The CaLP is the Cash Learning Partnership of Oxfam GB, Save the Children, the British Red Cross, Action Against Hunger / ACF International and the Norwegian Refugee Council.

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NB: This is a living document and we are always eager to hear your ideas, comments and feedback on how we could make it better.

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THE CASH LEARNING PARTNERSHIP

COMMUNICATING CASH

A QUICK GUIDE TO BENEFICIARY COMMUNICATIONS IN CASH TRANSFER PROGRAMMING

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INSECURE CONTEXTS

In situations where security is an issue, it may not be advisable to use mass media outlets or to widely publicise details about the project. However, the need for security must also be carefully balanced with the need for transparency in order to minimise social tension, especially in situations where populations are divided and where there may already be social, political or ethnic tensions. In some cases, the failure to make basic information available may increase risk for beneficiaries or staff.

Some strategies for communicating in insecure contexts may include:

- **Employing community liaison officers or volunteers**, whose role is to communicate information directly to beneficiaries or communities, deal with problems as they arise, and to relay information back to project managers. It is important to choose individuals who are trusted by communities and seen as neutral, and can freely move around without creating risk to themselves or beneficiaries, for example community leaders, health workers or faith representatives.
- **Working through community structures** such as local leadership organisations, women's associations, or faith-based groups at all stages of the project, in particular in the early stages and exit phase.
- **Devising discreet ways of communicating sensitive information**, especially distribution / payment locations and times.
- **Establishing protocols and briefing staff on what should be communicated to whom**, and when.
- **Develop systems for reporting early warning indicators** for violence or conflict, and provide field staff and volunteers with basic training in understanding conflict and dispute resolution.

how to gather feedback include: via a trusted community leader or camp manager, via a specially formed complaints committee in each village, via a free phone number, via local partners or government, or via facilitated community sessions.

- **Check CTP understanding of vulnerable groups and adjust approach accordingly:** Vulnerable people, for example the elderly or child head-of-households, may need a different approach to fully understand how the cash or voucher programme will work and how to access their cash. If they are innumerate or are using unfamiliar payment methods such as mobile phone transfers, cheques or ATM cards, assess their understanding of the payment method and create an appropriate response (e.g. training, role plays, nominating a trusted representative).

- **Ensure that representatives are trusted and accessible to vulnerable groups:** When choosing a local partner or local leader to play a role in communication, ensure that this person is trusted to be objective and honest, and in particular, is accessible to women and vulnerable groups. It will usually be best to choose more than one person (e.g. one man and one woman, one traditional leader and one elected leader).

- **Include communication in monitoring and evaluation:** Ask beneficiaries if they received information about the project, by what means they received information, and whether they felt it was sufficient to allow them to understand and participate.

COMMUNICATING CASH

As with any relief effort, the success of a cash transfer or voucher programme (CTP) can be greatly influenced by making sure that communities and beneficiaries are involved and informed at every stage of the process. Good communication is a two-way street – it is not only about telling beneficiaries what you need them to know, but about **listening** to and responding to their concerns.

For ideas on what to expect and how to address common fears around using cash, see also the CaLP tool sheet on “Making the Case for Cash”.

COMMUNICATIONS IN CTP

It is important to devise a clear communication and dissemination strategy to support cash transfer programming. The objectives of a communication strategy will be to:

- Provide critical project information to beneficiaries and their communities;
- Provide information, address fears, and answer questions from stakeholders and the general public;

Communications also play a key role in guaranteeing the transparency and accountability of cash transfer programmes to beneficiaries, partners and stakeholders and the general public.

The foundation of a good communications strategy is to identify **who** you need to communicate with (your "target audiences") and **what** information each different audience needs.

Audience	Information required
Beneficiaries (recipients)	– Selection criteria – Who has been selected and why – What will they receive (the value of the transfer or coupon) – When will they receive it? For how long? – How will they receive it? – What to do if there are problems
Communities & non-recipients	– Selection criteria – Programme duration
Traders	– When the programme will begin & how long it will run – How many recipients there are – What goods they are expecting to buy – For a voucher programme: their roles and responsibilities, process and timeframe for redeeming vouchers
National & local authorities, other humanitarian actors	– Programme location & duration – Number of recipients – Selection criteria – Modality and payment method – Their role in the programme

SOURCE: Adapted from ICRC/IFRC Guidelines for Cash Transfer Programming

feedback to the community so everyone knows why particular decisions were made.

