>Partner</th>
<th>Certifying Officer</th>
<th>Approving Officer</th>
<th>PRQ Drafting Assistant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partner Fills and Submits FACE to UNICEF</td>
<td>FACE Certified</td>
<td>FACE approved</td>
<td>DCT PRQ drafted in the system</td>
</tr>
<tr>
<td></td>
<td>To Finance Unit for further processing</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>DCT PRQ approved in the system</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 2: Points where delays occur

Source: Adopted from UNICEF Uganda Finance Manual process flow

The highlighted points in the chronology of DCT payment process in Figure 2 above were where most delays occur and though the questionnaire was administered to all staff types of in the payment chain, keen interest was on the points highlighted in the above figure.

Table 4. Number of respondents involved where most delays occur

<table>
<thead>
<tr>
<th>Authorized Function</th>
<th>Frequency</th>
<th>Percent (%)</th>
<th>% of total respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>5</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>11</td>
<td>52</td>
<td>37</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>5</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>21</td>
<td>100</td>
<td>70</td>
</tr>
</tbody>
</table>

Source: Primary Data

70% of the respondents were involved at points where most delays occur in the payment processing chain as was confirmed from payment documents.

4.3. Points of Delay and causes of delay in DCT payment processing

Basing on the questionnaire, this section shows findings related to causes of delays in payment processing as perceived by respondents
4.3.1. How many DCT payment transactions handled in a week

Table 4.6 below shows how many DCT transactions different respondents handle in a week. This showed the distribution of workload in terms of DCT processing and will help determine whether workload is a significant factor in terms of DCT payment processing speed.

**Table 4. 6: Respondents by Workload**

<table>
<thead>
<tr>
<th>DCT payments handled in a week</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 2</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>3 to 4</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>5 to 10</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>Above 10</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data

According to research findings, 66.7% of respondents declared that they interfaced with more than 5 DCT payments in a week; another 26.7% said they process between 3 and 4 DCT payment transactions in a week. This showed that respondents are fairly busy handling DCT payments and therefore were considered to have fair judgement as pertains DCT payment processing and related problems. This was confirmed by secondary data which showed more delays at points where respondents claim to have higher levels of workload in terms of DCT.

4.3.2. The longest time a respondent held a DCT Payment

Respondents were asked to provide and average the longest they think they have ever held a DCT payment on their desk before passing it on for further processing. The results are as shown in table 4.7 below
Table 4. 7Longest time held a DCT payment (days)

<table>
<thead>
<tr>
<th>Average Time with DCT Payment</th>
<th>Frequency</th>
<th>Percent of Respondents (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than a day</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>1 - 2 Days</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>3 - 5 Days</td>
<td>18</td>
<td>60</td>
</tr>
<tr>
<td>More than 5 Days</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

According to the research findings, it was revealed by 67% that they delay with payments for more than 3 days. This shows that there is acknowledgement of the delays by staff members involved in payment processing. A further review basing on secondary data by focusing on where the delays occur most revealed that 76% of the respondents agreed to delay with payments for more than three days and thus a confirmation that delays occur and an acknowledgement by points where they occur

4.3.3. Cause of the delay - wrongly filled FACE Form

The below table 4.8 shows respondents who say wrongly filled FACE Forms by processors before them causes delays in DCT payment processing
Table 4. 8 Respondents degree of agreement that the cause of delay is wrongly filled FACE Form

<table>
<thead>
<tr>
<th>Approved Role of respondent</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>8</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>2</td>
<td>8</td>
<td>2</td>
<td>16</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>% of Respondents</td>
<td>7</td>
<td>27</td>
<td>7</td>
<td>53</td>
<td>7</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

According to research findings, 60% of respondents disagreed that wrongly filled FACE Forms cause delays at their point of processing. On the other hand 34% of respondents agreed that wrongly filled FACE cause delays in payment processing. This can be explained by the fact that FACE form related challenges are mostly experienced by staff members at the lower levels of payment processing, like for example FACE/Budget certification, and thus mostly by the time documents come for further processing, FACE is not considered as a major reason for delay. This is confirmed by the fact that one respondent involved at FACE certification strongly agrees that wrongly filled FACE is a cause for delay in DCT, Secondary data confirms this by showing that significant delays are recorded at this point of up to 6 working days from receiving documents from the partner to certifying them. This may be due to the back and forth exchange between a UNICEF Certifying Officer and the partners to correct FACE related entries.
4.3.4. Cause of the delay – insufficient funding

