



Cash transfer programming

engaging National Society leadership

Guidance and materials to support internal advocacy



Humanitarian Aid and Civil Protection

We acknowledge the valuable contribution of Humanitarian Aid and Civil Protection (ECHO) in developing this IFRC cash transfer programming publication.

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Ben Mountfield

The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest volunteer-based humanitarian network, reaching 150 million people each year through our 187 member National Societies. Together, we act before, during and after disasters and health emergencies to meet the needs and improve the lives of vulnerable people. We do so with impartiality as to nationality, race, gender, religious beliefs, class and political opinions.

Guided by *Strategy 2020* – our collective plan of action to tackle the major humanitarian and development

challenges of this decade – we are committed to 'saving lives and changing minds'.

Our strength lies in our volunteer network, our community-based expertise and our independence and neutrality. We work to improve humanitarian standards, as partners in development and in response to disasters. We persuade decision-makers to act at all times in the interests of vulnerable people. The result: we enable healthy and safe communities, reduce vulnerabilities, strengthen resilience and foster a culture of peace around the world.

Table of contents

Section 1. Introduction	5
Preamble	5
Purpose	5
When to use this guidance note	6
Advocacy	6
Managing the process of advocacy	7
A summary of the process	8
Timelines and critical path	9
.....	
Section 2. Guidance	11
Step 1. Situation analysis	11
External situation analysis	11
Internal situation analysis	12
Step 2. Defining the purpose	13
Step 3. Identifying the target audience	15
Step 4. Selecting the advocates	16
Step 5. Developing the approach	18
Meeting duration	18
A direct or an indirect approach	18
Focusing on the positives	19
Addressing the concerns	19
Peer pressure	19
Step 6. Finding and selecting appropriate evidence	20
Types of evidence	20
Materials available	20
Finding additional materials from the region	21
Selecting sessions – case study/issue matrix	21
Broad approach	22
Step 7. Planning the meeting	23
Catching their attention	23
Approach and duration	24
Meeting considerations	24
Step 8. Holding the meeting	24
Confirming the hypothesis	24
Addressing the issues	25
Wrapping up	25
Step 9. After the meeting	26
.....	
Section 3. Outline session plans	27
Introduction to cash transfer programming in the Red Cross and Red Crescent Movement	29
Session overview	29
Materials	29
Outline of session: Introduction to cash transfer programming	30
.....	

The external environment and cash transfer programming	33
Session overview	33
Materials	33
Outline of session: Trends in cash transfer programming	33
Response option analysis	36
Session overview	36
Materials	36
Outline of session: response option analysis	37
Identifying concerns and constraints to cash transfer programming	38
Session overview	38
Materials	38
Part one: Identifying issues of concern	38
Part two option one: Pairwise ranking	39
Part two option two: Proportional piling	39
Part three: Validating the prioritized list	39
Case studies – general briefing notes	40
Approach	40
How much time to allow	40
The risks of small-group approaches	40
Sample case study: Typhoon Ketsana – Viet Nam	41
Overview	41
Menu of potential discussion questions	41
Wrapping up and action planning	42
Session overview	42
.....	
Section 4. Handouts	43
An introduction to cash transfer programming	43
Red Cross and Red Crescent trends in cash transfer programming	46
Donor trends in cash transfer programming	47
Trends in cash transfer programming by sector and cluster	51
.....	
Annexes	
Annex 1. The cash for cash	55
The cash for work	55
Concerns about cash	56
The evidence-base	57
Annex 2. Challenges to cash transfer programming and sample responses	58
Annex 3. Training report template	62
Annex 4. Participant list	63
.....	



1. Introduction

Preamble

The International Federation of the Red Cross and Red Crescent Societies (IFRC) is uniquely placed to become a global leader in cash transfer programming in emergencies due to its global reach and its potential to scale-up implementation. Throughout 2008 to 2010, the IFRC has been able to build on its institutional principles, guidance and experience and work with the Cash Learning Partnership (CaLP) to develop and deliver training in cash transfer programming in emergencies for humanitarian practitioners. This partnership was formalized in 2010 with ECHO support to increase the scale-up of capacity building efforts across the humanitarian sector. This included joint advocacy efforts with key stakeholders to promote the appropriate consideration of cash transfers as a viable mechanism for humanitarian assistance.

While the Overseas Development Institute's (ODI) 2011 *Good Practice Review* states that agencies should not require 'cash experts', there remains a short-term need to build-up skills and confidence, and to promote routine consideration of cash-based interventions so that they can be mainstreamed into the operational toolkit. From the perspective of the IFRC, this means that we may need to take proactive action to help and support National Societies to 'open the door' to the consideration of cash-based response.

Purpose

This guidance provides the materials required to run an awareness session for senior representatives of a National Society on the nature of cash transfer programming, its challenges and benefits. National Societies work in different contexts and as such the materials will need to be adapted to suit the specific purpose. To adapt the materials effectively, the organizers must understand the internal and external constraints the National Society faces in this regard. These constraints and barriers should be explicitly addressed through the awareness session. For the purposes of clarity within this guidance, we use the term 'meeting' as a generic term, but it could be a workshop, a briefing, or other activities.

For the meeting to achieve its purpose:

- The participants must be the decision makers and influencers within the National Society and where also their government counterparts. They should be willing participants (even if sceptical about cash transfer programming), understand what the meeting is about, and be available for the whole duration of the meeting.

- The 'lead advocate', who will facilitate the meeting, needs to be an experienced person and a good facilitator in order to hold that attention of the participants and direct the workshop or meeting effectively. While they do not have to be an 'expert' in cash, they should be thoroughly familiar with the materials and the issues. In some situations, technical support from an experienced cash transfer programming practitioner may be appropriate.
- The meeting needs to be well prepared. The preliminary work to identify the key issues must be completed in good time. The participants should be briefed in writing about the purpose of the meeting. The title of the meeting: awareness raising, briefing, meeting, workshop – should be appropriate to the context.
- There should be sufficient resources allocated, both human and financial. For example, there may be costs associated with travel and subsistence for the facilitators, and perhaps the attendees, depending on local norms.

When to use this guidance note

Use this guidance note if:

- you are working with a National Society that could benefit from including cash transfer programming in its toolkit for emergency response
- there are technical, social, or political constraints to cash transfer programming being included in the toolkit for emergency response
- you see that there is an opportunity to engage the National Society in a discussion that could shift the balance in favour of cash transfer programming.

Advocacy

External and internal advocacy

The Red Cross Red Crescent Movement has always engaged in advocacy, although it has not always used that term to describe its efforts to persuade and influence opinion leaders and decision makers. The IFRC is starting to formalize these efforts under the title of humanitarian diplomacy, and some preliminary and useful guidance is already available. However, there is no corresponding guidance for internal advocacy, which is perhaps part of the broader efforts of organizational development.

Advocacy for cash transfer programming

This guidance has been developed to facilitate internal advocacy regarding cash transfer programming. The output of the advocacy process will change from one context to another, but the purpose remains:

to encourage the National Society to routinely consider cash transfer programming as a response option, alongside other forms of response, based on the context, situation, needs and capacities.

With the aim

to provide the resources needed to analyse the barriers to the use of cash transfers within the National Society, and to use these to plan and facilitate a meeting or workshop with its leadership to explore opportunities and constraints associated with cash transfer programming, and thus promote the consideration of cash transfers as part of a response option analysis process.

The intended outcome is that the meeting contributes to an internal operational environment in which the full range of assistance modalities can be discussed on their merits and their contextual suitability. In some cases this may require a change in attitude and resultant behaviour on the part of the National Society leadership.

The key to achieving effective behaviour change is to understand and address the barriers that are preventing it. This is more than the simple provision of information.

The meeting must be seen as part of a broader process of capacity building, information provision and persuasion that may take some time and a number of actors – not just as a stand-alone intervention.

A key piece of learning through the development and piloting of these materials is that advocacy is a process, not an event; indeed it is often presented as a cycle. Although the key steps are shown below in linear form, as they are laid out in this guidance, the whole process is iterative and it is likely that only small gains will be made at each step.

Managing the process of advocacy

At the outset comes a decision to engage with the National Society on the use of cash transfers, which could have a number of different triggers. With this decision comes the opportunity to use this guidance, supplemented as necessary with additional materials, in an awareness session, meeting, workshop or forum with leadership and decision makers in the National Society.

The lead planner for the process, and the lead advocate of the session may or may not be the same person. The lead planner will have been identified at the start of the process and may have initiated it. The lead advocate will facilitate the meeting and may be identified at this stage, or this may be left until a little later – this is covered in step four.

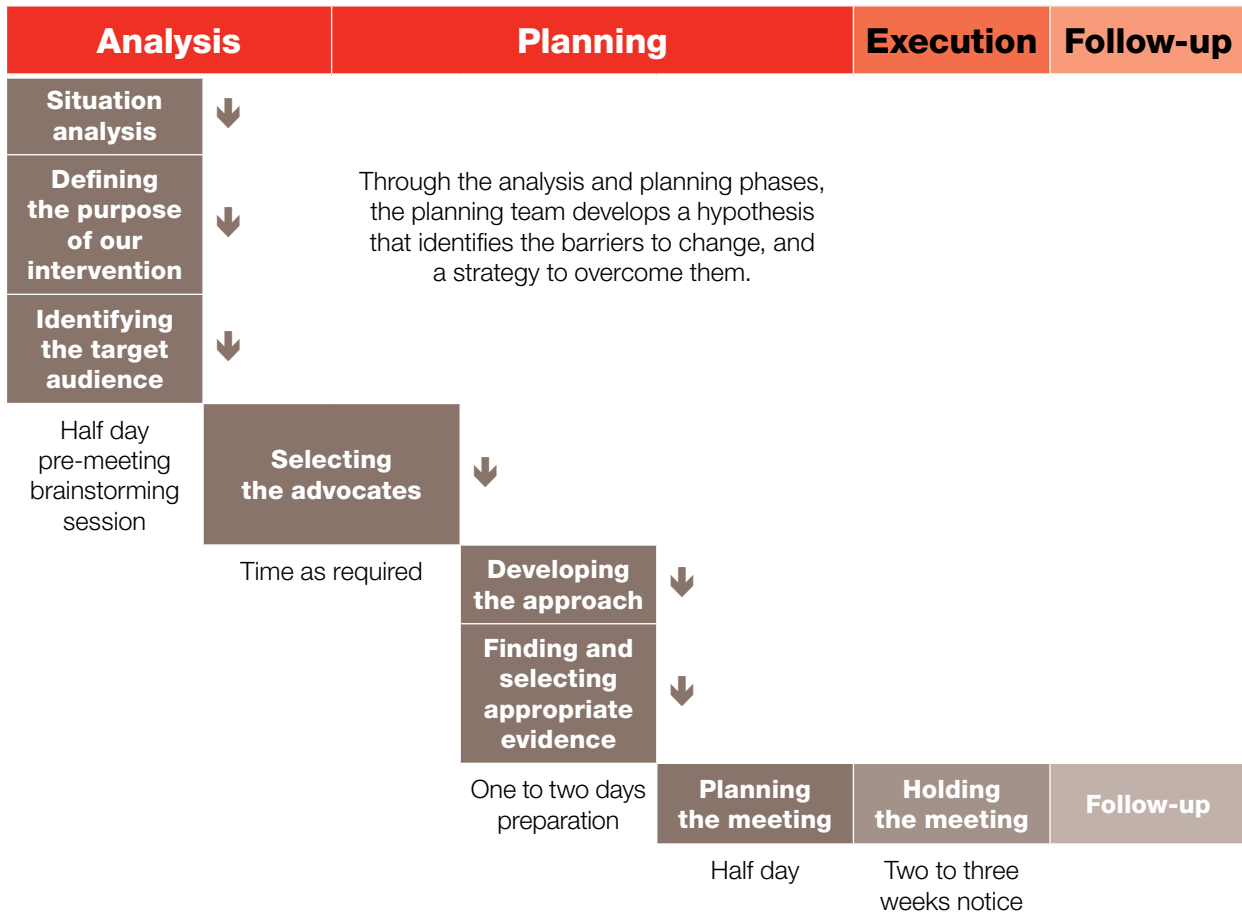
The lead planner will be a senior IFRC representative, with some responsibility towards organizational development: perhaps the head of delegation or an equivalent person from the zone. He or she may delegate some of the practical planning to others, but experience suggests that it is a challenge to generate real engagement with an advocacy process from a purely technical level.

A summary of the process

The outline below is specific to encouraging National Societies to have a stronger engagement with cash transfer programming, but it can readily be adapted to other issues.

Situation analysis	In step 1 we consider the broader context, internal and external. We identify key stakeholders and clarify and understand the terrain in which the advocacy objective is to be addressed.
Defining the purpose of our intervention	Step 2 tries to clarify the exact result we are trying to achieve, initially by trying to understand what barriers sit between our current situation and a stronger engagement with cash transfer programming. These barriers can be human, institutional, legal, or take other forms. Identifying the barriers to change brings focus to our advocacy. At this stage we may also ask the question: is there a window of opportunity? Or not?
Identifying the target audience	In step 3 we identify the critical decision-makers, leaders and influencers in the National Society since they are likely to be linked to, or have influence over the barriers to change. They may be representatives from governance, management or influential external personalities. We need to be able to access their time and attention.
Selecting the advocates	Step 4 asks the question – who will undertake the actual process of advocacy? The individual must be able to gain and hold the attention of the target audience. He/she must bring sufficient personal technical experience and confidence to be persuasive, and to be able to respond to unplanned questions. Finding a person who meets both these criteria can be challenging. If this is the case you may want to look into bringing two advocates on board.
Developing the approach	By step 5 we have a hypothesis: we know the barriers to change we want to overcome, the people we need to influence to achieve that, and those who will do the influencing. We now need to consider what approach will be most effective. We can look at fears and concerns; focus on the positive aspects; or the strong alignment with policy and mandate. The situation analysis will help us to select the right approach.
Finding and selecting appropriate evidence	In step 6, we will need to identify appropriate sources of evidence. The evidence should ideally be targeted to the context, i.e. the situation, target audience and key issues identified as barriers to change. Finding appropriate evidence can be challenging.
Planning the meeting	Step 7 we will need to do some preliminary work prior to issuing a formal invitation to the meeting. The title and focus of the meeting will need to be chosen carefully. Time will need to be set-aside in the agendas of the participants in advance. It may be a challenge to get agreement for a longer meeting or workshop. Fitting the materials into a shorter meeting could be a challenge. The broad approach for the meeting needs to be considered in the light of the culture and the attendees. Should it be formal? Informal? Participatory? What action points are we hoping to get agreement on?
Holding the meeting	Step 8 is to ensure a relaxed and friendly atmosphere, an appropriate location, and adequate refreshments. Ensure that the chair of the meeting is well chosen.
Follow-up	Step 9 deals with what needs doing post-meeting. It is important to write to thank the participants for their time and to remind them about any action points that were agreed upon during the meeting. It may be necessary to arrange follow-up meetings between technical specialists or management. The process of change triggered by the meeting should be monitored. In addition, feedback on the value of this guidance would also be welcome, along with suggestions for its improvement.

