

Cash Transfer Programming Training



Facilitators:

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26th-30th July, 2015

Bangladesh Cash Working Group CTP Training Agenda

26th July – 30th July, 2015

Dhaka, Bangladesh

Learning Objectives

At the end of the training participants will be able to:

- Define key CTP terms and concepts,
- Describe the stages in the CTP process,
- Describe the additional information needed to assess the feasibility of using CTP,
- Link the need for market analysis as a critical factor in planning interventions,
- List issues related to designing and implementing cash transfer interventions,
- Describe key issues when monitoring prices and social issues,
- Consider what to include in the contingency planning process and preparedness activities in order to be ready for a timely CTP emergency response.

Timing	Day 1 Sunday 26 July	Day 2 Monday 27 July	Day 3 Tuesday 28 July	Day 4 Wednesday 29 July	Day 5 Thursday 30 July
09:00 10:30	Module 1: 'An Introduction to Cash Transfer Programming' Session 1.1: Introductions and exploring assumptions	Session 2.3: Interpreting the impact on market systems	Session 3.4: Sharing experiences and learning	Module 4: Monitoring, Contingency Planning and Preparedness Session 4.1: Monitoring	Session 5.1: The Role of Trainer Training and Facilitation Methods
10:30 – 11:00 Break					
11:00 13:00	Session 1.2: Rationale and experience of CTP	Module 3: Selecting, Designing and Implementing CTPs Session 3.1: Criteria for response analysis	Session 3.5: Design and implementation issues in CTP	Session 4.2: Contingency planning and preparedness	Session 5.2: Preparing to Train: Planning and Coaching
13:00 – 14:00 Lunch					
14:00 15:30	Module 2: When to use Cash Transfers? Session 2.1: Assessing the feasibility of CTP	Session 3.2: Delivery mechanisms and new technology applications	Session 3.6: Designing an implementation plan	Session 4.3: Action planning	Session 5.3: Practical tips on setting up a CTP training
15:30 – 16:00 Break					
16:00 17:30	Session 2.2: Mapping baseline market systems	Session 3.3: Risk analysis and mitigation measures	Session 3.7: Designing an implementation plan	Session 4.4: Adult Learning Principles	Session 5.4: Donor perspective: Discussion with ECHO

The CTP Training Course

IFRC has developed this 4 day course on CTP, based on the materials developed by CaLP for their Level II training. The course has four modules that aim to cover the whole project planning cycle in relation to CTP, and which is encapsulated in the CTP Process referred to in each section of the training. Following is a brief overview of the four modules in the CTP training:

Module	Topic	Summary
1	An introduction to CTP	Module 1 covers key concepts, clarifies terminology and examines the rationale behind CTP. The two combined sessions compare different modalities in emergency programming; provide an overview of IFRC, NRCS and other key actors' experience in CTP as well as looking at the key issues of CTP in different sectors.
2	When to use CTP?	Module 2 primarily examines the additional information practitioners need to gather in order to assess whether CTP is a feasible option for an emergency response. Additional time is given to look at approaches to market analysis, and baseline and emergency market mapping. The module prepares participants to follow the CTP process to make a decision about which response option might be the most appropriate.
3	Selecting, Designing and Implementing CTPs	Module 3 leads participants through the analysis stage of deciding which response option is the most appropriate and then moves on to design and implementation issues that need to be considered in relation to CTP. Issues include choice of delivery mechanisms, risk analysis, cost effectiveness and efficiency, registration, communication strategies, selecting and contracting new partners and new technologies. Participants are given the opportunity to put the learning to the test in a double session case study activity designing a programme using a specified modality and mechanism. Participants also have an opportunity to learn from real experience in the participant sharing session.
4	Monitoring, Contingency Planning and Preparedness	Module 4 explores the differences between process and impact indicators and what and how to monitor issues specific to CTP. A short consideration is given on how to monitor prices and cash usage. The contingency planning and preparedness session enable participants to leave the course thinking about what they need to do when they leave the training to be cash ready.

Along with this, we bring special sessions for Training of Trainers on the day 5. The aim of the ToT is to support participants in applying appropriate training and facilitation methods when delivering training about cash transfer programming within their organisations.