The below table 4.9 shows respondents who say wrongly filled FACE Forms by processors before them causes delays in DCT payment processing

<table>
<thead>
<tr>
<th>Respondent Authorized Function</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Check payment docs</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>E- Bank Transfer</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>12</td>
<td>13</td>
<td>30</td>
</tr>
<tr>
<td>Percent of respondents</td>
<td>7</td>
<td>7</td>
<td>3</td>
<td>40</td>
<td>43</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

According to research findings, 83% of respondents disagreed that delays in DCT payment processing are caused by insufficient funds at the point of payment processing. Those who agree are at points in the system where the system checks whether the approved budget is sufficient before allowing further processing, and that is reflected by 7% of respondents who are at DCT drafting in the system and a scanty 3.5 % who are at DCT approval in the system. Still, this information is validated by the fact that strong agreements/disagreements are registered at points where maximum delays are recorded in secondary data. Another fact is that usually before the payment process is kick-started, a funds commitment has to be approved in line with work-plan budgets.
4.3.5. Cause of the delay – slow computer network

Table 4.10 below shows respondents and how they think a slow computer network affects payment processing speed

<table>
<thead>
<tr>
<th>Authorised Role</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>7</td>
<td>5</td>
<td>4</td>
<td>14</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Percent of Respondents</td>
<td>32</td>
<td>18</td>
<td>8</td>
<td>42</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

According to research findings, 60% of respondents agree that slow computer network affects DCT processing speed with 16% of those being respondents from Finance Unit. Slow computer network seemed to be a problem for upstream DCT processors and these are typically respondents who depend on network availability to process payments. From secondary data, it is still clear that of the 70% of respondents involved where most delays occur, only 33% agree that delays are caused by computer network problems which backed by the fact that these respondents include staff involved at FACE certification who do not interface with the system much except for correspondences to follow up on pending issues related to DCT Payment.
4.3.6. Cause of the delay – bureaucratic nature of UNICEF Payment processes

The table below shows responses by how staff members think UNICEF Internal Bureaucracy affects DCT payment processing speed

Table 4.11 Cause of delay- bureaucracy

<table>
<thead>
<tr>
<th>Authorized Role</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>5</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>13</td>
<td>8</td>
<td>3</td>
<td>6</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Percent of respondents (%)</td>
<td>45</td>
<td>24</td>
<td>7</td>
<td>25</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

According to research findings, there 69% of respondents agree that UNICEF Uganda DCT payment process is bureaucratic, among those, 50% of those who agree are in the category where most delays occur according to secondary data derived from payment documents. This significance shows that there is need for review of the DCT payment system since most respondents involved agree that the delays are not caused by them but by the organisational bureaucracy.

4.3.7. Cause of the delay – Partner being blocked in the system

With delayed accountability comes chances of a partner being blocked for future DCT payments until they account for funds previously advanced, the below table shows responses of to what extent staff think this affect payment processing speed
Table 4. 12 Cause of delay – partner blocked in the system

<table>
<thead>
<tr>
<th>Authorized Role</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>7</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E-Bank Batches in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>4</td>
<td>9</td>
<td>0</td>
<td>15</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>Percent of respondents (%)</td>
<td>11</td>
<td>39</td>
<td>0</td>
<td>41</td>
<td>9</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

According to research findings, there was a 50-50 split on respondents who think a partner being blocked was the reason for delays and those who don’t think. According to the UNICEF payment policy, when a partner has not accounted for funds which were advanced for more than 6 months, they are blocked for further payment and will only be paid after they account for previous funds. This is expected to be experienced by respondents who are involved in earlier DCT payment processing as findings show that the majority of respondents are in the category of where significant delays are recorded.

