



# **External Evaluation of SDC/HA Emergency Cash Pilot For Earthquake Affected Households in Bubq, Albania**

Final Report  
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## Acronyms

ARC	Albanian Red Cross
BtF	Bashki të Forta (Strong Municipalities)
CaLP	Cash Learning Partnership
CiE	Cash in Emergencies
CVA	Cash and Voucher Assistance
FSP	Financial Service Provider
HCT WG	Humanitarian Cash Transfers Working Group
HH	Households
ICRC	International Committee of the Red Cross
IFRC	International Federation of Red Cross & Red Crescent Societies
NFI	Non-Food Item
MEB	Minimum Expenditure Basket
MoHSP	Ministry of Health and Social Protection
PDM	Post Distribution Monitoring
RRT	Rapid Response Team
SDC	Swiss Agency for Development and Cooperation
SDC/HA	Swiss Agency for Development and Cooperation/Humanitarian Aid
SP	Social Protection
SRSP	Shock-Responsive Social Protection
UN	United Nations
UNDP	United Nations Development Programme
UNHCR	UN Refugee Agency
UNICEF	United Nations Children's Fund
WFP	World Food Program

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## Executive Summary

In response to the earthquake that hit Albania on 26 November 2019, the Swiss Agency for Development and Cooperation, Swiss Humanitarian Aid (SDC/HA), implemented an 'Emergency Cash Pilot for Families Affected By Earthquake in Bubq, Albania', with the support of 'Bashkti të Forta' (Strong Municipalities, BtF) project, implemented through local partner Helvetas and the Swiss Embassy in Albania, within the first 7-10 days of the emergency response. The project targeted 340 earthquake-affected households with unconditional cash across 8 villages in Bubq administrative unit, Kruja Municipality. Between December 2019 and January 2020, each household received ALL 11,200 (CHF 100) per person for two months, up to a maximum of ALL 67,200 (CHF 600) for households of 6 or more persons, through Western Union.

**This evaluation determined that the SDC/HA emergency cash pilot was highly relevant and effective in meeting the immediate needs and short-term priorities of the earthquake-affected population in Albania, notably its timeliness in addressing urgent needs so soon after the earthquake and the dignity and psychological support the cash brought. At the time of the evaluation, four months following the earthquake, no other actor had yet been able to start their cash projects. Additionally, SDC/HA demonstrated it is feasible to pilot Cash and Voucher Assistance (CVA) in the early stages of an emergency response (within the first 7-10 days), in a context like Albania, provided certain enablers and conditions are in place. However, trade-offs were necessary to take such a rapid approach.**

Enablers of this approach included SDC/HA's previous experience in CVA, thus deciding to deploy cash experts within the first emergency teams; a strong relationship with the Swiss Embassy in Albania and BtF staff, who provided necessary operational support and essential connections within the authorities, enabling SDC/HA advocacy efforts to be successful in getting emergency cash approved. Recipient communication was particularly praised as a strength of the project, as well as SDC/HA's humanitarian expertise.

However, in taking a rapid approach, some compromises were made with regards CVA good practice. These included risking a targeting approach that may not have fully included all of the most vulnerable selected households; lack of market assessment in the targeted area; and limited consideration of protection issues, such as the needs of elderly, women and children, to inform project design and implementation. Staffing was also stretched for such a project. Neither was it possible in the current context of Albania, to link emergency cash to longer-term social protection initiatives within the timeframe.

Despite this, the evaluation showed no evidence that the emergency cash caused any harm in communities and no known major issues around social cohesion were reported. In contrast, SDC/HA was highly commended by all stakeholders and recipients consulted, for its transparent and clear communication, efficiency, and humanitarian ethic, in delivering such a timely and relevant approach, through unconditional cash, that directly addressed emergency needs, when other cash actors and government were experiencing delays.