- **Allow communities to identify cash-related fears and address them seriously:** Communities may fear that cash will be susceptible to theft, will cause an increase in violence, will create conflict between beneficiaries and non-beneficiaries, may cause inflation of prices, or may be appropriated by the powerful. Take these fears seriously and

- **Allow sufficient time to socialise CTP plans:** Allow a sufficient period of time prior to beginning CTP in order to properly socialise (i.e. consult and inform) key stakeholders about how the process will work. This is especially important if the programme approach is unfamiliar.

- **Ensure that communities understand inclusion criteria:** In order to move beyond the argument that "*everyone needs cash*", a common understanding of the beneficiary inclusion criteria is needed. Participatory methods of selecting beneficiaries will help to minimise the risk of communities opposing the program, and public dissemination of the inclusion criteria via many different channels is essential.

- **Use many different means and channels:** In an emergency, people's normal ways of receiving information may break down. Use as many different channels and media types as possible to share key information. Using media types such as radio also allows beneficiaries to voice their opinions, questions and experiences.

- **Provide a way of gathering feedback:** Explain how people can provide feedback and how their feedback will be used or included. Examples of

BEST PRACTICES: COMMUNITY SENSITISATION

While this list would look largely the same as for non cash-based interventions, experience shows that cash is a sensitive area and community fears around CTP may be high. Good community sensitisation means that communities as a whole are **consulted, involved in decision-making, receive ongoing information and have an opportunity to feed back** about the project. Although these processes can take time, they are always worth their while as they can make programmes run more smoothly and be more accountable to beneficiaries' needs.

- **Communication is a two-way-process:** Communication is not just about telling people what you think they need to know, but about listening to their information needs and responding to them in a way that is appropriate for particular target audiences.

- **Establish trust and preference:** Gain an understanding of **how** different groups of people are receiving information and which sources people prefer and **trust** the most. If few exist, consult people on the acceptability of new options.

- **Engage from the start with communities as well as beneficiaries:** Consultation and communication should include the community at large, and not be restricted to beneficiaries only. Begin engaging with communities as soon as possible and continue throughout the project cycle.

- **Engage with women and vulnerable groups on their own:** Follow best practices in consulting and informing women, the elderly, youth, disabled community members and other vulnerable groups. Meet with these groups separately, but also be transparent in relaying their

WHAT BENEFICIARIES AND COMMUNITIES NEED TO KNOW

The following are key reminders of what beneficiaries and communities need to be consulted on and informed of, and when during the project cycle.

When?	Key points
Consultation	– Inclusion criteria – how to decide who should receive the transfers – What modalities are familiar / acceptable to beneficiaries? – What payment methods are familiar / acceptable / accessible to beneficiaries or traders? Do these differ for men & women or for other vulnerable groups? – What forms of identification do people have, and what verification processes are appropriate / acceptable?
Project design	– Objectives – Inclusion criteria – Project duration and location – Frequency of transfers – Conditionality and other processes as applicable
Before the project begins	– How the transfer amount will be calculated and how inflation will be dealt with (if relevant) – Who will receive the transfer (head of household, women) and why

Before the project begins	– How to register – How to verify the list of recipients – Participating traders, banks, remittance agencies or shops as applicable – Roles and responsibilities of community leaders, local and national authorities, and other aid organisations
Distribution phase	– Transfer amount – How the transfer will be made (payment method) and what processes need to happen – When and where the transfer will take place and what recipients need to do or bring (what identification is required) – How to receive training or help (if the transfer method is unfamiliar) – Who can collect the transfer – How to nominate someone to collect the transfer on another person's behalf – Who to contact if something goes wrong, and what to expect – What constitutes corruption / fraud and how to report it

communicate the information to particular groups, for example elderly community members. It can be helpful to nominate various individuals trusted by different groups to receive and disseminate text messages. There are many technology options now available that make it easy to send and receive text messages in disasters, for example FrontLine SMS.

