



Evaluation of the preparedness pilot for cash transfer programmes

Achieving scale in relief cash transfer programming – 2014



Humanitarian Aid and Civil Protection



American Red Cross



BritishRedCross



DANISH RED CROSS



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***Evaluation of the preparedness pilot
for cash transfer programme***

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The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest volunteer-based humanitarian network. Together with our 189 member National Red Cross and Red Crescent Societies worldwide, we reach 97 million people annually through long-term services and development programmes as well as 85 million people through disaster response and early recovery programmes. 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.

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Executive summary

It is recognized that cash transfer programming can be effective in supporting populations affected by disasters in a way that maintains dignity and choice for beneficiaries while stimulating local livelihoods, economies and markets. However, the majority of cash transfer programming has been undertaken after the immediate operation response to meet recovery outcomes.

Between May 2012 and December 2013, the International Federation of Red Cross and Red Crescent Societies (IFRC) provided support to four pilot National Societies namely the Philippine Red Cross, the Viet Nam Red Cross Society, the Senegalese Red Cross Society and the Chilean Red Cross through training and coaching to ensure cash transfers and market assessment are embedded into their existing preparedness measures and contingency planning. This was done to ensure that during an operation with scalable cash transfer component, the programme could be rapidly implemented to meet the immediate or relief needs of the affected population.

The findings of the evaluation suggest that the Viet Nam Red Cross Society and the Philippine Red Cross have demonstrated a capacity to scale up cash transfer programming in relief. While the Senegalese Red Cross Society and the Chilean Red Cross have the basis to be able to scale up cash transfer programming relief response to future disasters.

It is notable that all four National Societies' leadership accepted and supported cash transfer programming as a form of intervention in relief. This reflects a marked change of thinking and practice compared to before the pilot was implemented. The change is reflected through the following achievements:

- All National Societies have a cash focal point and a critical mass of trained staff and volunteers ensuring that skills, knowledge and experience are retained for future operations.
- National Societies have templates and tools including those for market assessments, some of which have already been tested, adapted to local context and translated, for use in planning and implementation of cash transfer programming responses in the future.
- Two of the National Societies succeeded in developing standard operating procedures (SOPs) for cash transfer programming.
- All National Societies have the basis to sustain cash transfer programming in the future as they have institutionalized the procedures, tools and templates.
- All National Societies have engaged in external fora and working groups not only sharing their experience, but also to learn from others and to coordinate future responses.
- This evaluation makes specific recommendations for each National Society, as well as institutionalizing cash-based programming and capacity building model for future preparedness efforts.

1. Introduction

National Red Cross and Red Crescent Societies have more than a decade's experience of using cash transfer programming in disaster response. The Indian Ocean tsunami response in 2004 was a turning point for the Red Cross and Red Crescent in the use of cash transfers in disaster relief and recovery programming. From the learning and experience gained from this mega disaster, there was an increased acceptance in using cash transfers in responding to major emergencies such as the Pakistan earthquake (2006), Cyclone Sidr in Bangladesh (2007), Haiti earthquake (2010), Pakistan floods (2010), Sahel crisis (2011) and Philippines typhoons (2012).

It is recognized that cash transfer programming can be effective in supporting populations affected by disasters in a way that maintains dignity and choice for beneficiaries while stimulating local livelihoods, economies and markets. However, the majority of cash transfer programming thus far has been undertaken to address recovery needs.

Three strategic objectives have been identified to guide the IFRC's work to meet its Global Cash Transfer Programming Strategy 2012–2013:

1. Support more rapid and scalable responses through institutionalizing and mainstreaming cash transfer programming within IFRC operational responses.
2. Capacity building through targeted training, coaching and technical support.
3. Knowledge management and strengthened advocacy and dissemination of appropriate use of cash transfer programming.

At the global level, significant investment is being made by the IFRC secretariat to clarify the procedures and develop the systems and mechanisms to be able to deliver cash transfers. Efforts are also being made to institutionalize and mainstream cash in IFRC's disaster response tools. Focus at the country level is on capacity building, generating good practice and operational evidence as well as developing preparedness for cash transfer programming approaches.

In order to develop a preparedness approach to cash transfer programming, four National Societies, namely the Philippine Red Cross, Viet Nam Red Cross Society, Senegalese Red Cross Society and Chilean Red Cross, were selected for the implementation of the preparedness pilot project. The National Societies were identified in consultation with the zone disaster management coordinators and the senior officer for preparedness (as well as Danish Red Cross¹ for two locations).

1 The Danish Red Cross part funded the cash transfer programming preparedness pilot project.

**ICONS USED IN THE TABLES
FOR OUTCOME CATEGORIES:**


**SOPS, PLANS,
REPORTING, SYSTEMS**

The IFRC secretariat worked with the four pilot countries between May 2012 and December 2013 to support the National Societies with training and coaching, ensuring cash transfers and market assessment are embedded into their existing preparedness measures and contingency planning. This was done with the aim that future operations with a scalable cash transfer component can be rapidly implemented.



HUMAN RESOURCE CAPACITY

This evaluation reviews the work done by the four National Societies and the IFRC secretariat to develop a preparedness approach. The objective of the evaluation is to, “Review the progress made by all four pilot countries and assess the extent to which they are now able to respond using cash, and to do so at increased scale compared to previous operations.”



**CONTINGENCY PLANNING,
TRANSFER MECHANISMS
IDENTIFIED AND PREPARED**

The terms of reference (refer to Annex 1), further define specific questions to guide the evaluation process.

The principles and guidance provided in the IFRC Framework for Evaluation has been used to guide the process to ensure that the evaluation:

- Improves the work of the IFRC to help those in need.
- Contributes to organizational learning.
- Upholds accountability and transparency.
- Promotes and celebrates the work and achievements made.



**OPERATIONAL TOOLS
AND ACTION**


**COMMUNICATION AND
COORDINATION**

2. Methodology

This evaluation was carried out between January and February 2014 by an independent consultant and a staff member of the IFRC secretariat. Neither the consultant nor the staff member were involved in the cash transfer programming preparedness pilot project.

The evaluation team undertook a review of secondary data provided by the IFRC secretariat and the four National Societies involved in the pilot. A list of key documents reviewed is provided in Annex 2.

In addition, key informants were interviewed including global focal points in Geneva and the zone secretariat offices, Participating National Societies and donor representatives from European Commission Humanitarian Office (ECHO). Annex 3 contains the evaluation matrix with the questions used for the interviews. A full list of global key informants can be found in Annex 4.

Country visits were undertaken to three of the four National Societies. The National Societies visited were the Senegalese Red Cross Society, Viet Nam Red Cross Society and the Philippine Red Cross. The visits enabled the evaluation team to engage with the National Society staff and volunteers involved in the preparedness activities at headquarters and branch level. Annex 5 includes a list of key informants from each country visit.

Constraints

Due to time constraints, it was not possible to visit the Chilean Red Cross. Furthermore, the evaluation team did not include a Spanish speaker. Therefore, the evaluation team conducted interviews with key informant staff of the Chilean Red Cross and IFRC secretariat zone over the telephone with the support of an interpreter.

As a result of time constraints and the focus of the evaluation on secondary data, the evaluation team had to limit the number of global key informants who were interviewed. The time given for feedback on the draft evaluation report was also limited for the same reason.

3.

Programme context

The preparedness pilot project was implemented in partnership and with support from the ECHO, the Cash learning Partnership (CaLP), Danish Red Cross and British Red Cross. The project was managed overall by the IFRC senior officer for recovery in conjunction with the relevant zone offices. This section provides an overview of how the National Societies were selected for the pilot project and their cash transfer programming experience to date. It also elaborates on the theory of change that the cash transfer programming preparedness pilot followed.

3.1 National Society selection criteria

The selection criteria of National Societies to participate in the pilot was documented in the project's concept note. In agreement with the disaster management coordinators, it was established that the pilot National Societies would be identified from zones with the most experience in cash transfer programming. A review of all emergency appeals issued from 2007 to 2011 was undertaken to determine this.² Based on the review, it was decided that two of the pilot National Societies should be from the Asia Pacific, one from Africa and one from the Americas.

In addition to the geographical criteria, it was agreed that the country should:

- Be prone to hazard.
- Have good experience of cash transfer programming within the National Society. The National Society should also be willing to participate in and commit to the pilot and deliver cash at scale following the next major disaster.
- Have a market and economy conducive to cash transfer programming.
- Have a positive enabling environment (such as a government open to cash transfer programming, etc.).
- Have a regional CaLP focal point.
- Be a DANIDA/Danish Red Cross priority country (two out of the four pilots were funded by the Danish Red Cross).

The two pilot National Societies in Asia Pacific started with the implementation of the project in 2012. The National Societies in Africa and the Americas launched the project in June 2013. Therefore, there was a difference in the implementation periods for the pilots for each National Society.

2 A cash transfer programming component was included in:

- 66 per cent of all appeals in Asia Pacific zone;
- 36 per cent of all appeals in the Americas zone;
- 27 per cent of all appeals in Africa zone; and
- Less than five per cent of all appeals in the Middle East and North Africa and Europe zones.

3.2 National Society experience in cash transfer programming

3.2.1 Viet Nam Red Cross Society

Viet Nam is prone to different types of hazards including typhoons, floods and to lesser extent earthquakes. The Viet Nam Red Cross Society first used an unconditional cash transfer modality in response to the 2009 Typhoon Ketsana. This programme was supported by the American Red Cross and provided an unconditional cash transfer for relief needs to 8,582 households. In 2011, the Viet Nam Red Cross Society used different forms of cash transfer including conditional and unconditional cash transfers in response to the Mekong floods. This response used vouchers and cash to support an owner-driven housing project. The unconditional cash transfer targeted 1,500 households out of a total response target of 10,000 households.

The Viet Nam Red Cross Society, therefore, had considerable experience of cash transfer programming prior to the preparedness pilot. In addition to having staff that have experience in cash transfers, the National Society had already invested in the development of the SOPs and *Guidelines on Cash Distribution Procedures*, which has been adjusted based on lessons learnt from operations.

It should be noted that the Government of Viet Nam also uses cash transfers in its response to disasters, often providing cash for bereavement and damaged property. This is important as it provides an enabling environment for cash transfer programming.

3.2.2 Philippine Red Cross

The Philippines is prone to many types of hazards, the predominant ones being typhoons and floods. The Philippine Red Cross has extensive experience in the use of cash transfer programming since 2009. The majority of this experience has been in the use of vouchers and conditional cash transfers to meet livelihoods and shelter needs. In 2012, the National Society implemented its first unconditional relief cash transfer programming following the floods in Metro Manila to meet the diverse relief needs of the affected population.

The Philippine Red Cross had already established links and secured the services of cash remittance service providers. LBC Express and GCash providers were contracted at the same time. The selection was done in 2011 from a group of identified financial service providers following an initial study carried out by CaLP and experience of other NGOs in the country post-Typhoon Ketsana. Both LBC Express and GCash have been used as service providers for all cash transfer programming operations since 2011.

The Government of the Philippines also uses cash disbursements in the 4P³ programme which provides conditional cash transfers. The 4P programme is part of the Government of Philippines Social Protection mechanism and aims to eradicate poverty.

3 For more information on the 4P programme, refer to pantawid.dswd.gov.ph/

3.2.3 Senegalese Red Cross Society

Besides health emergencies, Senegal faces two main hazards, namely food insecurity and floods. The Senegalese Red Cross Society had experience in cash transfer programming prior to the preparedness pilot. However, the National Society clarified that cash transfer programming implementation was normally carried out approximately three-months after the disaster.

The National Society implemented the cash for shelter programme in 2010 to 2011 funded by the Kuwaiti Fund following the floods. The cash transfer was conditional but provided direct-cash to 15,000 beneficiaries. Conditional cash was also provided for income-generating activities for 4,000 female-headed households.

The National Society had experience of cash for work with a disaster relief and emergency fund (DREF) funded flood response in 2011. This cash response targeted 1,000 urban households.

In 2012, cash vouchers were provided under the emergency appeal in response to the food insecurity which targeted 1,071 households in Saint Louis. In addition, the National Society reported that it had implemented a cash voucher programme in collaboration with the World Food Programme (WFP) as part of the response to the food crisis to 136,000 beneficiaries.

The National Society has had some previous experience implementing cash transfer programming in the form of direct-cash and vouchers. However, it does not have experience in designing a cash transfer programme.