INTRODUCTION

Siddiqui Islam Khan- WFP

CTP: Still learning the process of CTP and wants to learn about the “gap” from what he knows and what he doesn’t. With the help of this training, participants will get to know more about its techniques and process, dimensions and how to make use of it in the right place. His expectation from this training is to learn how to make the transfer (which tools to use) to the beneficiaries and how to develop the program.

Arnest Sarkar- Christian Aid- CCDB

Mr. Sarkar has no direct experience in Cash Transfer. His expectation from this training is to learn the methodology of CTP.

Mizanur Rahman, Concern Universal

Mr. Mizanur is still learning and his objective in attending the training is to know the coordination or uniformity in CTP.

Md. Abdur Rahman- DCA

Mr. Md. Abdur Rahman has experience with CFW. His purpose for attending the training is to know the use of CFW in technological way.

Moudud Ahmad- German Red Cross

Mr. Moudud has 6 years of experience working in Emergency response and development projects. His expectation is to know what others are doing all over the world for cash transfers.

Mahbub Elahee-BDRCS

Mr. Mahbub has encountered field level problem with beneficiaries. He expects to learn from this training on how to manage critical situations in the field level (mitigating field level problem).

Md. Koushik Rahat- World Vision

Mr. Koushik has experience in Cash Transfer and he has experience in dealing with cash delivery. His expectation from the training is to learn Cash Transfer with the help of technology.

Farook Rahman- BDRCS

Mr. Farook was involved in emergency response in 4 disasters of Bangladesh. The main responsibilities in those disasters were cash handlings. He also has experience in working for Nepal emergency response. His main objective of attending the training is to know how to raise the level of donor’s expectations.

Shahid Kamal-Terres Des Hommes

Mr. Shahid has worked in overseas. He expects to learn how to design CTP. He expects to learn the process, monitoring, implementation, design of CTP.

Paul Ashim Biswas- World Vision Bangladesh

Mr. Paul has experience in disaster management preparation and awareness.

Rakibul Hasan Shubho- Islamic Relief

Mr. Shubho expects to learn the most suitable procedure of Cash Transfer with the help of technology and at the same learn the techniques to strengthen the capacity.

Mushfiqua Mosharref- Oxfam in Bangladesh

Ms. Mushfiqua has experience in CTP. Her expectation from this training is to know more about CTP.

Kabir- Care

Mr. Kabir was involved in evolving Microfinance in Bangladesh where cash was involved. He expects to learn from colleagues about the situation in BD, post distribution monitoring for cash, donor intelligence and IT and digitalized transfer and later link everything to be able to do it in other countries.

Abdul Quader- BDRCS

Mr. Abdul has 2 years of experience and his expectation from this training is to learn the mechanisms of development in Cash Transfer Program.

Tarun Saha-BDRCS

Mr. Tarun expects to learn the measurement of donors with beneficiaries and how to transfer money properly.

Abdur Rahman- DCA

Mr. Rahman has experience in providing CFW in the year 1995.

Tanvir Ahmed-UDPS

He expects to learn how to accommodate data and use it through technology to improve timing.

Mehedi Hasan Shishir-IFRC

Mr. Shishir expects to learn the standard procedures of CTP.

Jahangir Hossain- ActionAid Bangladesh

Mr. Jahangir has experience in Cash Transfer work with disbursement of cash but not technologically. He expects to learn the Cash Transfer through technology and how to manage or disperse cash.

Day One – Sunday July 26, 2015

Module1. Introduction to CTP

CTP (Cash Transfer Program) is not an objective but a means to achieve an objective. Cash programming originated from a food security/ nutrition viewpoint in order to reestablish livelihoods.

- From now on it will be better to follow this: **No longer “why cash” but rather “how cash”**
 - From the past history of disasters we have witnessed many events and the humanitarian responses made thereafter. In 2004 after the worst tsunami occurred only then it drew people’s attention. There are many such examples like Pakistan earthquake, East Africa food crisis and many more.

“Why cash”?

- Speedy, time sensitive
- Meets basic needs
- Dignity (when its unconditional)
- Food commodities have huge logistical issues so cash is easier
- Cost effective of agency and participant
- Benefits local economy → restoration, multiplier effect
- Flexible, multiple purpose, choice
- Reduces duplication
- Power transfer (from agency to participant, but also within households potentially)
- If it is called “market-based programming” then it might give a better idea of the goal

What is the difference between CFW (Cash for Work) and just labor?

