

Oxfam Programme Quality Standards: Cash transfer programmes (CTPs)

Through its Emergency Food Security and Vulnerable Livelihoods (EFSVL) work, Oxfam aims to meet immediate food needs and protect livelihoods, whilst contributing to the longer term economic recovery of disaster affected populations and increasing their resilience to future shocks. Oxfam believes that these aims are achieved most effectively and sustainably by working through existing structures in order to reinforce local capacity with an approach of doing no harm. Oxfam's approach is fundamentally market-based, incorporating delivery of aid through market structures, as well as work to support and strengthen the capacity of key market actors and infrastructures (supporting traders and access to credit, rehabilitating infrastructure). Beyond that, Oxfam programmes also work towards increasing resilience in the longer term, looking at supply and income markets that concern the most affected. In addition to directly implementing programmes, Oxfam also uses its experience and analysis to advocate for appropriate and timely responses contributing to economic recovery and to influence key humanitarian actors to work towards ensuring long term solutions to food crises. Oxfam's advocacy work takes various forms, from feeding into research papers and policy briefings to lobbying activities.

Capacity to deliver cash programmes is required for all Oxfam affiliates. This programming strategy has the highest preference in Oxfam's EFSVL work because of Oxfam's experience, capacity and therefore added value. Cash transfer programmes have preference over in-kind/food aid responses whenever appropriate¹ because:

- CTPs allow crisis affected women and men to prioritise their needs and choose ways of meeting these needs. **It shifts the power of decision making from NGO/government to the affected people.**
- Needs of crisis affected populations may vary based on gender, household composition and size, livelihood and wealth category etc. CTPs **provide the flexibility to address the range of needs of different populations.**
- **It is a dignified way of supporting women and men who are affected by a crisis** because it gives them the power and flexibility to make choices.
- In some contexts, **CTPs may initiate or support existing efforts to empower women** by: facilitating women's access to financial resources; recognising the role played by women in the household economy; and by supporting women's economic leadership. A strong analysis of gender relations must inform the choice of cash recipients in a short term/one off CTP and the principle of 'do no harm' must be followed.
- A CTP allows people to purchase from the local market and this **helps in rejuvenating or supporting the local economy**. It has a positive effect on local businesses that are directly affected (i.e. loss of stock or infrastructure) or indirectly affected (i.e. low/loss of purchasing power of customers) by the crisis.
- **CTPs provide an effective link between humanitarian relief with recovery** by helping affected populations to invest in livelihoods promotion; by supporting the local markets; and by creating assets that may be useful in the longer term.

¹ Oxfam EFSVL Minimum Organisational Capacity Standards

- In many contexts, **CTPs are more cost effective as compared to in-kind transfer** because they do not require a large number of staff and they reduce purchase, warehousing and transportation costs etc. If well planned, CTPs can also increase the speed of response as the set up time is lower compared to an in-kind distribution programme.

The humanitarian sector is changing rapidly and a significant shift can be observed in the way aid is delivered to those affected by crisis. Increased emphasis on value for money, accountability and appropriateness as well as timeliness of response, dignity and choice of beneficiaries, have helped humanitarian agencies to implement cash transfer programming. Unlike in-kind support, cash is a flexible resource, and so it allows beneficiaries to meet a range of their needs from the local markets. In doing so, cash transfer programming supports the rejuvenation of local economies that may have been directly or indirectly affected by the crisis.

Cash interventions can take numerous forms from direct payments to a number of broader social assistance measures. The term Cash Transfer Programming usually refers to the following modalities:

- a) Cash Grant (Conditional or unconditional)
- b) Cash-for-Work (CFW)
- c) Commodity and Cash Vouchers (commodity voucher or cash/ value voucher)

Each of the above has its own distinct principles, processes, advantages and disadvantages. The appropriateness of each type depends on the programme objectives and the local context (refer to Good Practice Review of CTPs in emergencies pg. 48 and OGB CTP finance guidelines pgs. 15-17). These modalities can be used individually or in combination with other CTP modalities or with in-kind transfer. The choice of modalities and their combination with non cash modalities must be based on the results of assessment. It is acceptable to use a combination of modalities to assist women and men affected by humanitarian crisis. In some contexts a combination of modalities may be a recommended form of assistance. For example, some contexts may demand a combination of modalities to overcome challenges related to political acceptance of unconditional grants, or to avoid disrupting labour markets, or simply because beneficiaries prefer a combination of modalities.