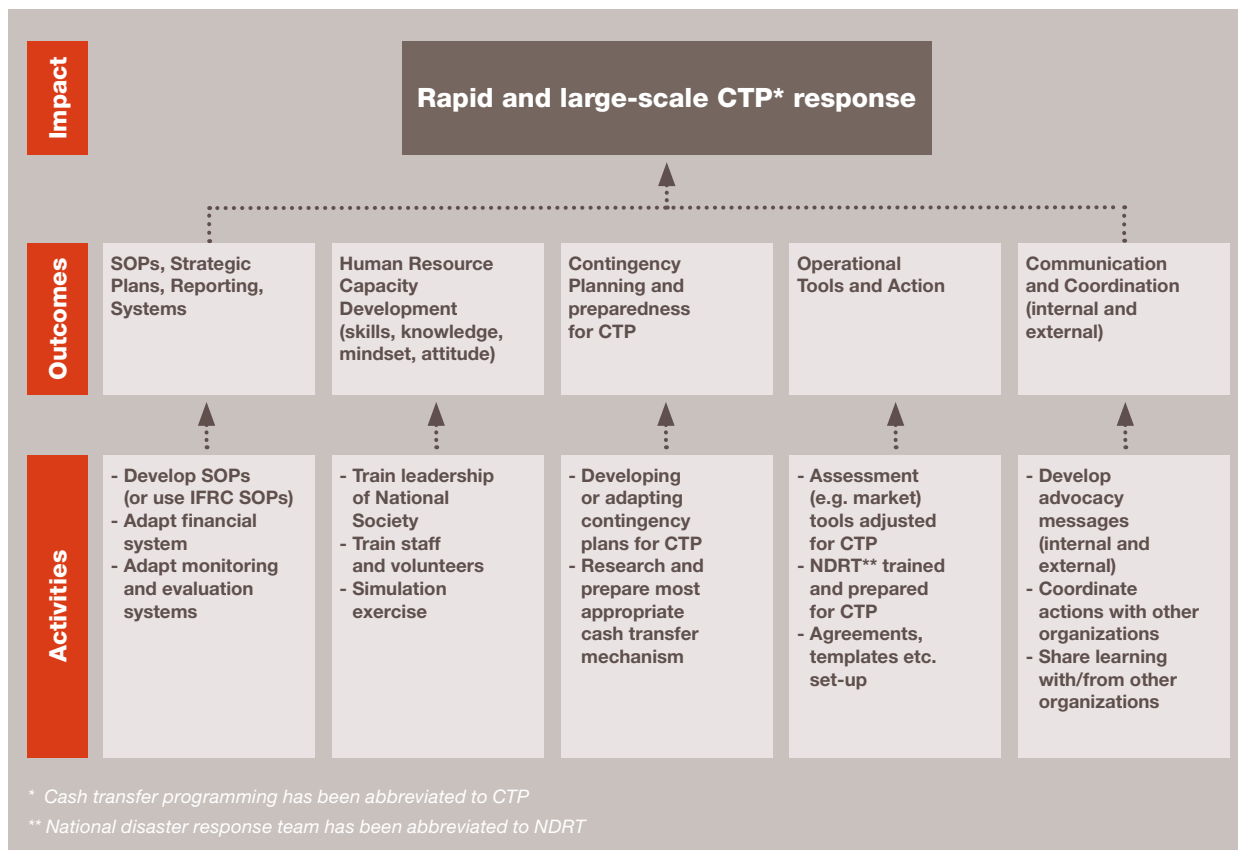
3.2.4 Chilean Red Cross

Chile is prone to earthquakes and volcanic eruptions as well as other hazards such as fires. The Chilean Red Cross has provided e-vouchers, which could be used to buy up to 200 US dollars' worth of tools and construction materials from a network of designated hardware stores. The 'Tarjeta ReD' (Reconstruction and development card) cash transfer programme helped 8,400 families rebuild or repair their homes following the 2010 earthquake.

3.3 Theory of change – the logic of intervention

In order to determine the impact of the cash transfer programming preparedness pilot, the evaluation team constructed a logic model using the country plans submitted by the National Societies. While each National Society has different capacities in cash transfer programming, the overall logic of the plans was similar (refer to Diagram 1).

Diagram 1. Theory of change for cash preparedness pilot project



The cash transfer programming preparedness pilot was undertaken recognizing that investment in National Society preparedness is required to meet the needs of disaster affected people in a timely way. CaLP's study *Ready or Not? Emergency Cash Transfers at Scale* highlights four key areas of preparedness:

- Appropriate **procedures, systems and guidelines** to facilitate rapid large-scale cash and voucher transfer programming.
- **Technical capacity** to assess needs, design appropriate programmes, implement and monitor these.
- **Contingency planning** including relevant analysis and prepositioning activities.
- **Coordination** with other actors, particularly the private sector.

This suggests that the logic followed by the pilot programme is in line with current thinking on both the need for preparedness to deliver cash response at scale and at speed to meet needs. This approach is also in line with American Red Cross's *Cash Transfer Programming Preparedness framework*⁴ currently under development. Both approaches build on initial awareness raising through to capacity development of staff, contextualizing tools and operationalizing skills and knowledge.

⁴ American Red Cross draft Cash Transfer Programming Preparedness Framework

4. Findings

This section examines the expected outcomes as described in the theory of change to determine the progress made by each National Society and to determine the lessons learnt for future preparedness programmes.

4.1 Description of achievements against country level plans

The following section details the activities of each National Society and their achievements to date.

4.1.1 Viet Nam Red Cross Society

The Viet Nam Red Cross Society updated and translated its SOPs to reflect recent market assessment work. This enabled the National Society to determine standardized cash transfer values based on the number of household members. These SOPs were valuable in the training of provincial, district and commune level staff and volunteers and proved useful in responding to Typhoon Wutip in 2013. The SOPs also contain the templates that should be used in cash transfer programming response.

DURING THE 2013 TYPHOON
WUTIP OPERATION,
4,784
HOUSEHOLDS RECEIVED
UNCONDITIONAL CASH TRANSFER
IN THE RELIEF PHASE






THIS EQUATES TO
70%
OF THE TOTAL TARGETED
HOUSEHOLDS RECEIVING
CASH GRANTS

The Viet Nam Red Cross Society has also developed beneficiary communication tools including brochures and posters. These explain the cash transfer programming process including targeting criteria and entitlements.

The National Society is also a participant in an in-country consortium on cash transfer programming with NGOs. It has also raised the profile of cash transfer programming in-country by preparing a presentation for the disaster management working group in Viet Nam.

Table 1 highlights the Viet Nam Red Cross Society's planned outcomes, activities and achievements. The Viet Nam Red Cross Society reaffirmed its commitment to cash transfer programming by using its own disaster response fund to undertake cash transfer programming to approximately 10,000 beneficiaries. This highlights the commitment at senior level within the National Society to the use of cash transfer programming.

Table 1. Planned outcomes, activities and achievements of the Viet Nam Red Cross Society pilot cash preparedness programme

Outcome category	Activity	Achievement status
	Translation of SOPs into Vietnamese	√
	Awareness raising and advocacy module workshop with leadership and governance to discuss barriers and constraints to cash transfer programming as well as opportunities	√
	Carry out cash transfer programming training (August 2012)	√
	Focal persons of the National Society (headquarters) and IFRC delegation attended a training of trainers in the United Kingdom in October 2013	√
	Viet Nam Red Cross Society headquarters focal person attended National Society cash transfer programming learning workshop in Geneva in May 2013	√
	Revised translation of the training materials	√
	Integrate cash transfer programming component into the National Society's contingency plan	Ongoing
	Explored potential private sector providers for cash disbursement	√
	Market assessments undertaken	√
	Knowledge sharing with INGOs (the National Society's provincial chapter shared cash transfer programming experiences at the learning event)	√
	Cash transfer programming preparedness workshop including project inception	√

4.1.2 Chilean Red Cross

The Chilean Red Cross has trained a critical mass of staff and volunteers on cash transfer programming. In addition, the National Society has undertaken market assessments and explored agreements with traders and banks as alternative cash transfer modalities.

As is highlighted in the plan, the two main areas that were not achieved by the Chilean Red Cross were the development of SOPs for cash transfer programming and the integration of the same into contingency plans. However, the focal point reports that there is on-going work to integrate cash transfer programming into response plans at branch level.

WITHIN THE PREPAREDNESS PILOT TIME FRAME, THE CHILEAN RED CROSS CONTRIBUTED TO

6
TRAININGS WHICH BENEFITED OTHER NATIONAL SOCIETIES WITHIN THE REGION.

THIS EQUATES TO



100
ADDITIONAL PEOPLE TRAINED IN CASH TRANSFER PROGRAMMING.




The Chilean Red Cross did not experience a significant disaster since the cash transfer programming preparedness pilot. Therefore, they practiced a cash transfer programming response through a DREF simulation exercise.

The Chilean Red Cross has been proactive in communicating and advocating for cash transfer programming both internally and externally. The National Society took the initiative to develop an informational video in Spanish explaining how and why they do cash transfer programming based on the local context. This video was posted on the IFRC YouTube cash channel and the National Society website which now has a sub-section dedicated to cash transfer programming. Furthermore, the Chilean Red Cross is also using this online platform to promote the IFRC e-learning course on cash transfer programming in Spanish, providing greater opportunities for branches and volunteers to learn about cash transfers. Through the cash transfer programming focal point, they have also contributed to capacity building in the region through trainings in Peru, El Salvador and Paraguay. To further raise awareness to the public, the Chilean Red Cross also gained media coverage through interviews with local channels.

Table 2 below provides an overview of the achievements of the Chilean Red Cross against the cash transfer programming preparedness plan.

Table 2. Planned outcomes, activities and achievements of the Chilean Red Cross pilot cash preparedness programme

Outcome category	Activity	Achievement status
	Cash transfer programming in emergency SOPs developed	X
	Incorporation of cash transfer programming into the Chilean Red Cross National Emergency Response Plan	Ongoing
	Standard financial reporting, monitoring and sign-off processes that ensure timely payments	√ Used in DREF simulation exercise
	Forty-one staff and volunteers from headquarters and branches trained on cash transfer programming through three trainings delivered with key Chilean Red Cross branches and online training	√
	At least 20 staff and volunteers from target pilot areas get on-the-job training by operational staff through implementing preparedness activities including market assessment and cash feasibility	√ Thirty volunteers participated
	Pre-disaster cash transfer programming information (transfer mechanisms, baselines, etc.)	√
	Existing capacity in cash transfer programming in headquarters and two regional branches (Metropolitana and Valparaiso) mapped, included in a database and updated regularly. The central database will be used to mobilize staff and volunteers to provide support in case of emergency	√
	<i>Evaluación de daños y análisis de necesidades (EDAN)</i> training that include a cash transfer programming introduction session	No EDAN training over project period

Outcome category	Activity	Achievement status
	Integrating cash transfer programming into contingency plans in scenarios of floods, fires, earthquakes, tsunami, extreme winter conditions	X
	Identify two regional branches that are hazard prone to represent an urban and rural context of Chile	✓
	Potential cash transfer programming mechanisms identified for the different branches	✓
	Potential traders, providers identified for the different areas of selected branches	✓
	Up to three pre-agreements in place (i.e. financial institutions, supermarkets and small traders) that can be activated in case of emergency	✓
	Emergency assessment teams deployed include a cash transfer programming focal person	✓
	Emergency assessment questionnaire (rapid and in-depth) includes cash transfer programming feasibility checklist	✓
	Market analysis tools developed and mapping of national and regional key market systems carried	✓
	Internal: Headquarter to branches to providers: pre-agreements and alternative plans in case there are last minutes changes to the distribution or plans.	✓
	External: Advocate and communicate with government (national, local and community leaders), media, other humanitarian and non-humanitarian organizations and the private sector.	✓

4.1.3 Philippine Red Cross

Due to Typhoon Haiyan and the ensuing response, many of the activities were subsumed under the operation using the learning-by-doing approach. The Philippine Red Cross developed a more comprehensive set of SOPs by adapting their pre-existing ones based on recovery programming. Based on the SOPs, the National Society was able to provide a one-day training to staff and volunteers prior to the cash transfer programming response to Typhoon Haiyan. This helped the National Society to rapidly respond to the immediate humanitarian and relief needs of the affected population making it the largest cash distribution carried out to date. Due in part to the preparedness work of the Philippine Red Cross and the IFRC, 50,000 households were able to receive unconditional cash grants within four months of the operation.

50,000

HOUSEHOLDS REACHED THROUGH UNCONDITIONAL CASH TRANSFER PROGRAMMING IN RESPONSE TO TYPHOON HAIYAN


AN ADDITIONAL

10,000

HOUSEHOLDS REACHED WITH CASH GRANTS THROUGH BILATERAL ASSISTANCE

Table 3 below highlights the achievements of the Philippine Red Cross against the planned preparedness activities.

Table 3. Planned outcomes, activities and achievements of the Philippine Red Cross pilot cash preparedness programme

Outcome category	Activity	Achievement status
	Cash transfer programming in emergency SOPs developed and adopted	√
	Cash transfer programming in emergency guidelines developed and adopted	√
	Cross departmental Philippine Red Cross cash transfer programming Technical Working Group established	√
	One cash focal point plus assistant appointed	√
	Eighty staff and volunteers trained on cash transfer programming to support the chapters	√
	Forty staff and volunteers receive on-the-job training by operational staff and participate in gathering pre-disaster cash transfer programming information	√
	Database of trained staff and volunteers established	√
	Selected chapters provided with telecommunication and IT support	√
	Cash transfer programming training plan developed	√
	Cash transfer programming preparedness plan developed and approved	X
	Potential cash transfer programming transfer mechanisms identified for different settings (urban, semi-urban and rural)	√
	Four pre-agreements in place with financial institutions and mobile companies that can be activated in case of emergency	√ Two already in place
	Draft template for DREF request with cash transfer programming emergency response developed	X
	The Philippine Red Cross disaster fund includes earmarking for cash transfer programming – “cash prepositioning”	Although it is not officially earmarked, the disaster fund has funded cash transfer programming responses
	Enhanced coordination with key players in cash transfer programming for cross institutional learning including restarting the Cash Working Group	√
	Integrate learning from the coordination meetings into cash transfer programming documents	√
	Improves agreements with service providers	Ongoing revision

4.1.4 Senegalese Red Cross Society

The Senegalese Red Cross Society received support from IFRC technical staff to supplement their implementation experience and to develop their capacities and methodologies for designing cash transfer programming. The National Society conducted household and market assessments, used this information to design the cash programming in coordination with local authorities and carried out negotiations with both authorities and traders. The National Society developed a cash transfer programming toolbox that was adapted to the local context and translated into French.

As a part of this process, the National Society was able to experience and learn from piloting cash delivery mechanisms such as transferring cash through a third party (a remittance company) and distributing e-vouchers using the IFRC's Disaster Management Delivery System (DMDS)⁵. The Senegalese Red Cross Society established a good working relationship with the remittance company and is currently in discussion regarding extending the partnership in preparation for future cash programming distributions. The piloting of DMDS also exposed the National Society to electronic alternatives of beneficiary registration and proved that it has the capacity to use such technology with little training. Although this system is in its early stages, the National Society benefited from faster beneficiary registration and increased accuracy of its records. A video of the DMDS distribution has been developed and posted to the IFRC YouTube channel.

In addition, the Senegalese Red Cross Society has shared its experience through CaLP and other coordination groups in Dakar. However, due to lack of funds and support, there have been no formal means to share the experience gained with other branches or National Societies in region. The National Society's activities on cash transfer programming has gained coverage in local media, been featured in web stories, as well as claiming a three-page story in the National Society's 150 year anniversary brochure.






IN SENEGAL, THE TIME FROM DESIGN TO IMPLEMENTATION HAS DECREASED FROM WEEKS TO

7 DAYS

⁵ The DMDS is a new beneficiary registration tool that contains a cash module.

Table 4 below highlights the achievements of the Senegalese Red Cross Society against the planned preparedness activities. The Senegalese Red Cross Society is in the process of finalizing the SOPs that were tested during the distribution undertaken as part of the pilot.

