Contents

1. Definition .................................................................................................................. 3
2. Cash for Work objective ............................................................................................ 3
3. Planning ....................................................................................................................... 3
   3.1 Appropriateness and feasibility ................................................................. 3
   3.2 Accountability ................................................................................................. 7
   3.3 Gender ............................................................................................................. 7
   3.4 Timing/seasonality ......................................................................................... 7
   3.5 Wage setting .................................................................................................... 8
   3.6 Logistics/safety ................................................................................................ 8
   3.7 Communication/equipment ............................................................................. 9
4. Implementation .......................................................................................................... 9
   4.1 Targeting ......................................................................................................... 9
   4.2 Technical supervision & monitoring .......................................................... 9
   4.3 Payment .......................................................................................................... 10
5. Monitoring and Accountability .............................................................................. 12
6. Annex: ..................................................................................................................... 13
   6.1 CFW decision flow ......................................................................................... 13
   6.2 CFW Implementation Steps, Process and templates ................................... 14
1. Definition

Cash for Work interventions provide employment to unskilled and semi-skilled workers on labour intensive projects such as rehabilitation of irrigation systems, soil conservation, and road construction and maintenance.

2. Cash for Work objective

In most cases, CFW projects often has dual objectives:

- Provide income support to poor, vulnerable men and women through short term, intensive and unskilled so they can meet their essential needs
- Build or rehabilitate public/community assets and infrastructure that are vital for sustaining the livelihoods of a community and restoring agricultural activities

Cash for Work programmes can address basic needs, prevent negative coping mechanisms, while building or rehabilitating productive assets, reduce the impact of natural hazards and promote climate change adaptation and mitigation, enhance livelihoods resilience to shocks and crises and thus help to address food security in the medium and long term. CFW can be linked to existing Social Safety Net programmes.

3. Planning

3.1 Appropriateness and feasibility

A CFW intervention must be based on needs and feasibility assessments. It should be planned and implemented only after: it has been assessed that there is a need for such a programme; and it is clear that CFW is the most appropriate instrument to meet this need in a timely, efficient and effective manner by verifying the preconditions required for CFW are met.

*Preconditions required for CFW*

- Identified humanitarian needs, gaps and target groups
- Functioning market
- Reliable and safe payment system
- Political acceptance and community preference
- CFW activities will not interfere with the community’s main livelihood strategies
- Potential risks identified and mitigation plans in place
- Assets and infrastructure to be built or rehabilitated will meet the basic needs of the target population, are useful to the community and can be maintained.
## Determining the Appropriateness of Cash-for-Work

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>KEY QUESTIONS</th>
<th>IMPLICATIONS</th>
<th>METHODS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Needs</strong></td>
<td>• What was the impact of the emergency on food and income sources, or other assets essential to community livelihoods?</td>
<td>• Determines the degree of damages and needs of the people in the affected area.</td>
<td>• Interviews with a wide range of stakeholders (private, government, NGO, etc.), surveys of existing literature from government agencies and other organizations operating in the field.</td>
</tr>
<tr>
<td></td>
<td>• Are people able to meet their basic needs with the food and income available after the shock? Are people able to recover their livelihoods with the assets and income available after the shock?</td>
<td>• If yes, people may not require additional assistance through CfW. CfW may also risk pulling people away from their traditional livelihoods.</td>
<td></td>
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<tr>
<td></td>
<td>• What strategies are people using to cope with food insecurity or income insecurity? What impact do the strategies have on livelihoods and dignity?</td>
<td>• Shows what mechanisms of dealing with emergencies already exist and helps gauge their effectiveness.</td>
<td></td>
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<tr>
<td></td>
<td>• What are people likely to spend cash on? Do emergency-affected populations have a preference for cash or in-kind approaches?</td>
<td>• Helps decide whether cash distribution would be appropriate and desired by the targeted segments of the population.</td>
<td></td>
</tr>
<tr>
<td><strong>Child Protection</strong></td>
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<tr>
<td></td>
<td>Is there an increase of child protection concerns in the community related to food insecurity or income insecurity?</td>
<td>Shows different forms of CP issues and if children and adults may require additional assistance through CP programming</td>
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<tr>
<td></td>
<td>Are parents able to ensure their children’s basic needs with limited income and food insecurity?</td>
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<tr>
<td></td>
<td>Are children engaged in forms of child exploitation- including child labour and trafficking- as a result of family limited income and food insecurity?</td>
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<tr>
<td><strong>2. Social relations and power within the household and community</strong></td>
<td>• Do men and women have different priorities? How is control over resources managed within households? What are the differences within the community in terms of control over resources?</td>
<td>• Helps to understand the gender division within traditional families; to determine whether or not women will be able to retain their income; and to assess if there is a need to establish separate CfW activities for women.</td>
<td>• Separate interviews with men and women. • Ensure that the different social, ethnic, political, and socio-economic groups are interviewed.</td>
</tr>
</tbody>
</table>