Timelines and critical path





2. Guidance

This section expands on the steps mentioned in the flow diagram which is featured in the introduction.

Step 1. Situation analysis

In the initial step we consider the broader context, both internal and external. We identify key stakeholders, clarify and understand the terrain in which the advocacy objective is to be addressed.

1	2	3	4	5	6	7	8	9
Situation analysis	Defining the purpose of our intervention	Identifying the target audience	Selecting the advocates	Developing the approach	Finding and selecting appropriate evidence	Planning the meeting	Holding the meeting	Follow-up

The lead planner directs a preliminary session to brainstorm with technical resource people. This session includes steps 1 to 4.

Steps 1 to 3 largely consist of a list of trigger questions organized under a set of headings. These are designed to outline the possible areas to be considered. They will not all be appropriate to every context. They can be used as triggers for discussion during planning meetings or more formally to produce a more detailed written analysis.

External situation analysis

External experience of cash transfers

Is there any experience of using cash transfer programming in the country? This could include a Partner National Society intervention, an international NGO, a local NGO, community-based organization, or a government safety net scheme. Are there, for example, cash pensions, or a scheme that supports highly vulnerable people with cash handouts on a monthly or annual basis?

In what contexts has cash transfer programming been used? At what scale? Has it been used in response to natural disasters or other events?

Review the experience of the various Partner National Societies' in country. It is likely that there will be experience that can be drawn on from within the Red Cross Red Crescent Movement which will hold considerable persuasive weight.

Other external context

What is the state of stability and security in the country, especially in those areas most likely to be affected by a disaster?

What is the condition of the banking sector? Are there other means that the population use to access or move money around, such as traditional systems, remittance agents or the post office? What proportion of the population is literate, numerate or has bank accounts? What is the mobile phone coverage like, and can money be transferred using the mobile network? What level of familiarity is there with ATM cards and debit cards? Does the target population have a government issued identity card?

Does the government have an official or an unofficial position on the use of cash by agencies?

What is the public and official perception of the Red Cross Red Crescent Movement and the Host National Society?

Internal situation analysis

Stakeholders

Who are the main stakeholders involved in the discussions about cash transfer programming within the National Society? Are they all internal?

Are they representatives within governance, management or both? Are any of them particularly negative about cash transfer programming, and are they in a position to block it? Are any supportive?

Is there any experience in cash transfer programming? Are we aiming to get the discussion on the table, or to transition from a discussion to a pilot, or to move to scale or focus on preparedness?

How influential are the technical departments in higher-level decision-making or the setting of policy? Are there key people who have worked as delegates elsewhere and have returned to the National Society, who might be useful in advocating for the cause?

How much influence does IFRC have: does it have any previous advocacy successes to build upon?

Are there Partner National Society stakeholders with influence, for or against cash transfer programming? Are there delegates with cash transfer programming experience from elsewhere?

Constraints and concerns

What do we believe to be the main areas of concern for the National Society, and the main constraints that they face? It is useful to try to cross-check these with the National Society leadership if an opportunity presents itself. It is also valuable to triangulate these preliminary findings with other stakeholders such as Partner National Societies' and the international Committee of the Red Cross (ICRC).

Typical issues identified at this stage can be divided into three categories:

Concerns	Constraints	Context
<ul style="list-style-type: none"> Managing the risks of corruption (pre-distribution) Inappropriate use, redistribution (post-distribution) Visibility and reputational risk 	<ul style="list-style-type: none"> Insecure environments Government reluctance to allow National Society to use cash transfer programming Risks of inflation 	<ul style="list-style-type: none"> Cash transfer programming systems and processes Comparison with in-kind Donor agendas Early warning and preparation for cash transfer programming

Opportunities

It is important to identify available opportunities alongside mapping the concerns and constraints.

Are any other agencies engaged in cash transfer programming? Is there a growing expectation or acceptance of cash transfer programming in the country?

Is there potential to pilot cash transfer programming approaches, in smaller responses or in areas where the National Society has more capacity?

Can cash transfer programming be used as part of a complementary approach to meet one part of a larger objective?

If the main concerns are actually about a lack of exposure, experience or systems, is there potential for small-scale pilot projects, or for mentoring of key individuals, or perhaps an exchange visit with a regional National Society with a more experience to learn from?

Step 2. Defining the purpose

Step 2 tries to clarify the exact result we are trying to achieve, initially by trying to understand what barriers sit between our current situation and a stronger engagement with cash transfer programming. These barriers might be human, institutional, legal, or take other forms. Identifying the barriers to change brings focus to our advocacy. At this stage we may also ask the question: is there a window of opportunity? Or not?

1	2	3	4	5	6	7	8	9
Situation analysis	Defining the purpose of our intervention	Identifying the target audience	Selecting the advocates	Developing the approach	Finding and selecting appropriate evidence	Planning the meeting	Holding the meeting	Follow-up

The aim of the meeting will be specific to the local context. During step 1, you will identify barriers to change. These are important targets for our advocacy processes.

Barriers to change might include

- A National Society chairman who is highly operational, likes the visibility of relief distributions, and is of the opinion that people who receive cash transfers will spend the money on alcohol and tobacco;
- A government which controls relief distributions quite tightly and uses well established processes to oversee distributions of commodities;
- Concerns about redistribution of the cash amongst the whole community, and subsequent damage to the image of the Red Cross Red Crescent Movement;
- A belief that the local situation is unique (it is, of course) and that this means that cash transfer programming cannot work in this context.

Having identified the main barriers to behaviour change, the planning can focus on how to address them.

It is helpful to have a clearly defined purpose for the meeting linked to the identified barriers to change. The purpose statement provides structure to the presentations and may provide a framework against which results can be measured.

It is normally good practice for the main objectives of the meeting to be shared with the National Society as part of the planning process. However, we may choose not to be too explicit if one of the barriers is an individual.

In addition to this high-level statement of purpose, it can be helpful to develop some specific outcomes to work towards. Where a National Society has serious concerns about the use of cash transfers, or where an influential individual is strongly opposed, expectations may need to be modified, and perhaps the advocacy approach tackled in several parallel ways over a longer period of time.

The following outcomes are provided as examples. It is unlikely that all these will be applicable in the same context.

Participants will have an enhanced understanding of the use of cash transfer programming within the Red Cross Red Crescent Movement.

Participants will have identified and discussed the opportunities and constraints of their specific context with regards to the use of cash transfers, in the light of experiences elsewhere.

Participants will have an opportunity to share their concerns about the risks of cash transfer programming and to discuss if and how these risks can be mitigated with technical specialists

Participants will understand the approach of response option analysis as a means to consider a full range of potential responses to an emergency situation.

Participants will develop an action plan to ensure that the capacity to deliver a cash transfer programme is developed and strengthened within their National Society.

Participants will put in place the preparatory actions needed to implement a cash transfer at short notice.

Step 3. Identifying the target audience

In this step we identify the critical decision-makers, leaders and influencers in the National Society. They are likely to be linked to, or have influence over the barriers to change. They may be representatives from governance, management or influential external figures. We will need to be able to access their time and attention.

1	2	3	4	5	6	7	8	9
Situation analysis	Defining the purpose of our intervention	Identifying the target audience	Selecting the advocates	Developing the approach	Finding and selecting appropriate evidence	Planning the meeting	Holding the meeting	Follow-up

Identifying the leadership

Leadership is used as a generic term for both governance and management representatives as appropriate. Different National Societies have different structures, and it is important to target the real opinion leaders and decision-makers. Convention and protocol may require that a number of representatives are invited. However, it is necessary to ensure that the invitation is extended only to the key players.

Participation

In all cases, the meeting will aim to raise participants' awareness of cash transfer programming, with the hope that this will lead to cash transfer programming being considered alongside in-kind response. To do this effectively, it is important to know from the outset who takes decisions, and who can block them, within the National Society. The decision-makers are the core target audience but it may be valuable to invite others as well.

Some of the activities proposed are participatory, so the final group composition should be at a similar level in terms of experience and seniority: leadership figures may not want to engage in such activities in the presence of junior members of staff. With the right facilitation, it is possible to use participatory techniques with a senior group.

The size of the group will depend on the context and the purpose defined. Smaller groups make for more intimate discussions but can make participatory approaches more difficult.

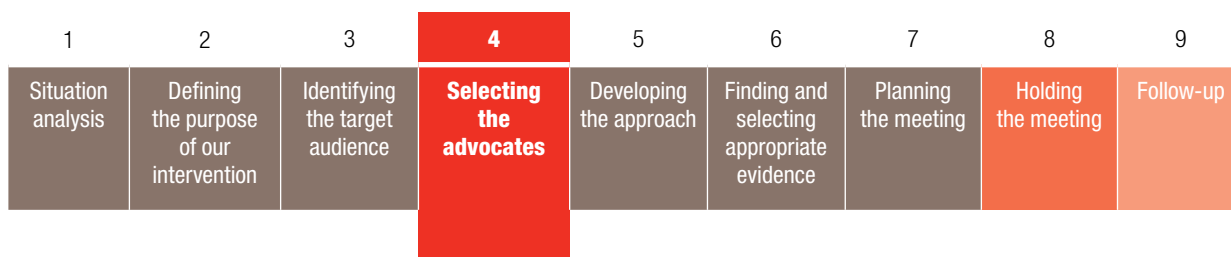
There may be a case for the inclusion of Partner National Society representatives in some cases – although this will depend on the local context and the experience and involvement of the individuals. Likewise, there may be a case to include government representation, although this should be done only on the advice of the National Society. You may consider holding two or even more separate meetings.

If the group is too small, there is a chance that we will miss key people with less apparent but real influence. If it is too large, it may be necessary to break into sub-groups and reconvene in plenary, which requires more time.

One strategy to ensure significant high-level attendance is to request an extraordinary meeting of the governing board, a meeting of the senior management team or annual regional disaster management meetings.

Step 4. Selecting the advocates

This step asks the question: who will undertake the actual process of advocacy. The individual must be able to gain and hold the attention of the target audience. They must bring sufficient personal technical experience and confidence to be persuasive, and to be able to respond to unplanned questions. Finding a person who meets both these criteria can be challenging. If this is the case you may want to look into bringing two advocates on board.



There are a number of options for the role of lead advocate. Each has advantages and disadvantages.

No simple and universal prescription can be given to address the challenge. Finding the right advocate, or combination of advocates, is perhaps the most critical part of the whole process, and the answer will depend entirely on local circumstance and local opportunity.

It is possible in some circumstances that the lead advocate comes from outside the IFRC. If this is the case, the IFRC should be represented in the team, as there will be a need to present Federation-wide materials.

It is critical to set aside enough time to find the right advocate and to ensure that they are available both for the meeting itself and for some pre-meeting engagement. Ensure that there is a balance of authoritative figurehead and technical expertise with appropriate languages skills for the country in question.

A technical expert

An experienced cash transfer programme practitioner is an attractive option for advocacy. He/she will be able to illustrate examples from his/her own experience and make a convincing case to engage in cash transfer. They will have swift and persuasive answers to tricky questions.

However, he/she will probably be an unknown to the National Society, and will almost certainly come from a technical, as opposed to a management or leadership background. They may not have the profile to secure attendance at the meeting in the first place.

The technical expert may be a delegate or a consultant. If the latter, he/she should have a strong Red Cross background, as an understanding of the structure and challenges of governance and management is important. Ideally he/she should have some experience of cash transfer programming in the country, and must have extensive experience from other countries.

If the main concerns of the National Society are technical, then this is an appropriate advocate to select. For example, if the National Society shows willingness in principle but raises objections related to security, market impact or modalities, then a technical approach is likely to be productive.

A trusted and experienced personality

This could perhaps be a senior personality within the IFRC secretariat who has existing ties with the governance and management. The National Society leadership probably already knows him/her, if only by reputation. His/her presence will command attendance at the meeting. Being a prominent personality he/she for example, will be able to facilitate participatory sessions, which a technical expert may not be comfortable with.

However, this person is less likely to be familiar with the details of cash transfer programming, even if they are supportive of the approach and have overseen operations in which it was used. He/she may struggle to respond to unanticipated questions or challenges, and could perhaps work in partnership with a technical expert.

This person can prove to be an ideal advocate especially if the barrier is one of listening. If, for example, there is an influential leadership personality whose approach is traditional or who does not 'trust' people to make wise decisions about the use of cash, this advocate will have a better chance at holding attention and opening minds.

Peer-to-peer support

Perhaps the most hopeful candidate for this role is the leadership peer. A recognized member of the leadership of a neighbouring National Society, where cash transfer programming has become part of the response toolkit following successful discussions, overcoming challenges, and perhaps some risk-taking.

While this individual may not have either a detailed understanding of cash transfer programming from a global perspective, nor a technical answer to every pertinent question, he/she will be able to – if well chosen – present convincing arguments with regard to the ability of National Society to overcome challenges and move forward with a new and appropriate approach.

Once again, a peer advocate can work in partnership with a technical expert. The peer advocate could be especially useful if the main concern is one of confidence and a lack of experience. They can successfully demonstrate their achievements reinforcing the stance "*we have done this and it works: you can too.*"

Local but external

This person could be from a peer organization in country, such as an NGO. He/she will have both the local context knowledge and the practical experience of implementing cash programmes within the same environment as the National Society. He/she may or may not be known by reputation to the National Society leadership. Depending on the context, a figure of authority may still be needed

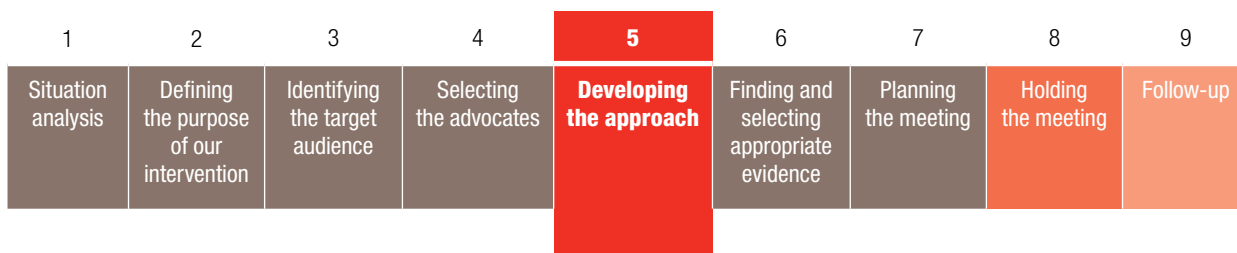
to convene the meeting. Should this be the case, more time needs to be allocated in conducting background research and analysing the level of awareness of external actors at the preparatory stage.