Table 4. Planned outcomes, activities and achievements of the Senegalese Red Cross Society's pilot cash preparedness programme

Outcome category	Activity	Achievement status
	Draft National Society SOPs	√ Draft in progress but not completed. The National Society is adapting IFRC SOPs
	Staff trained through e-learning on cash transfer programming (including external partners)	√
	Carry out three cash transfer programming trainings for staff and volunteers working on the project (including eight government representatives in 2013)	√
	The Senegalese Red Cross Society national programme coordinator and IFRC cash transfer programming focal point participated in the cash transfer programming learning workshop in Geneva in May 2013 and the IFRC/CaLP cash transfer programming learning event in Kuala Lumpur in July 2013	√
	The project coordinator and secretary general of the regional branch in Kolda participated in the training of trainers with CaLP (January 2014)	√
	Integrate cash transfer programming into contingency planning	√ The contingency plan process for 2014 floods will Integrate cash transfer programmings
	Conclude agreements with third party cash delivery providers for cash transfer programming	√
	Develop cash transfer programming tools	√
	The National Society drafted a communication plan for the project for all stakeholders including beneficiaries	√

4.2 Cash transfer programme standard operating procedures, finance systems, monitoring, evaluating and reporting

4.2.1 Standard operating procedures

The Philippine Red Cross used its existing cash transfer programming SOPs for recovery programming as the basis for developing the SOPs to cover a relief response during the preparedness pilot. The resulting document is a combination of cash transfer guidelines including SOPs. Since 2013, the National Society has used this document in various operations including Typhoon Haiyan. As a result, the combination of guidelines and SOPs makes the document lengthy. Given that the purpose of SOPs are different from guidelines, it is recommended that these are separated to make stand alone documents. This will also ensure that the SOPs serve their function during a response. The SOPs should also build on the lessons learnt from the Typhoon Haiyan operation as well as elaborate on the process with the private service providers, and internal sign-off and finance systems of the Philippine Red Cross.

The Viet Nam Red Cross Society had already developed SOPs for cash transfer programming following the 2010 Mekong floods response. These SOPs were developed in order to try and better coordinate support efforts of Participating National Societies and the IFRC. Following the market assessments carried out in Quang Nam, the SOPs for determining cash grant values were amended during the preparedness pilot to better reflect market prices. The Viet Nam Red Cross Society SOPs include various templates that can be used during a response.

The Chilean Red Cross and the Senegalese Red Cross Society did not complete the development of SOPs during the project period. While both National Societies have made some progress, the Chilean Red Cross has undergone recent leadership and key staff changes that slowed down progress. The Senegalese Red Cross Society has a draft version of the SOPs that were used during a small-scale cash transfer programming exercise, but is yet to be validated.

Given that the SOPs facilitate understanding of the processes and requirements as well as the roles and responsibilities at each level of the organization, it is important that National Societies complete and validate the pending SOPs. In the case of Senegal, the knowledge and experience regarding cash transfer programming processes remains with a couple of staff members and needs to be captured in SOPs for sustainability.

It is also important that the SOPs are regularly reviewed and updated based on new experiences and operational learning.

Based on the timeframe it has taken IFRC to produce its SOPs, the allotted time for the National Societies to develop theirs seems overly ambitious. However, the evaluation team believe that once the political will and interest exists within a National Society, the process is more straightforward and can be completed quickly. The project technical support should increase efforts to emphasise the importance of SOPs to senior leadership within the National Societies.

4.2.2 Finance systems to support cash transfer programming

All the four National Societies have taken steps to work closely with their finance department. With the exception of the Philippine Red Cross, the financial systems in all the other National Societies have been able to cope with the cash disbursements. This is understandable given that 50,000 households were targeted in the Haiyan response in the Philippines. This volume of cash disbursements required approvals that surpassed the current thresholds of the senior management in the National Society. The National Society's Board had to sign-off on the amount being disbursed, which slowed down the operation considerably. In order to avoid delays and mitigate the constraints faced by the Philippine Red Cross in regard to its internal financial procedures, it was decided to transfer cash to the service providers using the IFRC systems. While this worked, it highlights the need for the National Society to adjust its financial systems and procedures to reflect the need for different sign-off thresholds for cash transfer programming. This is further supported by a review of cash-based programming commissioned by the Philippine Red Cross that states, "It is imperative that the Philippine Red Cross review internal systems to ensure they better support cash response including speeding-up the internal approval processes."

While the IFRC system could cope with the scale of cash transactions, it is clear that a lack of understanding among finance staff in the zone and country vis-à-vis the purpose of large cash transactions resulted in smaller amounts being disbursed to service providers initially through cheques⁶ which slowed down the process. This was exacerbated by a lack of understanding of the internal finance systems by the Participating National Societies programme staff supporting the implementation of the cash transfer programming response.

Finance systems are the supply chain of cash transfer programming. It is therefore essential to ensure that the appropriate sign-off procedures and thresholds are tested and in place to allow secure and rapid disbursement of cash at scale. Preparedness work should also include raising awareness among both programme and finance staff across the National Societies and IFRC delegations. Consideration should also be given to dedicated finance staff to support delivery of cash transfer programmes.

The Senegalese Red Cross Society noted that future cash transfer programmes of the same size or scaled-up should have a dedicated finance person and a focal point, as their finance team was very stretched. Furthermore, the National Society has tightened its financial procedures following change in management. The new procedures in place are complex and would require support especially when implementing cash transfer programmes at scale. Despite the limited human resources and new procedures, the National Society has been able to implement cash transfer programmes according to their standards including timely payments to traders.

A lesson learnt through the cash transfer programming pilot is that there is a need to review the financial procedures to be more flexible in emergency situation, especially when it comes to financial reporting.

There is growing interest and capacity among Participating National Societies⁷ to support the implementation of cash transfer programming. The understanding of IFRC financial systems by supporting Participating National Societies' staff is also necessary and should form part of the human resources training.

6 Cheques take a minimum of three days to clear whereas a wire transfer is immediately available.

7 The American, German, British, Swiss and the Netherlands Red Cross supported the implementation of cash transfer programming in the Philippines.

Lastly, it is evident from the experience of the Viet Nam Red Cross Society and the Philippine Red Cross that their disaster fund supported the implementation and scale of the response. Both these National Societies were able to use their disaster funds for cash transfer programming modalities. This also demonstrated a commitment from the leadership of the National Societies towards cash transfer programming.

Neither the Chilean Red Cross nor the Senegalese Red Cross Society have such a disaster fund in place. Until such time that they do, DREF will continue to be a key tool for these National Societies to deliver at scale cash transfer programmes.

4.2.3 Reporting, monitoring and evaluation

All the National Societies were provided with support with templates and tools for implementing and reporting of cash transfer programming. These have been adapted and translated by all the National Societies to form “tool boxes” that include tools for market assessment, registration and reporting. However, translation of materials was not included in the budget. A translation budget line should be considered for future preparedness pilots.

The Philippine Red Cross cash focal point highlighted that introducing monitoring tools during Typhoon Haiyan response proved to be useful. These monitoring tools included exit interviews at the distribution sites as well as post-distribution monitoring. This enabled a better understanding of beneficiaries’ perceptions of the distribution process as well as how the cash grant was being used.

Three of the four National Societies highlighted the importance of improving the quality, transparency and timeliness of communication with beneficiaries throughout the project cycle. The Senegalese Red Cross Society conducted short beneficiary surveys after each distribution. They recommend that this should be done systematically in future projects to further enhance the monitoring and evaluation component. However, narrative and financial reporting and the documentation of lessons learnt proved challenging for the Senegalese Red Cross Society due to lack of staff and preference for oral communication. The National Society has a head of operations as the only permanent staff and a pool of volunteers to support the head of operations in his work. The National Society would like to further develop the project monitoring and communication with beneficiaries especially regarding complaints and follow-up throughout the project cycle.

4.3 Human resource capacity development

4.3.1 Staff and volunteers

All four National Societies have allocated a focal point for cash transfers who will take the lead on this component in future emergencies. However, their role has not necessarily been clearly detailed in updated job descriptions. It is important that this is done in order to institutionalize the role within the National Society and to allocate the time and resources to support this function. This, for example, becomes important if the focal points leave the National Society and the recruitment process needs to consider cash transfer programming specific competencies.

**STAFF AND VOLUNTEERS
TRAINED IN CASH TRANSFER
PROGRAMMING**

AT LEAST

20FROM VIET NAM
RED CROSS SOCIETY**40**

FROM CHILEAN RED CROSS

80

FROM PHILIPPINE RED CROSS

24FROM SENEGAL
RED CROSS SOCIETY

The Senegalese Red Cross Society struggled with human resource capacity and had to task a volunteer to implement the project. While the volunteer was responsible for the day-to-day implementation, the Senegalese Red Cross Society's national programme coordinator oversaw the project. This in no way compromised the quality of the pilot project, but means that the knowledge and experience to coordinate cash transfer programming is limited to one or two persons at headquarter level. This makes it difficult for the Senegalese Red Cross Society to grow or sustain its experience. In order to ensure sustainability, the Senegalese Red Cross Society has included human resource and training on cash transfer programming in proposals to donors and partners to establish a cash transfer programming post.

All the National Societies trained chapter and branch staff and volunteers on cash transfer programming using e-learning, face-to-face training, or both. In certain instances, the trainings were extended to external partners as well. The staff and volunteers had access to the online training course on cash transfer programming.

The cash transfer programming trainings were carried out in both Viet Nam and the Philippines. By the summer of 2013, at least 21 people were trained in Viet Nam (17 staff and volunteers and four UN/NGO staff) and 25 in the Philippines (21 staff and volunteers and four NGO/UN staff). The pilot was temporarily stopped as both National Societies prioritized their efforts and resources to respond to emergencies in the last months of 2013. Due to this, most of the training of chapter level staff in Viet Nam and Philippines took place during the response operation. Therefore, focus rested on a one-day training to disseminate SOPs to chapter staff and volunteers. It should be noted that the opportunity to implement a cash transfer programming directly following the training should not be underestimated. On-the-job training has had a strong impact and demonstrated the efficacy and efficiency of cash transfer programming response at chapter level in both countries.

In the Philippines, while chapter capacity varies even after the response, it is clear that there is a critical mass of staff and volunteers that have been trained and could be deployed to deliver cash transfer programming where required. Table 5 below details the number of staff and volunteers mobilized during the response to Typhoon Haiyan. In addition, the focal point still intends to train the staff and volunteers at chapter level per the original preparedness pilot plan.⁸ This is important to enable the chapter volunteers and staff to reflect on what they have achieved and what can be improved in future responses.

Table 5. Staff and volunteers used during the Philippine Red Cross response to Typhoon Haiyan

Category of human resource	Number
Core volunteers ⁹	50
Youth volunteers ¹⁰	140
Staff	2
Delegates (international and regional surge)	18

8 The intention is to carry out the training during the recovery phase of the current Haiyan appeal.

9 These are regular branch volunteers.

10 These are young volunteers mainly gaining work experience and doing activities such as crowd control at distribution sites.

The Chilean Red Cross trained 40 individuals including 30 volunteers and 10 staff members in urban and rural settings through e-learning and face-to-face trainings. In addition, the cash focal point carried out trainings with Peru, Paraguay and El Salvador National Societies increasing cash transfer programming awareness within the region. The Chilean Red Cross did not experience a significant disaster within the project timeframe and therefore practiced a cash transfer programming response through a partial DREF simulation exercise.

The Senegalese Red Cross Society staff and volunteers found the quality and accessibility of the training excellent. The project trained 24 volunteers and staff through e-learning and face-to-face training, including three to five supervisors. Two staff (the volunteer project coordinator and the vice president of Kolda branch) went on to do a training of trainers with CaLP in January 2014. The Senegalese Red Cross Society was not able to put the preparedness work into actual practice at scale; therefore, they tested three different cash transfer modalities through a practical exercise. Pikine in the suburbs of Dakar was chosen to carry out a small pilot since it is not only a very poor area of more than one million inhabitants regularly affected by flooding, but also has a well-functioning branch. All volunteers engaged in the practical exercise had not received the e-learning or face-to-face training. However, they benefited from on-the-job training at every step (market assessment, household assessment, targeting of beneficiaries or traders, use of technology, post distribution monitoring etc.). The volunteers expressed that they would have liked to receive advanced cash transfer programming training.

4.3.2 National Society leadership

The support of the senior leadership of National Societies is key to scaling up cash transfer programming. The senior management of all the four National Societies are aware of and support cash transfer programming. This trend continued even with a change in leadership in a couple of National Societies. However, an important factor that has repeatedly emerged as a key concern of leadership about cash transfer programmes is the potential lack of its visibility. It is therefore important that future preparedness efforts address the issue of visibility directly and provide examples of how this can be done.

In both Viet Nam and the Philippines, there has been considerable experience dating back to 2009 on different forms of cash transfer programming including conditional and unconditional cash transfers. However, this experience has predominantly been in the recovery phase of operations and at a relatively small-scale, which allows more time for planning. The leadership of both National Societies has demonstrated their commitment by providing funding for cash transfer programmes independently of funds raised through the emergency appeal.

The Chilean Red Cross has experienced a recent change in leadership during the pilot project. Despite this change, the National Society leadership has accepted cash transfer programming as a relief modality. This demonstrates an important shift from thinking at the time of the Tarjeta ReD card programme that focused on recovery needs in shelter. However, further awareness efforts by the cash transfer programming focal point may be required to ensure that the new leadership remains committed. Awareness was also raised among the Governing Board members of the Chilean Red Cross who remain advocates, making it more likely that cash transfer programming will be sustained as a means of intervention in future relief operations.

The Senegalese Red Cross Society had also experienced a change of leadership about a year before the project started, however, the new leadership has shown real commitment to the cash transfer approach. They have seen cash transfer programming as an opportunity to engage representatives from across the National Society and to use it as part of the rebuilding of the Senegalese Red Cross Society's credibility and visibility. They have shown their commitment by including cash transfer programming in as much as 50 per cent of future planning and funding requests to donors for 2014.

