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Touchpoint

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SERVICE DESIGN NETWORK

Designing Human Rights: A Service-Driven Approach to Social Progress

By Zack Brisson and Panthea Lee

Illustration: Mollie Ruskin

All service transactions have the potential to support or inhibit human rights. In fact, the sum total of the services a citizen receives is an accurate measure of a society's real-world embrace of rights. This is an inherently practical approach to human rights, and an evolution in the theory of how societies can be improved.

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principal, Reboot.
Zack's experience designing political innovation spans the halls of Washington to the streets of post-revolutionary Tunisia. Prior to Reboot, Zack led a human rights advocacy campaign for the Center for American Progress and chaired the National Geographic Society's innovation group.

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With field experience in over 20 countries, including Afghanistan, China, Egypt and Sudan, Panthea's work focuses on the practical applications of design and technology in international development. Prior to Reboot, she managed global programs for UNICEF Innovation, including child rights advocacy in Iraq and the launch of Palestine's first open source software community.

For the past 60-odd years, the articulation of human rights has been largely led by academics and theorists. Political philosophy, however, offers little consolation to the one person in every eight who lacks access to clean water, the 1,000 women who die every day from preventable pregnancy- and childbirth-related causes or the 67 million children without access to basic education.

The old methods have had some success: ambitious policies and international conventions have undoubtedly advanced the attainment of universal human rights. But challenges to human rights and livelihoods remain, and better services provide a complementary channel to improving human outcomes.

It is April 2011, and we are in a makeshift 3x4-metre tent in rural Pakistan. The ground is parched, broken into crumbling divots of lifeless beige. Three children, ranging from age five to eleven, peek out from behind a half-metre tall pile of household sundry, the remains of their family's worldly goods. Their mother passed away two years ago during childbirth. Their father, Hassan, is completely exhausted. Despite 11-hour days as a temporary day labourer in a brick factory, Hassan is in debt.

Hassan and his children are victims of the August 2010 Indus Valley floods. Although the formal refugee camps and aid organisations had largely shut down operations by winter, over a year later, Hassan and other displaced families are still living in makeshift housing, thrown together with supplies begged from relief workers.

Having lost their home in the devastating floods, Hassan's family qualified for government support, but a glitch in the service system prevented him from collecting his aid funds. Hassan spent a fruitless week camped at the relief outpost, pleading with officials. But, he was told, unless he could pay an exorbitant 'handling fee' the system could not accommodate him. Hassan was forced to feed and clothe his family on credit, and he now faces the unpleasant consequences of that decision.

By Zack Brisson and Panthea Lee

"At first, the shopkeepers lent to us, but then everything got more desperate and they began coming by daily, shouting at me in front of my children and demanding I pay them back. When I said I couldn't just yet, they accused me of theft," he says. "It was horrible."

Hassan borrowed money from an informal moneylender to repay his creditors, at 60 percent interest. That debt is now due in three weeks, and Hassan feels overwhelmed and alone. "I don't know what to do. I'm a bad father and I can't provide for my children. Won't anyone help me?"

Hassan's story is tragic but not unique. A lack of critical services can strip people of their dignity and their ability to survive, a sad truth we see all too frequently in our work from Pakistan to the United States. Everyday services hold immense power to frustrate or improve lives.

This year marks the 63rd anniversary of the Universal Declaration of Human Rights. Despite the many triumphs of the modern human rights movement, including great advances in legal reform and the criminalisation of human rights abuses, underperforming social service systems worldwide continue to undermine the protection and realisation of recognised rights. There is a significant gap between human rights theory and practice.

Hassan did not see the impact of the millions of aid dollars pledged to flood relief. Instead, he acutely felt the lack of effective services in his time of need. And not just relief services. Poorly designed and administered services, from citizen registration to banking to health care, worked in concert to cripple Hassan and his young children's chances to pursue a secure and dignified life.

Bringing Human Rights from Theory to Practice

As students of history and practitioners of social development, we recognise and support the role of policy in achieving social progress. In fact, many at Reboot come from backgrounds in politics and advocacy. Yet policies can take a long time to trickle down and, when they do meet the real world, their effects aren't always as intended. We believe services – a key delivery vehicle for policy – are equally important for social progress.

Services matter because it is largely through these everyday transactions that people interact with the institutions that shape their lives.

For most of us, these touchpoints are not at polling stations or in letters to politicians. They are at our local health clinic, at our unemployment office or at our child's school. These are the moments when human rights are realised in practical ways. Things work, or they don't. People's lives are improved or frustrated. Faith in society is encouraged or eroded.

The good news? Services are comprised of complex interactions between people, institutions, and technologies that can be understood, mapped and optimised. In short, service systems that are falling short can be improved: enter service design.

Learning from the Private Sector

Social service organisations have begun to realise how much they have to learn from the private sector. The customer experience, as perfected by Steve Jobs, and the customer relationship management practices of Amazon have proven that a user-centred approach can produce powerful outcomes.