Partner National Society

In many cases Partner National Societies' in country could be able to provide support. They will often have the experience needed to demonstrate the ability to implement cash transfer programming within the context under discussion and will be able to address questions with local knowledge and reflections. If there is experience but no suitable advocate figure within the Partner National Society, consider inviting a representative who can comment during discussions as an ally.

Step 5. Developing the approach

Now we have a hypothesis: we know the barriers to change we want to overcome, the people we need to influence to achieve that, and those who will do the influencing. We need to consider what approach will be most effective. We can look at fears and concerns; focus on the positive aspects; or the strong alignment with policy and mandate. Our situation analysis will help us to select the right approach.



See the critical path diagram: steps 5 and 6 can be undertaken together.

Meeting duration

At this stage, it is important to consider how much time you can realistically expect to take for the meeting. A full day meeting on the use of cash transfer programming would be ideal, but this is not a realistic expectation in most cases. A one-hour briefing is not sufficient time to confirm the concerns of a National Society's leadership and address them properly (which is, perhaps, the 'minimum package'), and it would not justify the investment of time and effort proposed in this guidance. For further details see step 7.

It may be possible to 'piggyback' some other event such as a board meeting. This will increase the likely attendance but may place some additional constraints on the time available.

A direct or an indirect approach?

If the National Society is open about its concerns regarding cash transfer programming, it may be appropriate to engage in a robust evidence-based discussion surrounding the issues. Such a session may be presented as an exercise in persuasion, awareness raising, focusing on global trends and learning, directly addressing the concerns.

In some cases, the issues may be less obvious. For example, there may be lip service paid to the concept, but external challenges, such as lack of preparedness and/or other pressing humanitarian needs may take precedence. If this is the case the meeting might be presented differently, as a chance to explore issues jointly, or update the leadership on global trends.

During the meeting itself, the IFRC will have the opportunity to present information. The choice of the approach and the material itself is critical. There are basically three ways to approach the topic in each of which the facilitator will need to use concrete evidence to support the case being made.

Focusing on the positives

There are many positive aspects of cash transfer programming, which have already been outlined in the Introduction as well as in the draft session materials in Annex 1. The positives include:

- high quality impact for affected populations
- flexibility, choice and dignity for the beneficiaries
- improved opportunities for accountability to beneficiaries
- cost effectiveness
- potential for swift and timely responses that link relief and recovery
- opportunity to work across sectors effectively or meet diverse needs

Addressing the concerns

For advocacy to be effective, it needs to take the perspectives of the target audience into consideration. Given the context, this is unlikely to include a broad awareness of the many benefits of cash transfer programming. We need to begin by identifying (or confirming) the concerns of the National Society and the constraints it faces in implementing cash transfer programmes, which may include:

- visibility and reputational risk
- corruption and security
- potential for abuse of funds
- speed and scale
- experience, competence and systems

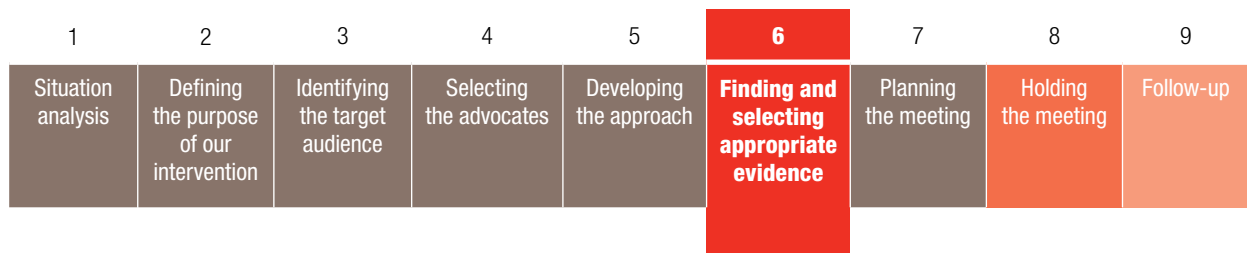
Peer pressure

This approach is perhaps complementary to the first two, rather than being a direct alternative. In certain circumstances it may be the easiest way to get the attention of sceptics. It is basically an appeal to the National Society: *you do not want to be left behind*. The major donors are in support of cash transfer programmes, and some of them are starting to ask: *why are you not doing cash?*

Once again, it is not helpful to be prescriptive, except to say that an effective advocacy approach would acknowledge the concerns, aim to debunk myths and recognize those that are real. Effective and evidence-based means to mitigate the real risks and concerns should be presented, and the benefits of the approach should be celebrated. Again, emphasis should be placed on the idea that cash is just another tool, not a panacea for anything.

Step 6. Finding and selecting appropriate evidence

Once the approach is defined, we will need to identify appropriate sources of evidence. The evidence should ideally be targeted to the context: the situation, the target audience and the key issues identified as barriers to change. Finding appropriate evidence can be challenging.



Types of evidence

There are broadly three kinds of evidence that can be brought to bear on the situation. They are:

- Evidence that the fears associated with cash transfer programming are unfounded or can often be mitigated. This group includes examples of good practice from other National Societies, specifically including examples where National Societies have overcome a particular constraint and as a result managed an effective cash transfer programme.
- Evidence that the external environment, and especially the donor environment is changing. There is increasingly an expectation that cash transfer programming will be considered alongside other forms of humanitarian response.
- Evidence that the internal environment is changing. This can include examples of guidance, good practice, and evidence that cash transfer programming is increasingly a mainstream of Red Cross Red Crescent humanitarian response. This evidence might play on concerns – perhaps unspoken – that a National Society may be left behind in the sector and/or among other Red Cross Red Crescent's in the region.

Materials available

There is a wide and growing range of cash transfer programming materials available. Technical guidance from IFRC and other sources, and a range of case studies and supporting documentation is available. However, there is no central library of materials and limited documentation focusing on the challenges that organizations have overcome when adopting cash transfer programming approaches.

Technical guidance

The IFRC has published one of the best and most accessible manuals on cash transfer programming, *Guidelines for cash transfer programming*. It is worth having copies of this manual available to give away at the meeting, as it provides confidence that cash transfer programming is seen as part of mainstream emergency response.

If the credibility of cash transfer programming is identified as a key issue at the meeting, it may also be helpful to highlight Section 4.2 of the *Sphere Handbook*

Humanitarian Charter and Minimum Standards in Humanitarian Response (Sphere Standards) on cash transfer programming (page 199 onwards).

If the most influential argument is likely to be donor pressures, then the ECHO guidance for cash transfer programming may be of value, or selected excerpts from DFID's *Humanitarian Emergency Response Review (HERR)* documents.

Generic evidence

There is a wealth of evidence available about successful cash transfer programmes. Evidence is available in the form of programme updates, case studies and independent evaluation reports. A good source for such material is the resources page of the CaLP website. One approach is to scan through the materials here looking for reports from the same region, and then to cross-check these to see if they are useful.

However, most of this material is fairly dense, and the focus of the report will usually be quite different from the issues we wish to address.

There are short case studies that illustrate key concepts and issues within (for example) the *Good Practice Review*, but these have the converse problem: they tend to be too short to be of real value for discussion purposes.

Red Cross Red Crescent programme evidence

Again within the Red Cross Red Crescent, there is a significant amount of evidence that cash transfer approaches can deliver high quality response for the disaster-affected population. This evidence is available from all over the world, every zone illustrating every type of context. Once again, we have the problems that our materials are either quite long, not specific to the problems we need to address, or too short to be really informative.

In terms of case studies, the only one available is from Viet Nam. It addresses the kinds of issues that National Societies struggle with when first implementing cash transfer programming. There clearly is a need to document and produce additional materials.

Finding additional materials from the region

The shortage of appropriate materials does not mean the cause is lost. There will almost certainly be good, and relevant examples of Federation-supported cash transfer programming from countries that are within the same zone, in similar situations and perhaps close ties. They may not be documented in a very accessible manner as yet, but the experiences are there and can be drawn upon.

Additionally, there are a considerable number of programmes that have been implemented with the support of the Partner National Society, which may have been documented. These programmes are not yet captured in a single database and many of them have not been documented – or the documentation is not readily accessible.

Selecting sessions: Case study and issue matrix

Advocacy requires evidence. The matrix below cross references the case studies that have already been developed addressing a range of issues. These have been produced through discussions with National Societies and other stakeholders.

Cash transfer programming

This matrix is reflective of all case studies available as of end 2012. New case studies continue to be developed. In time, this matrix will allow a wider range of case studies to be utilized in a number of ways. Some approaches are included within Section 3.

Scale:

- 1 = good detail and lessons learned
2 = useful information
3 = passing mention

	Modality	Transfer mechanism	Sector	Concerns			Constraints			Context			
				Pre-distribution corruption	Post-distribution corruption	Visibility and reputational risk	Insecure environments	Government reluctance	Risks of inflation	Cash transfer programming systems and processes	Comparison with in-kind	Donor agendas	Early warning and reparation for cash transfer programming
Yogyakarta Earthquake 2006	CC	CG	SH							3	3		
Bahamas T. Storm Noel 2007	UCC	BCh	-										
Jamaica Hurricane Dean 2007	CC	V	LLH										
Bangladesh Cyclone Sidr 2007	CC	B	LLH							2	3		
Bangladesh Cyclone Sidr 2007	CC	C	SH							3	3		
Vietnam Typhoon Ketsana 2009	CC & UCC	C	LLH SH	3	1	3				3	2		2
Haiti Earthquake 2010	CC	-	SH										
Chile Earthquake 2011	CC	PPC	SH										
Philippines Typhoon Megi 2011	CC	V	SH							2	3		

Key: Modality: UCC: unconditional cash; V: voucher; CC: conditional cash; CFW: cash for work

Transfer mechanism: M: mobile; C: cash; CV: Cash Voucher; B: bank; BCh: bank cheque; P: post office; CG: cash through community group; PPC: pre-paid card

Sector: LLH: livelihoods; SH: shelter

Broad approach

One challenge of the meeting will be to find the right balance of approaches. The material lends itself to a participatory approach and group work, exercises and games. The audience may, depending on the context of the target group, be more comfortable in a formal environment.

The materials have been designed to be used in a participatory manner, which is the recommended approach.

Whatever approach is adopted, it is important that the facilitator adopts a positive attitude. It is important to give participants full opportunity to voice their

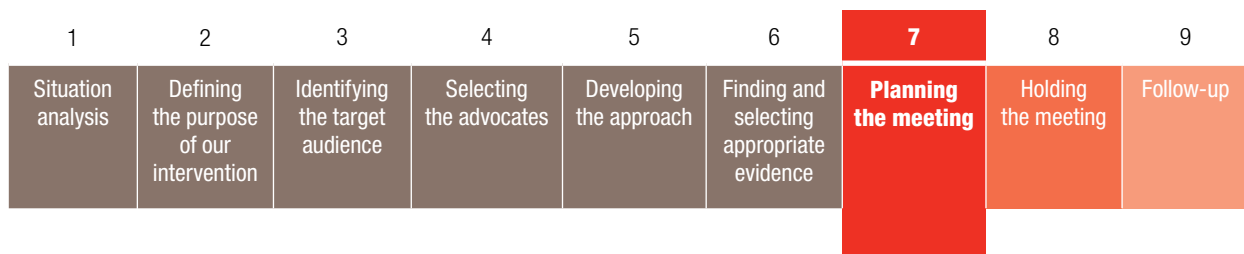
concerns, but the facilitator should not concede that cash transfer programming is 'impossible' in the given context. The oft-heard statement that 'this context is unique' is always true, nevertheless experience from other contexts can still be relevant to the situation at hand.

Experiences are transferrable and reasonably so cash transfer programming has worked in almost every context where it has been tried, including many that could be considered unique: Somalia, Gaza, Sri Lanka during the conflict, among others. There will be hurdles and challenges, but these can usually be overcome. Thus the approach should be to jointly seek the solutions to these challenges, and assume (or appear to assume) that the intention of the National Society is to overcome them and join the growing group of National Societies' that include cash transfer programming in their response toolkit.

Step 7. Planning the meeting

Some preliminary work will need to be done prior to issuing a formal invitation to the meeting, which should be issued at an appropriate level for those taking part. The title and focus of the meeting will need to be chosen carefully. Time will need to be set aside in the agendas of the participants, which may need to be done some time in advance. It may be a challenge to get agreement for a longer meeting or workshop, and fitting the materials into a shorter meeting could be a challenge.

The broad approach for the meeting needs to be considered in the light of the culture and the attendees. Should it be formal? Informal? Participatory? What action points are we hoping to agree?



Catching their attention

After the meeting has been informally agreed, a formal invitation to the meeting should be sent out. Attention should be paid to the following issues:

- the title of the meeting
- the name and role of the facilitator (the lead advocate)
- the purpose of the meeting, the expected outcomes
- the duration of the meeting

Participants should be asked to confirm their availability and attendance. No format for this invitation has been provided, as this will depend on the purpose of the meeting and on local culture and custom. However, it is strongly recommended that a written invitation be sent to all participants, rather than (or in addition to) email, as this adds gravitas to the event.

Approach and duration

It is possible to hold a simple ‘awareness’ or ‘information’ session using some of the materials provided in the annexes. The value of such a meeting, which might take an hour, is probably limited, and it would not require the same level of preparation. It should not be seen as an advocacy initiative on its own, but it could support one.

As an absolute minimum, the meeting should aim to provide the National Society with the opportunity to voice their concerns, and provide a platform to present evidence to address them. If the time available will not allow for this, then it is unlikely that the meeting will meet its objectives.

Sample session plans are found in Section 3: Outline session plans and supporting materials, including suggested approaches to utilize case studies effectively are provided in Section 4: Resources.