4.4 Contingency planning and preparedness for cash transfer programming

4.4.1 Contingency planning

Neither the Viet Nam Red Cross Society nor the Philippine Red Cross incorporated cash transfer programming into contingency plans. In Viet Nam, a template has been developed to support the integration of cash transfer programming but this is yet to be completed by the chapters. The annual revision of the contingency plans will take place in 2014. It is envisaged that cash transfer programming will be integrated then. In the case of the Philippine Red Cross, it was reported that a contingency plan does not exist and it is not foreseen in the near future.

In 2013, the Senegalese Red Cross Society developed a contingency plan, which will be completed prior to the 2014 flood season. This plan will include cash transfer as a key modality.

The Chilean Red Cross focal point is currently working with branches to include cash transfer programming in its contingency planning. The eventual goal is to include cash transfer programming in its national disaster response plan.

The plan of integrating cash transfer programming into contingency plans was based on an assumption that each National Society already had a contingency plan in place. However, this was not always the case and therefore reduced the impact of this planned activity. Where contingency plans existed, the process of revising these required longer engagement due to the political nature of the process or because revisions have been planned for 2014. Future preparedness programmes should determine the existence of National Society contingency plans and their quality during the planning phase of the projects. If necessary, IFRC should aim to support the development of contingency plans as part or alongside future preparedness pilots or programming.

4.4.2 Cash transfer mechanisms

All four National Societies have explored different cash transfer mechanisms.

In Viet Nam, the National Society explored potential banks as partners for cash disbursements. However, the National Society prefers to disburse direct-cash or cash in envelopes because the current banking systems do not always reach down to the commune level. The National Society also believes that the direct-cash method provides greater transparency to the affected population in Viet Nam's context.

The Senegalese Red Cross Society gained experience using three different cash delivery mechanisms in response to the floods. It reached 300 households in four different communities, using paper voucher, through a third party (remittance company) and e-vouchers with DMDS although the last modality was not planned from the outset of the preparedness pilot. The same basic processes (assessment, targeting and verification) and team of volunteers were used for each. This enabled the National Society to learn from each round and improve the process and timeframe with each modality through practice. The National Society took the opportunity to run a lessons learnt workshop at the end of the pilot and carried out a comparative exercise to look in more detail at the pros and cons of each mechanism and when best to use them. They also used the learning from the three experiences to build future relationships with traders and phone or remittance companies (e.g. Joni Joni). As a result of this experience, the Senegalese Red Cross Society is now seen as one of the more experienced organizations in cash transfer as they have a good mix of access to local authorities and communities, volunteers and technical support from IFRC.

The Philippine Red Cross has provided cash through two private service providers. GCash and LBC Express are both remittance providers with a wide network throughout the Philippines. Initially, the Philippine Red Cross used only LBC Express for cash disbursements. However, it was found that while LBC Express was better placed to serve in urban settings, GCash, which uses a network of merchants at community level to disburse cash, had a better reach in rural areas. Pre-agreements have been signed with both service providers and more specific service agreements are used during operations. The combination of providers and existing pre-agreements has enabled the Philippine Red Cross to meet the needs and respond to Typhoon Haiyan rapidly and at scale. However, the current cost of transactions is 50–75 Philippine pesos per transfer. The National Society should consider re-negotiating this rate due to the increase in volume of cash being transferred.

The Chilean Red Cross identified seven banks that can be potential partners based on their nation-wide presence and social responsibility policies. Potential traders and supermarkets were identified at branch level as potential partners to implement cash transfer programming at scale in the target areas using gift cards or vouchers. As per the feedback received during the market assessment exercises, potential partnerships might also include sponsorship or donations in case of emergency.

All National Societies should continue to monitor the finance sector developments in their respective countries in order to ensure that they are up-to-date and can access the most suitable cash transfer modality. The pilot experience in each country has initiated development of relationships with banks, remittance companies, as well as other providers and traders. It is recommended that this be a priority for future preparedness pilots or programming.

SENEGALESE RED CROSS SOCIETY IMPLEMENTED

3

DIFFERENT CASH DELIVERY MECHANISMS.

PHILIPPINE RED CROSS HAS SIGNED PRE-AGREEMENTS WITH

2

REMITTANCE COMPANIES.

CHILEAN RED CROSS HAS IDENTIFIED

7

BANKS AS POTENTIAL PARTNERS.

4.5 Operational tools and actions

4.5.1 Operational tools

All National Societies now have tools available that have been translated into the local languages. In some cases, the tools were developed following the IFRC Global SOPs and in others, through existing National Society experience in cash transfer programming. The tools range from templates for assessments including market assessment and cash feasibility, targeting, third party agreements for cash delivery mechanisms, through to reporting on disbursements.

The Viet Nam Red Cross Society SOPs clearly link the tools available to the different steps to follow in the SOPs. This is a useful approach as it clearly identifies each tool to the different steps to follow and defines the roles and responsibilities of headquarters, provincial and commune level Red Cross chapters. The National Society had also planned to undertake market assessments in three locations after the training, but were only able to do so in one location due to a shift in priority to respond to a typhoon. Nevertheless, the National Society used the results of this market assessment to determine the cash transfer value for the response and intend to continue the market assessment work, should funding become available.

Prior to the pilot, the Senegalese Red Cross Society had only implemented cash transfer programming in collaboration with other organizations (e.g. WFP). Through the pilot preparedness, they were enabled to learn the process and use the different tools to establish a cash transfer programme. The National Society followed the same clear processes in each modality, supported by the IFRC technical support consultant including appropriate market and household assessment. The Senegalese Red Cross Society has developed a toolkit of all the formats, criteria and processes used and shared these with its branches. This includes criteria for selecting households and traders, market assessment tools, model contracts, etc. The National Society had seen beneficiary communication tools developed by the Viet Nam Red Cross Society, but late in the pilot process. It might be worth considering sharing tools and experiences between pilot countries earlier in the programme to allow them to benefit from each others experience sooner.

The Philippine Red Cross developed a comprehensive toolbox for cash transfer programming. The tools developed built on the National Society's previous experience. This included National Society specific tools as well as those to meet the accountability requirements of the service providers. The exit interview at distribution sites and the post-distribution monitoring forms are examples of additional tools developed. These enable the National Society to better understand beneficiary perceptions and how the beneficiaries used cash transfers.

The Chilean Red Cross has translated the tools into Spanish. This toolkit includes:

- Risk analysis tool
- Baseline and secondary data available matrix
- Traders questionnaire
- Market system mapping
- Cash transfer programming response options analysis tool (cash transfer programming modality ranking)
- Cash transfer mechanisms evaluation and selection tool

The National Society is yet to use the tools in a real emergency. With global technical support, a commodity basket (price and content) was developed. The commodity basket includes basic foods, but also other non-food items such as toilet paper and detergent. The Chilean Red Cross cash focal point continues to work with the branches to support the periodic market analysis to keep this updated while the other tools remain ready to use for an emergency situation.

4.5.2 Trained national disaster response teams

It was evident in Viet Nam that the provincial, district and commune chapters of the Red Cross were aware of cash transfer programming practices. Since the National Society had implemented a cash transfer programming relief response to Typhoon Wutip. These chapters had previously received a one-day training on the Viet Nam Red Cross Society's *Guidelines for Cash Distribution Procedures*.¹¹ It was evident that there was a broad awareness and understanding about cash transfer programming at the provincial chapters visited¹² by the evaluation team. During the evaluation, the chapter finance officers made themselves available and met with the team without being requested to do so. This was also evident at the Viet Nam Red Cross headquarters as the water, sanitation and hygiene officer and disaster management staff attended the meeting to discuss the cash preparedness pilot. This indicates a good spread of both knowledge and interest among the National Society members at headquarters, provincial, district and commune level.

Similarly in the Philippines, awareness among the Red Cross chapter staff and volunteers was evident and widespread due to the response to Typhoon Haiyan. While the capacity in each chapter varies, there is a critical mass of staff and volunteers that can support weaker chapters to undertake cash transfer programming for relief.

There are plans by the cash focal points to re-train staff and volunteers in both the Philippines and Viet Nam. In Viet Nam, the focal point plans to include cash transfer programming into the training of national disaster response team. In the Philippines, the focal point has already delivered a two-hour awareness raising training session to their national disaster response team in January 2014.

In Senegal and Chile, the Red Cross also predominantly focused its' training on branch staff and volunteers. This raises the question whether the intended focus of the National Society's preparedness plans on national disaster response teams¹³ was relevant. It appears that the level of autonomy of branches or chapters means that a focus at this operational level for training is more relevant. One challenge for the Senegalese Red Cross Society however, would be that it focused its training in one branch and therefore needs to explore ways of replicating that knowledge in other branches.

11 Note that these one-day trainings took place as part of the operation i.e. were funded as part of the response and not the preparedness pilot.

12 Quang Nam and Da Nang

13 The Senegalese Red Cross Society trained Food Security national disaster response team members in a three-hour session on cash transfer programming within a five-day training.

4.6 Communication and coordination

4.6.1 Internal communication

All the National Societies formed an internal technical working group to discuss and agree the way forward on cash transfer programming and to support implementation of the pilot project. These groups were multi-disciplinary and engaged a wide stakeholder group when dealing with cash transfer programming.

The Chilean Red Cross has made available on its website two videos on cash transfer programming. One video is focused on training and explains how and why to do cash transfer programming. The other one documents an example of cash transfer programming. The Chilean Red Cross has also uploaded the online training provided by IFRC on its website. This will enable staff and volunteers from branches not involved in the pilot project to increase their awareness on the issue. Volunteers from non-pilot branches were also invited to participate in the trainings that were held. The Chilean Red Cross shared its website link with the IFRC secretariat and the IFRC Livelihoods Centre in Madrid. The cash focal point also provided cash transfer programming training to colleagues in El Salvador and Peru, further raising awareness in the region. Lastly, the Chilean Red Cross presented cash transfer programming during the launch of 2013's *World Disasters Report on technology and future of humanitarian action*.

The Senegalese Red Cross Society organized a lessons learnt workshop at the end of the project and shared the cash transfer programming toolkit developed during the pilot with branches. The National Society invited external partners (government, UN, donors, etc.) to both their introductory workshop on the project as well as to the lessons learnt workshop to ensure good engagement with partners. However, more investment could be made in the transfer of knowledge after the project had been delivered. There were no activities or budget allocated to sharing findings with peer National Societies, neither in the region nor in ensuring that it is shared with other branches. This might be an important element in future projects, for either the National Society or the IFRC to implement, if the funds and human resources are planned for. This could include communications, but should also consider other types of knowledge and experience, such as exchanges, face-to-face meetings, shadowing or mentoring with other branches etc. to learn from the project in action.

Internal communication on cash transfer programming in the Philippines and Viet Nam predominantly consisted of trainings provided just prior to the response to Typhoon Haiyan in the Philippines. In Viet Nam, training and market assessment work was undertaken prior to Typhoon Wutip. This covered a number of hazard prone branches in both countries. In addition, both National Societies held an awareness-raising workshop that included a module on engaging National Society leadership. The workshop was designed to explore constraints and opportunities that could be addressed through the pilot project to support institutionalization of cash transfer programming.

4.6.2 External communication and coordination

The Chilean Red Cross, the Viet Nam Red Cross Society and the Senegalese Red Cross Society invited participation of external stakeholders and partners in the cash transfer programming trainings that were held. In Chile, Adventist Development and Relief Agency and *Equipo Metodista de Ayuda Humanitaria* were invited to participate in the training, while in Viet Nam, government authorities at provincial, district and commune level were trained. In Senegal, the government representatives and partners participated in the start-up workshop, four-day cash transfer programming training and partners joined the end of project lessons learnt workshop.

The preparedness pilot also allowed the Senegalese Red Cross Society to raise its visibility and interaction with CaLP and donors such as ECHO who were impressed by the experience gained by the National Society. They shared their lessons, as well as its francophone toolkit with partners through the CaLP network – a positive element for CaLP. The Senegalese Red Cross Society continues to share learning, most recently during a CaLP/IFRC workshop on innovation and technology where DMDS was shared. The National Society has also tried to raise funding through the IFRC for:

- A French speaking training of trainers for cash transfer programming.
- Dissemination of the Senegalese Red Cross Society tool kit.
- Exchange visits between the Senegalese Red Cross Society and other interested National Societies.
- Scale up of training at the Senegalese Red Cross Society branches.

The Viet Nam Red Cross Society participates in an NGO consortium on cash with organizations such as Plan International, World Vision International and Save the Children. The Viet Nam Red Cross Society has also presented its work to a wider group of organizations that make up the disaster management working group in Viet Nam.

The Philippine Red Cross was instrumental in getting the cash working group re-started in the Philippines. This group meets regularly as a sharing and learning forum. Initially the group started off as a small group but quickly expanded as a result of Typhoon Haiyan. Most recently, the Philippine Red Cross shared its experience of working through service providers with the cash working group.

In general, greater efforts to communicate and coordinate with the government in particular but also with other actors should be made. Government coordination could be improved in Senegal, Chile and the Philippines. In the Philippines, it became evident that the Department of Social Welfare and Development had set cash transfer values for unconditional cash grants. However, neither the National Society nor other organizations in the cash working group followed this during the response because they were not aware of this initiative by the government. This highlights the need to coordinate efforts with the government. In addition, different cash grant values were provided by the different organizations in response to the Typhoon Haiyan. In Senegal, although government representatives were included at the outset of the project, the National Society admitted that more follow-up with the government regarding the lessons and next steps was needed. External partners felt this could be a legitimate advocacy role for the Senegalese Red Cross Society.

A key learning that the Philippine, Viet Nam and Senegalese National Societies raised was around beneficiary communication. Both Philippines and Viet Nam adopted the use of geographical and community-based targeting in their respective responses to Typhoon Haiyan and Typhoon Wutip. The latter required awareness raising and communication with beneficiaries to an extent not done before. Communication with beneficiaries included holding meetings at village level, producing posters and information brochures that highlighted beneficiary entitlement, the process of cash transfer programming, the selection criteria, as well as the different complaint and feedback mechanisms (e.g. feedback boxes at distribution sites and hotlines). While it is acknowledged that beneficiary communication is important, it is perhaps the most time consuming element of cash transfer programming. Hence, it is necessary to find the right balance between time dedicated for beneficiary communication versus the implementation of the cash transfer programme.