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1. Extract from the “Guide to Cash-for-work programming”, pg. 6 Copyright © 2007 Mercy Corps
<table>
<thead>
<tr>
<th>Cash for Work (CFW) Guidance Note (July 2019)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3. Food availability</strong></td>
</tr>
<tr>
<td>• Is food available nationally and locally in sufficient quantity and quality?</td>
</tr>
<tr>
<td>• Will normal seasonal fluctuations and harvest cycles impact food availability? When is food availability at its lowest?</td>
</tr>
<tr>
<td>• Do government policies or other factors affect food availability?</td>
</tr>
<tr>
<td>• If food is not available in sufficient quantity, CFW will probably not address the needs of the affected population. Either Food-for-Work or in-kind distribution may be more appropriate until this is resolved.</td>
</tr>
<tr>
<td>• Helps to determine if/when the population will be most vulnerable in terms of food security.</td>
</tr>
<tr>
<td>• Helps to identify obstacles that may prevent people from accessing food.</td>
</tr>
<tr>
<td><strong>4. Markets</strong></td>
</tr>
<tr>
<td>• Are markets in the affected area operating and accessible?</td>
</tr>
<tr>
<td>• Are essential basic items available in sufficient quantities and at reasonable prices?</td>
</tr>
<tr>
<td>• Are there any restrictions on the movement of goods?</td>
</tr>
<tr>
<td>• If markets are not accessible, are not well stocked, or if the movement of goods is restricted, CFW may not be appropriate. Instead, in-kind distribution may be more suitable until the markets become more functional.</td>
</tr>
<tr>
<td>• Interviews and focus-group discussions with traders.</td>
</tr>
<tr>
<td>• Price monitoring in key markets.</td>
</tr>
<tr>
<td>• Interviews with moneylenders, debtors and creditors.</td>
</tr>
<tr>
<td>• Assess the volume of cash being provided by the project, compared with other inflows such as remittances.</td>
</tr>
<tr>
<td>• Ensure that remote areas are covered when analyzing how markets work.</td>
</tr>
<tr>
<td>• If the market is not competitive, sellers can manipulate prices and cash distribution is inappropriate.</td>
</tr>
<tr>
<td>5. Security and delivery mechanisms</td>
</tr>
<tr>
<td>------------------------------------</td>
</tr>
<tr>
<td>number of buyers to keep prices balanced?</td>
</tr>
<tr>
<td>- Is the market integrated? (i.e. are market services functioning and enabling goods to move from areas of surplus to areas of deficit?) Are traders able and willing to respond to an increase in demand?</td>
</tr>
<tr>
<td>- Without market integration, supply will not meet demand and cash distribution is inappropriate.</td>
</tr>
<tr>
<td>- What are the risks that an injection of cash flow into the economy will cause inflation in prices of key products?</td>
</tr>
<tr>
<td>- If the risks are too high, then CfW may not be appropriate, as it runs the risk of creating price instability in the local market.</td>
</tr>
<tr>
<td>- Allows for the identification of alternative methods of transferring cash in order to minimize security risks.</td>
</tr>
<tr>
<td>Allows for the identification of alternative methods of transferring cash in order to minimize security risks.</td>
</tr>
</tbody>
</table>
Additional illustrative guiding questions prior to the implementation of a CFW project/program