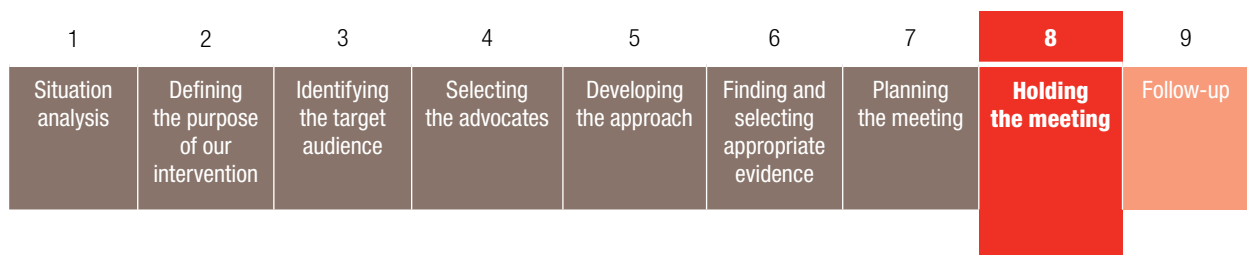
Meeting considerations

The actual structure will depend on the issues at hand, the time available and the choice of case studies. The number of participants is also a key factor: in a larger group there will be a need to consolidate group opinions in the plenary.

If translation is needed, additional time will be required and the level of ambition should be scaled back accordingly.

Step 8. Holding the meeting

Ensure a relaxed and friendly atmosphere, an appropriate location, and adequate refreshments. Ensure that the chair of the meeting is well chosen.



Confirming the hypothesis

In many cases it will be important to provide the participants with an opportunity to confirm the hypothesis. This has two separate purposes:

- Firstly, it confirms that the preparation has accurately identified the key issues at hand. If it transpires that it has not, then the lead facilitator may need to make some swift adaptations to the planned programme.
- Secondly, it allows the target audience to state their concerns and feel that they have been listened to, prior to the attempt to persuade them to reconsider. Without this, advocacy is unlikely to be fruitful.

It is sensible to have someone record the main issue of the meeting.

Addressing the issues

In many cases it is likely that the time for the meeting will be constrained by the nature of the audience. Efforts must be made at the outset to secure sufficient time for a comprehensive discussion of the issues, and this may prove challenging. Once the meeting is underway, sufficient time must be allowed for any one issue to be worked through to a conclusion. If participants feel that they have been pressured into moving on without the issue being resolved satisfactorily, then persuasion will probably be unsuccessful.

In larger gatherings, the participants will need to be split into groups. Ensure each group has an available cash advocate who is tasked with avoiding – if possible – that the group re-states a negative position. The advocate should be able to present evidence and steer conversation towards alternative perspectives, opportunities for mitigation, and relevant examples of good practice.

The whole group plenary will then need to be carefully led by the lead advocate. Despite best of efforts should concerns continue to be raised it can be particularly effective if one group can convincingly present a positive counter-argument to a prevailing negative position.

Wrapping up

If the meeting is progressing well, it will validate the hypothesis and place the real concerns on the table. It will then go on to offset those concerns on the basis of experience and evidence. Finally, it can capitalize on those gains through action planning.

No format has been provided for the action planning as it is likely to be highly specific to the context.

Step 9. After the meeting

It is important to write to thank the participants for their time and to remind them about any action points that were agreed during the meeting. It may be necessary to arrange follow-up meetings between technical specialists or management. The process of change triggered by the meeting should be monitored. In addition, feedback on the value of this guidance would also be welcome, along with suggestions for its improvement.

1	2	3	4	5	6	7	8	9
Situation analysis	Defining the purpose of our intervention	Identifying the target audience	Selecting the advocates	Developing the approach	Finding and selecting appropriate evidence	Planning the meeting	Holding the meeting	Follow-up

The meeting should produce two outputs:

- An action plan: a short list of areas in which the National Society representatives agree that action is appropriate. Each action point should indicate the name of the person responsible as well as a deadline associated with the task.
- A brief report to be shared with the cash transfer programming coordinator in Geneva and disaster management coordinator/cash focal point in the zone. A template has been provided in Annex 4: Training report and Annex 5: Participant list.

3.

Outline session plans

This section contains modular session plans for six potential sessions. It is not proposed that every session should be used in every case and there are two options provided – a minimum and full package. The sessions included here are:

1. An introduction to cash transfer programming in the Red Cross and Red Crescent Movement
2. The external environment and cash transfer programming
3. Response option analysis
4. Identifying local concerns and constraints to cash transfer programming implementation
5. Case study
6. Wrapping up and action planning

The case study session plan sets out a generic approach to using one of the many cash transfer programming case studies that exist. This approach should be used in a flexible manner, to best respond to the issues identified in the design phase and confirmed during the workshop or meeting.

The ‘minimum package’

This ‘minimum package’ will require at least two hours to deliver. It would be better if more time is available.

Phase	Content	Approach	Focal issues
Introduction: context and awareness 45 mins	Introduction to cash transfer programming in the Red Cross and Red Crescent Movement	Presentation	What is cash transfer programming? Policy, practice, scope and scale
	The external environment and cash transfer programming	Presentation	Donor trends, other agencies
Concerns and constraints 30 mins	Concerns and constraints to cash transfer programming	Participatory / brainstorm	Determined by the National Society Validate the hypothesis
Good practice and evidence 30 mins	Good practice examples from elsewhere	Presentation and discussion	Determined by the context and situation analysis as these need to be largely prepared in advance
Wrap-up 15 mins	Action planning, next steps	Participatory	

Proposed full meeting structure

The full meeting structure below is a complete package – it is not suggested that all sessions would be needed in all contexts.

Phase	Content	Approach	Focal issues
Introduction: context and awareness 75 mins	Introduction to cash transfer programming in the Red Cross and Red Crescent Movement	Presentation	What is cash transfer programming? Policy, practice, scope and scale
	The external environment and cash transfer programming	Presentation	Donor trends, other agencies
	Response option analysis	Presentation and Participatory	Important and often absent stage in the assessment and design process, can provide cash transfer programming options with a meaningful evidence-base
Constraints and concerns 45 mins	Concerns and constraints to cash transfer programming	Participatory	Determined by the National Society Validate the hypothesis
Body As required	Case studies	Participatory	Determined by the context and situation analysis as these need to be largely prepared in advance
Wrap-up 30 mins	Action planning, next steps	Participatory	

Introduction to cash transfer programming in the Red Cross and Red Crescent Movement

Session overview

Why does this session matter?

The advocacy approach adopted is rooted in a solid evidence-base. Red Cross Red Crescent examples of cash transfer programming are used to illustrate some basic cash transfer programming concepts, but the real purpose is to demonstrate the global acceptance of cash transfer programming as an approach and to show that Red Cross Red Crescent is already a leading agency in this regard.

Aim of the session

To illustrate the range of cash transfer programming projects, increase familiarity with cash transfer programming terminology, and provide a foundation for the rest of the awareness-raising workshop.

Objectives

At the end of this session participants will be able to:

- Describe cash transfer programming as an accepted and growing approach for assistance within the Red Cross and Red Crescent Movement
- Outline some key cash transfer programming modalities and payment mechanisms

Key learning messages

At the end of this session the facilitator will have covered the following points:

- What is cash transfer programming?
- Why do some National Societies' choose cash transfer programming over traditional approaches?
- Types of cash transfer programming modalities (and examples)
- Types of delivery mechanisms (and examples)
- Global and regional maps of recent cash transfer programming projects

Materials

PowerPoint presentation: Part 1 of *CTP presentation.ppt*

Handouts: See handouts section

Graphics: Global CTP map.png

Also embedded within presentation.

Outline of session: Introduction to cash transfer programming

#	Slide text or contents	Talking points
1	Title / welcome	
2	<p>Contents:</p> <p>What is cash transfer programming?</p> <p>Why some National Societies' choose cash transfer programming</p> <p>Approaches to cash transfer programming</p> <p>Transfer modalities</p> <p>Mapping Red Cross Red Crescent cash transfer programming</p>	<p>This slide is just signposting for the slides to follow.</p> <p>Worth emphasizing that this presentation is a quick introduction to cash transfer programming to make sure that we are using language in a similar way, and that the subsequent presentations will look in detail at the issues and constraints associated with cash transfer programming.</p> <p>If questions are raised during this session: "what about the risks of corruption / inflation / etc." they should be taken seriously, and placed on a 'parking lot' with a clear statement that they will be taken up in subsequent sessions.</p>
3	<p>What is cash transfer programming?</p> <p>Cash transfer programming is the provision of assistance through cash or vouchers rather than providing food or materials</p> <p>It is not a programme objective itself: it is a means of implementing one</p>	<p>Emphasize that humanitarian aid is about transferring resources to people in need. As people are all different, and aid tends to be uniform, the resources are often exchanged or traded after distribution. Cash transfer programming is simply the transfer of cash or other tradable instruments like vouchers or coupons.</p> <p>Neither is it new, despite being quite 'fashionable'.</p>
4	<p>Why some National Societies choose cash transfer programming</p> <p><i>Humanitarian reasons</i></p> <ul style="list-style-type: none"> • Empowerment and dignity • Choice and flexibility • Power transfer • Links response to recovery • Effective across sectors and in situations with varied needs <p><i>Pragmatic reasons</i></p> <ul style="list-style-type: none"> • Cost efficient • Multiplier effects • Support to local trade linked to economic recovery • Fewer costs for recipients 	<p>List of National Societies choosing to include cash transfer programming in their toolkit is growing. Why are they doing this? The main reasons they give are listed on this slide. It is worth taking time over each of these elements to provide a foundation for the case studies to follow.</p> <ul style="list-style-type: none"> • Beneficiaries are treated as active partners in their own recovery, rather than as passive recipients. • They get to be involved in decisions regarding the details of the assistance they receive rather than a one-size-fits all approach. • It is less patronizing, and shifts the balance of power away from the agency and the authorities and onto the affected households. • It helps to link immediate response to longer-term recovery. • It can be highly effective in contexts where the needs are diverse or where a coordinated response if required across a range of sectors – or both. • Cash distributions are often cheaper to administer because the logistics costs are absorbed by the market and there are no losses along the supply chain. As the commodities are selected by the beneficiaries, they are much less likely to be resold at below cost price, make the aid itself much more efficient. • The expenditure passes through the local economy and promotes broader recovery, often generating multiplier effects along the way. • Beneficiaries costs, especially travel and transportation, are reduced.

Outline of session: Introduction to cash transfer programming

#	Slide text or contents	Talking points
5	<p>Approaches to cash transfer programming</p> <p>Cash transfer programming can be:</p> <ul style="list-style-type: none"> • Conditional or unconditional. • Targeted at a wide range of sectors • One-off or repeated payments. • Blanket provision or targeted to specific groups. • Implemented alone or in partnership with government agencies. • Cash grants or vouchers. 	<p>Conditionality takes two linked forms. The grant can be conditional on:</p> <ul style="list-style-type: none"> • beneficiaries making some contribution in cash or labour towards their own project or a community project – for example cash for work • beneficiaries spending the grant in a manner which has been agreed in advance with the agency – for example on agricultural inputs <p>... or both – for example when a grant is made for a goat rearing project, where the money must be spent on appropriate inputs, and the beneficiary must build a goat shed with the purchased materials.</p> <p>In emergency contexts, it is more common to provide unconditional grants; in early recovery projects, conditionality is more common. But there are no hard and fast rules.</p> <p>Note that conditionality adds costs in terms of design and monitoring, and risks reducing the quality of impact for beneficiaries through the reduction in flexibility and choice. So conditionality should be used only when it is really justified.</p> <p>Cash transfer programming has been used across sectors such as emergency relief, shelter, livelihoods, agriculture, health and education. Examples will follow in the case studies. Can also be used for mitigation prior to a crisis if early warning indicators suggest it is appropriate – activities such as destocking can be cash-based.</p> <p>Vouchers are sometimes used to ensure conditionality and/or avoid some perceived security risks. There are two basic kinds of vouchers:</p> <ul style="list-style-type: none"> • cash value vouchers of a fixed value in monetary terms: a voucher that can be spent on US dollars 100 of agricultural goods. • commodity value vouchers for a fixed amount of a commodity for example 25kg of seeds, where the variety is chosen by the beneficiary.
6	<p>Transfer modalities</p> <p>Cash resources can be transferred by:</p> <ul style="list-style-type: none"> • Cash – in the hand • Cash cheque • Transfer to bank account • Remittance agents • Post office • Vouchers • Pre-paid cards • Mobile phones 	<p>We use the phrase ‘transfer modality’ to describe the way the resources are transferred to the beneficiaries.</p> <p>There is a wide range of ways of doing this, and the best solution depends on a number of factors</p>

Outline of session: Introduction to cash transfer programming

#	Slide text or contents	Talking points
7	<p>Mapping Red Cross Red Crescent cash transfer programming</p> <p>Global map of cash transfer programming projects</p>	See Annex 4 and associated .png file
8	<p>Mapping Red Cross Red Crescent cash transfer programming</p> <p>Zone map of cash transfer programming projects</p>	Will need to be prepared locally, should include bilateral projects
9	<p>Summary slide</p> <p>What is cash transfer programming?</p> <p>Why some National Societies choose cash transfer programming</p> <p>Approaches to cash transfer programming</p> <p>Transfer modalities</p> <p>Mapping Red Cross Red Crescent cash transfer programming</p>	

The external environment and cash transfer programming

Session overview

Why does this session matter?

The external context is changing: other actors are increasingly using cash transfer programming and donors are increasingly promoting it. Comparative evaluations between in-kind and cash transfer programming are becoming common. National Red Cross Red Crescent Societies would be wise to remain at the front of this process of change.

Aim of the session

To present an overview of the powerful trend towards cash, and demonstrate that the Red Cross and Red Crescent Movement is playing a leading role.

Objectives

At the end of this session participants will be able to:

- Outline the key trends regarding cash transfer programming and humanitarian action
- Describe the trends in donor support to cash transfer programming

Key learning messages

At the end of this session the facilitator will have covered the following points:

- Growing acceptance of cash transfer programming
- Growing expectation that agencies will consider cash transfer programming alongside other response options
- Donor promotion of cash transfer programming
- Other agencies responses to the environment

Materials

PowerPoint presentation: Part 2 of CTP presentation.ppt

Handouts: See handouts section

Outline of session: Trends in cash transfer programming

#	Slide text or contents	Talking points
1	Title / welcome	
2	<p>Contents:</p> <ul style="list-style-type: none"> Early cash transfer programming General trends in cash transfer programming Agency trends in cash transfer programming Donor trends in cash transfer programming Research and publications 	This slide is just signposting for the slides to follow.