In most instances the beneficiaries of CTPs are women and men who face acute or chronic food insecurity as a result of chronic poverty or sudden shocks. The choice of beneficiaries must be based on a thorough analysis of power relations (including gender relations) to avoid exposing the vulnerable groups (especially women) to unnecessary risk. For example, there is a trend to target 50% or more women without conducting a proper gender analysis. Such trends can cause harm to women and in some cases render them even more vulnerable to exploitation. However, CTPs can also be used to empower disadvantaged/socially excluded groups when CTPs are a part of a large plan (including efforts to strengthen rights and control over resources and enhancing decision making powers) to empower them. Without a strong analysis of the social relations framework of communities, such opportunities to empower marginalised groups may be lost.

Oxfam also includes male and female small traders as its beneficiaries with a two-fold purpose i.e. to ensure availability of food in remote local economies; and to strengthen the livelihood systems of small scale traders (refer OGB case studies on work with women traders in Kenya and Ethiopia – Haley’s work).

While the use of CTPs in Oxfam can be traced back to early 1990s, it has been since 2005 that CTPs have begun to represent a significant proportion of aid delivered by Oxfam and partners in humanitarian contexts. With the increase of cash transfer programming in Oxfam, it is important to have consistency in quality of such types of programming across affiliates. These guidelines will help in this direction.

Programming	References
<ul style="list-style-type: none"> • Add points specific to the thematic area around assessment and analysis, technical points around the intervention, 	
<p>1. Assessments and Design:</p> <p>1.1 Cash transfer programming will be implemented when each of the following assessments indicate that CTP is an appropriate response:</p> <ul style="list-style-type: none"> - needs, - markets – includes markets for food commodities and services such as cash delivery mechanisms (functionality and expandability for commodities and services, availability of products, cash based economy, access to markets (including physical, social, gender, etc...)) - security, - social relations including gender relations (community agreement/preference, women and men’s preference) <p>1.2 While designing CTPs, adequate consideration must be given to:</p> <ul style="list-style-type: none"> - Needs of affected/vulnerable populations (e.g. range and duration of needs of women, men and children, price of commodities/services required to meet the range of needs and gender constraints related to chosen activities), - Capacities of and opportunities available to affected population (e.g. physical ability of participate in CFW, skills/confidence to start business etc), - Informed choice of women and men to meet their needs through CTPs (women and men in communities not used to CTPs may not understand how this modality works, therefore it is important to share detailed information on how the programme is expected to work and share experience of CTPs in other similar contexts), - Seasonality of needs & prices (e.g. how long and at what specific times will support be 	<p>CaLP website www.cashlearning.org</p> <p>‘Walking the Talk: Gender in emergency CTPs’, Oxfam GB and Concern Worldwide, 2011.</p> <p>‘Good Practice Review of CTPs in emergencies’, ODI and CaLP, 2011.</p> <p><i>IASC Gender Handbook – Gender and Livelihoods Section.</i></p> <p>OI EFSVL Programme Quality Standards on Market based humanitarian programming.</p> <p>‘Delivering Money’, CaLP,</p>