4.3.8. Cause of the delay having other priorities than DCT Payments

Sometimes if a staff member is pre-occupied by other tasks, it is natural to slow down some other tasks assigned to them – DCT payment processing in this case. This in relation with workload analysis that was done earlier are able to tell what from responses whether there is an effect that results in delayed payments.
Table 4. 13 Cause of delay – other duties

<table>
<thead>
<tr>
<th>Role Authorized in the system</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>3</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td><strong>0</strong></td>
<td><strong>3</strong></td>
<td><strong>1</strong></td>
<td><strong>18</strong></td>
<td><strong>8</strong></td>
<td><strong>30</strong></td>
</tr>
<tr>
<td><strong>% of respondents</strong></td>
<td><strong>0</strong></td>
<td><strong>10</strong></td>
<td><strong>3</strong></td>
<td><strong>60</strong></td>
<td><strong>27</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source: Primary Data**

Research findings indicate that 87% of the respondents did not consider themselves too busy to process DCT transactions. This is because DCT processing is one of the core activities for UNICEF staff and partners use UNICEF resources which are in form of Cash to implement activities. None of the respondents seem to strongly agree that delays are caused by having other priorities. That implies that reasons for delay are not because respondents are pre-occupied by other important business.

**4.3.9. Cause of the delay – not knowing what to do**

There could be scenarios where due to ignorance, payments are delayed. This is common for newly recruited staff members. The below table shows to what extent respondents this this causes delays in DCT payment processing.
Table 4. 14 Cause of delay – Ignorance of DCT processing requirements

<table>
<thead>
<tr>
<th>Role Authorized in the system</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>6</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>17</td>
<td>7</td>
<td>30</td>
</tr>
<tr>
<td>% of Respondents</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>57</td>
<td>23</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Research findings indicate that 80% of respondents think they know what they are doing when it comes to DCT payment processing and thus the minimal cases of ignorance can be tagged to not certain which takes 20% of respondents. This can is asserted by the work experience of respondents which is an average of 3 year and above implying better knowledge of DCT payment processing systems

4.4. Effectiveness of existing guidelines,

In this section, the research examined the effectiveness of the available tools like the Finance Manual and general information related to DCT Processing per respondents view

4.4.1. Effectiveness of Finance Manual – whether it has sufficient information in regard to DCT Processing

The current Finance manual contains all DCT payment process requirements and would be an ideal source of guidance during payment processing. The respondents reported on what they think of the current finance manual as reported in the table below.
Table 4. Whether information in Finance Manual is sufficient in relation to DCT payment processing

<table>
<thead>
<tr>
<th>Authorized role of respondent</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>0</td>
<td>9</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>4</td>
<td>10</td>
<td>4</td>
<td>10</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>% of Respondents</td>
<td>13</td>
<td>33</td>
<td>13</td>
<td>33</td>
<td>7</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Research findings indicate that 46% of respondents consider the Finance manual as a good source of information in regard to DCT processing. 40% of the respondents disagree while 13% are not sure. From the results, it is clear that respondents who are involved in FACE certification and approval see the least value in a FACE form. On the other hand, respondents involved in drafting DCT payments and respondents from Finance unit who are involved at the tail end of DCT payment processing seem to see value in the finance manual. This can be used to certify the findings of secondary data pin-pointing most delays in payment processing at the stages where the finance manual is seen as of little importance- example the delay of 10 working days between FACE certification and approval can be explained by this action of not using the available information

4.4.2. Referring to Finance manual whenever faced with DCT payment processing challenges

Table 4.16 below shows the usage of the finance manual by respondents when faced with DCT payment processing challenges
Table 4. 16. Whether respondents refer to Current Finance Manual for DCT payment processing challenges

<table>
<thead>
<tr>
<th>Role Authorised in the system</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>5</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>% of respondents</td>
<td>10</td>
<td>7</td>
<td>0</td>
<td>17</td>
<td>66</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Research findings indicate that 83% of respondents do not find the finance manual as a useful tool or reference document when processing DCT related payments. A scanty 17 % find the finance manual as a reference document to help during challenges with DCT payment processing. One explanation for this could be that the manual is in such a way that respondents don’t find it convenient as a reference document or they already know the contents and see no reason to refer to the manual. This is still confirmed by secondary data which shows that a significant number of those who do not use the manual are also one with the longest delays in payment processing.