- Using **loudspeakers** might seem a bit drastic, but don't underestimate the usefulness of making public announcements this way! It is public, transparent, and makes sure that everyone has access to the same information.

- Use **notice boards** to post information but don't rely on them as your primary means of communication – for one, they are not accessible to illiterate community members. If you use notice boards for a key element of your process, such as community verification of the beneficiary lists, make sure to inform the community via other means that they need to go check the notice boards. If possible, establish information points in public and safe spaces, for example outside distribution points or community meeting places, or places of worship.

More about different communications channels in emergencies:

- **Radio** is usually the most widely available and most trusted channel for communicating to crisis-affected populations. However, access to radios may be an issue for the population in general or for specific target groups. Radio programme frequencies and times should be communicated in meetings, via SMS, loudspeakers and on notice boards to maximise their reach.
- Beneficiaries most likely will not have wide access to television. However, **video** can be a very useful medium for communicating to non-literate audiences if it is well used (i.e. evening film screenings).
- **Newspapers** and other print media are usually not widely accessible to beneficiaries but may be useful to get messages to a high-level national audience for communications or advocacy purposes.
- **Visual materials** showing how the process work can reduce a lot of anxiety leading up to the start of a programme. Taking a series of photographs is usually the fastest and most accessible way to create materials that illustrate the process.
- **SMS** (text messaging) can be a useful tool but recipients need to clearly understand what their role is in diffusing information that they receive by SMS. Different groups may have unequal access to mobile phones, so it is important to make sure that women are receiving messages, and that recipients have a clear mandate to

Post-distribution phase	– **How to provide feedback** – **How to report a grievance, abuse or fraud**
Before project closing	– When the project will end and when the last transfer will take place – What plans have been made for ongoing support and what other support is available (if applicable) – If a phased withdrawal, what are the selection criteria and timeframes?

COMMUNICATION CHANNELS & MATERIALS

There are many ways of communicating with people, and different channels or materials will be appropriate to different audiences. Important considerations when developing messages and materials include:

- Who is your target audience?
- How are they currently receiving information? Which sources do they prefer and trust the most? If communication flows are weak or inadequate, how would they like to receive information?
- Are most of your audience literate?
- What languages does your audience speak, and in which language do they prefer to receive important information (may be different for oral and written)?

- Do men and women receive information in the same way and have the same preferences? What about other vulnerable target groups, for example elderly people?
- How would beneficiaries like to communicate back to your organisation?

The answers to these key questions will help you to design messages and materials appropriate to different target audiences. The best communications strategies **use as many different communications channels as possible** to deliver messages, increasing the chances of reaching a broad audience. However, **the most critical way of transmitting information is always face-to-face communication** with beneficiaries, communities and local leaders.

Depending on the nature of the emergency, common communications channels may or may not be available. When local media channels (radio, television, print) are functioning, these can form an essential part of your communications strategy and should be used on a regular basis throughout the project life cycle. Other common ways of getting information to beneficiaries in a crisis include using notice-boards and loudspeakers.

The following is a list of some of these non face-to-face communications channels most commonly used in emergency situations, and how they can be used.

Communications Channel	Common uses
Radio (and television)	– General project information – Public & programme announcements – Discussion programmes to give in-depth information and address common fears – Feature stories – Beneficiary perspectives – Interactive Q&A (e.g. calling or texting with questions) – May allow for multiple language versions of key messages
Printed information (can include newspapers, leaflets)	– General project information – Public & programme announcements – Feature stories (newspapers provide a way of reaching high-level national audience) – Beneficiary perspectives
Illustrated or photographic posters or leaflets	– Clearly showing how the process will work – Identifying “correct” or “incorrect” (for example, what forms of identification are accepted) – Demystifying unfamiliar elements (e.g. new technology) by showing how they look
SMS messaging to camp or community leaders*	– Brief announcements – Last-minute reminders or announcing changes – Providing contact information or soliciting feedback
Loudspeakers	– Public announcements – Last minute reminders or announcing changes