<p>needed etc),</p> <ul style="list-style-type: none"> - Markets (ability of local markets to meet the needs of people in quantity and quality, including expandability with or without indirect support, accessibility and transport costs, cost and availability of commodities, risk of inflation as a result of a CTP, anticipated changes in market prices and availability, market actors that can be involved in the response through direct contracting or building linkages etc), - Organisational and partner capacity to implement CTPs (see point on capacity building below), - Feasibility of implementing CTPs to check the reliability and costs of existing delivery structures and the opportunities to set up new delivery systems, where needed, - Accountability mechanisms (i.e. village committees, hotline numbers for complaints etc), - Donor requirement (i.e. conditional or unconditional CTP etc), - Government policies in the country and community perceptions with regard to CTPs, - Existence of cash based social protection systems in the country. In places where they exist, Oxfam teams must try to link the emergency CTPs with longer term social assistance/safety net programmes. There are examples, from Yemen, Kenya and Ethiopia to suggest that this can be done (refer to country case study for Yemen and OI SP compendium and OGB programme policy guidelines). Note that safeguards should be in place to ensure that girls and boys are not required to perform any work that is likely to be hazardous or harmful to the child's health or physical, mental, spiritual, moral or social development. <p>It is acceptable - and even needed - to build flexibility in the programme design to accommodate changes during the course of the programme (e.g. high inflation may require a switch to a combination of cash and food or change in CTP modality). Please refer to PQS on Food aid (page 2).</p> <p>1.3 Choice of cash transfer modality must be guided by:</p> <ul style="list-style-type: none"> - A clear understanding that a CTP is a 'means to an end' and not a programme in itself. It is a tool for achieving an objective! In the context of EFSVL, the aim is to reduce malnutrition/food insecurity and protect/build resilient livelihoods, therefore care must be taken while choosing the most appropriate modality that helps in achieving programme aims (e.g. if the programme aims to help households to meet a range of needs soon after a sudden onset crisis, unconditional cash grants will be more appropriate as compared to CFW.) - A clear understanding of advantages and limitations of each modality. For example, CFW 	<p>2010.</p> <p>OI 48 hour tool.</p> <p>Creti P & Jaspars S, 2006, <i>Cash transfers in Emergencies</i>.</p> <p>OI compendium on social protection (add link)</p> <p>OGB programme policy guidelines on social protection (add link)</p> <p>CTP in Yemen (to be completed in July'13)</p> <p>EFVSL Programme Quality Standards on Social Protection (to be done in 2013/14)</p> <p>OI EFSVL Programme Quality Standards on Food Aid.</p> <p>EFSVL Programme Quality Standards on Assessments</p>
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may not be the most appropriate when generating enough work for people and monitoring is resource intensive. Large cash grants may not be the best option in insecure or politically fragile contexts. Vouchers may be the best option to boost trader confidence and create/strengthen weak markets etc. For more details on advantages and limitations of each methodology refer to Creti & Jaspars 2006 and the GPR, 2011.

- An analysis of gender power relations in the affected areas. Some modalities may support efforts to empower women (e.g. vouchers may work better in areas where women are hesitant to use cash either due to lack of confidence or they fear that intra-household dynamics may restrict them from exercising their choice.)
- Cash for Work is a popular form of CTP among partners, governments and donors because it is considered to be self targeting in nature. However, it is also the most challenging form of CTP to implement because of the range of complexities involved in its execution. First of all, it is very important to ascertain that there is genuine work to be done and also that there is enough work to engage all the affected population. In some contexts, we may engage in CFW to get around government acceptance, but this can be done creatively by identifying work that leads to some additional gains for affected populations. While deciding on work for CFW programmes, it is also absolutely important to be mindful of seasonality and ability of women and men to carry out the activities. For example, physical, labour-intensive work may not be appropriate in contexts when people are: fasting; when they are weak due to lack of an adequate diet; in seasons when they would work on the sustainability of their livelihoods; if our beneficiaries belong to a certain social category such as elderly, physically challenged, children, pregnant and lactating women, chronically ill; are part of certain cultures that may not allow women to participate in physical activity outside the house. It is important to bear in mind that the primary objective of CFW is to deliver cash to those in need and that 'work' is a secondary objective.

1.4 It is important to draw from past experience while designing CTPs. However, limited experience and comfort levels with certain modalities, transfer mechanisms and designs must not restrict innovation. In general Oxfam believes in the following principles and non-conformity to these will require justification as to why these are not relevant to the context:

- Unconditional cash grants are the most appropriate type of CTP to meet the needs of women and men in an emergency.
- The 'do no harm' principle is applied while designing CTPs to ensure that women and other vulnerable groups are not exposed to unnecessary risk.
- The value of cash/transfer value is calculated based on the gap analysis of needs of women and men. It is not acceptable to simply agree to an amount or rate that is used by other

agencies or government in the area. In contexts where the prevailing rate is lower than what is needed to meet the needs of people, efforts must be made to influence others. If necessary, Oxfam may choose to provide the prevailing rate for a CTP with a top up with another form of transfer (e.g. in-kind assistance to households that are also part of a CTP programme) to meet the gap in needs. The gap in needs can be calculated by establishing the survival and livelihoods protection threshold. These thresholds can help in identifying what is needed to live with dignity in the short and long term, what resources are available with people to facilitate this and the gap between the available resources and the actual need. (Refer to the HEA manual by Save the Children or refer to this link below for more information on setting the value of cash transfer: http://www.cashlearning.org/downloads/resources/calp/Zimbabwe/Gourlay_%20Setting%20the%20Transfer%20Amount.pdf) For more details please refer to EFSVL Programme Quality Standards on assessments.

