Cash Learning Partnership

Working together to improve the quality of humanitarian cash and voucher transfer programming

The CaLP aims to ensure that, by the end of 2015, timely humanitarian response will routinely consider appropriate and accountable cash transfer programmes at scale.

Adapted from materials provided by

Supported by
Introductions
Aim of this training

To strengthen the existing capacity of practitioners to carry out cash transfer programmes, and to share best practice.
Training objectives

- Make evidence based decisions on the appropriateness and feasibility of CTP.
- Rationalise and justify the use of different transfer modalities to meet different programme objectives.
- Manage programmes with greater skill and confidence throughout the CTP process.
- Determine transfer types, amounts and delivery mechanisms.
- Understand CTP coordination mechanisms
- Advocate for CTP in appropriate contexts.
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<th>Timings</th>
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<td>09:00 – 10:30</td>
<td><strong>Module 1: An introduction to CTP</strong> &lt;br&gt; <strong>Session 1.1:</strong> - Introductions, definitions and concepts</td>
<td><strong>Session 2.3:</strong> - Tools for market analysis  &lt;br&gt; - Mapping baseline market systems</td>
<td><strong>Session 3.3:</strong> - Response analysis  &lt;br&gt;</td>
<td><strong>Session 3.7:</strong> - Designing an implementation plan (2)  &lt;br&gt;</td>
<td><strong>Session 4.2:</strong> - Monitoring and evaluation  &lt;br&gt;</td>
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<td><strong>10:30 – 11:00 Break</strong></td>
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<td>11:00 – 12:30</td>
<td><strong>Session 1.2:</strong> - Modalities and delivery mechanisms</td>
<td><strong>Session 2.4:</strong> - Interpreting the impact on market systems</td>
<td><strong>Session 3.4:</strong> - Delivery mechanisms and new technology</td>
<td><strong>Session 3.8:</strong> - Coordination</td>
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<td><strong>12:30 – 13:30 Lunch</strong></td>
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<td>13:30 – 15:00</td>
<td><strong>Module 2: Assessment and feasibility of using CTP</strong></td>
<td><strong>Module 3: Selecting, designing and implementing CTPs</strong></td>
<td><strong>Session 3.5:</strong> - Design and implementation issues in CTP</td>
<td><strong>Session 3.9:</strong> - Advocacy</td>
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<td><strong>Session 2.1:</strong> - Assessment and vulnerability targeting</td>
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<td>15:30 – 17:00</td>
<td><strong>Session 2.2:</strong> - Assessing the feasibility of using cash</td>
<td><strong>Session 3.2:</strong> - Sharing experiences and learning</td>
<td><strong>Session 3.6:</strong> - Designing an implementation plan (1)</td>
<td>**Module 4: Monitoring, contingency planning and preparedness</td>
<td><strong>Session 4.1:</strong> - Monitoring</td>
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The Disaster Management Cycle

Source: IFRC Recovery Programming Guidance 2012
An Introduction to Cash Transfer Programming
Session content

• What is cash transfer programming? - concepts and terminology

• Trends in cash transfer programming

• Cash transfer and sectoral responses
What is cash transfer programming?

‘Cash interventions transfer resources to people by giving them cash or vouchers’

(ODI Good Practice Review)
What is cash transfer programming?

‘Cash transfer programming is one form of humanitarian response, which can be used to meet basic needs and/or protect, establish or re-establish livelihoods’

(CaLP Basic CTP Training)
Global context for CTP

**Continuous growth** of cash and voucher programmes among humanitarian agencies

**UN shift** towards CTP (even WFP - 30 to 40% target by 2015)

**Donor policy and funding shift** (ECHO food assistance policy; DfID; USAID)
Global context for CTP

Increased role of **private sector**

Still lots of scope for innovation and **more risk-taking**

Not only emergencies but modality for longer-term social protection
Cash transfer programming

Cash transfers are assistance to beneficiaries in the form of cash payments, bank transfers or mobile money. Beneficiaries can meet their own needs in the marketplace.
Cash transfer modalities

Unconditional cash grants

No demands on beneficiaries and assumes that beneficiaries will use cash to obtain goods.

Non-contributory transfers and with no expectation of repayment.

Conditional cash grants

Based on requirements on beneficiaries, or restricting the use of cash, for example:

- attending training, participating in work activities, attending a clinic etc....
- Specific for education, health care... etc
Voucher transfers

These are paper or electronic entitlements which can be exchanged with specified retailers.
Voucher transfers

Commodity vouchers

These are exchangeable for a fixed quantity of goods and/or services.

Cash vouchers

These are exchangeable for the equivalent cash value with a choice of specified items.

Conditionality can also apply to vouchers.
Why conditionality or restrictions?

- To support the objective of the programme or support dual objectives (e.g. cash for work for income support and infrastructure rehabilitation).
- To ensure accountability to donors.
- An important way to understand people’s priority needs or the conditions/restrictions will not be effective.
Terminology

- CTP or CBI or CBP
- Programme modalities
- Payment methods
- Delivery mechanisms
- Transfer mechanisms
- Delivery instruments
- Conditionality and restrictions
Delivery *(or payment)* mechanisms

- Mobile money
- Financial service providers
- Retailers (electronic and paper vouchers)
- Direct cash distribution
Sectoral experience and CTP

- Food security
- Nutrition
- Livelihoods
- Health
- Education
- Shelter
- Child protection
- WASH
Video

Multi sectoral intervention of IRC in Lebanon

(Insert link here)
Task

Sectoral challenges and issues

In your groups think of one example where CTP was used in your sector (just a quick, general example).

Consider key issues and challenges of using CTP in your sector.

You can make notes on p.7 in your workbook.

20 minutes
Institutional lessons learned

Involving different functions (IT, finance, logs) throughout the process and from the START!

Contingency planning and preparedness is essential for rapid response.

Broker partnerships in preparedness phases.

Organisational SoPs need to be developed for new processes.

Adequate systems needed for scale-up.
More lessons learned

Comprehensive sensitisation on the use of cards or other delivery mechanisms to all key stakeholders.

Government acceptance is essential.

Quality control of goods or services can be an issue.

Appropriate technical support and training is needed to complement cash grants in some sectors.

Widely appreciated by beneficiaries.
Challenges ahead

Institutionalisation of CTP.

Capacity building, specifically areas such as finance, IT, logistics, procurement and legal.

Managing partnerships with the private sector.

Building adequate systems.

...?
Questions?
Practical guidelines

- Guidelines for Cash Transfer Programming (ICRC & IFRC 2007)
- Implementing Cash-Based Interventions (ACF 2007)
- Cash Transfer Programming in Emergency (Oxfam 2006)
- Cash Workbook (SDC 2007)
- Cash and Voucher Manual (WFP 2009)
- Owner-Driven House Reconstruction Guidelines (IFRC 2010)
Suggested reading material

Cash Transfer Programming in Emergencies - Good Practice Review 11 (HPN 2011)

The Use of Cash and Vouchers in Humanitarian Crises – (DG ECHO funding Guidelines 2009)
CaLP’s research

www.cashlearning.org/what-we-do/research
CaLP’s recent research
www.cashlearning.org/what-we-do/research
Thank you