4.4.3. Respondents preference between use of seeking for peer help or use of finance manual

Table 4.17 below shows the preference of respondents when faced with DCT payment processing challenges whether they consult colleagues or they refer to the finance manual
Table 4.17 Do you prefer to ask for help from colleagues or use the finance manual?

<table>
<thead>
<tr>
<th>Authorized role of respondent</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>5</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>12</td>
<td>17</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>% of Respondents</td>
<td>40</td>
<td>57</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

The findings indicate that 97% of respondents prefer to ask other colleagues for help rather than use the Finance manual, while 3% disagree, meaning they see value in consulting the finance manual. This is supported by the previous findings that have consistently proved that respondents do not refer to the manual and also do not find it as a useful reference document.

Though there was resounding support for seeking peer support rather than consult the manual, this may imply that the manual is not working as an effective reference tool for colleagues faced with DCT processing challenges.

4.4.4. Frequency of Finance clinics is sufficient to meet DCT processing challenges

Finance clinics are conducted to pass on information related to DCT payment processing to staff members involved in the process. Table 4.18 shows responses from different respondents with different classifications.
Table 4. Are Finance clinics helpful in addressing challenges during DCT payment processing

<table>
<thead>
<tr>
<th>Role Authorised in the system</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Certain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certify FACE/Budget</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Draft DCT Payment in the system</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Approve FACE/ DCT Payment in the system</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Check payment documents for correctness</td>
<td>4</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Post DCT payments in the system</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Post DCT Payment runs in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Transfer E- Bank Batches in the system</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Frequency</td>
<td>11</td>
<td>12</td>
<td>1</td>
<td>6</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>% of respondents</td>
<td>37</td>
<td>40</td>
<td>3</td>
<td>20</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

The research findings show that 77% of respondents agree that DCT clinics are helpful in meeting DCT payment processing challenges. 20% of respondents do not agree to this. This confirms the effectiveness of recommendations by the 2013 Audit which are being implemented -several finance clinics have been conducted and this question was to measure the effectiveness of the trainings related to HACT and DCT processing. Still some respondents who do not appreciate HACT clinics are among those where significant delays occur.
CHAPTER FIVE

5. SUMMARY OF FINDINGS, CONCLUSION, RECOMMENDATIONS

5.1. Introduction

This section summarises the findings from the information presented in the previous chapter from which effective guidelines for mitigation of system weaknesses are pointed out, recommendations made in relation to the study objectives.

5.2. Summary of findings

A review of secondary information showed that there are four points in the DCT payment process where significant delays occur, and these points are, where FACE/Budget are reviewed, where DCT payment is created in the ERP system, where the FACE is approved by Section Chief and where DCT payment is approved in the ERP system.

All these are at the initial stages of payment processing. These four stages are manned by three categories of authorised roles and the only role that performs double functions is the FACE approval and DCT approval in the system - which has to be performed by the same person, usually a section chief.

The research found out that respondents consider bureaucracy in the payment system as the most significant cause of delays in payment of DCTs with 69% of respondents agreeing to the fact. 60% of respondents blame delays on slow computer network, 50% of respondents blame blockage of partners due to non-liquidation of outstanding DCT advances, poorly filled face as cause of delay is acknowledged by 30% of respondents, 10% put the blame on insufficient funds and no respondent thinks they lack sufficient knowledge to process DCT payments.
The issue of partner being blocked involves interface with partners to solve the problem. The initiative to accelerate implementation of activities to enable fast liquidation and therefore unblock the partners is not so much within the control of UNICEF but the partner. If a partner is pressured to account quickly to enable liquidation, they may misappropriate funds and present bogus/doctored accountabilities, so this is a recommended area of further research.

The issue of wrongly filled FACE/Budget is what the framework shall focus on. Though this goes all the way to the partner, UNICEF Uganda has made some initiatives basing on 2013 audit recommendations and has been conducting HACT trainings to all implementing partners.

This training was also administered to all staff involved in DCT payment processing.