In the future, if the same contextual enabling factors were in place (most significantly, the rapid government approval for emergency cash and the strong support of the Swiss Embassy in contracting an FSP so fast), having a team of two cash experts per rotation works for such an approach. However, the cash hotline would have benefitted from its own dedicated resource and phone number, and local staff could have been recruited following SDC/HA's departure. Moreover, in less conducive contexts, more SDC/HA cash experts should be deployed to support such an intensive approach, as teams in Albania were notably extremely stretched.

Additionally, a more systematic use of CVA documented tools and processes, would likely enable a more efficient and effective approach, within the short timeframe and also support SDC/HA's institutional capacity for replication, outside of the Albania experience. Alongside this, the evaluation also calls for more capacity building in general to be given to Swiss Embassy staff in emergency CVA, to allow for a deeper operational involvement where there is interest to support, such as in Albania.

## 1. Background

### 1.1 Context

On 26 November 2019, Albania was hit by a large earthquake with a magnitude of 6.4, causing 51 people to lose their lives and injuring 913 people<sup>1</sup>. Out of 202,291 people affected by the earthquake, a total 47,365 people were directly affected<sup>2</sup>. The epicentre was 10km north of Durres, the second largest city in Albania, located approximately 30km east of the capital, Tirana. An earthquake had previously hit the same region in September.

The International Federation of Red Cross/Red Crescent Societies (IFRC) launched its 'Emergency Appeal: Albania Earthquake' on 29 November, requesting over CHF 3 million to assist 10,000 people (2,000 households) and a further 50,000 people through community based activities, for an initial 3 months. In response to identification of basic needs as an urgent priority, the Appeal recommended unconditional<sup>3</sup> cash transfers would be a feasible modality for the earthquake response. An IFRC Revised Appeal was subsequently released on 14 February for CHF 5.1 million, including an upscale of targeted households to receive cash and an extension to 5 months support.

Following deployment of cash experts within the SDC/HA initial Rapid Response Team (RRT) deployment to Albania, SDC/HA decided to build on the IFRC Appeal and pilot an emergency cash component aiming to deliver within the first 7 to 10 days of the response. IFRC were not planning to start CVA for another two months, so SDC/HA cash was intended as a gap fill until the IFRC's larger CVA programme could get under way.

### 1.2 Background to SDC/HA emergency and cash experience

After the Balkan War of the 1990s, SDC/HA implemented its first cash programme in Albania and was a pioneer of early Cash and Voucher Assistance (CVA)<sup>4</sup>. Since then, SDC/HA has been a key advocator in the humanitarian world for the cash modality. In recent years, SDC/HA has moved on to leverage its influence and expertise, as both a strategic donor and implementer, in convincing the UN to integrate cash as an equal, viable alternative to in-kind assistance. This role has extended to supporting WFP, UNHCR and others, and SDC/HA continues to second cash staff to several UN agencies. Since 2008, cash experts have been deployed on 75 secondments and more recently also looking at social protection. Twenty years on, Albania provided an ideal context to demonstrate that CVA is possible in the early stages of a disaster response intervention.

Two rotations of RRTs were deployed to the Albanian earthquake response. The first team deployed on the evening of 26<sup>th</sup> November, with a team of 16 people, spanning relief/logistics, shelter and cash. A second rotation took over from around 7 December, with the last team member (cash expert) leaving Albania on 16 December. **This was the first time an unconditional, unrestricted<sup>5</sup> cash project was set up as part of the RRT emergency response phase.**

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<sup>1</sup> IFRC Revised Emergency Appeal: Albania Earthquake, 14 February 2020

<sup>2</sup> Albania Post Disaster Needs Assessment (PDNA)

<sup>3</sup> Unconditional transfers are provided without the recipient having to do anything in order to receive the assistance, other than meet the intervention's targeting criteria (targeting being separate from conditionality). (CaLP, 2018)

<sup>4</sup> CVA refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). (CaLP, 2018)

<sup>5</sup> Unrestricted transfers can be used as the recipient chooses i.e. no effective limitations are imposed by the implementing agency on how the transfer is spent. Cash transfers are by definition unrestricted in terms of use. (CaLP, 2018)

### 1.3 Overview of SDC/HA's emergency cash project

The SDC/HA 'Emergency Cash Pilot for Families Affected By Earthquake in Bubq, Albania' provided 340 earthquake-affected households in Bubq administrative unit<sup>6</sup>, Kruja Municipality, with two monthly instalments of unconditional cash at ALL 11,200 (CHF 100) per person, up to a maximum of ALL 67,200 (CHF 600), for households of 6 or more persons, through Western Union, between December 2019 and February 2020.