CTP history in Bangladesh

- An Activity was arranged for recollecting the Cash Transfer history in Bangladesh.
 - 1988 flood recovery for reconstruction and livelihoods (market was not accessible during the response); CFW modality implemented by the government and selected NGOs (CARE, BRAC, etc.)
 - 1995 flood → CFW
 - 1998 flood → CFW
 - 2004 flood → unconditional cash (handicap international, CARE)
 - 2007 Cyclone Sidr/ flood → unconditional cash, cash for shelter, CFW; government and NGOs
 - 2009 Cyclone Aila.
 - 2010 flash floods → CFW, CfT
 - 2011 waterlogging
 - 2012 floods in NE; CfF, CFW, CfT; NGOs (Plan, CARE, etc)
 - 2013 cyclone Mohsin → unconditional cash and CFW
 - 2014 flood in NW → unconditional cash and CFW
- Trend: CTP does have a history in BD, but it came in the late 1980s and started its journey in a small scale in few sectors; it was primarily CFW for a long time; sometime in the early 2000s unconditional cash became more common for emergency response and more NGOs started to do it (also CFW); in general cash is fairly common, used by more NGOs and in more sectors.

Payment methods

The way (mechanism or technology) in which you transfer the cash and the way in which the agency delivers the cash to the beneficiaries

- Transfer is done through mobile, electronic, visa/master card, “cash in envelope”

When do we use cash?

- When the markets are functioning, accessible, integrated
- When there is an availability of goods/products
- When it’s a cash-based economy
- When there is security and political acceptance
- When there is community agreement → this helps with ability to target appropriately
- Examples:
 - Case of Indonesia where CFW was not well received due to existing cultural practices of working one day a week on land for free/ voluntary service to community → they had to work around this to get buy-in from the community
 - Case of Sri Lanka where CFW made big farmers mechanize their system and so when the CFW was

“We are not there to control the population; we are there to assist them”

finished, the laborers had no work to

- return to
- Case of Vietnam where the local practice is to give a little bit to everyone, instead of targeting only a few
- WFP has a voucher program (like an ATM) in Cox’s Bazar for refugees (1,500 BDT) and the impact

“Individuals make choices, good and bad, and we should not condemn the CTP based on bad choices.”

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that there were over 17 food items that beneficiaries spent their money on, so no in-kind could ever cover that → also shows how the electronic means made the whole thing easier

- Mr. Kabir from Care raised an example of switching to cash vouchers (from hard cash) in Yemen after noticing that the beneficiaries were starting to use it on qat instead of other food items.

An Activity on the assumptions whether cash is better or in kind service. Participants were given some questions regarding the selected issue. Through discussions and participation, participants came up with different points regarding cash and in-kind services.

Cash/In kind Service

- Cash can be used for multipurpose (logistics, transport and many other ways to make use of the cash in the local market). In case if the markets are not functioning then people might for in-kind services. **- All agreed**
- There is no reason to use cash if relief items are available in the warehouses. **-All disagreed** → It can be assumed based on base your program’s needs assessment.
- Cash is more cost effective to meet basic needs through cash than in-kind assistance. **-Most agreed**
 - Some of the participants believe that it depends on the pre-conditions for the market assessment
- Cash transfer is more likely to lead to beneficiaries buying items other than what is intended. **Some agreed** → they may spend it on the “wrong” things
 - Most of the participants think that if there are conditions then it might lessen the risk
- Using cash transfer can increase the security risk for beneficiaries and staff.

“Cash can be misused, if the needs are not known”

- **Most agree** → using hard cash can increase risk so staffs should have insurance
- Some agree that there have been no security incidents in BD for which community buy-in is important
- Some raised the point that in-kind may actually have more security risks depending on the item
- CTP modalities should always target women.
 - **All disagree** → “men and women are both equal” and “gender equality”
 - Also the problem was with “should always” → you should first think about who to target, perhaps when we are promoting gender equality or empowerment we are promoting conflict in a household, any understanding should be informed by the gender dynamics in a household

Advantages and disadvantages

An activity was arranged related to the advantages and disadvantages of the cash modalities. All the participants came up with the following points.