1.5 Cash payment mechanisms will be chosen based on an analysis of:

- Availability and efficiency of cash delivery services e.g. banks, remittance companies, post offices, mobile money transfer companies, traders etc,
- Capacity of the service providers to reach large number of beneficiaries and deliver cash on time
- Costs involved in delivering cash e.g. service charges
- Security of staff as well as beneficiaries, particularly that of women and other vulnerable groups.
- Convenience of women and men (i.e. location of the service and user friendliness of payment method)

As direct cash distribution by Oxfam or partner staff is risky (fraud, security of staff etc) and resource intensive (i.e. usually requires more staff), it must be chosen only in exceptional circumstances.

1.6 While designing emergency CTPs, due consideration must be given to draw learning from existing Social Protection programmes and establish linkages with them, because:

- The existing beneficiary list, registration mechanism, cash payment mechanism, data management system can be effectively used to quickly set up a CTP in an emergency situation. It will also be cost effective.
- Linking with existing programmes or advocating with government to set up new cash based social protection mechanisms will support a smooth exit from an emergency cash transfer

	<p>programme. This will allow transferring the chronically poor women and men to a longer term social protection programme.</p> <ul style="list-style-type: none"> - Linking an emergency CTP with a social protection programme can enable Oxfam to bridge the gap between humanitarian and development programming. Moving towards a longer term presence can support the efforts at empowering women and other socially excluded groups. - In protracted crisis contexts in particular, such efforts can contribute towards Oxfam's resilience building agenda. 	
2.	<p>Capacity to implement and monitor CTPs:</p> <p>2.1 In all cases, cash transfer programmes must be led/managed by staff (including partner staff) who are:</p> <ul style="list-style-type: none"> - Experienced in designing, implementing and monitoring cash transfer programmes. - Trained in CTP (preferably must have attended CaLP level 2 training or an equivalent training elsewhere) <p>In contexts where partners and/or country teams have limited capacity, the Oxfam managing affiliate has the responsibility to work with the humanitarian lead affiliate to provide extensive support to ensure quality and speed of the response. This may require developing and resourcing a capacity building plan as a part of preparedness (see section on preparedness below) and in case of an emergency, may mean seconding experienced staff or leading the response directly.</p> <p>2.2 Due consideration must be given to planning human resources for cash transfer programmes. A CTP implemented by Oxfam or partner must (either individually by Oxfam/partner or jointly by Oxfam and partner) meet the following HR requirements. It is the responsibility of the Oxfam programme management staff to ensure that these HR requirements are adhered by Oxfam and partners. This will mean adequate resourcing of partners through appropriate budget allocation so that appropriate staff can be recruited and retained, or trained staff can be seconded to a partner agency for project implementation; or CTPs can be implemented jointly with a partner agency.</p> <ul style="list-style-type: none"> - An EFSVL coordinator/manager with competencies at the global Level 2 of the OI EFSVL competency framework. - At least 1 dedicated CTP experienced finance staff with skills at par with global C 1/2 level of Oxfam GB's finance competency framework (refer to annex 6.3 on pgs. 62-3 of the OGB CTP finance guidelines) for any CTP that meets any of the following criteria i.e. (i) total 	<p>CaLP website www.cashlearning.org</p> <p>EFSVL readiness tool Oxfam Humanitarian Competency Framework (add electronic link)</p> <p>OGB CTP finance guidelines, 2011.</p> <p>OI EFSVL Partner Capacity Assessment Tool (to be completed in Feb 2012).</p>