It is unsurprising that the private sector is ahead in delivering effective services. For when private-sector services fail, punishment is swift and mean: sales drop and market share is lost. To preempt the competition, companies must anticipate customer needs and deliver solutions that delight. Thus, the private sector has well-developed methods for learning about, designing for and effectively serving human needs.

In the non-profit sector, however, the impetus to innovate is not as prevalent. The threat of public disapproval, as well as simple bureaucratic inertia, may even incentivise stasis. These constraints threaten livelihoods, especially in developing nations where basic services are critical for survival, but often hard to access, unreliable or of poor quality. In these contexts, NGOs often step in to serve those disenfranchised, but the accountability found in the private sector is lacking:

when a company delivers poor service, customers take their dollars elsewhere. When an NGO delivers poor service, its beneficiaries often have no other choice but to endure.

Until policymaking mechanisms catch up with modern mechanisms for service delivery, quicker and more efficient social progress may come through a focus on improving social transactions. Of course, peeling back the layers of public services is a process rife with politicking. But instead of grappling with theoretical notions of progress, service-focused solutions provide a tangible, outcomes-based approach to social improvement.

The Right to Aid in Times of Crisis

Getting large bureaucracies to change how they deliver services can be tough. A good starting point is strong research.

Let's return to Pakistan: in the wake of the 2010 floods, a coalition of public- and private-sector partners formed to provide aid relief. United Bank Limited, a leading Pakistani bank, was a leader in the relief effort and helped disburse emergency funds to nearly two million families through preloaded debit cards. It was a fast, easy and secure way to distribute aid.

The initiative – a $ 1.6 million corporate social responsibility initiative for UBL – was ambitious and life saving. In the first 70 days alone, over $ 230 million were disbursed to families in need. But the program was also complex, involving multiple actors in rural locations with poor infrastructure. Breakdowns in communication, technology and process were inevitable.

Flood victims waited entire days in ATM queues, only to learn that machines had stopped working and that their family would go hungry for another night. Opportunistic officials demanded hefty 'handling fees' from textually or technologically illiterate families who needed help retrieving their aid funds. One man we met traveled 16 hours from his village, largely on foot, to plead his family's case to officials in Islamabad: "Nothing in the village worked. Nothing. I just wanted someone in charge to know.

Instead of grappling with theoretical notions of progress, service-focused solutions provide a tangible, outcomes-based approach to social improvement.

In a critical sector like healthcare, policies are incredibly important, as are the services people receive when they walk into the health clinic. In those services, we have the potential to pick up the slack where policies fall short.

By Zack Brisson and Panthea Lee

A group of Pakistani women recount their frustrations about flood relief efforts: when NGOs fail to deliver, it is often the poorest who suffer.

I wanted someone to listen and to take responsibility." He returned from the capital dejected and empty-handed: no one would listen.

These challenges are not unusual given the context: chaos and exploitation accompany all disasters. Although they were outside the control of any one body, these service breakdowns exacerbated the trauma for those already distressed and increased the costs borne by program administrators.

Within Disaster Lies Opportunity

Reboot was engaged to design a better service model for ongoing and future relief disbursements. Flood victims needed better care and service providers wanted greater efficiency managing future rounds of aid. And although we didn't know it at the time, these improvements would prove critical for a future disaster in the autumn of 2011.

But humanitarian aid, while important, does not address why poor families were so vulnerable and so exposed to risk in the first place. Part of the reason was that they lacked access to the basic services and protection mechanisms enjoyed by the majority of citizens in the developed world, but by only 11 percent of Pakistanis, the country's elite. Poor Pakistanis did not have secure places to store their cash, and so their life savings were washed away in the floods. They did not have access to insurance products to protect themselves in times of disaster, disaster like the one they had just experienced.

Yet because of the aid program, nearly two million Pakistani households now had access to formal banking for the very first time: this represented a remarkable opportunity for financial inclusion. And we had one critical ball in our court: UBL also had a strong mobile banking platform. This meant that anyone could access banking services through basic mobile phones and small retailers nationwide. This was revolutionary for rural populations who either did not have banks nearby or – being illiterate and often poorly clothed – were too intimidated to actually enter one, even where they existed.

Given these opportunities, Reboot decided to expand our remit beyond designing a better aid program. With UBL as our primary partner, we set our sights on advancing equal access to security and opportunity for Pakistan's poor.

The Watan card was used to disburse emergency relief funds to nearly two million Pakistani households in the wake of the 2010 Indus Valley floods.

Getting Down to Work

Preliminary scoping revealed that the primary challenge was not with the aid or banking systems per se: rather, it was the aid administrators' lack of knowledge about their beneficiaries. The corporate executives in Karachi and the government officials in Islamabad had no prior experience with the rural, poor Pakistanis who had been worst affected by the floods. This made it impossible for them to deploy an effective system to meet their needs. Thus, we began an intensive design research process to better understand the flood victims.

We conducted extensive interviews with those manning the relief efforts and mined their existing data. We then embarked on a research tour through four cities and 26 towns and villages throughout Pakistan, as well as within our client bank.