- Commodity vouchers
 - Easier for the beneficiary to exchange for a commodity (only a certain number of selected shops, they will have certainty it will be there)
 - Don't have to worry about price, quality of inflation
 - Less chance of using the money for alternative things/ not basic needs
 - This is best when the markets work, but there is a need for a bit of regulation (on the supply side, re inflation, etc) or there is a chance that cash may not be used properly
 - But, it may be more difficult for beneficiary to access correct shops and gives them little choice
 - Also, it only helps a select group of traders and not the wider market, may distort prices by giving a fixed market
- Conditional grants
 - Can be used to better achieve selected goals → more directed
- Unconditional grants
 - Honors the dignity of the beneficiary, more useful in an immediate emergency
 - No need for in-depth assessment (in a specific sector) because not conditional
 - Market analysis needed
- Cash for work
 - Help beneficiaries in multipurpose, supports livelihoods and infrastructure development
 - Can build in unconditional grant for disabled
- Cash voucher
 - Reduces the risks, can be used for everything
 - Exchange for the value of the cash or for goods
- In-kind
 - Helps people to meet basic needs in remote places where there are no other options
 - Quality, etc.

Group activity:

An activity was done based on the case studies on IFRC and cash. Each group comprised of 4-5 participants and they came up with different answers related to the different sets of question given to each group.

- Nepal case study
 - Used cash in envelopes; GoN dictated who did what and where and also set the amount for the cash grant (which was problematic because they had different priorities)
 - It's better to give the lead to the government because it is their responsibility to respond
- Philippines case study
 - Used remittances company and was able to get cash out within 2 months

This is not possible in BD because all the money needs to be cleared through a bank. Remittances wouldn't work (but GoB is open to innovations and possibly through advocacy a third party could be selected to be used). Moreover, maintaining a relationship with the government beforehand is crucial

- Ukraine case study

- Prepaid cards → visa was already functioning there and the system was in place; like an e voucher but can be topped up again; people can get out cash with it or buy directly
- Bangladesh case study
 - Cyclone Aila → used a third party (bank); people accessed the money through a bank account (and then they can use the bank account too)
- Pakistan case study
 - Post office order → use whatever is suitable for the context

Feedback from the facilitator: There should be a balance between cash and in-kind. Cash transfer can more likely lead to buying of things that is needed.

Module2. When to use cash transfers?

Assessing feasibility – what to assess for CTP:

- Markets (pre and post)
- Financial institutions
- Security (added by group)
- Technology → is there a back-up plan
- Institutional capacity
- Social issues

Two questions:

- Are goods that people need available locally and can markets respond to an increase demand for commodities?
- Can cash be delivered and spent safely?

Assessment Area	Key Questions	Where to find the Information
<i>Market</i>	<ol style="list-style-type: none"> 1. Are the traders/shoppers functioning? 2. How Damaged is the communications?(Roads and network) 3. Are there enough food supplies/services? 4. How many people are living temporary in shelter or without shelter? 5. Is there extra support/service for the displaced people? 	<ol style="list-style-type: none"> 1. Emergency Market assessment, local authorities, radio, tv and other media. 2. Media assessment, local council 3. Local government ,household survey, local authorities and media 4. Media, assessment and local council 5. Village council/local authorities and survey
<i>FI Capacity</i>	<ul style="list-style-type: none"> ➤ How many govt. And private FI available in the area? ➤ What are the rules and regulation to operate in emergency? ➤ Does the FI have any past experience to support in emergency? ➤ What kind of services is offered by the FI? Are those services functional? ➤ What's the capacity/volume of service delivery? 	Community Service Provider

<p><i>Technology</i></p>	<ul style="list-style-type: none"> ➤ What types of technologies are used in transactions? ➤ Do they have back up for electricity? ➤ What is the coverage of the technology? ➤ Does the government have any policy/procedures on technology application? ➤ What are the existing coordination mechanisms? 	
<p><i>Institutional Capacity</i></p>	<ul style="list-style-type: none"> ➤ Is TWGA/shelter cluster functional or not? ➤ Is there any experience/resources/tool to conduct JNA? ➤ Does the organization have capacity to provide logistic support? ➤ How many organizations have expertise in CTP? 	<ul style="list-style-type: none"> ➤ Government agency and stakeholders
<p><i>Social Issues</i></p>	<ul style="list-style-type: none"> ➤ Who has power in the household? How does the power dynamic affect the distribution cash? ➤ What type of media/communication is available in the community? ➤ What kind of cash transfer process exists? ➤ Do you feel secure in your area? Are there any changes after disaster? ➤ What type of disease/health exists in the particular community? ➤ What percentage of community people are familiar with the use of modern technology? 	<ul style="list-style-type: none"> ➤ www.group4.com