Outline of session: Trends in cash transfer programming

#	Slide text or contents	Talking points
3	<p>Early cash transfer programming</p> <p>Franco-Prussian war, 1870–71</p> <p>Cash for work as a famine safety net response in India, late 19th century</p> <p>Galveston floods, Texas, 1900</p> <p>Cash-based famine response India, 1948</p> <p>Large cash for work projects in India 1970s</p> <p>Large cash for work projects in Botswana 1980s</p>	<p>Historically – India British Raj cash-based famine safety net</p> <p>UNICEF Cash for food Ethiopia 1983–1985, 100,000 people</p> <p>Many countries have safety net programmes for the very poor, often cash, coupons or vouchers</p> <p>Cash for work has a long – and not entirely honourable – history especially in recovery</p> <p>Recent interest (especially in the Red Cross and Red Crescent Movement) really took off with the Indian Ocean tsunami, although there are many earlier examples</p>
4	<p>General trends in cash transfer programming</p> <p>Focus on food and livelihoods sectors – starting to see this expand, especially in shelter</p> <p>Focus on recovery and early recovery – although some use of unconditional cash in emergencies, rarely at scale</p> <p>Work underway on scaling-up quicker, on preparation and contingency planning, and on market assessment</p>	<p>See handout: Trends in cash transfer programming by sector and cluster</p> <p>Most commonly used in food and livelihoods sectors, and especially but not exclusively for (early) recovery.</p> <p>Growing use in shelter, and IFRC playing an important role here</p> <p>Opportunities for use in other sectors, although use is not yet commonplace</p> <p>Work being done on better preparation for the use of cash before disasters, in contingency planning, market assessment</p>
5	<p>Agency trends in cash transfer programming</p> <p>Creation of CaLP</p> <p>WFP to meet food needs</p> <p>UNHCR repatriation support</p> <p>Trends in IFRC</p>	<p>“Originating from the will to gather the lessons learnt from the Tsunami emergency response in 2005, the CaLP is today composed by Oxfam GB, the British Red Cross, Save the Children, the Norwegian Refugee Council and Action Against Hunger / ACF International. The 5 steering committee organisations have come together to support capacity building, research and information-sharing on cash transfer programming as an effective tool to help deliver aid in times of crisis.”</p> <p>“In 2010, the CaLP partnered with the International Federation of the Red Cross and Red Crescent societies (IFRC) to develop and implement new activities for 2011 with support from ECHO.” <i>CaLP website</i></p> <p>WFP been looking at cash for years and undertaking action research. Recent policy basis for WFP strategy. Training for leadership and management. Money behind the change from ECHO and own resources. New market analysis tool to help them choose between in-kind and cash-based response.</p> <p>Trends in IFRC – numbers of projects by years...</p> <p>Trends in terms of social protection, recovery, emergency response, contingency planning</p>

Outline of session: Trends in cash transfer programming

#	Slide text or contents	Talking points
6	<p>Donor trends in cash transfer programming</p>	<p>See handout: Donor trends in cash transfer programming</p>
7	<p><i>DG ECHO</i></p> <ul style="list-style-type: none"> • Has a cash transfer programming policy • Works as an advocate amongst peers • Actively tracks cash transfer programming expenditure: trend is increasing over <p><i>DFID</i></p> <ul style="list-style-type: none"> • HERR raised the possibility of a 'cash first' approach • DFID promotes more routine use of innovative approaches including cash transfer programmes <p><i>USAID</i></p> <ul style="list-style-type: none"> • No restriction on use of OFDA funds for cash transfer programmes • OFDA reporting a rapid expansion in the use of cash transfer programmes, approximately doubling over the last couple of years. <p><i>Generally</i></p> <ul style="list-style-type: none"> • No donor actively constraining the use of CTPs • No donor reported internal policy constraints 	<p>Collectively the three major donors are seen to be actively supporting the use of cash transfer programmes. The largest donors are not only willing to fund cash transfer programmes but are active proponents of this approach. It was noticeable that previous concerns around heightened reputational risks associated with the misuse of cash transfer programmes have eased – none of this group of donors identified this as a major constraint. The overall message is that major donor funding procedures and policies have largely been adapted to facilitate funding cash transfer programmes. In short, what counts is the quality of the proposal rather than the modality proposed.</p> <p>The second tier donors – another 16 donors account for all but 3 per cent of the remaining humanitarian aid – can be situated within a continuum. At one end lie a number of 'progressive' donors who were early innovators and supporters of the cash agenda – for example the Swiss Development Cooperation (SDC). These donors have actively promoted the development of cash transfer programmes by funding pilots, research and building partner capacities.</p> <p>At the other end are donors who acknowledge that they are still developing a familiarity with cash transfer programmes – for example CIDA and AusAID. Several of the smaller donors are actively developing their cash 'literacy' in order to better appraise, supervise and evaluate cash-based programming.</p>
8	<p>Summary slide</p>	

Response option analysis

Session overview

Why does this session matter?

Response option analysis is an essential piece of the emergency response that sits between the needs assessment and the start of implementation. It is often neglected by humanitarian actors, who may leap straight from a field assessment to the distribution of whatever is standard stock in the warehouse.

Once the concept of response option comparison or analysis is opened, then it provides an excellent forum to discuss the various merits of different modalities according to the defined priorities of the National Society. This means that cash transfer programming can be considered purely on its merits alongside other programming options.

This session should be used when:

- There is adequate time for the meeting – at least a half day
- It is felt that a better understanding of the process would support consideration of cash transfer programming

Aim of the session

To raise awareness of the concept of response option analysis, and to develop understanding of the value of applying this approach when developing programming strategies with an intent to open a door to the possibility of cash transfer programming.

Objectives

At the end of this session participants will be able to:

- Describe the importance of response option analysis as a component of programme design
- Apply the basic concepts of response options analysis to a local situation

Key learning messages

At the end of this session the facilitator will have covered the following points:

- Response option analysis is an important and often neglected part of the process of needs assessment and programme design
- Response option analysis can place the case for – or against – cash transfer programming in a framework evidence and support effective decision-making.

Materials

PowerPoint presentation: Part 3 of CTP presentation.ppt

Outline of session: Response option analysis

#	Slide text or contents	Talking points
1	Title / welcome	
2	<p>Content</p> <p>What is it, and where does it fit?</p> <p>Blue sky thinking</p> <p>Setting criteria</p> <p>Scoring response options</p> <p>Making recommendations</p>	This slide is just signposting for the slides to follow.
3	<p>What is it and where does it fit?</p> <p>Diagram</p>	<p>Talk through the diagram.</p> <p>Importance of documenting detailed assessment findings.</p> <p>Need to consider all options on equal footing, and choose between them in a transparent and objective manner.</p>
4	<p>Blue sky thinking</p> <p>Include all potential responses to identified needs</p> <p>Do not discard anything at this stage</p>	<p>Do not discard or reject anything at this stage!</p> <p>Be open to new ideas and approaches.</p> <p>If they won't work, the scoring process will illustrate that for you.</p>
5	<p>Criteria for scoring</p> <p>Possible criteria include:</p> <ul style="list-style-type: none"> • Priorities and capacity of the Host National Society • Priorities and capacity of the affected population • Timeliness and seasonality • Probable impact, cost effectiveness • Potential for sustainability, links with recovery • Resources available 	<p>Need to identify and agree the criteria at the start of the process.</p> <p>These given are just examples.</p> <p>Others might include – links to government strategy, environmental impact, links to existing programmes, plans of other actors</p> <p>If time allows, ask the participants to identify others. Then ask them to prioritize the categories.</p>
6	<p>Scoring response options</p> <p>Score each option against each criterion</p> <p>Not all factors have the same importance – add a weighting</p> <p>Compare options to identify and justify most appropriate approaches</p>	<p>Each potential response should be scored against each criterion in isolation.</p> <p>That is to say, you should not score something low for potential impact just because you think the resources are limited – that is considered separately.</p> <p>In a large or integrated response, you may need to do this for each sector and then compare the recommendations to ensure complementarity.</p>
7	<p>Documentation</p> <p>Response options analysis provides a justification for the selected approach</p> <p>Allows objective comparison between possibilities</p> <p>Increases programme quality</p> <p>Very useful for communication</p>	<p>The documentation tells you:</p> <ul style="list-style-type: none"> • Why the selected options were chosen, and • Why the rejected options were rejected <p>This is valuable if you need to make a case for a non-traditional approach, and especially valuable at the time of programme evaluation to explain the choice of response modality.</p>
8	Wrap-up slide	

Identifying concerns and constraints to cash transfer programming

Session overview

Why does this session matter?

Cash transfer programming raises some real issues that need to be addressed through the processes of response option analysis and programme design. There are also a number of 'bogey' issues that are often raised. Many of these issues should also be considered when designing in-kind responses as well as cash-based.

Aim of the session

To open the discussion around concerns and constraints to cash transfer programming: to prioritize key issues for discussion.

Objectives

At the end of this session participants will be able to:

- Articulate the key constraints and concerns associated with cash transfers in the local context

Outputs

A prioritized list of key issues specific to this context and National Society.

Materials

- Extra large post-it notes
- Double-size flip chart (or more for larger groups)
- 100 coins in the local currency (or more for larger groups)

Part one: Identifying issues of concern

Working in pairs, with post-it notes, each group to take 10 minutes to discuss during which time they should identify at least five factors that make cash transfer programming difficult, risky, or inappropriate in the local context. Put each issue on one post-it note.

Gather the post-its together on a wall, and get everyone to gather around them:

- If the same issue comes up more than once, remove all but one – but write the frequency on the post-it note.
- For around five to ten minutes, in discussion with the whole group, allocate them to categories. The purpose of this part of the exercise is to promote some initial discussion of the factors and see them more clearly. Try to get the group to identify the categories. For example:
 - Factors in our control, and factors out of our control
 - Internal and external factors
 - Factors that are always true and those that may be true only in certain circumstances
 - Factors that only relate to cash and those that relate to cash and in-kind resources
- Endeavour to reduce the list to around six or eight top priorities or groups of priorities for the next exercise.

Part two option one: Pairwise ranking

Use the flip chart

Pairwise ranking is a way of comparing a group of factors, issues or options with each other in order to produce a ranked list. It does this by taking each possible pairing in turn and asking the question: 'which is better' ('which is more appropriate' / available / acceptable etc.)

In our case, the tools are used to identify and prioritize concerns around cash transfer programming. The scores are recorded in a triangular matrix and compared. Formats to achieve this are available in many places including in guidance on participatory rural appraisal techniques and the vulnerability and capacity assessment toolkit. The result is a ranking or prioritization of all the options.

Part two option two: proportional piling

Proportional piling is often used as a means to gauge income or expenditure in a household. The interviewee will first identify the expenditure categories, and then distribute 100 (or 20, or 50) counters – beans, pebbles, straws – between the various options to allocate a proportion to each. This is a visual approach that lends itself to group discussion and can produce quite accurate results.

In our case we can use coins as the counters, and allocate them between the various fears and concerns on the table top, or onto the flipchart.

Both methods provide a ranking or prioritisation of concerns and an opportunity to validate – or challenge – the hypothesis on which the session is based. They also provide an effective and quite swift means to place the issues – quite literally – on the table and ensure that the National Society representatives have had a chance to describe each one properly.

Part three: Validating the prioritized list

As the final part of this exercise, present the list back to the group. This is important because these are the topics that the group will be interested in during the main body of the workshop.

Crosscheck the list with the issues that came up in the pre-workshop discussions. If there are any surprises, identify these and bring them to the whole group. Gain agreement on the key areas for discussion for the rest of the session.

Case studies and general briefing notes

At this stage, only one case study is presented in this guidance: that of Viet Nam. Some additional case studies are under development, and indeed existing case studies could also be used if the content is found to be appropriate to the situation.

This section illustrates a proposed general approach to using cash transfer programming case studies to explore key issues in the advocacy around cash transfer programming.

The Viet Nam case study below includes a menu of possible questions. It is not intended that all of these should be explored in detail. The number of questions selected will depend on the:

- number of participants, and the number of sub-groups
- approach adopted: whether groups work on the same questions or different
- relevance to the local environment

Questions should be selected carefully as some of them may well be overlapping.

Approach

- Provide a brief introduction to the method, and introduce the case study itself
- Break the participants into groups if needed – allocate a resource person to each group
- Set the discussion questions – flipchart or overhead – be specific rather than general
- Allow sufficient time for discussion within the group
- Have the groups feed back to the plenary / the facilitator
- Respond to the groups' findings (see Annex 2 for sample responses)

How much time to allow?

The time needed will depend very much on the approach adopted. It is important that the groups feel they have had sufficient time to discuss the issues fully. Likewise it is important that where concerns remain, these are acknowledged, and where necessary an alternate perspective is proposed by the facilitator and discussed.

The risks of small-group approaches

There is a risk associated with using a small group discussion approach in the absence of an advocate: that the group will reinforce existing opinion or prejudice despite the contents of the case study.

Ideally, each group should include an advocate: if this is not possible, the facilitator must observe all the groups as closely as possible and may need to intervene to redirect the conversation or highlight aspects of the case study that are not coming out.

The sessions planned around the case studies should utilize the following format:

- a written case study, from two to twelve pages long
- an optional additional page emphasising information specific to their use in the meeting
- an exercise for the participants, who may be in one or more groups
- a plenary session if required if there is more than one group

Sample case study: Typhoon Ketsana – Viet Nam

Overview

Case study synopsis
 Viet Nam Red Cross Society had used cash in social welfare programming prior to using it as a tool in emergency response in 2009. Viet Nam is a country frequented by natural hazards and a clear 'season'. It can be predicted when but not exactly where a natural hazard is most likely to strike. A weak banking system and a good security environment means that Viet Nam Red Cross Society uses the direct cash transfer mechanism, rather than using banks. Working with the American Red Cross, Viet Nam Red Cross Society provided an unconditional cash grant to 8,500 households in 63 communes in 2009 and 2010, to respond to a major typhoon and associated flooding.

Key learning opportunities
 Focus element:

- Limiting opportunities for external/post-distribution corruption

 Additional elements:

- Comparison of cash and in-kind
- Early warning/contingency planning / preparing for cash transfer programming

Objectives
 At the end of this session participants will be able to identify key learning points from the case study and make parallels with their local environment.

Menu of potential discussion questions

The choice of question will depend on which issue or issues the case study is being used to explore. You may choose to modify the questions or write your own.

1. Based on the case study – what advantages and disadvantages were associated with the use of cash for the beneficiaries and for Viet Nam Red Cross Society?

- Answers could be displayed in a two x two matrix
- Plenary feedback could rotate between groups (one answer each) until all responses have been exhausted

	For Viet Nam Red Cross Society	For beneficiaries
Advantages		
Disadvantages		

2. What factors in the external context affected the decision to use a cash-based response?

3. According to the case study, how did Viet Nam Red Cross Society address concerns about:

- Corruption and security prior to distribution, at various levels of the organization?
- Corruption and re-distribution after distribution?
- Potential inappropriate use of the grant?