To bridge the empathy gap between service providers and beneficiaries, we deployed two teams. One focused on end-users (both flood victims and the agents that served them), and another on our client. Team User engaged with approximately 300 individuals – from imams to street cleaners and from loan sharks to vegetable sellers – through a combination of individual and group interviews, service intercepts and contextual immersion.

Meanwhile, Team Client were embedded within the bank to understand its practices (so we could build upon them) and its aspirations (so our solutions could help to achieve them). People don't talk enough about empathy for your client, but it's critical. We spoke with staff across functional areas, from call centre operators to the EVP in charge. We shadowed the bank's field agents to better understand their roles in the current system and we experienced first-hand how tough it is to run an aid program.

The two teams synced nightly, sharing findings and identifying patterns and new questions – mapped to our research framework – to be pursued the next day. The research frame was thus a dynamic, rich and constantly-updated resource that allowed the teams to make the most of our time in the field.

By understanding both sides of the service equation, we were able to map users' needs and realities against the bank's capacities and goals. This process produced key insights on the limitations of the current aid and banking systems in meeting user needs.

Better Aid, More Financial Inclusion

So what did we find? Let's start with the aid program: confusing procedures had enabled well-positioned individuals to charge families hefty fees to to retrieve their funds. Thus, one solution we designed was a robust monitoring systems – analog, given the context, and involving 'mystery shopper'-type checks – to prevent exploitation of vulnerabilities and the siphoning off of funds.

Another important insight was the great trust flood victims now placed in the physical card they had used to collect their aid. As literal lifelines, the cards' value had been heightened in beneficiaries' minds. Most kept their cards in the most secure location they could find, carefully wrapped in its original envelope, as if to preserve its powers. With this knowledge, we developed a campaign to leverage the symbolism contained within the cards (relief, comfort) and to transfer the positive associations over to the formal banking sector.

Physical security and freedom are just the starting points for human rights. As designers, we have the opportunity and the responsibility to advance human dignity and wellbeing through more responsive, more accountable services.

To further improve the acceptance of formal banking, and thus financial inclusion, we also designed a new marketing and education campaign. Current efforts, our research showed, were divorced from the realities of the flood victims and of Pakistan's poor more broadly. For a population that had been repeatedly rejected by the banking sector, neither the security of a bank nor the potential of a savings account were obvious. Human beings care about what things can do for them, based on their current realities. While stockpiling cash for a rainy day was not a luxury open to these users, saving for a daughter's wedding was a universal need among this user segment and one important enough to drive and even change behaviour.

This finding was immediately actionable. The bank reframed its offerings in terms of realistic applications to the lives of the poor, applications grounded in scenarios sourced directly from our experiences with users. It could now describe the advantages of regulated banking over kistanwallahs (grey market moneylenders) in terms the poor could understand. It now explained how formal banking also respected Sharia law, a common reason users turned to kistanwallahs. And the bank could now compare formal banking to the women's savings groups that were pervasive in the rural areas and that illustrate in concrete, accessible terms how the former meant decreased risk for their life savings.

We also discovered that UBL's network of human agents, the primary delivery channel for its mobile banking services and, realistically, the only channel accessible by the poor, was not optimised. The third-party retail agents acting as the bank's cash-in and cash-out points were often the sole human touchpoint between customers and the bank, yet they were not seen as a marketing tool by the bank. As the first point of contact for poor and often illiterate customers, they were in a strong position to explain the security that banking services could bring to their lives.

Based on these insights, the bank hired a new team of specialists to coach and support these agents. It is also now considering the creation of an online network for agents to share tactics on customer service and to coordinate joint, hyperlocal marketing campaigns. A tiered incentive scheme would encourage agents to participate and to bring learning from the network through to successful execution.

Robust research and design led to improvements, not just in the aid system, but in how service providers viewed and served the most marginalised members of Pakistan's population. Beyond humanitarian aid – critical, but ultimately a 'Band-aid' solution – we helped kick off a process that would decrease the vulnerability of poor, rural Pakistanis in the event of another tragedy.

By making a business case for serving low-income users, we helped turn a commendable but unsustainable corporate social responsibility initiative into a long-term business growth area. By helping the bank see their offering as a service that needed to be tailored for different populations, not a one-size-fits-all product, we made banking more relevant and accessible to Pakistan's poor. The result? Millions of people were no longer just helpless victims in need of aid: rather, they had become economically empowered customers with agency in their own futures.

A New Approach to Human Rights

Physical security and freedom are but the starting points for human rights. Thus, as designers, we have the opportunity and the responsibility to advance human dignity and well-being through more responsive, more accountable services.

The attainment of human rights cannot be viewed in binary terms – either 'rights achieved' or 'rights not achieved' – but, rather, as a spectrum between the most positive and the most negative possible outcomes. For us, as designers, this means that in a complex, nuanced and imperfect world, every social service that we improve is a step closer to fulfilling universal human rights.