The project objective was: *"To provide emergency support to households affected by the earthquake with unconditional and unrestricted cash assistance, which allowed families to cover most urgent basic needs, including preparing for winter months, improving temporary shelters or renting other accommodation"*.<sup>7</sup>

The pilot was initially designed to align where possible with IFRC's planned cash programme. SDC/HA used the same transfer value per person as IFRC (based on a Minimum Expenditure Basket (MEB,)) but took a higher maximum household size of 6 persons, aligning it with IFRC's initial approach. However, IFRC seems to have changed their approach at a later stage, to a maximum of 4. The frequency was also intended to be over 3 instalments like IFRC's, but in the end SDC/HA decided to go for 2 months, using the budget to instead reach more people. Targeting was also different, as IFRC used a vulnerability-based system, using social protection lists combined with additional vulnerability criteria, based on a scoring matrix, and SDC/HA used near-blanket.

SDC/HA's project was specifically designed as a pilot, with the intention that learning from this experience could lead to a new model of emergency response in future crises. Initially, SDC/HA considered doing two pilots – one in Bubq (blanket targeted to all earthquake-affected households) and another in a separate location (with a vulnerability-based targeting). However, the challenges experienced by SDC/HA with the available resources, in setting up the first pilot in such a short timeframe, meant a decision was taken to stick to one and do it well.

The first cash distributions started on 5 December. To avoid crowds building in front of the Western Union branch, recipients were called in batches. However, recipients could decide when to pick up their entitlement. The second instalments started on 13 January. Recipients were given until the end of February to pick up, although encouraged to do so sooner. By 30 January, there were only 18 households not withdrawn.

**Table 1 – Bubq Cash Pilot Project, Facts and Figures**

<b>Bubq Cash Pilot Project – Facts and Figures</b>	
<b>340</b>	Number of registered HH
<b>317</b>	Number of HH 1st payment withdrawn
<b>319</b>	Number of HH 2nd payment withdrawn
<b>8</b>	Number of HH not withdrawn anything
<b>332</b>	<b>Number of HH supported</b>
<b>4.29</b>	Average household size
<b>1,426</b>	Number of people supported
<b>90,713</b>	ALL average per household per month (actuals)
<b>810</b>	CHF average per household per month (actuals)
<b>30,116,800</b>	Total ALL
<b>268,900</b>	Total CHF

<sup>6</sup> Bubq administrative area comprises 8 villages – Mazhë e Madhe, Mazhë e Vogël, Bilaj, Mallkuç, Murquine, Bubq, Budull and Ura e Gjolës

<sup>7</sup> SHA/ HA Concept note, Emergency Cash Pilot for families affected by earthquake in Bubq, Albania, 3 December 2019

## 2. Purpose, objectives and scope of the evaluation

This evaluation had two main purposes, as stated in the terms of reference:

- Evaluate and appraise SDC/HA's Emergency Cash Pilot for Families Affected By Earthquake in Bubq, Albania
- Identify best practices and operational guidance for future emergency CVA, under similar conditions, and for comparable emergency contexts

The main objectives of the evaluation were to establish an overview of the **relevance, effectiveness and efficiency** of the SDC/HA emergency cash intervention. As well as providing an external evaluation of SDC/HA's emergency cash programme in Albania, it is hoped findings can contribute on a strategic and operational level to discussions around the feasibility and replicability of such an approach to emergency cash.