- What kind of work is normally done within the community? (Include agriculture and livestock related work, as well as wage labour, civil service, and self-employed income-earning strategies.). The existing cultural practices are important to understand as introducing CFW to pay for tasks previously not remunerated could have a negative long-term effect on voluntary work in the community. Once community members are paid to carry out such tasks, it is unlikely that they would go back to doing them for free.²
- Do households normally migrate for work? Is this seasonal?
- Identified CFW projects/activities will benefit the public especially the poorest or the most vulnerable population those who lost a large proportion of their food or income sources as a result of the disaster/crisis.
- It is ideally labor intensive and may not require technical expertise to build or implement but some activities do need technical expertise.
- CFW activities should not interfere with or replace traditional livelihoods and coping strategies, or divert household resources from other productive activities already in place.
- Activities should follow the principle of “do no harm”.
- Agencies should also ensure that CFW activities are environmentally appropriate and incorporate possible disaster risk reduction (DRR) measures.
- Decide whether training needs to be provided beforehand.

3.2 Accountability

- Communicate project objectives, the agency’s expectations of workers, the conditions under which people will be working and the payment amount and process.
- Prior to the commencement of the CFW, the project staff will facilitate the discussion of activity with the beneficiaries, the schedules and the location for CFW activities.
- Discuss with communities what will happen to any equipment or materials at the end of the project.

3.3 Gender

- What are the seasonal labour patterns for men and women?
- Future activities must be gender-sensitive and should promote the participation of women without prejudice to their capacity to perform the work.
- Most activities should be suitable for both men and women. Child-care facilities with appropriate financial allocation are recommended at the CFW sites should the women with small children undertake CFW.
- Women and men will be paid equally for agreed units of work.
- Set age limits (as per the country context) for individuals participating in CFW activities. Pay attention to not contribute to child labour.
- Ensure that physically and socially vulnerable groups are provided with alternative means of assistance or are given lighter tasks that do not require heavy labour. For example, women may be paid to prepare meals for male labourers or to look after the children of workers. The elderly/disabled/lactating women may be allowed to select someone from the community to perform their work for them if no one in their family is able to handle the physical toll or can be considered under UCT if envisaged in the project.

3.4 Timing/seasonality

- Do normal work activities vary with the seasons?
- What is the agricultural calendar? When are people expected to be working on their land?

² Knowledge of local customs is also critical to ensure that public works programmes do not disrupt traditions of voluntary collective work. In several countries in Central Asia for instance, the maintenance of irrigation systems, garbage collection and similar tasks depends on a traditional practice, known as hashar/ashar, of mutual assistance between extended families, neighbours and community: community voluntary work/duty.
• What is the current availability of employment for members of the community, and how is this likely to change over the coming months?
• It is also very important that community members are not diverted from other productive opportunities or appropriate coping mechanisms, regardless of how vulnerable they are.

### 3.5 Wage setting

• The first priority in setting a wage rate is to meet the basic needs of the targeted population. Therefore, in setting the wage rate, a CFW should use the following sources of information:

  - The minimum consumption basket(s) - an estimated amount of cash, or the quantity of basic commodities expressed in cash equivalent, needed by a household to survive for a month. The most important component of the consumption basket is the amount of food necessary to attain a recommended food intake (estimated at 2,100 kcal/person/day) and the quality of the diet (measured by dietary diversity scores, e.g. FAO/ Food and Nutrition Technical Assistance Household Dietary Diversity Score\(^3\) or the World Food Programme [WFP] Food consumption score). This minimum food basket can also be augmented by an allowance for essential non-food items called ‘Minimum Expenditure Basket’. The proportion of the minimum basket(s) that households in need can provide for themselves - i.e., the gap between their needs and their current availability (this can be an estimate or an assumption of a percentage of basic needs covered from their own income).
  - Prevailing minimum wage levels according to national legislation, and in particular minimum wages applying to the local context and to agriculture.
  - The wage rate may be set relatively low in comparison with the prevailing market wage for unskilled workers (while at least equal to the country’s minimum wage and close to the prevailing local market wages for unskilled labour as much as possible) - in order to encourage the poorest segment of the population to participate.
  - CFW programme must ensure that wages will not be too different from those paid through other programmes in the same area in order to avoid exploitation, overpayment of workers and disputes. Information on prevailing wages can be obtained from the ILO\(^4\), WFP Vulnerability Analysis and Mapping Units\(^5\), FEWSNET\(^6\) as well as other organizations and institutions tasked with collecting food security data as well as through coordination mechanism such as Cash Working Group or Basic Needs Working Group, if they exist in country.
  - Multiple wage rates may be set if both skilled and unskilled labour is required.
  - It should be decided at the outset whether wage rates should be:
    - Output-based, i.e., tied to productivity and output (e.g. metrics of drains cleared, cubic metres of earth dug, number of seedlings planted, etc.); or
    - Time-based, irrespective of output (e.g. daily or weekly wage). Time-based wage rates are more flexible but require close monitoring to verify the completion and quality of the work.