The issue of insufficient funds is highlighted especially at FACE/Budget certification point. This can be addressed by allocation of sufficient funds at budgeting level to avoid possible challenges in DCT payment processing.

Slow computer network was seen as the most frequent reason why DCT payments delay. UNICEF Uganda utilises less capacity than is available in terms of ERP system capabilities – like scanning in FACE and related documents so as to go paperless. Improvement of computer networks to accommodate attaching documents in the ERP system would go a long way to help improve speed of payment processing. This is an important aspect that needs follow and recommended for further exploration.

5.3. Conclusion

The system weakness of the payment processing at UNCEF stems from the implementing partners side, where it takes an average of four working days to reach UNICEF. Examining
causes of delay at partner level is beyond the scope of this study but would be an interesting area of research in future.

In this study, points in the payment processing chain where most delays occur are identified as additional value to the 2013 audit which did not state where delays occur. Basing on the findings, two major recommendations are suggested to mitigate delays in payment processing and they are discussed in the next sub topic.

5.4. Recommendations

5.4.1. Effective guidelines for mitigation of weaknesses in processing of Direct Cash Transfers

DCT Payment tracking dashboard

A dash board for payment system needs to be developed so that every implementing partner or staff member involved at different stages of payment can access the updates on where the documents are at a certain point in the processing chain. These requests can be tracked to any process stage in the system at any point in time.

This online system is proposed to help monitor DCT processing right from partners to when funds are transferred. This should be a simple tracking system in the mould of DHL online parcel tracking system, where whenever documents are accessed at a certain point, an online stamp or action is performed. This would be helpful to both partners and UNICEF internal processing and would significantly reduce the time wasted in correcting documents. It would also facilitate following up certain payments since the flow can be traced at any point in the system. Currently, Finance Unit has a manual tracking system that is only beneficial to finance unit and not to the entire office (and this may explain the shorter delays in finance unit). This is an excel worksheet updated whenever documents arrive in finance and leave finance back to Program Units for changes and gives information to all finance staff of the
status of any payment at any time, and thus all Finance staff are empowered to answer payment related queries from vendors and staff members.

5.4.2. Matrix for mitigation of delays in payment processing

A FACE is a document initiated from the partner to UNICEF or any UNDG agency requesting for funds. It is a one page document. This is a standardised document and cuts across several UN agencies as discussed in the introduction of the study.

Since a FACE is a manual form, the proposal is to update the FACE form with critical information that usually results in back and forth exchange between Partners and UNICEF and between different stages of payment processing within UNICEF. Since the 43% of respondents involved at lower levels of payment processing do not see value of the current finance manual which has clear guidelines on how to process DCTs and 83% never refer to the manual as a tool to solve DCT payment related problems, then a matrix that is portable and easy to retrieve is suggested as a framework to mitigate delays in payment processing.

**Customisation of the UNICEF FACE Form**

The following information should be included at the bottom of the UNICEF FACE with the following message bolded.

“Please cross check your entries by ticking appropriate boxes at the back of this document for your level of processing/authorisation”

On the flip side of the FACE document, there should be the following information to be ticked at three levels of Payment initiation (partner), Payment Certification (UNICEF) Payment Approval (UNICEF).

- Budget totals add up to FACE amount
- Implementation period on budget matches AWP implementation or justify

43
Activity coding in budget matches the coding in FACE
FACE is Stamped and Signed and Approved by authorised representative of IP
IP name is the legally registered and recognised one
All FACE columns are filled appropriately
If PCA partner, signed copy of PCA attached/approved PCA budget
Sign certified on FACE and budget and counter sign any manual changes with full name, date and signature

See appendix 2 for how the matrix should appear

This matrix, though simple would go a long way in reducing the delays that result from wrong entries within UNICEF and partners and thus reduce delays.

Positive attributes of the matrix:

Reminder on what to crosscheck is part of FACE and thus no need to retrieve finance manual and look for a particular page that talks about checklist for DCT payment

Easy to use since the check boxes contain information that may look obvious but is often forgotten and caused documents to be returned between processing points

Negative attributes of the matrix

The cost of printing an extra page – or back to back printing is not a luxury to many partners – but given that a FACE is a document to release resources to a partner, it should be easy to print FACE with the checklist page without difficulty.