Day two – Monday July 27, 2015

Module2. When to use cash transfers? Continued

Market Analysis and Approaches

- Purpose of market assessment
 - Learn about local economy → trends, suppliers, buyers, all supply chain
 - To know the prices and fluctuations and quality
 - Whether markets are functioning → are goods that are needed available?
 - Note: market analysis is not to rationalize or even design the CTP, but to see whether it is even possible to do (or if in-kind is better); also market assessment should also be done for an in-kind response.
- Things to assess:
 - Market environment
 - Market chain
 - Key infrastructure/ services

Actors and factors (activity) – Rice market

- Market environment
 - Seasonality
 - Weather forecasting
 - Rice goes up
 - Rice monitoring authority
 - NBR
 - Well-packaging authority
- Market chain
 - Rice producer
 - Rice husk mill owner
 - Whole seller
 - Rice trader
 - Buyer/consumer
 - Beneficiary
 - Exporter
- Key infrastructure
 - Warehouse
 - Transportation
 - Electricity
 - Rice bags
 - Fertilizer
 - Seeds

Module3. Selecting, Designing and Implementing CTPs

Response Analysis

- Analysis based on available information and understanding appropriateness and feasibility then determining the most appropriate response.
- First “blue sky” thinking then a reality check
- What are the areas to look at/ factors to consider for a response:
 - Government rules and regulation
 - Number of those affected
 - Organizational priority/mandate
 - Organizational capacity/ technical knowledge
 - Funding → donor landscape and interest
 - Security
 - Communication
 - Coordination
 - Culture → will it have a negative impact on the economy
 - Access
 - Community or government priority/ capacity
 - Opportunity for sustainability
 - Efficiency: can the services be delivered on time
 - Feasibility
 - Value for money
 - Availability of resources

Day three – Tuesday July 28, 2015

Module3. Selecting, Designing and Implementing CTPs Continued

Delivery mechanisms

- If the system is not in place for a specific mechanism then you won't do it, or if your organization is unfamiliar or has low capacity/experience
- For cash, depends on the availability of the mechanism and familiarity of beneficiary → also on the effectiveness and efficiency of getting the cash to the beneficiary
- For vouchers, there may be issues with voucher redemption and identification or payments to traders

Things to consider in choosing delivery mechanism:

- Context matters → relief or recovery stage, one-off or monthly (will you invest in a stronger mechanism that may be more costly?)
 - CaLP has a study on cost effectiveness of cash in envelopes vs electronic "E-transfers in emergencies"
- Costs and practicalities: there may be overhead costs for set-up, etc. and also the cost of technology (it may be more expensive at first but becomes more cost effective over time)
 - Red rose start up innovation
- Speed and efficiency → to set up and roll-out
- Security, risks, and controls → insurance needed? Leakage?
- Resilience for options/ providers and flexibility for later changes
- Monitoring and reporting requirements
- Beneficiary preferences and accessibility
 - including access to shops in terms of location of market and social factors (discrimination)
 - capacity to use technology (in BD the agencies may want to use technology but the beneficiaries don't)
 - Bank Asia agent banking is preferable in BD

Delivery mechanism examples:

- Direct cash: cash or money order
- Using banks: mobile, bank cards, checks
- Physical vouchers: paper vouchers, cards, tokens, smart cards
- Electronic transfers: smart cards, mobile phones, remittances
- Note: in BD from bank to bank it is a legal transaction but from mobile to mobile (without one being linked to a bank) is illegal; so using banks must be linked to electronic transfer or its illegal; needs to be a mobile bank transfer (bKash has the legal authority if its with QIC legal form)
- Types of cards
 - Plastic card with bar code, chip card (contact or contactless), magnetic strip card
 - Mercy Corps is using contactless cards in DRC
 - LMMS → Last Mile Mobile Solutions