### 3.6 Logistics/safety

• In order to avoid potential negative implications of CFW, protection considerations should be incorporated into the programme ensuring appropriate type of work is designed for the target participants group(s), safe access and security of the location of work, ensuring vulnerable groups or individuals are not excluded or exploited.

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\(^4\) ILOSTAT Statutory nominal gross monthly minimum wage: https://www.ilo.org/ilostat/faces/oracle/webcenter/portalapp/pagehierarchy/Page27.jspx?subject=EAR&indicator=EAR_INEE_NOC_NB&datasetCode=A&collectionCode=Y16&_afrLoop=3298612478650766&_afrWindowMode=0&_afrWindowId=1arb1aqfjc_1#!/%40%40%3Findicator%3DEAR_INEE_NOC_NB%26_%afrWindowId%3D1arb1aqfjc_1%26subject%3DEAR_INEE_NOC_NB%26%afrWindowId%3D1arb1aqfjc_1%26%afrWindowMode%3D%26%afrLoop%3D3298612478650766%26datasetCode%3DA%26collectionCode%3DY1%26$_afrWindowMode%3D%26_ach_ctl-state%3D1arb1aqfjc_57

\(^5\) WFP’s Hunger Analytics Hub http://dataviz.vam.wfp.org/Hunger-Analytics-Hub

\(^6\) FEWS NET http://www.fews.net
• Ensure that working hours correspond to participants’ physical condition and competing demands on their time (in terms of both timing and total hours worked).
• Organize workers into groups that are small enough to enable supervision
• Establish a culturally appropriate work schedule (i.e. considering prayer times, public holidays, etc.).

3.7 Communication/equipment

• Before communicating the wage rate to beneficiaries, the programme should coordinate with other actors in the area. Coordination mechanisms such as Cash Working Group when they exist should be utilized to harmonize cash transfer amount and wage for CFW
• Procurement of necessary tools and materials for CFW should be facilitated and whenever possible, undertaken locally to stimulate the local market.
• Disposition of the tools such as shovel and wheel borrow will be done at the end of the project preferably to beneficiary groups or to the local government unit with a well-documented handover process. Care should be taken that the tools and equipment are planned at the design stage of project proposal and not reflected during implementation phase.

Implementation

4.1 Targeting

• Targeting methods depend on the objective of the programme, i.e., if the programme aims to reach a particular group (e.g. women or the poorest/ the most vulnerable sectors of the population) or vulnerable communities in a particular geographic area(s).
• Targeting should be carried out according to clear and transparent targeting criteria. It should also involve the community and local authority and use triangulation of information to minimise the inclusion errors (inclusion in the programme of those who do not meet the eligibility criteria)\(^7\) and exclusion errors (exclusion from the programme of those who meet the eligibility criteria)\(^8\). In many situations, the participation of women and other vulnerable target groups in CFW programmes is conditioned by local socio-economic and cultural circumstances. In communities with few work opportunities and where wage work is traditionally reserved for men, women face many obstacles in seeking employment in public works programmes.
• It is important to determine how households who are unable to participate in CFW due to labour constraints due to injury, disability, elderly people with chronic illness for example can be supported. Where the context allows, consider alternative means of assistance for those who do not have able-bodied members of participants in the household through unconditional cash transfer for example. Alongside with targeting criteria, there should be criteria in place for determining those with the constraints (e.g. certificates from a doctor, over certain age, etc.)

4.5 Technical supervision & monitoring

When selecting CFW activities/ infrastructure, consideration should be made for the following aspects.