Although in Senegal the pilot was not carried out on the same-scale, one of the key learning cited by the National Society was the need to improve the level and transparency of beneficiary (and local authority) communication throughout the project cycle. They also stressed the need to set-up a complaints process in future. The Chilean Red Cross has not had an opportunity to practice beneficiary communication due to the lack of an opportunity to put into practice their preparedness efforts.

4.7 Global technical support

Global technical support for the preparedness pilot came from a number of sources. The IFRC recovery senior officer based in Geneva managed the project. A cash officer and/or cash transfer consultant supported the recovery senior officer at different times throughout the project.

National Societies were supported throughout the preparedness pilot project. The support provided to the different National Societies comprised a variety of activities. These included:

- Training
- Guiding the process of strengths, weaknesses, opportunities and threats and workplan development to meet project objectives and donor requirements
- Guiding the process of shifting mindsets to consider cash transfer programming to meet immediate needs
- Producing templates and operational tools
- Producing SOPs
- Advocacy and awareness raising with National Society leadership

This support was provided through various channels including country visits by the secretariat staff, consultants, Participating National Societies¹⁴ and IFRC delegates.

All the National Societies appreciated the global technical support provided. It was noted that the National Societies progressed most in implementing the cash transfer programming preparedness plan when they received support from technical staff. This does raise questions as to whether progress may have been faster with longer or more frequent deployments of technical support staff. However, this may have reduced the ownership of the preparedness pilot by National Societies.

¹⁴ For example, a household economic security delegate deployment later supported the development of the SOPs for the Philippine Red Cross.

Global efforts to encourage learning included two events in Geneva and Kuala Lumpur in which the four National Societies presented their work to both internal and external partners and stakeholders. This also provided an opportunity for National Societies to partner and coordinate with external actors. These events could have also been used as a platform to share documents and tools between the four National Societies (e.g. the Viet Nam Red Cross Society beneficiary communication document).

The availability of the draft IFRC Global Cash-Based Programming SOPs, templates and tools proved to be helpful for the National Societies. However, all the National Societies have had to translate materials, which were not budgeted for in the pilot. As a minimum, templates and tools should be provided in the four official languages of the IFRC and funds should be made available for translation of materials. It might also be worth looking into drafting a “light” National Society version of the SOPs “template” to facilitate the process of drawing up their own versions.

It should also be noted that the global technical support was mainly provided in English and Spanish and to a limited extent in French. This further supports the need to build a cadre of multi-lingual cash transfer programming trained technical staff that can support future preparedness work.

It was evident that not all the National Societies understood the commitment they were expected to make in terms of time and resources (mainly human resources) to the project at the outset. The project did not provide funding for additional human resources for the National Society and IFRC, which added to the workload of focal points. However, funding additional human resources through the project may reduce its sustainability since not all the National Societies will necessarily be able to maintain the recruited staff beyond the pilot. Nevertheless, there is a need to inform and prepare National Societies better for the commitment they are making when taking on future pilots of this nature.

One area where additional global support could assist National Societies is in the determination of the cash transfer value. All the National Societies based the value of the cash transfer predominantly on a food-based basket. This does not adequately reflect the diversity in needs. For example, in Viet Nam the overwhelming use of the cash transfer to purchase zinc sheet roofing was not reflected in the cash grant value. This needs to be balanced with having a preparedness plan which looks at supporting the immediate basic households needs (quick, low value grants are the most suitable here) and recognizing that in large-scale disasters the Red Cross and Red Crescent is not working in isolation.

It is also evident that those National Societies that were able to put into practice the training, templates, knowledge and skills they gained throughout the preparedness pilot are at considerable advantage when the time comes to respond with cash transfer programming. Learning-by-doing has also been a key success for this pilot project. It has supported the four National Societies to work through issues relating to the scaling-up of the caseload, rapid response or experimenting with different types of cash modalities.

5.

Conclusion

All four National Societies leadership accepted and supported cash transfer programming as a form of intervention in relief, which is a marked change to thinking and practice before the preparedness pilot project. Even in National Societies where new leadership has taken office have shown enthusiasm for the cash transfer programming modality. It is not possible to determine whether this has been a direct result of the preparedness pilot (although the Senegalese Red Cross Society leadership was positive regarding the contribution as was Viet Nam Red Cross Society and Philippine Red Cross). However, it is clear that continued awareness raising on cash transfer programming developments is vital to maintain leadership engagement and enthusiasm. It is imperative that the importance of cash transfer programming is conveyed to all technical and support service sectors of a National Society.

All the National Societies have a critical mass of trained staff and volunteers at branch or chapter level who understand and can deliver cash interventions. In some cases these staff can be used to support other branches, which may in the future be required to respond using cash transfer programming modalities. In addition, the focal points of all the National Societies are able to provide cash transfer programming training and in some cases have already done so with colleagues and other National Societies in their region.

As a result of the preparedness pilot, National Societies have templates and tools that they can use in the planning and implementation of cash transfer programming responses in the future. Some of these have already been tested, adapted, translated and modifications are planned based on the experience during the response. Future cash transfer programming preparedness budgets should incorporate translation costs for templates and tools.

The cash transfer programming preparedness pilot design assumed that all National Societies would have contingency plans and that these could be adjusted to address cash transfer programming. Unfortunately, this was not the case in all the National Societies. The Viet Nam Red Cross Society is in the process of incorporating cash transfer programming into its contingency plans at chapter and branch level with the aid of a newly designed template. Only two of the National Societies have succeeded in developing and revising cash transfer programming SOPs. These two National Societies and in-country IFRC staff recognize the substantial contribution of having SOPs, which clearly define the process of cash transfer programming, as well as the tools to be used in implementation, as a key part of preparedness. This focus on cash transfer programming as an element of good preparedness will have to be a key engagement in future contingency planning processes.

It is apparent that all the National Societies are aware of the importance and are able to undertake market assessments. This was a key output of the preparedness pilot that was achieved. It is understood by National Societies that such market assessments are important to enable monitoring of inflationary effects of cash transfer programming, determine the cash transfer value, and choose the appropriate cash modality.

Future cash transfer programming preparedness programmes should provide clearer guidance on the how to determine cash transfer values for the relief phase. In all National Societies a food and non-food commodity basket was generally used, however there does seem to be an over-emphasis on food-related costs. To determine the cash transfer value it is important to consider:

- The impact and type of the hazard¹⁵
- Relief needs as identified by the affected population
- Existence of government guidance and programmes
- Other organizations cash transfer values

This is important in order to ensure that the unconditional-cash transfer meets immediate relief needs. For example, in Viet Nam all households interviewed used the majority of the transfer to purchase roofing materials, but the cash transfer value did not reflect this.

In the Philippines, the cash transfer value did not reflect guidance issued by the government. It would appear that many organizations responding to Typhoon Haiyan were unaware of the government guidance. In Senegal, the National Society used the government guidance but for food and hygiene only.

5.1 Impact

Following the theory of change (refer to Diagram 1), impact for the pilot projects was determined by the National Society's capacity to reach more households through its response in the relief phase of operations (i.e. within a short timeframe). None of the National Societies in the pilot set out clear scale up criteria (in terms of the proportion of beneficiaries that would receive cash assistance) or regarding what amounted to scale. This was attempted in most of the pilots but proved challenging and hence was not completed. The same could be said about speed, although at least three of the National Societies did use cash transfer in emergency response and responded within a relief timeframe and more quickly than in past responses with in-kind or in previous uses of cash.

The Chilean Red Cross has not been able to put into practice the preparedness efforts made during the pilot since there have been no major disasters in the country. However, a DREF simulation exercise using a cash transfer modality was undertaken. This simulation was partially completed.







The Senegalese Red Cross Society did implement a pilot response reaching 300 households in three different locations. However, all the pilots were designed and implemented within seven days. This cannot be seen as an at scale response, although it has allowed the National Society to design, plan and implement a cash transfer programme in its entirety, as well as to test and refine its procedures and tools to deliver quickly. This is an experience the National Society had not had prior to the pilot cash transfer programming preparedness project. Both the authorities and beneficiaries acknowledged the speed at which this response

¹⁵ For example, a typhoon is likely to cause wind damage, particularly to housing structures therefore, the cash transfer value needs to include the costs of repair to roofing structures.

took place. One Mayor remarked how the response happened in a matter of days not weeks. However, the most striking experience of learning-by-doing for the Senegalese Red Cross Society was the possibility to test three different cash modalities (paper voucher, transfer through a third party and e-vouchers with DMDS – the latter for the first time) during the pilot.

While the Viet Nam Red Cross Society does not have a fixed figure in terms of proportion of households to be targeted using cash transfers, it does have a clearly laid out timeframe of 13 days¹⁶ for implementation of unconditional cash transfers in the relief phase.

Table 6. Proportion of households that received unconditional cash relief assistance during different operations of the Viet Nam Red Cross Society

Year	Total targeted households	Households receiving unconditional cash transfer	Proportion of households receiving unconditional cash transfer
2009	 166,534	 8,582¹⁷	5%
2011	 10,000	 1,500¹⁸	15%
2013	 6,800	 4,784¹⁹	70%

16 Refer to Viet Nam Red Cross Society *Guideline on Cash Distribution Procedures*.

17 Bilateral American Red Cross cash transfer post-Typhoon Ketsana.







18 Both conditional and unconditional transfers were used in the Mekong floods response. The 1,500 households in the table only reflect those households targeted in the relief phase of the operation.

19 This figure does not include the 10,005 households that received a relief cash transfer supported by Viet Nam Red Cross Society's disaster response fund. If this number is added to the appeal figures then cash assistance would have been provided to a total of 88 per cent of beneficiaries.

Table 6 indicates that the Viet Nam Red Cross Society has progressively increased the proportion of relief beneficiaries that receive cash assistance. The National Society can realistically aim to reach a minimum of 50 per cent of targeted households to receive a cash transfer as part of future relief operations where cash interventions are deemed appropriate.

Table 7 below illustrates the increasing proportion of households reached through cash transfer programming in the Philippine Red Cross responses.

Table 7. Proportion of households that received unconditional cash relief assistance during different operations of the Philippine Red Cross

Year	Total targeted households	Households receiving unconditional cash transfer	Proportion of households receiving unconditional cash transfer
2012	 26,496	 498 ²⁰	2%
2013 Quarter 1-3	 15,000	 3,000 ²¹	20%
2013 Quarter 4	 100,000 ²²	 50,000	50%

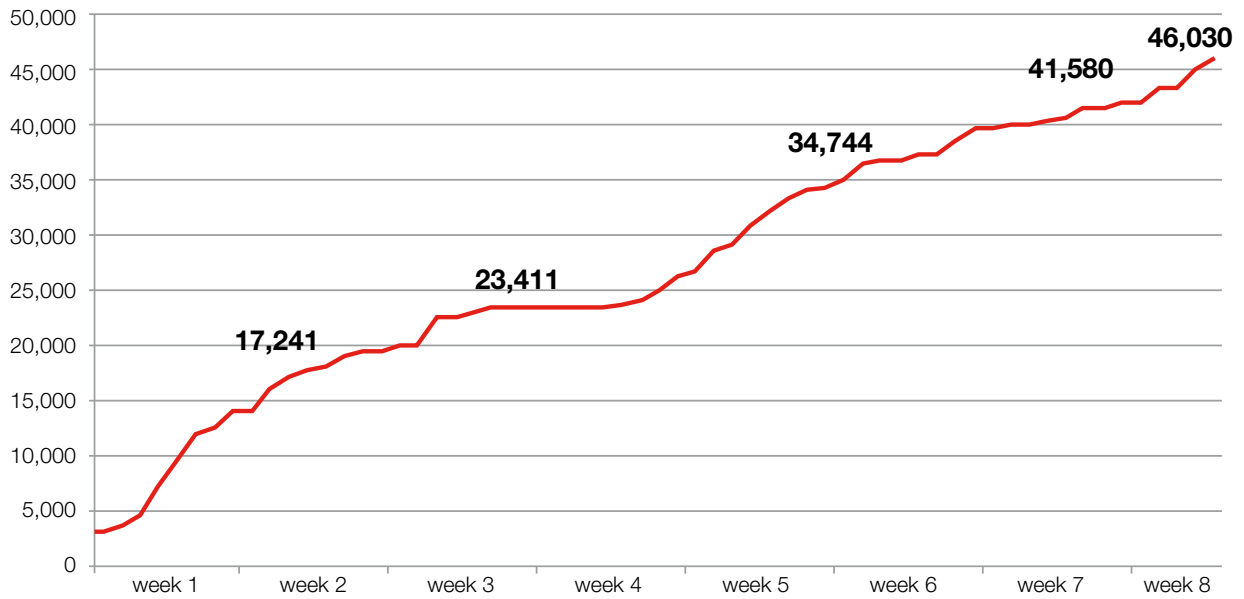
²⁰ Initially this was 1,000 households but was adjusted at a later date.

²¹ The Philippine Red Cross has targeted 5,000 households and the operation is ongoing currently therefore the figure of 3,000 may be updated at a later stage.

²² The figure of 100,000 may contain duplication of assistance, e.g. the same household may appear twice within the figure of 100,000 because they received more than one type of relief assistance. This would mean that the Philippine Red Cross may have reached a greater than 50 per cent portion of the target population with cash relief assistance.

The chart below provides an overview of the speed of response of the Philippine Red Cross in delivering the IFRC's largest unconditional cash transfer programming relief response to date with a total of 50,000 households reached through the IFRC and approximately 10,000 households through bilateral assistance provided by the German, Swiss and Netherlands Red Cross.

Chart 1. Number of households receiving cash transfers in the Philippine Red Cross response to Typhoon Haiyan



It is evident that the investment in the cash transfer programming preparedness, more specifically in the SOPs and leadership commitment has contributed to the scale up in the Philippines and Viet Nam.

5.2 Efficiency

The allocation of resources was appropriate to meet the expected outputs of the cash transfer programming preparedness pilot. All four National Societies have allocated a long-term focal point for cash transfers. They have been clearly identified as the lead for this component of relief activities in the future. However, in order to ensure sustainability it is important that all National Societies formalize the role in job descriptions and factor in time and resources for this function.