4. According to the IFRC Cash Guidelines (p. 20), the initial assessment can be used to determine if the conditions are right for cash transfers. Which of the factors listed are mentioned in the case study? Are any of these factors absent in our context?

- If so, are these critical factors for cash transfer programming?
- Are they always absent, or just in parts of the country or at certain times? (See Table 4 on p. 23 and 24)

Wrapping up and action planning

Session overview

Why does this session matter?

The purpose of the advocacy session is to create an environment where a changed approach is possible. Gains in awareness or understanding of key issues can be reinforced by closing the session with some specific action planning activities.

Aim of the session

To capitalize on momentum and awareness raised through the session

Objectives

At the end of this session participants will be able to:

- Outline a plan of action, formal or informal, with key actions, responsible actors and a timeline

Outputs

An action plan

The format for this session is left open, as it will depend on the format of the meeting and the success – or otherwise – on the approach.

In a best case scenario, the meeting will generate a formal action plan and a commitment to realize it.

As a minimum, the lead advocate should write to the leadership with their perceptions of the meeting, outlining key messages again and suggesting ways to take things forward.

4. Handouts

This section contains the text of handouts that can be adapted to meet the local context. It is intended that these are copied and pasted into separate documents and formatted appropriately. They may also need to be reviewed as some information could quickly become dated.

An introduction to cash transfer programming

Cash transfer programming is simply the transfer of cash or other tradable instruments like vouchers or coupons from humanitarian actors to the beneficiaries. Cash transfers offer an alternative to traditional commodity-based response. They can also be used together in a complementary manner.

Cash transfer programming

In its simplest form, humanitarian aid is about transferring resources to people in need. Traditionally, this has meant giving beneficiaries things they need: tents, blankets and cooking equipment for those who are displaced from their homes; food and water as means to recover from the disaster.

However, people have different capacities, assets, expectations and vulnerabilities. Disasters affect each individual and every family in a different way. Aid tends to be – almost has to be – uniform, providing the items most needed by the largest number of those affected. Often, the scale of the disaster and the external environment mean that we need to regulate people: process them like a product and distribute aid like a machine. It is efficient, but not usually empowering; quick, but not always effective.

In addition, traditional aid can have negative effects on the livelihoods and market systems. We worry about ‘aid dependency’ when frequently affected households expect handouts and know how best to answer questions in needs assessments. We are aware that large distributions of food or household items actively undermine the livelihoods of those who produce, transport, store or sell such things. We understand that providing immediate assistance does not always help the local economy, and may even delay the recovery of the market system.

Why use cash transfer programming?

A growing number of National Societies are choosing to include cash transfer programming in their response toolkit. Why are they doing this? There are good humanitarian reasons, and good pragmatic reasons.

Humanitarian reasons	Pragmatic reasons
<p>Beneficiaries are treated as active partners in their own recovery, rather than as passive recipients.</p> <p>They get to be involved in decisions regarding the details of the assistance they receive rather than a one-size-fits all approach.</p> <p>It is less patronizing, and shifts the balance of power away from the agency and the authorities onto the affected households</p> <p>It helps to link immediate response to longer-term recovery.</p> <p>It can be highly effective in contexts where the needs are diverse or where a coordinated response is required across a range of sectors – or both.</p>	<p>Cash distributions are often cheaper to administer because the logistics costs are absorbed by the market and there are no losses along the supply chain.</p> <p>As the commodities are selected by the beneficiaries, they are much less likely to be resold at below cost price, making the aid itself much more efficient.</p> <p>The expenditure passes through the local economy and promotes broader recovery, often generating multiplier effects along the way.</p> <p>Beneficiaries' costs, especially travel and transportation, are reduced.</p>

Types of cash transfer programming

Cash transfer programming takes a number of forms, and the best approach can be determined by looking at the needs, the capacities and the context. All of the following can be described as cash transfer projects:

- Unconditional cash transfers – beneficiaries can use them in any way they want.
- Conditional cash transfers – where a condition is applied to the way they can be spent or which require beneficiaries to meet some other condition or obligation.
- Cash for work projects, in which beneficiaries engage in a joint activity to meet an identified community need.
- Voucher schemes, which provide a coupon which can be exchanged for goods or services, or cash stored on a debit card, SIM card or other electronic device. Vouchers can be for a fixed amount of money, or for a fixed quantity of commodities.
- Schemes where money is provided directly to beneficiaries, or through third parties such as banks, remittance agents or the post office.
- Cash transfers designed to meet basic needs immediately after a disaster, for the recovery of livelihoods, rebuild shelter or as a safety net for highly vulnerable households.

Cash transfer programming modalities and transfer mechanisms

A distinction is often made between the ‘modality’ and the ‘transfer mechanism’.

Cash transfer modalities include	Cash transfer mechanisms include
Unconditional cash grant	Cash in hand
Conditional cash grant	Payments through traditional financial institutions like banks, including the use of electronic cards
Commodity voucher	Payments through ‘non traditional’ institutions such as mobile phone companies or remittance agents
Cash voucher	Vouchers that can be exchanged through shops
Cash for work	

Cash transfer programming across sectors

Cash transfer programming has been used across sectors such as emergency relief, shelter, livelihoods, agriculture, health and education. Cash transfer programming can also be used for mitigation prior to a crisis if early warning indicators suggest it is appropriate – activities such as destocking can be cash-based.

Conditionality

Many forms of cash transfer programming include some aspect of conditionality, and this is popular with many agencies and donors as it provides them with confidence that the money is spent as intended.

Conditionality takes two linked forms. The grant can be conditional on:

- beneficiaries making some contribution in cash or labour towards their own project or a community project – for example cash for work
- beneficiaries spending the grant in a manner which has been agreed in advance with the agency – for example on agricultural inputs

... or both – for example when a grant is made for a goat rearing project, where the money must be spent on appropriate inputs, and the beneficiary must build a goat shed with the materials purchased from the first phase grant, prior to receiving a second grant to cover the costs of the livestock.

In emergency contexts, it is more common to provide unconditional grants; in early recovery projects, conditionality is more common. But there are no hard and fast rules.

However, note that conditionality adds costs in terms of design and monitoring, and risks reducing the quality of impact for beneficiaries through the reduction in flexibility and choice. So conditionality should be used only when it is really justified.

Red Cross Red Crescent trends in cash transfer programming

The following table is drawn from a mapping of IFRC appeals from 2004 to mid-2011. It only shows activities that were funded through the IFRC appeal system, and does not include the many bilaterally supported cash-based responses to emergencies.¹

Zone	Country	Disaster	Year	Sectors	BenHH #	Modalities	Delivery mechanisms
MENA	Iran	EQ	2004	L FS Ag Nut		UCG	Bank transfer
Americas	Grenada	H/TS/C	2004	L FS Ag Nut	450		
Africa	Niger	FC/D	2005	L FS Ag Nut	5,713	CashV	Vouchers
Asia Pacific	Indonesia	EQ	2006	Sh	17,000		
Americas	Bahamas	H/TS/C	2007		71	UCG	Cheque
Americas	Jamaica	H/TS/C	2007	L FS Ag Nut	500	CCG	
Asia Pacific	Bangladesh	H/TS/C	2008	L FS Ag Nut Sh	4,997	CCG	Bank transfer
Asia Pacific	Mongolia	PM	2009	L FS Ag Nut	1,052	UCG	Bank transfer
Asia Pacific	Myanmar	H/TS/C	2009	L FS Ag Nut Sh	17,721	CFW, CommV	Vouchers
Asia Pacific	Philippines	H/TS/C	2009	L FS Ag Nut	5,000	CCG	Vouchers
Asia Pacific	Viet Nam	H/TS/C	2009	L FS Ag Nut	8,500	UCG	Cash in hand
Africa	Niger	FC/D	2010	L FS Ag Nut	3,887	CFW, CCG	
Africa	Niger	FC/D	2010	L FS Ag Nut	4,667	CFW	
Africa	Gambia	F	2010	L FS Ag Nut	790	CashV	Vouchers
MENA	Syria	PM	2010	H	35,000	CommV	
Americas	Chile	EQ	2010	Sh	10,900	CCG	Credit/debit card
Americas	Guatemala	H/TS/C	2010	Sh	300	CommV	Vouchers
Asia Pacific	Sri Lanka	F	2010	Sh	2,000	CCG	Bank transfer
Asia Pacific	Pakistan	F	2010	Sh	2,530	CCG	Post office
Asia Pacific	Pakistan	F	2010	L FS Ag Nut	3,738	CCG	Post office
Asia Pacific	Viet Nam	F	2010	L		CG	Cash in hand
Asia Pacific	Viet Nam	F	2010	L	9,600	UCG	Cash in hand
Asia Pacific	Sri Lanka	F	2011	L FS Ag Nut	4,000	CCG	Bank transfer
Asia Pacific	Viet Nam	F	2011	L	3,000	UCG	Cash in hand
Asia Pacific	Viet Nam	F	2011	L FS Ag Nut	10,274	UCG	Cash in hand

1 Disasters: C: Cyclone; D: drought; EQ: earthquake; F: Floods; FC: food crisis; H: hurricane; TS: Tropical storm; PM: population movement **Sectors:** L: livelihoods; L FS Ag Nut: various responses to food emergency; H: health; Sh: shelter. **Modalities:** UCG: unconditional cash grant; CCG: conditional cash grant; CommV: commodity voucher; CashV: cash voucher; CFW: cash for work

This shows that we focus quite strongly on food security, livelihoods and shelter, currently the typical sectors associated with cash programming. On the shelter front the Red Cross Red Crescent is probably ahead of most other actors. A spread of cash transfer programmes over 16 countries is quite promising. It should be noted that the actual count of countries implementing cash transfer programming independently or with Partner National Society support, is considerably higher.

Donor trends in cash transfer programming

Adapted from CaLP/IFRC, 2012

Donor governments play a key role as financers of humanitarian assistance. Collectively donors are a large and diverse group – during 2010 a total of 153 countries and European Union institutions participated in crisis response, providing US dollars 13 billion (see Figure 1). However, a small group of key donors wield disproportionate levels of influence. These policies set by these donors are often decisive in facilitating (or impeding) the use of cash transfer programmes for emergency response at scale.

Major donors

The picture is dominated by the humanitarian budgets of 18 governments that are members of the Organisation for Economic Cooperation and Development's (OECD) Development Assistance Committee (DAC). They are joined by Saudi Arabia (16th largest government donor over 10 years) and United Arab Emirates (20th largest). However, real donor influence is even more concentrated. In 2010, 70% of funding came from just 7 donors. Of that, 45% comes from just two; the United States (US dollars 4.9 billion) and the European institutions (US dollars 1.7 billion).

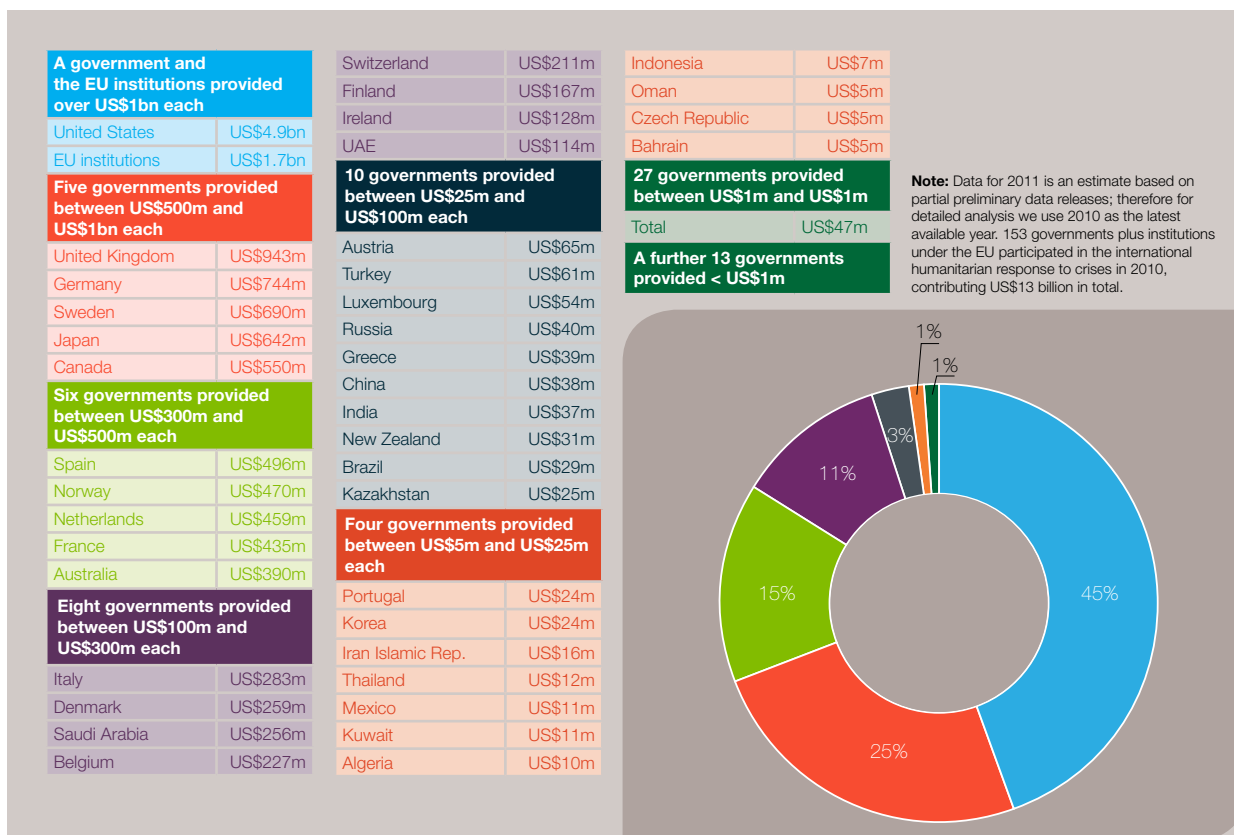
The United States Agency for International Development (USAID) provides emergency assistance principally through the Office of Foreign Disaster Assistance (OFDA) and specifically for food assistance through Food for Peace (FFP). OFDA have supported the use of cash transfer programmes in a variety of emergency response sectors for over a decade. There is no restriction – in principle – on the use of OFDA funds to support cash-based responses, if supported by suitably justified proposals. OFDA report a rapid expansion in the use of cash transfer programmes, with an informal estimate of an approximate doubling in volume over the last couple of years. OFDA is very supportive of the use of cash transfer programmes with the main concern being appropriate targeting rather than modality, “get the resources go to the right people and they will spend it where needed.”