• Skills and capacity requirements: how much technical know-how the project requires
• Level of technology required
• Potential land ownership issues: how much the intervention affects areas in terms of land ownership and the communal areas/ intra communal divisions/ dynamics (how the proposed

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infrastructure/assets would potentially benefit/affect/impact different members within the community and how to provide the maximum equitable access)

- Climate change adaptation and mitigation potential
- Project cost/equipment required: assessed on the number of workers required and the material and time needed to complete the project.
- Agro-ecological zones: semi-arid and arid zones, tropical and subtropical zones, cross-cutting projects (see classifications and examples of suitable interventions in table below)
- Engage with appropriate government departments where necessary to monitor projects and ensure to meet the standards.

Following key process indicators needs to be considered while monitoring CFW:

- Were the planned number and quality of projects completed?
- Whether enough people, adequate training, number of days invested in CFW?
- Whether Payments prompt, regular, timely and appropriate
- Number and type of direct/indirect beneficiaries targeted?
- How were measures for equality and participation ensured?

Monitoring impact indicators for CFW:

- Has the project affected livelihood strategies?
- Have beneficiaries saved some of the wages?
- How did HHs manage the cash they earned?
- Are people economically active again?
- Was there an impact on family relations, gender roles etc?
- Were projects useful and relevant?
- Would beneficiaries have preferred alternative interventions?

4.3 Payment

Payment arrangements vary according to a number of factors including the scale of the programme, the number of beneficiaries, the availability/existence of a Financial Service Provider able to carry out the payments and the security conditions of the area.

At the outset, the programme should determine the following:

- Payment schedule- what will be the frequency of payments (daily, weekly, etc.)?
- Payment mechanism- which delivery instrument will be used to make the payment (direct cash distribution, a bank, post office, mobile phones, electronic vouchers, etc.)?
- Point of payment- where will the payment be made (worksite, Service Provider’s office, bank, financial service provider/ post office branch/ money transfer agents’ offices, etc.)?
- Payment responsibilities- who will be in charge of the payment

The design of payment arrangement must take into consideration constraints such as presence of Service Providers and financial institutions, their capacity to deliver the required services, availability of delivery mechanisms and budget restrictions. The payment arrangement must meet criteria of reliability, ease of implementation, transparency, segregation of duties and avoidance of conflict of interest.

9 Narrative adapted from Plan International Cash and Voucher guidelines
Payment schedule

In order to determine the payment schedule, several factors must be taken into account: security concerns, beneficiaries’ needs, specific objectives of the programme and cost-efficiency (monthly payments are more cost-efficient than daily or weekly payments). In humanitarian situations, weekly payments may be required to allow timely access to cash or food. In long-term employment programmes, fortnightly or monthly payments are often sufficient, thereby reducing the workload on both FAO and the Service Provider.

Point of payment

The decision on the point of payment depends on logistical considerations such as distance of beneficiaries from the location, as well as safety and risk of theft. As a rule, payment in specified locations (e.g. bank or post office branch) allows for better control and accountability, as well as significantly lower handling fees than with on-site payments. Payments at specified locations might require the provision of a travel allowance to beneficiaries, depending on where the beneficiaries reside. On-site payments, on the other hand, allow for greater programme flexibility through easier monitoring efforts for the actual verification of payments. However, on-site payments can also limit the adoption of certain payment technologies.

Delivery mechanisms

For years, the most common method to deliver CBT to beneficiaries was direct distribution of cash and vouchers (e.g. cash in an envelope). This method is typically labour-intensive, time consuming and presents certain security risks. On the other hand, it requires only limited technological infrastructure. The rapid expansion of access to electricity networks, the penetration of mobile phones and the growth of financial service infrastructure are changing the way cash is transferred. A range of new delivery mechanisms is now available to deliver cash to people who otherwise lack access to financial services.

CBTs in Cash for Work programmes can be delivered to beneficiaries using pull and push mechanisms. If a pull mechanism is adopted, beneficiaries are required to go to a designated location (e.g. bank/post office branch, bank mobile point, Service Provider office) at a set time to receive the cash transfer. If a push mechanism is chosen, the cash is provided through a mobile phone or at a bank automated teller machine and beneficiaries can cash their transfer whenever is convenient for them.