All the National Societies engaged inter-disciplinary groups including finance, logistics and communications to varying degrees. However, awareness-raising on its own is insufficient. This was highlighted in the Philippine Red Cross where the National Societies finance systems, specifically sign-off thresholds were lower than required to enable efficient and sufficient transfers of funds. Future cash transfer programming preparedness efforts should engage in a more systematic way with the finance departments and the leadership of the National Societies to discuss and resolve these issues. The appropriate systems and procedures with the finance teams should be pre-agreed.

Similarly the IFRC should raise awareness among finance staff at all levels about cash transfer programming in general but also about the key role of finance as the supply chain for such programming. This should include a finance role in having checks and balances but also facilitating the fast transfer of large sums of money safely, within IFRC requirements. This is also true for logistics since they will be involved in the tendering and procurement of services from third parties for cash disbursements.

In general, all the National Societies completed planned activities by the end of December 2013. Where activities were not completed this was due to the need to respond to disasters (e.g. Philippines) or an underestimation of the time and effort it would take to develop more strategic documents such as contingency plans and SOPs (e.g. Chilean Red Cross and Senegalese Red Cross Society). All National Societies also spent the majority of the funds by the end of the project. The National Society with the greatest underspend was the Chilean Red Cross but this was mainly as a result of over-budgeting for certain activities. The National Society made efforts to reduce costs and make savings. However, the change in leadership during the pilot project also had an impact on the project completion, all the same, the National Society managed to complete the project.

All the National Societies appreciated the technical support provided (human and material). They also reported that it was suitable to have intermittent support rather than a continuous presence. However, it was noted that the project made progress when this support was provided. In Chile and Senegal, the National Societies would have struggled on a technical level without that support.

5.3 Connectedness

There is evidence that all National Societies have engaged with external partners and that the pilot has yielded sustainable results.

All the National Societies have had previous experience of cash transfer programming in response to disasters. However, their experiences have been different and the cash transfer programming preparedness pilot has sought to reflect this varying experience by tailoring activities to National Society capacity needs. More could have been done more to share the experience of each between National Societies from the outset of the project.

Each National Society now has a cash focal point and a critical mass of trained staff and volunteers ensuring that skills, knowledge and experience can be retained within the National Society for future operations. This coupled with the institutionalization of procedures and tools and templates suggests that all four National Societies have the basis to sustain cash transfer programming.

In all four National Societies, more training is required for chapter and branch staff to reflect on the work they have done or to increase the coverage of cash transfer programming knowledge across branches and extend sustainability. In Chile and Senegal, the real test of sustainability will come in the next medium- to large-scale operational response should cash transfer programming prove to be an appropriate response. This will also be contingent on whether or not funding is available for future training, human resources and planned relief activities using cash transfer programming.

All the National Societies have participated in interagency fora or working groups. They also trained government and NGO partners during the preparedness pilots along with staff and volunteers to encourage collaboration. The engagement of National Societies in these external fora and working groups is vital to share their experience as well as gain from other experiences and to coordinate future responses.

Perhaps one of the most important learning points gained, particularly by those National Societies that implemented cash transfer programming during the preparedness pilot, was the need and techniques for beneficiary communication. This should start from the targeting processes through to post distribution monitoring and include complaints and feedback mechanisms.

The cash transfer programming preparedness pilot has not considered follow-up funding beyond the project period. All the National Societies indicated that they have follow-up plans to enhance preparedness. Consideration should be given to how best to continue to support National Societies with these plans and at the very least these plans should be included in the annual appeal or other funding opportunities for each National Society.

6.

Recommendations

The following recommendations reflect the learning from the current pilots. Specific recommendations are made to each National Society. These are followed by recommendations on the capacity building model and institutionalizing cash-based programming.

Recommendations to the National Societies

Philippine Red Cross

- Train the chapter staff and volunteers who participated in the Typhoon Haiyan response on cash transfer programming more broadly, allowing them to reflect on their experience.
- Review and coordinate unconditional cash transfer values for future relief efforts with the cash working group and concerned government departments Department of Social Welfare and Development.
- Integrate learning and tools on monitoring from the response to Typhoon Haiyan into the SOPs for cash transfer programming.
- Separate the SOPs from the guidelines and link them more specifically to the templates and tools in order to make them user-friendly.
- Develop a contingency plan that integrates cash transfer programming.
- Review internal financial procedures to determine appropriate sign-off thresholds for management that enable cash transfer programming.

Viet Nam Red Cross Society

- Incorporate assessment tools and processes into the SOPs.
 - Train staff and volunteers on market assessment through learning-by-doing.
 - Use market assessment results to refine the current cash transfer value in the SOPs to better reflect needs.
 - Build on the work started on contingency planning to ensure that these integrate cash transfer programming.
 - Ensure cash transfer programming is integrated into the job description of the selected National Society's focal point.
 - Continue to monitor and engage with the private sector in order to determine whether third party private sector providers have developed the capacity to reach commune level for cash transfers. When this is possible explore a partnership.
-

Chilean Red Cross

- Maintain advocacy within the National Society on the merits of cash transfer programming to ensure that new leadership and key staff maintain support for cash transfers as a relief modality.
- Ensure cash transfer programming is integrated into the job description of the selected National Society's focal point.
- Develop cash transfer programming SOPs that reflect the process within the National Society and that clearly defines roles.
- Develop a contingency plan that integrates cash transfer programming.
- When possible and appropriate use the human resource capacity and tools developed to undertake a pilot operational cash transfer programming response and capture this learning through an evaluation.
- Share the cash transfer programming experience across hazard prone branches of the National Society.

Senegalese Red Cross Society

- Ensure that the cash transfer programming focal point role is integrated into a staff member's job description.
- Finalize the draft SOPs and ensure that they are widely disseminated within the National Society.
- Develop a contingency plan and integrate cash transfer programming into it.
- Disseminate the experience of the pilot (the three transfer modalities used) across all branches of the National Society.

Recommendations on the capacity building model and institutionalization of cash transfer programming

Planning

The participatory method used for planning cash transfer programming preparedness activities should be maintained, however:

- The IFRC should be clearer with National Societies implementing future cash transfer programming preparedness about the human resource commitment required prior to the start of activities in order to ensure appropriate planning and sustainability.
- Planning for cash transfer programming preparedness should carefully review the availability within National Societies of key tools such as contingency or response plans prior to trying to integrate cash transfer programming within these. Where the contingency or response plans do not exist, work across the relevant sectors to develop plans that incorporate such procedures.
- The planning should more adequately reflect the time it takes to get senior and middle management engagement and support for more complex activities (e.g. SOPs formulation).
- The appointment of a National Society cash focal point as well as an IFRC country focal point is vital to the success of the project. It is important that this role is included in the job description of the selected individuals and that time and space is planned to allow them to do this work.

Implementation

Implementation of cash transfer programming preparedness plans progressed well, however:

- Raising awareness and advocacy with the National Society leadership including board members, should be a key activity.
- There is a need to ensure that all materials (templates, tools etc.) and documents are translated into IFRC's four official languages prior to use by the National Societies and/or include translation costs into the preparedness budgets.
- Look to other methods beyond training to further develop staff and volunteer knowledge of cash transfer modalities and methods – this could include mentoring or shadowing by personnel from other branches and National Societies, peer support visits etc. Learning-by-doing proved to be key and should be further enhanced in any future pilots.
- Increase the opportunities and regularity of the participating National Societies to learn from and share each other's experiences.
- Encourage National Societies to maintain multi-disciplinary technical working groups in order to support finance and logistics issues that may arise when implementing cash transfer programming at scale.
- Preparedness activities must engage National Society finance systems to ensure the ability of this key supply chain to function when at scale cash transfer programmes are being implemented and are able to respond quickly with manageable sign-off systems in an emergency situation. This should include encouraging National Societies to provide allocated finance support staff to the project in order to predict and address finance issues as they arise.
- Future cash transfer programming preparedness should encourage National Societies to move beyond the food basket approach when calculating cash transfer amounts and should consider cash values relating to wider emergency needs (e.g. shelter, health, etc.).
- The Global SOPs have been a useful support to National Societies trying to produce their own procedures. However, the IFRC secretariat could look to use the SOPs developed by the Philippine Red Cross and the Viet Nam Red Cross Society as examples that are better suited to National Society systems and programming.

Learning, monitoring and evaluation

Opportunities for learning, monitoring and evaluation were present throughout the cash transfer programming preparedness pilot, however:

- Global technical support should be maintained, resources permitting, for all the four National Societies in the next phase of the preparedness work to monitor progress and to ensure that learning continues to be captured. This learning should be actively shared with branches in each of the four National Societies and with other National Societies within each region as a targeted follow-up action.
- The specific tools developed by each National Society, as part of the pilot, should be captured and shared with the other involved National Societies including tools and experience to support improved beneficiary communication and programme monitoring. This should be shared earlier in the pilot project.

Institutionalizing cash transfer programming

The approach to institutionalizing cash transfer programming was successful, however:

- Awareness raising should include the board members of National Societies, particularly in those cases where the turnover in leadership and management staff can occur. The time to do this and the need to maintain this effort should not be underestimated. In addition, the IFRC should lead by example and ensure that its Board and senior management staff are aware of and support cash transfer programming preparedness efforts.
- Technical support was provided in different ways to each National Society, with overall oversight being maintained by the senior officer for recovery in Geneva. This was appropriate for the pilot; however, it is unlikely that this model can be maintained for a wider roll-out of cash transfer programming preparedness. It is therefore recommended that the IFRC:
 - Develop and design a more explicit cash transfer programming preparedness framework based on the current experience and learning.
 - Gather and formalize a set of cash transfer programming tools that can be used and adapted by National Societies.
 - The secretariat in Geneva identify zone counterparts to act as cash focal points and provide a common training platform so that they can provide technical support and gather the learning for future efforts. These focal points can also act as key interlocutors with zone finance and logistics departments.
 - Engage and raise awareness among IFRC country and zone offices for cash transfer programming to ensure that processes are supported.
 - To address the lack of qualified and experienced cash professionals available on Red Cross Red Crescent rosters, the IFRC should develop a pool of commonly trained technical support staff (from National Societies or IFRC) that can support National Society preparedness efforts in the future and to ensure technical support is available to each zone.
- Closer links with relevant government departments should be established in order to better coordinate efforts and to ensure alignment and sustainability of approaches.
- The lack of planned follow-up beyond the end of the project raises concerns about the sustainability of the approach. National Societies will need encouragement and motivation, intermittently, in order to feel valued having made this initial investment. This is particularly true where cash focal point roles are not included in job descriptions.
 - This motivation and encouragement can take the form of invitations to seminars to share their experience, updates and even visits to other National Societies that participated or will participate in future cash transfer programming preparedness.
 - Support in integrating follow-up activities into annual appeals and funding proposals to donors and partners.
- In order to maximize the usefulness of tools and documents, translation costs should be included in future budgets.

Annex 1

Terms of reference

Description

Through 2012 and 2013, the IFRC, with funding from ECHO and Danish Red Cross, have been supporting the institutionalisation of cash-based programming (CBP) within four National Societies (NS's) of the Red Cross. The aim of this investment is to support the NS's to integrate CBP into their preparedness activities with the objective of making them more ready and able to respond to disasters with cash as a considered and available response option in relief programmes.

After this initial injection of support, it is necessary to review the progress made and evaluate the extent to which these four National Societies are now positioned to consider and respond using CBP in emergency relief and response.

Location

This is a desk and field assignment. An initial period of desk based secondary data review will be followed by field visits to one or two National Societies, followed by desk based evaluation and case study and factsheet write up.

Duration and timing

The evaluation is planned for January with the output write up in February. It will take no more than 30 days between 1 January and 28 February 2014.

Summary outputs

The outputs are threefold. The first is the evaluation report, a maximum of 20 pages. The second is a detailed case study of all four pilot countries, approx. 10 pages, and thirdly a series of four, two page country factsheets. The latter two products will be published for external use.

Evaluator Profile

The evaluator will have significant experience in cash based programming. They should have experience in leading multi-country evaluations or studies and demonstrable evidence of producing high quality written publications. Experience of working with Red Cross National Societies is essential, as a working knowledge of Spanish is desirable.

A. Background

The IFRC is uniquely placed to become a global leader in cash based programming in emergencies due to its global reach and potential to scale up its implementation capacity. Between 2008 and 2010 the Federation built on a solid foundation of institutional principles, guidance¹ and experience and worked with the CaLP to develop and deliver training in cash transfer programming in emergencies for humanitarian practitioners. This partnership with CaLP was formalised in 2010 with ECHO support to increase the scale up of capacity building efforts across the humanitarian sector encompassing joined up advocacy efforts to key humanitarian stakeholders to promote the appropriate consideration of cash transfers as a viable mechanism for humanitarian assistance.

1 The Disaster Preparedness and Relief Commission in May 2006, approved six guiding principles for the use of cash and voucher-based humanitarian assistance – these were followed-up with the publication of RC/RC Movement guidelines for cash and voucher-based programming, a first in the humanitarian sector, with technical support and input from the IFRC and the ICRC.

In the CaLP research publication ‘Ready or Not? Emergency Cash Transfers at Scale’² it was reported that the speed of a cash response is closely linked to the degree of contingency planning and preparedness in place, while the investment in integrating cash into these tools to date was minimal. This finding, coupled with the increased uptake in cash based programming within the Red Cross Movement in recent years³ prompted the decision to invest heavily into four National Societies as cash preparedness pilots, with the aim of increasing their ability to respond rapidly and reach greater numbers of disaster affected people using cash as a relief mechanism.

There is an increased use of cash transfer programming (cash transfer programming) in humanitarian response; and it is widely recognized that cash transfers and vouchers can be appropriate and effective tools to support populations affected by disasters in a way that maintains dignity and choice for beneficiaries while stimulating local livelihoods, economies and markets. According to the Cash Transfers in Emergencies⁴ Good Practice Review, the question is no longer whether cash is an appropriate option to meet the needs of people in crisis, but how organisations, donors and governments can use cash transfers to best effect.

The member National Societies of the IFRC have a long history of using cash transfer programming (cash transfer programming) in disaster response. The tsunami response was a turning point for the RCM/RC Movement in the use of cash transfers in disaster relief and recovery programming with learning supporting increasing acceptance of this mechanism in major emergencies as seen in the response to the Pakistan earthquake 2006, Cyclone Sidr in Bangladesh 2007, Haiti earthquake (2010), Pakistan floods (2010), Sahel crisis (2011); Philippines typhoons 2012, etc.