FFP are traditionally an in-kind donor, but have innovated to include significant provision for cash-based emergency food assistance² over the last three years. In-kind resources still predominate, but are in decline from approximately US dollars 1.7 billion (in 2010) to US dollars 1.45 billion (in 2012). Cash-based assistance is provided through the International Disaster Assistance (IDA) fund. Out of the total annual IDA budget of US dollars 850 million, US dollars 300 million is allocated for food assistance. The IDA budget has held steady over the last three years (implicitly increasing the overall proportion of cash-based resources), with increases in this budget constrained by the overall tight fiscal environment. A precise budget breakdown was not available, but FFP reported that applications from partners for cash based IDA funding declined in 2011, compared to 2010. It should also be noted that the majority of IDA funding is currently used for local or regional purchases, rather than actual cash transfer programmes.

The DG ECHO, the main source of humanitarian funding from the European Commission Institutions, has actively acknowledged the role of cash transfers through a dedicated cash and vouchers policy. DG ECHO has served as an important advocate for cash transfer programmes with its peers – for example through the organization of a donor round table in Brussels in September

² FFP define cash-based resources as both direct cash transfers along with local and regional purchases.

Figure 1. Humanitarian funding by donor Governments (2009)³



2011. It is one of the few donors to specifically track the proportion of funding that supports cash transfer programmes, monitoring a steady growth of cash transfer programmes between 2008 and 2011.

The third largest contributor of international humanitarian aid is the Government of the United Kingdom, with US dollars 943 million in 2010, down slightly from over US dollars 1 billion in 2009. The United Kingdom, the United States and the EU Institutions contributions represented more than 50% of the total humanitarian aid in 2009.

The DFID has also been an active proponent of cash transfers for both emergency and poverty alleviation objectives. This was consolidated by the 2011 HERR, which raised the option of a ‘cash first’ approach. In the past DFID policy in favour of cash transfer programmes has not always been reflected in programming. However, reorganization following the HERR recommendations has more firmly aligned emergency response funding behind cash transfer programmes. DFID is funding further research under its innovation budget on the remaining blockages to the use of cash transfer programmes at scale. DFID is committed to advocating for the use of cash transfer programmes amongst its peers.

Collectively the three major donors of the US, EU institutions and the UK are seen to be actively supporting the use of cash transfer programmes. The largest donors are not only willing to fund cash transfer programmes but are active proponents of this approach. It was noticeable that previous concerns around heightened reputational risks associated with the misuse of cash transfer programmes have eased – in recent consultations, none of this group of donors

³ Source: OCHA Financial Tracking System (FTS)

identified this as a major constraint. The overall message is that major donor funding procedures and policies have largely been adapted to facilitate funding cash transfer programmes. In short, what counts is the quality of the proposal rather than the modality proposed.

The second tier donors (contributing between US dollar 100 million – 500 million) are made up of another 13 donors, and account for all but 4 per cent of the remaining humanitarian aid. At one end lie a number of ‘progressive’ donors who were early innovators and supporters of the cash agenda – for example the Swiss Development Cooperation (SDC). These donors have actively promoted the development of cash transfer programmes by funding pilots, research and building partner capacities.

At the other end are donors who acknowledge that they are still developing a familiarity with cash transfer programmes – for example CIDA and AusAID. Several of the smaller donors are actively developing their cash ‘literacy’ in order to better appraise, supervise and evaluate cash-based programming. Whilst remaining noticeably more cautious, there was no evidence during this consultation of any donor actively constraining the use of cash transfer programmes.

No policy constraints to cash transfer programming within the major donors

None of the donors consulted reported major internal policy constraints to funding cash transfer programmes. Few donors have specific cash transfer policies – DG ECHO is the obvious exception.⁴ In part this reflects the limited capacity in many of the donors for humanitarian policymaking, and most agencies do not aspire to a detailed suite of humanitarian policy statements. It is more common – and commensurate with capacities – to see the use of cash referred to within overarching donor policies. Provision for the use of cash and vouchers is increasingly considered within these broader policies. For example the DFID HERR made a clear policy commitment to “Use innovative techniques and technologies more routinely in humanitarian response (for instance, cash transfers).”⁵ The use of cash transfers and vouchers is fully integrated into the USAID FFP annual programme statement,⁶ with specific provision under the Emergency Food Security Programme (EFSP).

Where policy constraints do still exist, donors are actively working to ease them. For example, DG ECHO is finalizing the removal of the Euros 100,000 limit on unconditional cash transfers in negotiation with the EC budget directorate. A major recent inter-Governmental development has been the recent renegotiation of the Food Aid Convention (FAC) as the Food Assistance Convention. This has recast a previous legally binding treaty amongst signatories to deliver minimum amounts of in-kind food aid, with a broader definition of acceptable forms of food assistance, including cash transfers. This has eased the concerns of several signatories (such as Canada) regarding the shift away from in-kind food aid.

FFP acknowledge that the major part of their budget is still tied to in-kind food – equivalent to US dollars 1.45 billion in 2011. However, FFP contend that the attendant risk is that any reduction of in-kind resources will not be balanced by equivalent cash funds, and may simply lead to an overall decline in humanitarian resources. This argument deserves consideration. Obviously there is a continuing role for both in-kind and cash based resources. Only the US and Japan remain as significant in-kind donors and it is doubtful that the current levels of in-kind resources at the global level acts as a brake on the further roll-out of cash transfer programmes.

⁴ DG ECHO *The Use of Cash and Vouchers in Humanitarian Crises. DG ECHO Funding Guidelines. 2009*

⁵ DFID *Humanitarian Emergency Response Review: UK Government Response. 2011*

⁶ USAID/DCHA/FFP *Annual Program Statement (APS) No. FFP – 11-000001 for International Emergency Food Assistance*

While not a donor, it is worth mentioning the WFP's Cash for Change initiative. Following changes in WFP policy, an increasing proportion of WFP programming is being delivered through cash and particularly voucher-based approaches.

Other donors

It is important to appreciate that the organizational capacities of the humanitarian donor agencies –especially staffing – rapidly diminish in line with the scale of their budgets. With a limited capacity to appraise and monitor funding directly, many smaller donors rely on allocating a significant proportion of their budgets as either core funding to partners (for example as core funding to WFP) or through pooled funding instruments (see Figure 2). Consequently these donors implicitly rely on the policies and practices of their implementing partners, rather than providing direct leadership with extensive in-house expertise.

Implementing partners have pointed to the rather uneven positioning on cash transfer programmes between donor headquarters and their field representatives. While this may still be an issue in some situations, this was not referred to specifically in the countries touched on in this study. Indeed substantial coalitions of donors were active in several of the major crises in support of cash transfer programmes – for example the grouping of 13 donors coalescing behind cash transfers in Somalia in 2011 and 2012. Partners have also previously

Figure 2. Leading donors to pooled funds and proportion of total humanitarian aid by agency (2010)

	CERF	CHF	ERF	Total	Share of total HA*
United Kingdom	60	107	17	184	19%
Sweden	64	35	10	109.5	26%
Norway	65	24	9	99.1	27%
Netherlands	55	27	11	93.2	33%
Spain	40	30	5	74	16%
Saudi Arabia	–	–	50	50	20%
Canada	37	–	–	37.3	7%
Denmark	11	9	6	26.7	25%
Ireland	5	17	1	22.9	22%
Germany	22	–	–	21.7	3%
India	1	–	20	20.5	56%
Australia	11	–	2	13.2	4%
Belgium	8	5	–	13.1	6%
Finland	8	3	–	10.7	9%
United States	10	–	–	10	0%

* Humanitarian assistance

reported that cash transfer programmes demand higher standards in project proposals to justify funding than the in-kind equivalents. However this was not raised as a major concern issue in any of the interviews suggesting that the funding environment is becoming increasingly permissive. Indeed USAID/FFP surprisingly reported the reverse – with lower standards appearing to apply for cash transfer programmes than in-kind transfers.

Summary

Collectively donors argue that the main factor limiting the scale-up of cash transfer programmes is not the conditions attached to funding, but the ability (and willingness) of implementing partners to ramp up delivery. This still appears to be a major constraint – with cash programmes often taking too long to scale-up following the emergency. The implied conclusion is that the major focus should be on the policies, practices and capacities of their implementing partners – rather than those of the donors.

The purpose of this briefing note is to illustrate that donors and the Red Cross Red Crescent share a similar perspective on the value and potential of cash transfer programming. The IFRC support to cash-based responses is based in the recognition that cash transfer programming can offer an effective response to humanitarian needs, rather than being driven by the agenda of any particular donor.

Trends in cash transfer programming by sector and cluster

.....
Adapted from CaLP/IFRC 2012

The Global Food Security Cluster (GFSC) is a key cluster with 47 per cent of all reported humanitarian resources in 2009 allocated to the food and agriculture sectors. There is well-established evidence on the use of cash transfer programmes as a primary form of resource transfer in this sector.

There is an evident willingness to progress on integrating cash transfer programmes across the work of the GFSC cluster and an established momentum. The IFRC also has a fulltime secondment within the GFSC.

The Global Nutrition Cluster (GNC) sits between the work of the GFSC and Health clusters,⁷ and constitutes a major element of humanitarian response. From a technical perspective cash transfer programmes have the potential to contribute to nutritional objectives, but within a very discrete role. Clearly cash alone will not be sufficient to address malnutrition. Cash transfers cannot substitute for therapeutic feeding programmes to address severe malnutrition nor can they replace the need for high-energy foods for supplementary feeding of moderately malnourished children. However, emergency cash transfers have been shown to have an impact on all of the underlying causes of malnutrition. Cash transfers can serve to improve access to food, improve the health environment and promote appropriate caring behaviours.

While cash transfers have not been a routine part of the nutrition toolkit, there is an increasing level of experimentation with, and interest in, the use of cash

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7 The FTS statistics do not classify nutrition interventions as a separate sector. This falls partly under food and partly under health.

transfer programmes to achieve nutritional objectives. So far these examples remain rather scattered and are operating at pilot levels within individual countries. In particular cash transfers, when provided in addition to supplementary foods, can be used to prevent the sale of targeted supplements to buy other essential items and improve dietary diversity. Vouchers can be used to improve dietary diversity.

The relationship of cash transfer programmes to the mandate of the Global Health Cluster (GHC) is more contentious. Theoretically a niche for cash grants or vouchers exists in the health sector. For example, cash transfer programmes could be provided to households to offset the costs to gaining access to health services; cash for work could be used for the construction of clinics; and access increased to other health-related items such as bed nets.

The question of cash transfer programmes has been raised in various medical discussion forums. However, the weight of medical opinion has been generally negative. The argument is that cash transfers are best suited to sectors and goods where there is a regular, homogenous and permanent demand which people are obliged to pay for. The underlying fear is that discretionary cash will be allocated away from medical purposes by recipient households.

In addition, local medical services are often of limited availability and private drugs and supplies may be of questionable quality. Most critically cash transfer programmes are seen to run counter to the wider policy objective of eliminating health user fees and ensuring free access to basic medical services as a social service, and instead risk promoting the private health sector. The use of conditional cash transfers tied to attendance at medical facilities has attracted specific criticism where this is seen as a substitute, rather than complement, to free social health provision.

There are very few examples where cash and vouchers have been specifically deployed to support medical outcomes. The closest analogy is perhaps the waiver of user fees at medical facilities during emergencies.⁸ However, the cost of user fees is often better covered at source than through transfers to individuals.

Cash transfer programmes are making effective in-roads into the Water, Sanitation and Hygiene (WASH) sector. The current situation is somewhat analogous to the situation in the nutrition cluster. A number of innovative pilots have taken place in the last year at the country level, with the specific needs and opportunities of Somalia providing an important impetus. This has seen the large-scale piloting of water vouchers in Somalia. This scheme provides households with water vouchers, which are redeemable with local water vendors. This removes the direct responsibility for managing the water trucking operations from UNICEF⁹ and allows support to be targeted at household, rather than community level. As of 2012, vouchers are the predominant form of support provided to over 300,000 households in Somalia. A similar approach was used on a smaller scale in Haiti.

⁸ See http://ec.europa.eu/echo/files/policies/sectoral/health_2009_note_on_user_fees.pdf for the DG ECHO position on waiving primary health user fees in emergencies.

⁹ Water quality is assured by the simultaneous distribution of aquatabs.

Cash for Work has also been used extensively to support WASH outcomes. This has included the rehabilitation of pans, dams and other water storage facilities. Latrine construction has also been supported. However, cash for work projects are often reported to be of poor quality, are not well linked to arrangements for maintenance, or are poorly planned (e.g. they may even be built in wrong places). Therefore, while these programmes often continue at large scale, these are pursued from a livelihood perspective where the main value is the transfer

of the cash rather than the asset created. For example, WFP has the lead on a range of cash for work WASH programmes in northern Kenya.

The use of cash transfer programmes is relatively well established within the Shelter sector. As the global cluster coordinator phrased it – this has been a natural part of the shelter response for many years. There are established precedents of using cash grants and micro-financing – in many cases as the norm – to support emergency shelter provision from at least 2005. The growth of the global cash debate provided the shelter experts with the vocabulary and clarity on the importance of cash. On the negative side it risked detracting donor attention from what was already on-going in shelter as cash almost became a ‘sector’ in its own right.

Cash already has strong advocates within the shelter sector – both from the IFRC and OXFAM. A tailored half day cluster training on cash transfer programmes and emergency shelter was supported by IFRC in late 2011 in coordination with the UK Shelter Forum.

In the child protection sector, the use of cash transfers needs to take into account the protection-related vulnerability of children in emergencies. In many protracted crises and chronic emergencies, poverty and social, political and economic marginalization increases children’s – especially girls’ – exposure to exploitation and abuse, including transactional sex, child labour, recruitment of children into armed forces, or early marriage. Cash to households to support livelihood opportunities may be appropriate in such situations as a means to mitigate negative coping. Other options include grants to carers of separated or orphaned children (as used post tsunami in Aceh, Indonesia; and cash for work programmes to support the construction of child-friendly spaces).

The logistics cluster is an important cluster in the overall architecture. At the national level the logistics cluster operations vary from information sharing/coordination (such as infrastructure assessment, port and corridor coordination, transporters and rates, customs, equipment supplier information) to those involving common air, ocean and overland transport and storage. Regular coordination meetings are held involving all stakeholders (UN agencies, government, international and local NGOs).

The experience of institutionalizing cash transfer programmes at the agency level indicates that logistics have an important role to play in supporting cash and voucher distributions. For example, the logistics department in WFP is tasked with responsibility for retail market assessment, supply chain assessment, monitoring cash distributions. Logistics could potentially work with financial service providers on prepositioning arrangements for cash based deliveries.