## 3. Methodology

The evaluation was conducted by an international consultant (cash expert), supported by a local Albanian consultant (researcher), over 16 days between 17 February and 16 March 2020. Methodology comprised a rapid desk review and preparation (3 days), field mission in Albania, with both consultants (8 days, 24 February – 5 March) and analysis/report writing (7 days, including 2 days in Albania and 5 days remotely). A briefing and debriefing also took place during the field mission, between the evaluation team and the Swiss Embassy in Albania.

Field methodology was largely qualitative and included:

- 21 key informant interviews, in Switzerland and Albania, with key stakeholders.
  - These included SDC/HA and Swiss Embassy staff, BtF staff, national, regional and local authorities, other cash agencies (including IFRC and UNICEF) and the Humanitarian Cash Transfers Working Group (HCT WG)
- 6 focus group discussions (FGD) with SDC/HA cash recipients (2 groups mixed, 2 groups men only, 2 groups women only) in 4 out of 8 SDC/HA targeted cash villages (Bubq, Mallkuç, Mazhë e Madhe and Mazhë e Vogël). Each FGD comprised on average 10-15 participants, except Mallkuç at 25 participants
- 3 market trader interviews in Bubq (2) and Mazhë e Madhe (1)
- Interview with Western Union, Tirana

A separate Post Distribution Monitoring (PDM) exercise was conducted immediately prior to the evaluation through a quantitative approach, including random sampling via interviews using a structured questionnaire. Where possible, PDM results have been triangulated with evaluation findings, although final analysis was still under way at the time of this report. Early PDM findings were also used to inform recipient questions that would benefit from follow-up in evaluation focus groups, from a qualitative perspective, in order to gain more insight into findings.

Selection of villages for focus groups were chosen as follows: Bubq as the largest, Mallkuç as a village that was geographically spread out, Mazhë e Madhe as one of the poorest, and Mazhë e Vogël, where SDC/HA had experienced some challenges with community members during verification and communication of the project. Participants were largely selected at random, but in consultation with a local volunteer, to ensure a mix of household age, gender and varied location in village (i.e. living in both the centre and on the edge), where possible, were represented in each group.

Market interviews were conducted to provide a rapid snapshot to determine any effects of the cash on the local economy. Traders in Bubq were interviewed, as the main large market in the area serving many smaller villages without own shops, as well Bubq residents; and Mazhë e Madhe as a small retailer, operating at village level only.

## Key Findings

### 4. Relevance

#### 4.1 Identification and addressing of needs

To determine whether SDC/HA's emergency cash project was relevant and appropriate, a number of aspects were considered: Was Albania a well-placed country for doing CVA? Why was unconditional cash decided on? What assessments were done? How did recipients spend their cash and what were their priorities? Was the cash enough and was providing it through instalments appropriate? Did recipients feel the cash came at the right time?

Albania was considered a well-placed country for doing emergency CVA – middle income, a population accustomed to handling cash, markets were functional, Financial Service Providers (FSPs) were available and accessible, families would soon have to go back to normal routines (parents to work, children to school) and therefore needed cash for these expenses.

In terms of assessment, SDC/HA needed to hit the ground running and pilot emergency cash quickly. A rapid feasibility analysis was done by the first cash expert on day one, and more general assessments by other team members. Documented assessments weren't done, but the RRT was able to utilise existing information from IFRC's Emergency Appeal, which had already set out a coherent response analysis and feasibility for unconditional cash. This was also a good opportunity to share and collaborate on project cycle steps between the two agencies, as per CVA good practice, to maximise on efficiency. SDC/HA admits it probably could have done more in terms of its own cash assessments, but this was the first time that a rapid response team was assessing, planning *and* implementing within the same deployment. Usually, SDC/HA would set up emergency cash over a 1-2 month period, following the initial rapid response phase.

Overall, information on needs within the Albania response as a whole was weak in early days, which was a challenge. Numbers affected were still unconfirmed from the Albanian Government one week after the disaster. By then, the SDC/HA Cash Expert had already moved on to setting up a cash coordination mechanism and getting approval for the planned cash project.