	<p>budget of more than 5 million GBP/8 million USD/6.5 million Euros; (ii) uses more than 2 CTP modalities at the same time; and (iii) reaches more than 20,000 households/20,000 cash recipients. Other Level 1 or 2 finance staff must be added depending on the complexity of the CTP. Refer to annex 6.3 in the OGB finance guidelines for CTPs for guidance on competency requirement for finance staff in CTPs.</p> <ul style="list-style-type: none"> - Adequate number of field staff to match the complexity of the cash transfer programme. In general, it is advisable to recruit 1 cash transfer team leader (global level 2) for every 10,000 beneficiaries in case of direct or semi direct cash distribution (i.e. where Oxfam or partner organisation is required to be present at the distribution sites for distribution). <p>2.3 Before implementation all new staff must be trained in CTPs by the team leader. Such training should ideally be CaLP level 1 or 2 training but context-specific trainings to match the level and experience of the participants can be designed as well. In particular finance and other support staff (such as logistics, HR etc) must be made aware of the CTP and be clear on their respective roles and responsibilities. OGB finance guidelines for CTPs contain a chart on responsibilities of different teams in a CTP. This can be used as a guide to determine roles and responsibilities for staff across different functions.</p> <p>2.4 Generic guidelines and tools on CTPs presented in the GPR, OGB CTP guidelines in emergencies and the OGB CTP finance guidelines must be contextualised by the team leader and shared widely for use by the team. These Oxfam Programme Quality Standards for Cash Transfer Programming should be followed in all contexts.</p>	
3.	<p>Monitoring and Evaluation:</p> <p>3.1 As in other forms of programming, a good baseline is essential to monitor the changes in the lives of women and men and attribute these changes to the programme. In EFSVL programmes, the baseline must include information on prevalence of malnutrition in the project area using MUAC², dietary diversity of households, hunger score (using primary or secondary information) and market prices and availability for essential commodities such as staple food, transportation, cooking fuel, water, labour rates and other non food items. See the Oxfam EFSVL Programme Quality Standards for MEAL for more information.</p> <p>3.2 Post distribution monitoring must be carried out within 2 weeks of every disbursement to</p>	<p>ODI & CaLP 2011, Good Practice Review on Cash transfers in emergencies <i>EMMA Handbook</i> 2010.</p> <p>Oxfam EFSVL Programme Quality Standards for MEAL.</p>

² MUAC refers to Mid Upper Arm Circumference.

	<p>understand the control and decision on the use of cash by women and men and to adjust the programme appropriately. It should also monitor the process, adequacy of the transfer, exclusion errors, and the appropriateness of delivery mechanism and protection issues. See the Oxfam EFSVL Programme Quality Standards for MEAL for more information.</p> <p>3.3 Markets must be monitored regularly to assess changes (particularly prices and availability of essential commodities) that may impact CTP or are a result of CTP. Appropriate corrective measures must be taken to address these (for example, increase the value of transfer if food prices have increased since the CTP was designed). See the Oxfam EFSVL Programme Quality Standards for Markets and MEAL for more information on market monitoring.</p> <p>3.4 Include at least one indicator to monitor the changes in gender power relations at the household or community level. Such information is sensitive and cannot be easily captured through structured questionnaires. Monitoring methodology must be flexible to allow for separate focus group discussions with women and men to understand such changes or longitudinal studies or case studies of chosen households. The principle of 'do no harm' must be followed in programming and the M&E system should support this by indicating if mid course correction is required.</p>	<p>Oxfam EFSVL Programme Quality Standards for Nutrition.</p>
<p>4.</p>	<p>Coordination:</p> <p>4.1 While inter affiliate coordination is important in all humanitarian response, it is an essential pre-requisite in CTPs. It is strongly advised that CTP designs are actively discussed among affiliates and partners at the time of proposal writing:</p> <ul style="list-style-type: none"> - To avoid difference in the value of cash transferred to beneficiaries, conditions applied to accessing CTPs, targeting criteria etc. - To facilitate sharing of skills, experience/learning and at scale evidence gathering, and; - To enable better bargaining power while negotiating with national authorities, cash delivery agents such as banks, remittance companies etc. <p>4.2 It is important to coordinate with other humanitarian agencies on CTPs to determine the response type and value of cash transfer to beneficiaries to ensure consistency and scale, and to reduce confusion among beneficiaries. CaLP facilitates this coordination in three regions (i.e. HECA, EA and WAF) and has dedicated staff for this purpose. It is advisable that staff in these regions pro-actively link with these regional cash focal points of CaLP for region specific coordination.</p>	<p>CaLP website www.cashlearning.org including the Cash Technical Working Group Guide.</p> <p>Latest CaLP research on Cash Coordination (to be published soon)</p>