In the education sector, options include building or rehabilitating schools through cash for work and providing cash or vouchers for school materials. However, this raises familiar questions on the assurance of quality and maintenance of the assets created. Cash and vouchers can also meet some of the indirect costs of education such as transport. However, similar to user fees for health care, school fees are better addressed at source on a long-term basis, rather than by providing short-term grants in emergencies for the purpose of paying school fees. UNICEF and the World Bank are already leading a school fee abolition initiative, which provides information and guidance for countries planning to abolish school fees. Where abolition of school fees is not possible, then it may be appropriate to consider support for short-term waivers or grants to cover fees for the vulnerable during emergencies.



Annex 1

The cash for cash

The cash for work

There is a growing list of National Societies – and indeed other agencies – choosing to include cash transfer programming in their toolkit for humanitarian response. Why are they doing this?

The main arguments supporting the use of cash-based responses are often divided into humanitarian and pragmatic categories.

Humanitarian arguments in favour of cash transfer programming

Receiving cash support, perhaps through a bank or via a electronic top-up card, and spending it in the local shop is far more dignified than queuing with a group of ‘disaster affected’ and waiting for a hand-outs. It helps us to meet our obligations to treat beneficiaries humanely and respectfully.

Beneficiaries are treated as active partners in the response and their own recovery, rather than as passive recipients. Because they have a degree of choice in how the cash is spent, they are automatically involved in decisions regarding the assistance they receive. Since a one-size-fits-all approach is inevitably a compromise, cash can deliver a response that is unique and tailored to each individual.

Because decisions are made within the household and not within an external agency, there is less sense that ‘we know what is good for you’. Cash can be less patronizing, and it shifts the balance of power and responsibility away from the agency and the authorities onto the affected households. Evidence shows that quicker the disaster affected population take charge of their own recovery, the more effective that recovery is likely to be. Cash helps to link immediate response to longer-term recovery.

Pragmatic arguments in favour of cash transfer programming

Cash distributions are often cheaper to administer, because the logistics costs are absorbed by the market, and there are no losses along the supply chain. Post-distribution losses are widely acknowledged as a problem for in-kind distributions but are rarely calculated: inappropriate, duplicate or unwanted aid goods are frequently resold below cost price after distribution. This is unlikely to happen after a cash distribution, as people are free to buy the items they actually need.

The money is gradually distributed around the local economy and promotes broader recovery, often generating multiplier effects along the way. In contrast, distributions of commodities often bypass the local economy, and can have negative impacts on the livelihoods of producers and traders in the affected area.

The costs to beneficiaries, especially travel and transportation, are reduced: cash is easy to transport. Commodities can be bought when they are needed, and there is no need to arrange and pay for special transport to carry several hundred kilos of relief items back home. If flexible payment methods are used, there also are none of the opportunity costs associated with attending a relief distribution.

A note on conditionality

In cash transfer programming, the term 'conditionality' means placing conditions on the beneficiary that relate to the cash transfer. These can relate to the manner in which the transfer is spent – exemplified by a voucher system which can be used only on certain items – or they can be conditions of other kinds, such as beneficiaries making a contribution in cash, kind or labour towards a livelihoods project, prior to a second tranche of a grant being released.

Conditionality is imposed by the implementing agency and brings with it additional costs in design and monitoring, usually requiring a larger staffing structure and a higher level of engagement with beneficiaries. It can be popular in situations where those in authority are concerned about inappropriate use, or necessary where the funds are restricted by donor injunction or agency mandate.

In addition to increasing the cost of an intervention, conditionality also reduces the freedom of choice of the beneficiaries, thus undermining one of the key advantages of the cash approach. While accepting a degree of conditionality may be a useful strategy to getting cash transfer programming accepted at all by a reluctant National Society, in principle conditionality should not be imposed on beneficiaries unless it serves a clear purpose and the benefits it brings justify the additional time and cost, and loss of flexibility and choice.

Concerns about cash

Many concerns have been raised about cash distributions. Some common concerns are simply not supported by evidence, and these can often be tackled fairly directly. However, where the basis of the concern is basically prejudice – these people cannot be trusted to spend the money wisely – this may be more of a challenge, and evidence from elsewhere may not be seen as valid.

Some concerns have a real evidence-base to support them. In some cases, there are practical solutions to these concerns: they can be mitigated. In other cases, they cannot, and we may need to look at commodity-based responses instead. This is fine: the purpose of the advocacy is to ensure that cash transfer programming is considered on an equal footing and alongside other options, and the most appropriate response is selected in the basis of evidence.

Concerns raised in relation to cash transfer programming include security aspects, risks of redistribution, a negative impact on the local market system, and what is called 'inappropriate' or 'anti-social' use of the cash. All of these are

perfectly valid, and all of them also apply to the distribution of commodities. It is quite normal to monitor the use of cash quite closely and follow up how it is used, but this depth of monitoring is much less common in commodity distributions. Where commodities have been distributed and subsequently exchanged for cash there is usually no monitoring to see how the cash is used, but the risks are equivalent.

Other concerns that are specific to cash transfer programming include the reputational risk to the National Society, the loss of an opportunity for visibility and promotion of the work, and poor financial infrastructure to support the distribution process. All of these concerns have been identified and addressed by those National Societies who have used cash transfer programming successfully.

See Annex 2 for a questions and answers approach to many of the key challenges raised against cash transfer programming.

The evidence-base

There is a significant evidence-base that demonstrates the value of cash transfer programming. Within the Red Cross Red Crescent there are examples from every zone of successful cash transfer projects, and there are case studies, evaluation reports, and standard reporting from operations to use as evidence. However, there is a significant gap in the evidence when it comes to exploring the issues that National Societies have identified and had to grapple with and overcome prior to implementing a cash transfer project. This presents us with a challenge, as this is precisely the evidence that would be most useful in our advocacy. Efforts to collect such case studies in a more systematic manner are underway.

Annex 2

Challenges

to cash transfer programming and sample responses

The purpose of this annex is to provide a ‘cheat sheet’ for advocates with less experience in cash transfer programming.

The emphasis in this annex is not to deny that these are problems: they can be. Rather it is to emphasize how they can be mitigated.

An important part of many of these responses is to note that the concern also applies (maybe in a slightly different form) to distributions of commodities, and should therefore be considered for all humanitarian responses. Most of these issues can be addressed by the application of common best practice. These items have been marked with a *.

Challenge to cash transfer programming	* Reaction, response, mitigation
Targeting problems – cash is too attractive	Clear, effective targeting criteria, transparently applied Use community-based approaches to identify these criteria and apply them
Proof of identity is lost due to disaster or not always available	* Provide beneficiary registration cards, with photos/biometrics if appropriate
Not every household has able-bodied members who can participate in cash for work	Provide an unconditional grant for these households Employ a member of such households in a non-physical activity such as record keeping or supervising Implement appropriate alternative livelihoods support programmes
Analyse the gender roles and dynamics before targeting groups	* Keep in mind cultural and traditional norms and address any barriers which may restrict women, girls, boys and men from equally benefiting from the programme
Definitions of household, household size	* Ensure absolute clarity on terms like household, family, extended family Make pragmatic, needs-based decisions about scaling support to recognize family size
Working with people who are less literate or numerate	In practice, almost every household contains someone who understands money. If it is likely that special cases exist, they will be few: identify and support them. For livelihoods and more substantial shelter projects for example, ensure additional support in finance and/or project management is readily available to all households that might need it. Simplify processes and especially forms. If necessary, field-test a pilot version before rolling out at scale, but avoid re-inventing the wheel.

Challenge to cash transfer programming	* Reaction, response, mitigation
Migration changes caseload	<p>* Review caseload regularly</p> <p>Create a mechanism for re-registration if required</p>
Migration for cash for work opportunities	Do not set high wage rates for cash for work
Damage to market systems	<p>* In-kind programmes can cause deflation and damage the livelihoods of those who produce, transport and trade in food and other commodities.</p>
Non-availability of commodities in the market	<p>If necessary, reduce scale of programme and/or consider in-kind responses (but note that you may need to import commodities if they are not available locally).</p> <p>Review market analysis, understand cause of limitation, seek mitigation or response strategy.</p> <p>Investigate market regulation, restrictions, taxation, cartels.</p>
Risks of inflation or price fluctuations	<p>* Price inflation is rarely observed in practice and is often temporary.</p> <p>The scale of most cash transfer programmes makes inflation unlikely. It's helpful to compare the programme inputs with the size of the local economy as a whole, to provide a realistic sense of the scale of the cash transfer project.</p> <p>Normal seasonal price fluctuations should also be considered, as these may be responsible for price fluctuations.</p> <p>Cash transfer programming is most appropriate when markets are well integrated – if they are not, other approaches may be more effective.</p> <p>Distributions of commodities can also cause price fluctuations, and have negative impacts on those who produce, transport or trade in the affected goods.</p> <p>Market systems recover over time. Try to understand the process of change within the market system and the likely recovery time.</p>
Limited access to financial institutions	<p>Consider other transfer modalities apart from the banking system.</p> <p>If physical access is not the problem, consider opening bank accounts, especially for cash transfer programmes with multiple payment rounds.</p>
High set-up costs	<p>* Use simple transfer mechanisms for one-off payments</p> <p>Investments will pay off if multiple payment rounds are planned</p> <p>Note that repeat commodity distributions also have high running costs</p>
Constraints of skills and capacity within the organization	<p>* Skills and experience are increasingly available within the Red Cross and Red Crescent Movement. Consider requesting surge capacity.</p> <p>Access online and face-to-face training programmes. Set-up a shadowing partnership with a regional National Society with more experience. Run a pilot programme and learn-by-doing.</p>
Security risk for the organisation	<p>* Ensure an appropriate selection of cash transfer modality in the light of the context</p> <p>Complete a thorough risk and security analysis that reflects the context</p> <p>Vary distribution times at each round to reduce predictability</p> <p>Use banks or security companies to physically move cash if that is needed</p>

Challenge to cash transfer programming	* Reaction, response, mitigation
Security risks for the beneficiaries	<p>* Make cash distributions in small denominations</p> <p>Vary times of distributions, and inform at late notice</p> <p>Where possible, use a banking system or other modality that enables beneficiaries to pick the best time to redeem their entitlement</p>
Increased risk of intra-household violence or tensions	<p>* Ensure a full understanding of gender and diversity dynamics and the implications of allocating resources to women, girls, boys and men, heads of household, older persons, people living with disabilities among others.</p>
Tensions between recipients and non-recipients	<p>* Ensure high quality, transparent targeting procedures, with community validation as a minimum.</p> <p>Effective communications and grievance procedures that include non-beneficiaries as well as recipients.</p>
Corruption before distribution – internal	<p>* Strong internal systems, with appropriate checks and balances</p> <p>Monitoring to identify ghost beneficiaries and payment amounts</p>
Corruption before distribution – external (e.g. forgery of beneficiary cards or vouchers)	<p>* Community-based processes for beneficiary identification</p> <p>Strong accountability measures</p> <p>Good security features on vouchers, appropriate choice of technology</p>
Corruption after distribution (e.g. – coerced redistribution of assets)	<p>* Good understanding of social context</p> <p>Community-based monitoring and strong pre-distribution communication</p>
Shopkeepers manipulating voucher programme (e.g. exchanging vouchers for cash, selling unlisted commodities, reducing value, increasing prices)	<p>Clear communication of sanctions to be imposed on first offence</p> <p>Randomized monitoring and spot checks</p> <p>Effective grievance and communication processes</p>
Inappropriate use, anti-social use of cash	<p>High quality needs assessment and targeting processes</p> <p>Grant is adequate for intended purpose</p> <p>Actually only rarely observed – there are many good examples where it is NOT seen, including some very challenging contexts</p> <p>Note that sale of relief items is very common and rarely monitored (and the use of cash generated monitored even less frequently)</p>
Resources provided are diverted from livelihoods towards household expenditure	<p>* Ensure immediate needs are met before providing support to livelihoods</p> <p>High quality needs analysis</p>
Coordination with other actors	<p>* All programmes require effective coordination. Cash transfer programming offers easy hooks to hang early coordination efforts on, such as setting common work rates for cash for work.</p>
Environmental issues	<p>* For example, ethical sourcing of timber for construction programmes. Consider using a voucher basis so that supply can be monitored and controlled.</p>

Challenge to cash transfer programming	* Reaction, response, mitigation
Housing standards (e.g. earthquake or flood resistant)	<p>* A key issue in owner-driven construction models</p> <p>Approved designs, effective monitoring processes, and voucher systems can help to maintain standards</p> <p>These issues can be just as serious in constructor managed shelter programming</p>
Additional monitoring demands	<p>There is no justification to monitor cash transfer programming more thoroughly than commodity distributions. Commodities are just as likely to be traded, resold at a loss, redistributed or corrupted.</p> <p>There is decreasing evidence that donors require additional monitoring of cash transfer programming, since it is increasingly being mainstreamed.</p> <p>All programmes should have appropriate levels of monitoring to ensure compliance and effectiveness, and demonstrate impact.</p>
Reduced visibility for the implementing organization	<p>Cash distributions, when managed in a safe and secure manner, offer excellent opportunities for visibility. Examples include 'branded' electronic top-up cards and seed fairs.</p>

Annex 3

Training report template

Please complete the training report and share with the cash transfer programming coordinator in Geneva and the disaster management coordinator/cash focal point in the zone. It should be between three and five pages only.

1. Meeting details

Date and location, advocates chosen and why

2. Background

Who requested the meeting, what was the aim etc.

3. Summary of cash transfer programming in country

Include Host National Society, Partner National Society, NGO/INGO and government

4. Main issues raised

What were the hot topics raised by leadership, how were these addresses, were they fully met

5. Meeting outputs

Include action plans etc. that are being taken forward

6. Challenges encountered

Such as ensuring participation, selecting the right advocate

7. Recommendations on the module

Any comments or feedback from having delivered the module, tips for future facilitators

8. Case studies

List and provide web links to any case studies used outside of the module

9. Documents used

Annex any invitation letters, terms of reference etc. that might be useful to others

Annex 4

Participant list

#	Gender	First name	Second name	Job title	Country	Organization	E-mail
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The Fundamental Principles of the International Red Cross and Red Crescent Movement

Humanity The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

Impartiality It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

Neutrality In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

Independence The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

Voluntary service It is a voluntary relief movement not prompted in any manner by desire for gain.

Unity There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

Universality The International Red Cross and Red Crescent Movement, in which all societies have equal status and share equal responsibilities and duties in helping each other, is worldwide.

For more information on this IFRC publication, please contact:

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