Needs were also changing fast. SDC/HAs cash was intended for basic needs, but also took a winterization and shelter objective. In reality, despite good efforts by SDC/HA with coordination, by the time the first cash was disbursed, other actors had distributed tents and also food items in SDC/HA targeted villages. This was despite Bubq being identified as an area with a gap in assistance at the time.

Relief distributions (in particular those by individuals and neighbouring countries) were described by SDC/HA recipients to be chaotic, non-transparent, with no targeting criteria and those most in need not receiving. As a result, this led to an unintended, but greater appreciation of, SDC/HA cash transfers by actors, which were considered more relevant and appropriate compared to relief distributions. The Emergency Coordinator for Kruja also described relief distributions to the evaluation team as excessive, full of duplication and difficult to deliver to those in need. He identified a lack of skills within local authorities around distribution and targeting as a major weak spot. In contrast, recipients praised SDC/HA's CVA approach as "the best assistance received for the emergency", "fast", "better than in-kind, because we were able to prioritise as everyone has different needs" and "direct to recipients." According to the PDM, 87% of recipients would prefer cash transfers again.

Overall, **recipients reported spending their cash on a range of basic needs: food, health and medical needs (particularly hospital treatment), clothes, blankets, sleeping mats and heaters** (as relief tents were "inadequate", too cold and often weren't provided with other NFIs), **tarpaulins and on construction of temporary shelters** (such as renovating out-houses or sheds). **Many also used cash to pay electricity bills**, which the Government had not yet stopped, even in the most destroyed houses. Instead, recipients were using the electricity for lighting in tents. **Fewer people spent on solely food than expected, as many had been receiving food distributions. The PDM showed food as the top expenditure, followed by medicine and then clothes.** Beneficiaries reported still

spending on food, as the relief distributions had been inadequate in terms of commodity variety and also inclusiveness of the targeting. Many also paid off existing credit at shops. Additionally, cash was also used by recipients to celebrate New Year with their families, buy special food and treats, and resume a sense of normality after the psychological trauma of the disaster, which was still having a widespread effect, particularly on children. The prevalence for using cash on medicine and hospital visits was surprisingly high. The evaluation also noted that health had not been included in the MEB.

The transfer value was calculated and designed by IFRC, using their MEB, based on figures from the 2019 Albanian National Institute of Statistics. Despite attempts to align SDC/HA's household size with IFRC's (which then changed), SDC/HA's larger household size was felt to be justified. In Bubq, whilst the average household size was 4.3, out of the 340 targeted households, 74 had 6 or more members and 139 had 5 or more members.

**All recipients consulted confirmed the cash transfer value was enough to meet basic needs, although less so for shelter or addressing longer-term chronic needs.** Satisfaction levels were high, suggesting the transfer value was definitely adequate. Some recipients described the emergency cash as like a "gift from heaven" or "like finding money in the street". Others mentioned, particularly in poorer villages like Mazhë e Made, the cash was substantially more than what they would get for their seasonal agricultural work.

The evaluation was informed that winterization tents were not available in local markets during SDC/HA's cash project. This suggests the MEB should have better linked to market analysis, which is CVA good practice. – SDC/HA's initial intended objectives for shelter and winterization were not met to the extent intended, with the PDM showing only 2% spent on shelter materials. Perhaps unavailability of winter tents could have been a contributing factor. However, the cash was deliberately provided as unrestricted, which enabled recipients to prioritise and spend on a range of basic needs. Therefore, the overall objective was still met. Further, some key informants suggested the cash was "more than enough" (for basic needs), but as to why not more was spent on shelter could not be determined by the evaluation.

**Interestingly, all recipients were extremely happy that they received the cash in two instalments, as this meant they could prioritise, plan and budget. There was a unanimous preference they would *not* prefer a lump sum, if the project were repeated.** Instead, they typically spent bit-by-bit and made each instalment last. Others said receiving cash twice gave them something to look forward to. Some reported spending each instalment on different and evolving needs. One example included using the first instalment being spent on food and other basic needs, and the second on psychological support for children. In this way, the use of two instalments was a good design feature for the Albanian context, particularly in relation to the value of each transfer.