Risk Analysis

- Identifying risks, assessing likelihood and impact, and determining appropriate response
- Types of risk:
 - Contextual: external, political, environmental

- Programmatic: failure to meet objectives
- Institutional: internal
- Responding to risks: accept, control, avoid, or transfer

WFP presentation: RUTFs and Mobile Cash transfers

- WFP has been doing cash in BD since 2007 but through individual's banks for transfers
- In 2012 started mobile cash transfers and did research on which modality is best (DBBA?)
- Started working on mobile assisted banking and regular banking
- 2014 floods in NW
 - Phase 1: high energy biscuits distribution before and during the JNA
 - Phase 2: unconditional cash transfer with mobile banking to women (MFS Grameen phone)
 - Seamless transition from phase 1 to 2
 - Robust feedback mechanism for beneficiaries
 - Assumption was that with unconditional cash the food consumption in the household would increase
 - First distribution was in cash because couldn't get the mobile SIM system working
 - Opening bank accounts was a hassle → also learned that the SMS should be in bangla and not in English
 - Hard to reach areas need to be better reached
 - SOPs are an important way to disseminate ideas on best practices/guidelines

Control mechanisms/ Internal controls

- Measures to manage identified risks
- "checks and balances" → helps stop misappropriation, fraud, corruption
- Types: detective or preventative
- Need controls when any asset with financial value is being used
- Evaluation risk at each step in the process in order to build internal controls to mitigate those risks
 - Too many controls may increase the risk because no one person is responsible
 - Really important to make an encashment plan with finance because those controls can be tricky/convoluted
- Cash should be managed more like a commodity (ie through logistics) but currently is being done more through finance and has a large number of controls

Issues that may arise when using cash:

- Duplication, fraud → identification of beneficiaries
- Targeting → who to give it to / elite capture (more so because its \$ and not food)
- Local labor market may suffer
- Price becomes inflated
- Leakage → agent giving the grant takes a commission
- Corruption/bribery
- Mixed reaction within community/ social cohesion
- Local level political influence (involve them more in planning to avoid)
- Cultural barriers – taboos, superstitions, etc.

Day four – Wednesday July 28, 2015

On the 4th day of the training module 3 was continued where cash grants were calculated based on assumptions.

Module3. Selecting, Designing and Implementing CTPs Continued

Calculating the size of the cash grant

- We want to have the grant be calculated to fill in the gap of what they lost
 - Need to ensure survival threshold but you can also aim to help beneficiaries reach livelihoods protection
- Survival threshold: 100% of minimum requirements
 - Food needs and costs with food preparation and other basic needs (shelter, water, etc.)
 - Need to include one-off grants for lost items
 - Also consider what needs households can meet, transportation and service costs, seasonality, how big is the household (same for family of 2 vs 5?) or how affected
 - Maybe give a fixed rate during an emergency but then a variable rate during recovery
 - Consider frequency of payment, also thinking of security and cost of distribution as well as liquidity
- Mistakes to consider:
 - Don't base the amount on in-kind assistance (or divide budget by number you want to target)
 - Be sure to consider what households can provide or how prices may change
 - Don't forget transportation costs

Module4. Monitoring, Contingency planning, and preparedness

Monitoring

- Monitor the implementation, distribution, etc. to be sure that you are doing it right → but you also want to be able to utilize this information in order to make changes to the program now or next time around
- Post-distribution monitoring to find out what people used their cash for → this can be used for advocacy to show the impact of cash
- Can you publish beneficiary names to avoid duplication – is that ethical or culturally sensitive?

Contingency Planning and Preparedness

- Why do it?
 - To be able to support immediately after an emergency in a coordinated way (internally and externally)
 - To be able to plan for a variety of scenarios → analyze the impact of the crisis
- In a contingency plan:
 - Mapping hazards
 - Response planning – sectoral or by area or by type of disaster
 - HR, admin, finance, procurement, logistics
 - Context and risk analysis
 - Scenario building
 - Preparedness needs
- Why is preparedness planning especially important for cash?
 - Newness of cash raises many challenges → need to do it immediately after an emergency

- Ex: Oxfam ran into problems when it tried to do cash because it didn't have SOPs in place to divide responsibilities between logistics and finance; also need to prepare stakeholders and partners