Building on the 2020 Strategy the IFRC has a vision: NS have the knowledge, skills and experience as well as the institutional capability to be able to deliver humanitarian assistance through a range of flexible delivery mechanisms that improve beneficiary choice and promote dignity.

Three core strategies have been identified that guide the IFRC’s work towards this vision:

1. Support more rapid and scalable responses through institutionalising and mainstreaming cash transfer programming within IFRC operational responses.
2. Capacity building through targeted training, coaching and technical support.
3. Knowledge management and strengthened advocacy and dissemination of appropriate use of cash transfer programming.

Adequate preparedness and organisational institutionalisation of cash transfer programming are critical pre-requisites to achieving this outcome and being able as an organisation to rapidly deliver cash and NFIs together through blanket (and targeted) relief distributions. In line with this, at the global level significant investment is being made by the IFRC Secretariat to clarify the procedures and develop the system and mechanisms to be able to deliver cash transfers as well as institutionalise and mainstream cash in the IFRC and its major disaster response tools. Focus at the country level is on capacity building, generating good practice and operational evidence as well as developing preparedness for cash transfer programming approaches.

² [http://www.cashlearning.org/downloads/resources/calp/CaLP Ready Or Not - Emergency Cash Transfers At Scale.pdf](http://www.cashlearning.org/downloads/resources/calp/CaLP%20Ready%20Or%20Not%20-%20Emergency%20Cash%20Transfers%20At%20Scale.pdf) pages 22 - 25

³ 67 project in 2009 more than doubling to 136 in 2011, as analysed through Emergency Appeals and DREF operations support by the IFRC

⁴ Cash transfer programming in emergencies by Paul Harvey and Sarah Bailey, GPR No. 11 June 2011.

As part of this work to develop a preparedness approach to cash transfer programming, the 4 National Societies of Philippines, Vietnam, Senegal and Chile, were selected in consultation with the Zone DMCs and the Senior Officer Preparedness (and with Danish RC for 2 locations), for the implementation of cash transfer programming preparedness pilots. The NS and country IFRC office are supported through training and coaching, ensuring cash transfers and market assessment are embedded into their contingency planning (preferably in coordination with their Governments and other actors) so that when a disaster event occurs, an operation with a scalable cash transfer components to meet immediate needs will come into being. Experience and learning was documented through the entire process to provide evidence for the RCM and to start to map out a potential preparedness for cash transfer programming model.

B. Purpose

This evaluation is planned to review the progress made by all four pilot countries and assess the extent to which they are now able to respond using cash, and to do so at increased scale compared to previous operations. While the support to the pilot countries will continue to the end of December 2013 and potentially beyond resources permitting, it is pertinent to review the progress to date, allow revision of approach if necessary and/or to affirm assumptions and expectations of progress, while also being able to feedback to the National Societies on their developments.

The evaluation report will be used to provide the IFRC an opportunity to reflect on decisions made and approaches taken, to consider the future methods to enhance National Society preparedness and scale in the future. The evaluation will also provide the opportunity to document through a detailed case study and series of brief factsheets the programmatic approaches taken, their impact and lessons for other National Societies and NGOs, UN agencies etc. to learn from.

Specific Questions the Evaluation should answer

1. Preparedness for cash (Includes cash transfer programming tools and systems and evidence based operational results)

Are there advances on the ability for National Societies to deliver cash at scale through the investment in preparedness? What operational evidence exist to measure/demonstrate/support this? What were the main challenges, learning and recommendations that can be used to inform future NS cash transfer programming preparedness initiatives?

Indicators/questions that could be used to measure or respond to this:

- What are the main challenges in cash transfer programming preparedness for the NS? What learning and recommendations have resulted from this pilot?
 - Is there any evidence that the NS has improved its cash transfer programming delivery as a result of the preparedness project? (e.g. emergency operations in 2013 that show a faster ability to deliver cash and/or a scale up in the case load of the NSs use of cash transfer programming in their emergency response?
-

- Does the National Society has cash transfer programming SOPs (either in draft or officially approved) developed in consultation with relevant departments?
- Are cash transfer programming and market considerations included into the NS National Response Plan or Contingency/Preparedness Plans (if any has been developed/adapted during the pilot timeframe).
- Has the NS mainstreamed cash transfer programming into their emergency response tools (NDRTs, templates and process used for evaluation of needs, response analysis, monitoring, evaluation – PDM, etc.)
- Does the NS have a cash transfer programming focal person (formal or informal) and is it clear who in the case of an emergency will be responsible for coordinating/guiding cash based programming
- How many non-programmatic departments have been involved in cash transfer programming preparedness activities, is there a shift in their understanding and acceptance of cash transfer programming
- Has the NS participated in events or shared their cash transfer programming preparedness plan and activities with other stakeholders in the country, region or internationally?

Documentation / key contacts:

- NS cash transfer programming SOPS (draft/approved version) and cash transfer programming considerations integrated into the National Response Plan and into contingency/preparedness plans of the pilot NS
- Cash transfer programming considerations mainstreamed into trainings of National Response teams and also into the tools and templates of the NS
- NS cash transfer programming toolbox (tools, steps, and documents on cash based programme and markets)
- Minutes of any cash transfer programming meetings (NS, CaLP, IFRC)
- Potential cash transfer programming transfer modalities and transfer mechanisms identified for the pilot areas e.g. Philippines, Chile (DREF),
- Cash transfer programming and market baselines completed in targeted locations (Senegal, Chile, Vietnam)
- Simulated or real time cash based programming distributions (e.g. DREF request for Chile, EA for Vietnam and Philippines, Pikine operation reports, Senegal).

2. Institutionalisation of cash based programming - Capacity Building of NS

Has the capacity of the National Society to deliver cash based programmes increased as a result of the investment in training delivery and capacity building through this project? What were the main challenges and learning from the experience with recommendations that can be used to inform future NS cash transfer programming capacity building initiatives?

Indicators/questions that could be used to measure or respond to this:

- What are the main challenges in building/strengthening the capacity of the NS in cash transfer programming. What learning and recommendations have resulted from this pilot? What could be done differently?

- Number of staff and volunteers that participated in the training in the action and their role (linkages to institutionalization). (Training delivered: online, face to face, cash transfer programming TOT).
- Results of the post training survey monkey (3/6 months): gained learning, skills and practice
- Has the training provided an opening for other capacity building opportunities (even if not directly linked to the action but to the cash transfer programming ie: market analysis, preparedness, etc.)
- Have the trainings being inclusive and attended by members from outside the Movement? Has this resulted in improved information sharing and coordination after the training is over?
- Have the cash transfer programming focal points in the NS increased their knowledge, skills and their ability to deliver cash transfer programming sessions and trainings as well as to support on the job cash transfer programming learning?

Documentation / key contacts:

- IFRC Learning Platform cash transfer programming Elearning course reports (especially for months of the trainings);
- Face to face training reports
- Survey monkey results post training 3-6 months for Chile and Senegal (Philippines and Vietnam have only training,
- Key informant interviews with IFRC focal point in the country, NS cash transfer programming focal person, volunteers and staff that participated in training and capacity building activities (face to face and on the job training)

3. Institutionalisation of cash based programming - Advocacy and Coordination

Is the National Society institutionalizing cash based programming resulting in strengthened operational capacity and advocacy for cash transfer programming internally and externally as a result of the investment in the project? What were the main challenges, learning and recommendations that can be used to inform future NS cash transfer programming preparedness initiatives?

Indicators/questions that could be used to measure or respond to this:

- Has the leadership and management of the NS become more familiar with cash based programming and can any shift in attitude be attributed to the cash preparedness project? (e.g. training, participation in SWOT and SoPs meetings)
- Have the NS Senior Management teams supported the development of tools and systems that are key to mainstream and institutionalize cash transfer programming across the NS (SOPs, inclusion on cash transfer programming into operational tools, cash transfer programming is included in capacity building included in training plans for next year, etc.)
- Does the NS have a cash transfer programming focal person (formal or informal). Are the different departments aware of potential use of cash transfer programming as part of their operational emergency response
- Has cash based programming being included in the agenda of the NS national and regional/provincial meetings and is cash transfer programming included in the future plans of the National Society after the project has finished?

- Does the NS have any cash transfer programming advocacy key messages and tools to promote cash based programming inside and outside the organizations (documents, audio-visual, case studies, evaluations, etc). Does the NS have any evidence of cash transfer programming advocacy (internal and external)
- Is news related to cash based programme news included regularly in the NS website or shared regularly with the NS network – HQ departments, branches, etc.?
- Does the NS or IFRC Delegation participate actively in humanitarian and government forums that can be used to share cash transfer programming learning and experience or to promote and coordinate cash transfer programming in emergency response? Has the NS shared its cash transfer programming institutionalization and preparedness with other stakeholders in country and region? Is the NS seeing as leading the way to promote and advocate for the use of cash transfer programming in country (if yes provide examples of this).
- What are the main challenges in cash transfer programming institutionalization for the NS? What learning and recommendations have resulted from this pilot? What could be done differently?

Documentation:

- NS cash transfer programming SOPS (draft/approved version) and cash transfer programming considerations integrated into the National Response Plan and into contingency/preparedness plans of the pilot NS (same as previous result)
- Cash transfer programming considerations are mainstreamed into trainings of National Response teams and also into the tools and templates of the NS
- Cash transfer programming toolbox (tools, steps, and documents on cash based programme and markets)
- Agenda and/or minutes of cash transfer programming related meetings
- Potential cash transfer programming transfer modalities and transfer mechanisms identified for the pilot areas – DREF application for Chile, Philippines, Senegal
- Cash transfer programming and market baselines in the pilot areas (Senegal, Chile, Vietnam)
- Simulated DREF request for Chile, EA for Vietnam and Philippines, floods operation in Pikine- Senegal)
- Advocacy and other cash transfer programming materials that were used to promote and disseminate the use of cash transfer programming in emergency response (e.g. NS own videos - Chile and Senegal, website, case studies or evaluations from NS, etc).
- NS and IFRC in-country focal person
- Agenda &/or minutes of internal and RCRC Movement coordination meetings where cash transfer programming has been included
- Agenda/minutes/reports of NS participation (or chairing) external cash transfer programming coordination meetings – CaLP, Government, Humanitarian forums, etc. (agenda/minutes)

4. Cash Preparedness Pilot Project

How efficient and effective has the project been in terms of its approaches and in terms of its achievements and supporting the NS to overcome their blockages to cash based programming? What approaches should be continued and which ones revised? What recommendations would the evaluation team make for the IFRCs institutionalisation and capacity building approach to NS in preparing for scalable immediate cash based programming? Could the inputs be used more efficiently in the future?

C. Evaluation Criteria

The following OECD DAC criteria⁵ will be used to carry out this evaluation:

- Impact⁶ – to assess the impact of pilot projects on National Society capacity to deliver timely cash based assistance at scale during relief operations.
- Efficiency⁷ – assess if the inputs (financial, human and material) are appropriate in relation to the expected outputs and results with lessons and recommendations for future application by the IFRC Secretariat to support NS prepare for cash programming.
- Effectiveness⁸ – to assess what extent the pilot National Societies acceptance, skills/knowledge/practice, systems and processes have been developed or improved to meet the main objective of reaching more people, more quickly after a disaster.
- Connectedness⁹ – to what extent; have previous operational learnings been applied, other PNS and IFRC support has been provided in this area, the sustainability of the pilots been considered and continuation plans been developed.

⁵ <http://www.alnap.org/pool/files/eha-2006.pdf>

⁶ Impact looks at the wider effects of the project - social, economic, technical, and environmental – on individuals, gender- and age-groups, communities and institutions. Impacts can be intended and unintended, positive and negative, macro (sector) and micro (household)

⁷ Efficiency measures the outputs – qualitative and quantitative – achieved as a result of inputs. This generally requires comparing alternative approaches to achieving an output, to see whether the most efficient approach has been used

⁸ Effectiveness measures the extent to which an activity achieves its purpose, or whether this can be expected to happen on the basis of the outputs. Implicit within the criterion of effectiveness is timeliness

⁹ Connectedness refers to the need to ensure that activities of a short-term emergency nature are carried out in a context that takes longer-term and interconnected problems into account. Connectedness has been adapted from the concept of sustainability - the idea that interventions should support longer-term goals, and eventually be managed without donor input

D. Evaluation Team – Roles and Responsibilities

This evaluation will be led by an overall team leader (consultant) who will be paired with an IFRC staff member able to bring an organisational development perspective to the evaluation. Both evaluation team member(s) must not have been directly involved in the preparedness for cash pilots.

The evaluation will be managed by the SO Recovery who will provide key contacts for the evaluation as well as secondary data. Further support will be provided by the IFRC Cash Intern.

The team leader will be responsible for managing the evaluation process and outputs. During their 15 days consultancy they will:

- Define the methodology and work plan of the evaluation including their role (15 days) and the role of the second team member
- Conduct secondary data review and key informant interviews
- Carry out primary data collection in selected pilot countries (language dependant)
- Lead on the analysis and findings

- Lead, edit and finalise the final report
- Lead, edit and finalise the case study and factsheet package
- Facilitate one round of feedback with the key informants and stakeholders to ensure any inaccuracies are revised before final submission of the final report, case study and project factsheets

E. Timeframe

It is expected that the evaluator(s) will take no more than 30 days to carry out the secondary data, interview, primary data and output write up. The team leader and the second team member should split the working days 50/50 so planning for 15 days each. All finalised deliverables are expected by the 28 February 2014.

Month	January		February			
Task	20	27	3	10	17	24
Secondary Data review – desk based and may start in October	8					
Interviews with IFRC and National Societies		4				
Field visit to one / two locations (5 days per visit)			10			
Evaluation report write up					1	
Write up of case study and factsheets					6	
Check accuracy with key informants					X	X
Finalisation and submission of report, case study and factsheets						1
Total						30 days

F. Outputs and audiences

There will be three sets of outputs from this piece of work, an evaluation report, a detailed case study and 4 factsheets for publication.

1. The **evaluation report** should be no more than 20 pages (excluding annexes) and include:
 - Executive summary
 - Key recommendations (max 10)
 - Introduction – scope, purpose, methodology
 - Presentation of main findings
 - Detailed recommendation for the IFRC and each National Society

This evaluation will be shared through the Red Cross and Red Crescent Movement and with key donors, and will be used to demonstrate progress towards our own and donors objectives.