The most common electronic delivery mechanisms include:

- Electronic vouchers (e-vouchers);
- Debit cards;
- Scratch cards; and
- Mobile money (via mobile phones)

Choosing a CBT delivery mechanism is context specific and the final choice depends on the programme objective, beneficiary preferences and cost considerations. Cash for Work programmes should consider several factors when selecting a delivery mechanism:

- Accessibility (how easy is it for beneficiaries to cash the transfer?);
- Women and vulnerable groups’ access to a specific delivery mechanism;
- Beneficiaries’ technological literacy;
- Transaction costs; and
Ease of monitoring and reporting.

Furthermore, in selecting the delivery mechanism, a Cash for Work programme should also consider criteria such as cost efficiency, potential for digitization of programme information (from beneficiary list to payment records) and ease of enforcing maximum segregation of duties among actors.

Given that payment is a key feature of CFW programmes, various control instruments must be put in place including attendance sheets, payroll sheets and identification cards.

### 5 Monitoring and Accountability

<table>
<thead>
<tr>
<th>MEAL Activities</th>
<th>Categories</th>
<th>Key focus areas</th>
<th>Tools</th>
</tr>
</thead>
</table>
| Monitoring      | CFW site monitoring | • Planned against progress/accomplishment  
• Quality of activities being accomplished  
• Number of participants against planned (gender disaggregated)  
• Safety and protection  
• DRR/Resilience integration | • CFW Site monitoring checklist  
• Attendance sheet  
• CFW summary template |
| Post distribution monitoring | | • Cash utilization pattern  
• Satisfaction  
• Amount received  
• Timeliness  
• Safety and Protection concerns while doing CFW activities  
• Payment mechanisms and safety/protection | • PDM tool |
| Impact monitoring | | • Direct project impact  
• Indirect project impact  
• Food Consumption score  
• Copping strategy index  
• Income and expenditure pattern  
• Decision making  
• Market dynamics | • FGD  
• KII  
• Household Interview |
| Accountability  | Information provision | • Project objectives  
• Beneficiary selection criteria  
• Payment amount vs deliverables  
• Financial service providers  
• Agency contact persons | • Banner  
• Pamphlet  
• Committee  
• Community meeting |
| Participation | | • CFW project selection  
• Setting selection criteria  
• Beneficiary selection  
• Preference and payment methods  
• Activity and payment Scheduling  
• Committee selection | • Committee  
• FGD  
• Community meeting |
| Complaint and Feedback | | • CFW activities  
• Safety and protection  
• Payment mechanisms  
• Payment scheduling  
• Transfer value | • Suggestion box  
• Hotline  
• Committee  
• Third party |
6 Annex:

6.1 CFW decision flow

Adopted from Mercy Corps CFW guideline
6.2 CFW Implementation Steps, Process and templates

Adapted from World Vision CFW guideline.

<table>
<thead>
<tr>
<th>Key Steps</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Train Participants</td>
<td>Responsible WV or government technical specialists or consultants train participants on the different CFW activities and tasks that they will do.</td>
</tr>
<tr>
<td>II. Supervise Asset Creation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>o The team leaders selected as part of the creation of work teams oversee the work on a daily basis and mark the attendance register.</td>
</tr>
<tr>
<td></td>
<td>o WV and government technical officers provide technical supervision to ensure the quality of the assets and that teams do the work assigned to them.</td>
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<tr>
<td></td>
<td>o Cash-transfer payments to participants are done as per the agreed timelines and based on the accomplishment of set milestones as outlined in the agreement. Supervisors should confirm those milestones before payment is approved.</td>
</tr>
<tr>
<td>III. Complete Project &amp; Handover</td>
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<tr>
<td></td>
<td>o WV technical specialists certify that each asset is complete and issue a certificate of completion signed by WV, government technical staff and community representatives.</td>
</tr>
<tr>
<td></td>
<td>o Communities should prepare asset management and maintenance plan. Participants and communities should take the lead on the management of the assets with support from the local government. The communities are responsible for maintenance of assets created through CFW projects.</td>
</tr>
</tbody>
</table>
CFW Templates

1. Proposal request
2. Contract agreement
3. Beneficiary register
4. Project summary (activities)
5. Attendance register
6. Site Monitoring
7. Extension request
8. Completion certificate

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