Talking to the Government of Bangladesh (activity)

- Why CTP
 - Flexible, can be used for multipurpose to meet many needs – what beneficiaries really need
 - Easy to set up/ speedy response
 - Local economy
 - Less logistical considerations, less costly
 - Less risk if using a third party
 - Gives beneficiaries choice and power
 - More people can be covered
- Recommendations for planning a CTP
 - Pre-disaster assessment of local market
 - Pre-arrangements/negotiations with the financial service provider/ bank and the government (at least have an idea of all the options)
 - Sensitizing donors and stakeholders to CTP (advocacy)
 - Develop SOP/guidelines with roles and responsibilities for your organization, including orientation as well as amount of grant, modalities, methods, etc.
 - Include CTP approaches in SOD at national level
 - Train relevant staff on CTP, especially implementation and use of technology – capacity building
 - Create any forms or templates that will be needed; collect all existing versions
 - Internal and external coordination mechanisms
- Notes on presentation:
 - Don't propose to replace all emergency response options at once, but say you are presenting only another option to have as a "tool"
 - Give concrete examples of the tool

Action Planning: what ideas do we have to be ready to do CTP?

- Develop SOPs
- Negotiations with FSPs
- Train relevant staff
- Pre-disaster market assessments
- Attend CWG meetings and coordinate
- Sensitize donors and stakeholders, especially prospective beneficiaries
- Create practical tools
- Define disaster prone areas
- Define transfer mechanisms
- Committee formed (?)
- Fund/donor commitment
- Security
- IT
- Feasibility assessment

Priorities

1. Capacity-building
2. Advocacy
3. Creating guidelines
4. Coordinating with other NGOs/GoB and within own organization

5. Identify and make pre-arrangements with cash service provider
6. Make a market and feasibility analysis
7. Create/update contingency plan

8. Locate funding

Name	Point of action commitment	Challenges/Support and deadline
Shahid	Update contingency plan → will be easier to convince others about CTP if he does this	-will be challenging to change other people's minds but he knows he doesn't have to create a whole new plan only update the existing one -deadline by the end of the year
Rahat	Capacity building training and orienting staff	-challenge is unavailable expertise -organizational support
Paul	Capacity building	-potential support from CTP training materials and online
Tania	Capacity building	-challenge is staff drop out
Mehedi	Cash service provider	-challenge is BD is used to banking but not internet banking -government technical support -by 2016 able to copy with technology
Faruk	CTP guidelines (already working on this)	-HR problem, not enough time for the team to sit and work on it -wants to finish before September
Moudud	Market assessment	-time for a training is not enough -will do a rapid market assessment
Rahman	Update contingency planning (his team already has capacity)	-challenge is that his team is all over the world, only 1 in BD -deadline Dec 2015
Shuvo	Capacity building	-budget is the challenge because its new, also time is an issue because of the emergency -support will be colleagues from this training -deadline by this year
Arnest	Review contingency plan	-challenge is to collect information on time -support from management and field team -by September
Mahbub	Collect funding from donor for activities	-challenge is to coordinate with donor to support for activities -support from HQ, IFRC, etc.
Farun	Capacity-building	-challenge is that there are not many resources, political disturbances

Evaluation/analysis of Participants feedback



The CTP Course Individual Evaluation Form

Platinum Suites, Banani, 26th July-30th July, 2015

Facilitator name: Jonathan Brass and Eun Jung Yi

Your name: _____ (optional)

1. Course objectives and relevance

1.1 Do you think the following objectives of the training have been met?

Define key CTP terms and concepts

Describe the stages in the CTP process

Describe the additional information needed to assess the feasibility of using CTP

Link the need for market analysis as a critical factor in planning interventions

List issues related to designing and implementing cash transfer interventions

Describe key issues when monitoring prices and social issues

Consider what to include in the contingency planning process and preparedness activities in order to be ready for a timely CTP emergency response

	Not met	Partly met	Mostly met	Fully met
Define key CTP terms and concepts	-	-	27%	73%
Describe the stages in the CTP process	-	-	67%	33%
Describe the additional information needed to assess the feasibility of using CTP	7%	-	60%	33%
Link the need for market analysis as a critical factor in planning interventions	-	-	53%	47%
List issues related to designing and implementing cash transfer interventions	-	-	53%	47%
Describe key issues when monitoring prices and social issues	-	-	20%	73%
Consider what to include in the contingency planning process and preparedness activities in order to be ready for a timely CTP emergency response	-	-	47%	53%