2. The **case study** should present each of the four pilot countries, being approx. 10 pages (in published form, max. approx. 4,000 words) and should include:
- Executive summary of the aim of the pilot programme
 - Initial position of National Society before the pilot
 - Outline of investments made by IFRC and National Society and their impact
 - Main learning points, from IFRC Geneva, Zone/Region/Country and the National Society as appropriate
 - Recommendations for the IFRC on its approach to institutionalising cash based programming and its capacity building and preparedness for cash approach
 - Recommendations for other National Societies investing in cash preparedness

This case study is for the Red Cross and Red Crescent Movement, CaLP (who are interested in the results of this intensive approach to capacity building) and for the wider cash community of practice and will be translated into all 4 official IFRC languages and published on FedNet and the CaLP website. As such the tone of this output is expected to differ from the evaluation.

3. There will be four, 2 page **factsheets** - one per country. Templates will be provided. These will be brief programmatic overviews of the pilot countries and will provide top line steps taken, progress made and findings. As with the case study, these are for the Red Cross and Red Crescent Movement and for the wider cash community of practice.

Both the case study and factsheets will be used to complement a series of other resources produced in 2013 to promote the work of the National Societies. They will be translated into all 4 official IFRC languages and printed. They will be added to existing training packages, National Society Leadership module and promoted through the Zones to demonstrate the range of cash programming within the Movement. As such the tone between the outputs will differ according to the expected audience.

G. Evaluator Profile

It is essential that the evaluator team leader has significant experience in cash based programming. They should have experience in leading multi-country evaluations or studies, demonstrable evidence of producing high quality written publications. Experience of working with Red Cross national Societies is essential, as is a working knowledge of French and Spanish.

H. Admin and Next Steps

A daily fee will be offered with return travel to field locations and per diem covered for travel days. Expressions of Interest for the Lead Consultant should be submitted to Emma Delo (Emma.Delo@ifrc.org). This should include a proposed methodology, draft schedule of activities, proposed daily fee, recent CV and examples of previous relevant outputs.

Annex 2

Documents referred to for desk review

Chilean Red Cross

- Project progress report. 2013.
- Toolkit for cash transfer programming developed by the project.

Philippine Red Cross

- Emergency Appeal MDRPH013
- Emergency Appeal MDRPH012
- Ledo Marga. Philippines field trip report and annexes. 18 April 2013.
- Project progress report. 2013.
- Project action plan and budget. 2013.
- Philippine Red Cross and IFRC cash transfer programming WSOT workshop. 19 April 2013.
- Philippines CBP review report
- Philippine Red Cross cash transfer programming Guidelines and Standard Operating Procedures
- Raj Vinay. Cash preparedness within Philippine Red Cross. October 2013.
- Raj Vinay. End of mission report. Philippines, October 2013.
- Timeline of cash transfer programming in Philippine Red Cross
- Toolkit for cash transfer programming developed by the project

Senegalese Red Cross Society

- Comparative analysis of the three cash modalities tested
- Draft contingency plan. 2013.
- Delo Emma. Reference for technical support visit to Senegal
- Market assessment reports
- Meeting minutes of Senegalese Red Cross Society lessons learnt workshop
- Memorandum of understanding with Senegalese Red Cross Society
- Project progress report. 2013.
- Project action plan and budget. 2013.
- Senegal Red Cross strategic development plan 2012 – 2016

- Senegalese Red Cross Cash Society Learning Workshop National Society presentation
- Toolkit for cash transfer programming developed by the project

Viet Nam Red Cross Society:

- Cash transfer programming training report. Manila, October 2012.
- Cash transfer programming distribution for feedback (Skype call)
- Cash transfer programming procedures SOPs
- Emergency Appeal MDRVN01201
- Market information for Quang Nam
- Mekong floods evaluation report
- Project progress report. 2013.
- Toolkit for cash transfer programming developed by the project
- Viet Nam Red Cross Society Cash Learning Workshop National Society presentation. 2013.
- Viet Nam Red Cross Society contingency plan 2012.

IFRC

- CaLP. Ready or not – emergency cash transfer at scale presentation. 2012.
- Cash transfer programming advocacy plan 2010 – 2013
- Concept paper: Achieving scale in IFRC cash transfer-based relief programming through targeted preparedness pilots. 2012.
- Creti Pantaleo, De Wild David and Mohiddin Lili. Market assessment guidance (MAG). 2013.
- DFID. Cash transfer programming guidance note. 2013.
- ECHO, IFRC and CaLP. Cash capacity building project evaluation. 2013.
- Ferguson Kate. Asia Pacific zone cash transfer programming readiness mission report. 2012.
- Global cash-based programming SOPs, draft 6. 2013.
- Mohiddin Lili and De Wild David. Rapid assessment for markets (RAM). 2013.
- Terms of reference for technical support missions for Viet Nam, Philippines, Senegal and Chile

Annex 3

Evaluation questions

DAC criteria	Guiding questions
<p>Impact: to assess the impact of pilot projects on National Society capacity to deliver timely cash based assistance at scale during relief operations</p>	<ul style="list-style-type: none"> • Is there any evidence that the NS has improved its cash transfer programming delivery as a result of the preparedness project? (e.g. emergency operations in 2013 that show a faster ability to deliver cash and/or a scale up in the case load of the NSs use of cash transfer programming in their emergency response?)
<p>Efficiency: assess if the inputs (financial, human and material) are appropriate in relation to the expected outputs and results with lessons and recommendations for future application by the IFRC Secretariat to support NS prepare for cash programming</p>	<ul style="list-style-type: none"> • Does the NS have a cash transfer programming focal person (formal or informal)? • Are the different relevant departments aware of potential use of cash transfer programming as part of their operational emergency response? • Was the technical support provided sufficient in quality and time to achieve the expected results? This includes the time of Country Delegations, Regional/zone support and the time of the Cash Coordinator, Recovery Senior Officer and Consultants. • Were the financial resources provided to each country adequate for the activities undertaken? • Were activities undertaken in a timely manner to achieve the expected results? • Were the material resources provided useful for the National Society and did they support implementation of the activities? Material resources include, training materials, guidelines
<p>Effectiveness: to assess what extent the pilot National Societies acceptance, skills/knowledge/practice, systems and processes have been developed or improved to meet the main objective of reaching more people, more quickly after a disaster</p>	<ul style="list-style-type: none"> • Does the National Society have cash transfer programming SOPs (either in draft or officially approved) developed in consultation with relevant departments? • Are cash transfer programming and market considerations included into the NS National Response Plan or Contingency/Preparedness Plans (if any have been developed/adapted during the pilot timeframe)? • Has the NS mainstreamed cash transfer programming into their emergency response tools (NDRTs, templates and process used for evaluation of needs, response analysis, monitoring, evaluation – PDM, etc.) e.g. have teams been trained, have assessment guides/templates been adapted, does analysis systematically consider potential cash transfer programming options? Etc. • Does the NS have a cash transfer programming focal person (formal or informal) and is it clear who in the case of an emergency will be responsible for coordinating/guiding cash based programming • Has a critical mass of staff and volunteers participated in the training in the action and their role (linkages to institutionalization). (Training delivered: online, face to face, cash transfer programming TOT). • Has the post training survey shown that participants gained learning, skills and or practice. • Have the cash transfer programming focal points in the NS increased their knowledge, skills and their ability to deliver cash transfer programming sessions and trainings as well as to support on the job cash transfer programming learning?

DAC criteria	Guiding questions
	<ul style="list-style-type: none"> • Has the leadership and management of the NS become more familiar with cash based programming and can any shift in attitude be attributed to the cash preparedness project? (e.g. training, participation in SWOT and SoPs meetings) • Have the NS Senior Management teams supported the development of tools and systems that are key to mainstream and institutionalize cash transfer programming across the NS (SOPs, inclusion on cash transfer programming into operational tools, cash transfer programming is included in capacity building included in training plans for next year, etc.)
<p>Connectedness: to what extent; have previous operational learnings been applied, other PNS and IFRC support has been provided in this area, the sustainability of the pilots been considered and continuation plans been developed</p>	<ul style="list-style-type: none"> • Has the NS mainstreamed cash transfer programming into their emergency response tools (NDRTs, templates and process used for assessment of needs, response analysis, monitoring, evaluation – PDM, etc.) • Does the NS have a cash transfer programming focal person (formal or informal) and is it clear who in the case of an emergency will be responsible for coordinating/guiding cash based programming? • How many non-programmatic departments have been involved in cash transfer programming preparedness activities, is there a shift in their understanding and acceptance of cash transfer programming ? • Has the NS participated in events or shared their cash transfer programming preparedness plan and activities with other stakeholders in the country, region or internationally? • Has the training provided an opening for other capacity building opportunities (even if not directly linked to the action but to the cash transfer programming i.e.: market analysis, preparedness, etc.) • Have the trainings been inclusive and attended by members from outside the Movement? Has this resulted in improved information sharing and coordination after the training is over? • Have the NS Senior Management teams supported the development of tools and systems that are key to mainstream and institutionalize cash transfer programming across the NS (SOPs, inclusion on cash transfer programming into operational tools, cash transfer programming is included in capacity building included in training plans for next year, etc.) • Has cash based programming been included in the agenda of the NS national and regional/provincial meetings and is cash transfer programming included in the future plans of the National Society after the project has finished? • Does the NS have any cash transfer programming advocacy key messages and tools to promote cash based programming inside and outside the organization (documents, audio-visual, case studies, evaluations, etc). Does the NS have any evidence of cash transfer programming advocacy (internal and external)? • Is news related to cash based programme included regularly in the NS website or shared regularly with the NS network – HQ departments, branches, etc.? • Does the NS or IFRC Delegation participate actively in humanitarian and government forums that can be used to share cash transfer programming learning and experience or to promote and coordinate cash transfer programming in emergency response? Has the NS shared its cash transfer programming institutionalization and preparedness with other stakeholders in country and region? Is the NS seeing leading the way to promote and advocate for the use of cash transfer programming in country (if yes provide examples of this).

Annex 4

Global key informant list

Key Informant Name	Position
Emma Delo	IFRC, Senior officer recovery
Marga Ledo	Consultant
Claire Holman	IFRC, Cash transfer programming officer
Lili Mohiddin	CaLP
Nigel Ede	IFRC Asia Pacific zone, Recovery coordinator
Pete Garrett	British Red Cross, Disaster response manager
Sheila Thornton	American Red Cross, Emergency cash transfer programming lead
Scott Dipretoro	IFRC, Disaster management cash transfer programming focal point, Americas
Sara McHattie	ECHO, Regional food assistance expert

Annex 5

Country visit key informants

Country	Key Informant Name	Position
Vietnam country visit	Truong Van Nuoi	Chair person, Quang Nam chapter
	Phan Bang	Vice chairman, Quang Nam chapter
	Phan Thi Anh Nguyet	Project officer, Quang Nam chapter
	Nguyen Thi Kim Anh	Accountant, Quang Nam chapter
	Huynh Ngoc Thanh	Volunteer Quang Nam chapter
	Ly Hoang Anh	Cash transfer programming in Quang Nam chapter
	Le Ninh Duc	Volunteer, Quang Nam chapter
	Pham Phu Phuong	District Red Cross chairman
	Trung	Commune People Committee
	Truong Van Thai	Commune Red Cross staff
	Thong	Commune Red Cross staff
	Cong	Secretary of the party
	Nguyen Thuan	Vice chairman, Da Nang
	Phan Thanh Hai	Project officer
	Ngo Ngoc Quang	Accountant
	Dinh Thi Phuong Thuy	District Red Cross chairman
	Vu Van Loc	Director, Disaster management department
	Thang Nguyen	Deputy director, Disaster management department
	Tran Sy Pha	Project officer
	Ha Thai Binh	Deputy, Project manager
Pham Thi Thanh My	Cash focal point	
Van Nguyen	Manager, Disaster preparedness IFRC	
Marta Alejano	Spanish Red Cross	
Marina Hovannesjan	German Red Cross	
Ian Wilderspin	American Red Cross	

Country	Key Informant Name	Position
Philippines country visit	Ryan Clint Erestain	Globe Telecom, Inc.
	Arlynn C. Aquino	ECHO
	Niels Juel	IFRC, Resilience coordinator
	Necephor Righa Mghendi	IFRC, Operations manager
	Vinay Raj	Consultant
	Michael Belaro	Philippine Red Cross cash transfer programming focal point
	Wendy Brightman	American Red Cross/IFRC
	Hiba Anwar	American Red Cross/IFRC
Chilean Red Cross	Mario Medina	Cash transfer programming focal point
	Alex Ramirez	National coordinator disaster interventions
	Mamadou Sonko	Secretary General, Senegalese Red Cross Society
Senegalese Red Cross Society	Ibrahima Laye Thiome	Head of operations and logistics department/ Head of disaster response
	Nfally Sadio	Head of communications
	Serigne Bamba Diallo	Finance officer and deputy of logistics
	Nicolas Mendy	Head, Community health
	Boubacar Vieux Badji	Cash transfer programming pilot coordinator
	Adama Kamara	President Pikine branch
	Boubacar Badiane	Vice President Pikine branch
	Samba Diop, Malaw Diallo, Bacary Sonko, Mamadou Lamine Dialta and 10 others	Volunteers of Pikine branch
	Momodou Iamin Fye	IFRC Regional Representative, Sahel Region
	Norbert Allale	IFRC, Disaster management coordinator
	Naziha Moussaoui	IFRC, Food security delegate (Project counter-part)
	Chiran Livera	IFRC, Operations coordinator
	Robert Dekker	World Food Programme
	Joseph Sadio	World Food Programme
	Nathalie Cissokho Klein	CaLP, Training manager
	Helen Berton (for Jerome Bernard)	ECHO, Regional representative
	Ousseynou Dlagne	Mayor and representatives of Guinaw Nord Rail local authority
	Mor Kane	Mayor and representatives of Dnameguene Sicap Mbao local authority
	Roger Kabou	Mayor and representatives of Yeumbel Nord local authority
	Ahmat Ndour	Community representatives from Dnameguene Sicap Mbao
Sidath Sow	Community representatives from Yeumbel Nord	

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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