These two recommendations would go a long way to reduce processing time in DCT Payments
References


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Appendix I Research Questionnaire

Dear respondent

The researcher is a student at Makerere University currently undertaking a research on causes of delays in DCT Payment processing at UNICEF Uganda. He humbly requests you to spare a moment of you time and kindly fill in this questionnaire. These views are going be used as an interpretation concerning the above topic. Your view will be treated with high levels of confidentiality and used only for academic purposes

Thank you very much

SECTION A: GENERAL INFORMATION

Gender

- Male
- Female

How long have you worked for UNICEF?

- Less than a Year
- 1 - 2 Years
- 3 - 4 Years
- 5 - 10 Years
- Over 10 Years

What level of Staff are you?

- GS - Level
- NO - Level
- IP Level

Please select the Function you are authorised to perform during DCT Payment Processing

- Certify FACE/Budget
- Draft DCT Payment in the system
- Approve FACE/ DCT Payment in the system
- Check payment documents for correctness
- Post DCT payments in the system
- Post DCT Payment runs in the system
- Transfer E- Bank Batches in the system

SECTION B: POINTS OF DELAY AND CAUSES OF DELAY IN DCT PAYMENT PROCESSING

On average, how many DCT payment transactions do you interface with in a week?

- 0
- 1 - 2
- 3 - 4
- 5-10
- Above 10

**On average, what is the longest you have held a DCT payment document (working days)**
- Less than a day
- 1 - 2 Days
- 3 - 5 Days
- More than 5 Days

**At your Desk, there have been over one day delays in processing of DCT**
- Strongly Agree
- Agree
- Not Certain
- Disagree
- Strongly Disagree

**The cause of the delay on my desk is usually wrongly filled FACE Form**
- Strongly Agree
- Agree
- Not certain
- Disagree
- Strongly Disagree

**The Cause of the delay on my desk is lack of sufficient funding for the program Activities**
- Strongly Agree
- Agree
- Not Certain
- Disagree
- Strongly Disagree

**The cause of the delay on my desk is slow computer network during processing of Payment**
- Strongly Agree
- Agree
- Not Certain
- Disagree
The cause of the delay on my desk is bureaucratic nature of UNICEF Payment processes

Partner being blocked in the system is the major cause of delay of DCT Payments on my desk

The Major cause of delay is having other priorities that overshadow DCT Payment processing on my desk

Not knowing how to proceed has been a cause of delay in DCT Payment processing on my desk

SECTION C: EFFECTIVENESS OF EXISTING GUIDELINES, MANUALS AND SYSTEMS IN FACILITATING DCT PAYMENT PROCESSING

The available Finance Manual is sufficient to address all my information needs with regard to DCT payment processing
I refer to the finance Manual whenever I have a challenge with requirements of DCT Payment Processing

I ask colleagues for help rather than use the manual when faced with DCT payment processing Challenges

The available information is easily accessible to guide processing of DCT Payments

Frequency of clinics and HACT refresher trainings is sufficient source of knowledge to facilitate DCT Payment Processing
Appendix 2: Proposed Change on First Page of FACE Matrix – First page of FACE

Please cross check your entries by ticking appropriate boxes at the back of this document for your level of processing/authorisation.
## Appendix 3: Proposed Change on Second Page of FACE

<table>
<thead>
<tr>
<th>Partner</th>
<th>UNICEF Certifying Officer</th>
<th>UNICEF Approving Officer</th>
<th>Points to check</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Budget totals add up to FACE amount</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Implementation period on budget matches</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>AWP/RWP implementation or justify</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Activity coding in budget matches the coding in FACE</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>FACE is Stamped and Signed and Approved by authorised representative of IP</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>IP name is the legally registered</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>All FACE columns are filled appropriately(E, F and G)</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>If PCA partner, signed copy of PCA attached/signed approved PCA budget</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Sign certified on FACE and budget and counter sign any manual changes with full name, date and signature</td>
</tr>
</tbody>
</table>

Appendix 3: Proposed Change on Second Page of FACE