2. Workshop design

2.1 What did you like about the overall design and structure of the course?

- ✚ ***It will be helpful for implementation of emergency relief operation through cash grant.***
- ✚ ***A good learning***
- ✚ ***Participatory approach***
- ✚ ***Well designed and material and tools were very useful for learning***
- ✚ ***All the steps were in order and logical***
- ✚ ***CTP options***
- ✚ ***Encouraging participation***

- ✚ **Brainstorming, group work and presentation**
- ✚ **Presentation, participatory work and handouts**
- ✚ **Case studies group work and presentation**
- ✚ **Ok**
- ✚ **Got to know about the different sources of information and what is important**
- ✚ **Interactive design and structure**
- ✚ **Good design and facilitator**
- ✚ **Have gathered enough knowledge to design and re-design CTP.**

2.2 How do you think the design and structure of the training course can be improved?

- ✚ **By field visit and increasing the training duration**
- ✚ **A co-facilitator who knows Bangla is required**
- ✚ **More practical experience is required**
- ✚ **Needs to include details of different assessment procedure like RMA and EMMA**
- ✚ **By including updated method and information**
- ✚ **It is mandatory to set the participant categories and involve them in program and finance.**
- ✚ **If residential training can be included then it will be more helpful.**
- ✚ **Participants should be selected according to relevant emergency response and maintaining the level of potential.**
- ✚ **Nothing**
- ✚ **Compressing it to a 3 days training**
- ✚ **Arranging for a half day practical market assessment in the field**
- ✚ **By including updated method and information**

3. Presentation

3.1 The presentation and facilitation of the workshop was:



3.2 Do you have any suggestions for the trainer?

- ✚ **Energizer required for the trainer**
- ✚ **Adding some recreation like (games or songs) would be great**
- ✚ ***The trainer can speak more slowly because it is difficult for people to understand the British accent**
- ✚ **If more trainers can be added then it would be more beneficial**
- ✚ **To re-arrange the training**

4. Content

4.1 Which session or topic did you find most useful, and why?

- ✚ **Monitoring**
- ✚ **CTP Modalities**
- ✚ **Contingency Planning**
- ✚ **Market Analysis**
- ✚ **Market assessment/cash grant/action planning**
- ✚ **Designing and implementing CTP**
- ✚ **Response option analysis and modality selection**
- ✚ **Cash Modalities**
- ✚ **Mapping baseline market system**
- ✚ **CTP process**
- ✚ **Selecting, designing and implementing CTPs**

4.2 Which session or topic did you find least useful, and why?

- ✚ **CTP Process**
- ✚ **Commodity Voucher**

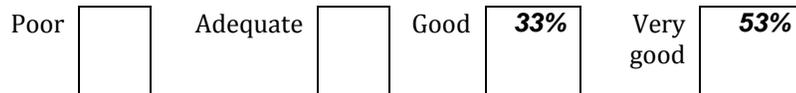
- ✚ **Contingency planning and monitoring session**
- ✚ **Monitoring and implementation**
- ✚ **Cash Voucher and commodity voucher**

4.3 Was there anything not included in the workshop that needs to be? If so, what is it?

- ✚ **Field visit**
- ✚ **Training materials; notepad**
- ✚ **Beneficiary selection process**
- ✚ **Participants from Bank or Telecom should be included in the training**
- ✚ **Method for showing the best process of collecting cash**

5. Satisfaction

5.1 Overall, how would you rate this course?



5.2 Any further comments

- ✚ **Continuation of this type of training is required**
- ✚ **Organize more CTP training and as well as training for CRM**
- ✚ **Include more participants from local NGOs**
- ✚ **Participants from Banks and Telecom Company is needed in this training**
- ✚ **Proper time management should be given importance**

5.3 Describe this course in one word

- ✚ **Excellent**
- ✚ **Very good**
- ✚ **Appropriate**
- ✚ **Useful**
- ✚ **Good**

Objective of the facilitators: To create more awareness in CTP for planning, designing and implementing active components. If the participants get the training then they can transfer their knowledge to other organizations or their respective organization.