	<p>4.3 It is advisable for Oxfam to initiate an interagency cash coordination mechanism in countries where none exists. Appropriate resource allocation for salaries etc must be ensured for such positions and where possible, other agencies should be asked to contribute towards the position. Such coordination mechanism must establish links with CaLP focal point for the region for learning and sharing. In addition, such efforts must ensure linkage with the cluster coordination in the country.</p> <p>4.4 It is highly recommended that all staff join the CaLP D-group to benefit from the information on latest developments in CTP and learn from the experience of other similar actors. Information to request membership can be found on the CaLP website (or send an email to info@cashlearning.org).</p>	
5.	<p>Preparedness:</p> <p>5.1 The success of CTPs depends a lot on the level of preparedness prior to a disaster. It is recommended that joint contingency/preparedness plans are developed by affiliates in disaster prone countries. For effective CTP, such plans should include:</p> <ul style="list-style-type: none"> - The Partner capacity mapping in country (Oxfam and partners) on CTP and associated capacity building plans with specific resources allocated to implement these. - Analysis on the feasibility of cash payment mechanisms existing in the country and appropriate pre-agreements on service charge with 1-2 service providers. - Gender analysis on feasibility and appropriateness of CTP. - In principle agreement (that can be activated quickly) with the senior management on lowering of authorisation limits for cash to ensure a speedy and timely response. - Analysis of trends in market prices and availability of goods and services. This includes markets baselines for key staples and basic needs at a minimum - Contextualisation of tools/guidelines eg. Draft MOUs, voucher designs, post distribution monitoring forms, beneficiary ID cards, draft team structure with TORs for team members etc. - Authorisation for the indirect use of armed guards (eg. Mobile Banks) or for delegation of sign off limits, where appropriate. - Preliminary exploration with private sector to engage/support different stages of the CTP. 	<p>OGB CTP finance guidelines, 2011.</p> <p>OI EFSVL Partner Capacity Assessment Tool (to be completed in Feb 2012)</p> <p>New Technologies research, CaLP 2011.</p>
6.	<p>What Oxfam does and does not do:</p> <p>6.1 Direct and indirect use of armed guards in CTP: <i>'Oxfam International policy regarding the use</i></p>	

of armed guards in the delivery of Oxfam's programmes states that we agree not to use armed guards, and that staff will not carry or take up arms. Any exceptions to this principle may only be authorised by the Chief Executive on a case by case basis. This position is based on the principle of 'acceptance', where Oxfam strives to be accepted as an impartial, independent humanitarian organisation and sees the use of armed guards as a threat to this. The policy covers both the direct use of armed guards (by Oxfam itself) and the indirect use of armed guards (by partners or delivery agents working on behalf of Oxfam). Exceptions to the protocol may be considered and authorised, when there is a compelling humanitarian programme reason, when the threat is largely banditry (not political), when an acceptable provider is available and when the deterrent will be effective. Exceptions may be brought for a specific time period (if long-term, it must be reviewed annually at a minimum), for a specific project or for a specific one-off activity. However, in extreme and time critical situations, the use of armed escorts for emergency relocation and evacuation may be authorised by the most senior staff member present. For clarity and accountability, requests to make exceptions to the policy must be based on an analysis of the context, the risks involved and the possible threat to Oxfam's image and acceptance and must then be sent from the Country Director (CD), through line management to the Managing Affiliate Executive Director to authorise.'

In general, armed guards are not used directly by Oxfam or partners. In the case of CTPs, the use of armed guards can be necessary in some contexts where the threat of banditry is high. In such cases, armed guards can be used as a deterrent after taking approval from the Executive Director of the managing affiliate in the country. An approval form is available for this purpose (see the Sumus link provided on the right hand column). In the past, such approvals have been sought by OGB for CTPs in Kenya, Yemen, Zambia and Malawi.

Use of armed guards by cash delivery agents (e.g. mobile banks) for delivering cash at the doorstep of beneficiaries is considered as indirect use of armed guards under OI security policy whereas presence of armed guards in normal bank branches is not considered as indirect use of armed guards. The distinction here is that in the case of mobile banks the cash delivery agent employs guards specifically for Oxfam's work and people availing the service are Oxfam beneficiaries only. Any untoward incident could not only jeopardise staff/beneficiary security but could also cause reputational risk, whereas a bank branch serves Oxfam beneficiaries as well as their usual clients. Any incident here cannot be directly linked to Oxfam's programmes. It is common sense that any cash delivery agent has to protect the cash and for that reason, they may employ armed guards. In such circumstances, Oxfam and partner staff must:

- Make OI policy clear to the cash delivery agent and ensure that armed guards are used as

<https://sumus.oxfam.org/node/52959>

<https://sumus.oxfam.org/node/86312>

	<ul style="list-style-type: none"> - a deterrent only. - Ensure that armed guards maintain a safe distance from the beneficiary population and Oxfam and partner staff. - Ensure that Oxfam staff do not travel in the same vehicle as the armed guards or in a convoy with them. - Seek authorisation from the Executive Director of the managing affiliate/implementing affiliate. <p>The use of armed guards by banks or remittance companies at their own premises (where they deal with other clients as well) is exempt from this policy.</p> <p>6.2 Oxfam believes in the appropriate use of cash and vouchers in emergencies and for that reason, we recommend CTPs based on a thorough situation analysis. By ‘appropriate’ we mean that if markets are functioning – or can be supported to function satisfactorily - and goods are available then CTPs will be prioritised over in-kind transfers. While CTPs have the potential to work as a standalone programme, they can also be used in combination with other forms of programming depending on the context. For example, cash grants combined with trainings in business development will be far more useful for new entrepreneurs as compared to cash grant alone. Similarly, a combination of cash and food transfers can ensure better dietary diversity and quicker nutritional impacts as compared to cash transfers alone.</p>	
7.	<p>Cross-cutting issues: gender, disaster risk reduction, LRRD, MEL, advocacy</p> <p>7.1 The principle of ‘do no harm’ must guide the design and implementation of CTPs, therefore care must be taken to ensure that our programme does not expose women, men and children to unnecessary risk. This will mean that the design of the programme must consider the constraints faced by women and men in the area. For example in an area where women’s mobility is restricted care must be taken while choosing the modality of cash transfer. Where possible, the use of technology to deliver cash discreetly to women and men can reduce the exposure theft/looting and commission/ informal “taxes” or fees demanded by other people).</p> <p>7.2 It is important to acknowledge that short term CTPs on their own cannot empower women or other socially excluded groups. Empowerment is an iterative and an incremental process that requires multi-dimensional and longer term efforts. Emergency CTPs can at best initiate the process of empowerment or contribute to a larger process and this must be clearly acknowledged while defining objectives and expected outcomes.</p>	<p>‘Walking the Talk: Gender in emergency CTPs’, Oxfam GB and Concern Worldwide, 2011</p>

	<p>7.3 It is useful to consider the existing social protection mechanisms in the country while designing emergency CTPs because:</p> <ul style="list-style-type: none"> - Using the existing cash delivery mechanism may increase the speed of response - It may reduce the money transfer costs or investments required by Oxfam since the system is already in place - The familiarity of people with this system might ensure greater acceptance among beneficiaries - The existing beneficiaries (who are likely to be poorest and most vulnerable) in the affected areas can be targeted and the beneficiary list can be expanded to include those that are affected and not included in the list - This provides an opportunity to strengthen the capacity of state systems and aids in a smooth transition from humanitarian to development programming. For example, by using the existing systems, Oxfam might train government staff, develop and introduce accountability measures etc that may increase the efficiency of the state system in the long term. <p>7.4 Better linked CTPs and social protection programmes help in creating resilience to future shocks and can help in a smooth exit from the emergency cash transfer programme.</p>	
8.	<p>Integration with WASH</p> <p>8.1 As cash is a multi-sector tool, it is important to document and share learning with other sectors. Although standalone CTPs can be implemented by all sectors, joint programming with WASH and other sectors is encouraged. This will help in determining the amount/value of cash transfers to beneficiaries and also help in determining the CTP modality/modalities. For example, apart from food needs, households may require cash for purchasing soap, other hygiene items, shelter material or for rent.</p> <p>8.2 In many rural contexts and most urban contexts, people buy water for their own consumption. It is important to work with WASH teams while conducting a gap analysis and determining the value of transfer for CTPs.</p> <p>8.3 Food insecurity is one of the underlying causes of malnutrition, poor care & hygiene practices, ill health and protection are other causes. If CTPs are designed for reducing malnutrition, then it is important to follow a one programme approach for better impact.</p>	<p>Sphere handbook 2011 (pg. 200 & pg.)</p> <p>CaLP Case study of Unicef's work in DRC and Oxfam work in Haiti.</p>