## 4.2 Coordination and coherence

### 4.2.1 Coordination with authorities and other stakeholders

Albania had limited prior experience of emergency CVA<sup>8</sup>. SDC/HA therefore had to advocate and coordinate closely with authorities to get the green light for cash. **The longstanding presence of the Swiss Embassy in Albania and their pre-existing connections meant they could help in setting up meetings with relevant authorities for the SDC/HA cash team, quickly, to enable such a rapid response.** It helped that the Swiss Embassy identified as an "integrated embassy", with a larger development focus than a pure diplomacy role. It already had a close relationship with SDC/HA, describing itself as a "sister SDC/HA branch". Additionally, the SDC/HA funded BtF project, implemented through Helvetas, was also a key enabler in mobilising the right people within local authorities, paving the way for SDC/HA to both get approval and also start the project immediately.

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<sup>8</sup> In addition to SDC/HA's cash assistance in the 1990s, the only other emergency CVA that has been delivered to date in Albania was a voucher project through WFP and ARC, for the 2016 flood response.

In terms of coordination with authorities, early meetings were arranged with a Member of Parliament, who became quickly on board and was instrumental in navigating through the political arena and gaining the necessary Government support for SDC/HA to go ahead. Her role as 'Head of Albania-Swiss Friendship' was also invaluable and a key enabler. Further meetings were also held between SDC/HA and the Emergency Coordinator and Major of Bubq. By 1 December, the Deputy PM had subsequently (verbally) approved the project.

**In contrast, other key cash agencies at the time of the evaluation (four months on) had not received full approval from the authorities in Albania and were struggling to get projects fully approved through the more traditional route** (i.e. Ministries), thus delaying their start-up. One key informant described SDC/HA as having found a "loop hole" and "through influence by the Swiss Embassy in Albania, got a fast and clear green light". The evaluation determined this was certainly a factor of success in enabling SDC/HA's rapid approach and suggests that it may not work for non-governmental cash organisations.

**Despite the authorities rapid approval for SDC/HA's cash pilot, SDC/HA did not have the full backing of everyone within Government and the authorities, which remained a weak spot of the project. This was a potential risk that SDC/HA chose to bear; in order to promote a new innovation within humanitarian aid they felt would be effective and appropriate.** Additionally, the Emergency Coordinator also needed some convincing. Initially, local authorities asked SDC/HA for the cash in a pool fund they would allocate themselves. **Finally, the SDC/HA pilot was approved on the basis the authorities would have no involvement.** Therefore, their role was kept to a minimum (aside providing initial registration lists), requesting SDC/HA implement and take full ownership, even down to the communication with recipients. The project was solely identified as a "Swiss Government" intervention only. The evaluation noted it also put strain on the individuals who were supportive and on good-will relationships, rather than working officially through the system, which raises questions for replicability. The main concerns of the authorities were around social cohesion risks and general lack of exposure to CVA. However, social cohesion, among other risks, was factored into a comprehensive risks analysis that SDC/HA cash expert put together before the project started, which the evaluation noted as very much in line with CVA good practice.

#### 4.2.2 Coordination with cash actors

**In addition to setting up its own emergency CVA project, SDC/HA played a key role in bringing cash actors together at a very early stage of the response and contributed significantly to initiating good cash coordination, through the HCT WG (Albania's equivalent to a Cash Working Group).** This is very much in line with SDC/HA's role to support cash coordination globally, often seconding cash experts to key UN roles. In order to coordinate and communicate its pilot project plans, SDC/HA arranged a meeting with interested agencies on 7 December, just the second weekend after the earthquake. Only a few agencies were expected, but around 25-30 people attended the meeting. SDC/HA was the most advanced in terms of any CVA project and there was much interest in their pilot approach. At the following cash coordination meeting, the 2<sup>nd</sup> rotation cash expert was in place and pushed for the CWG TOR to be written. IFRC and UNICEF agreed co-lead roles and so the group was formed, even before any other actors had started cash. This is a very good example of early cash coordination efforts, which had not necessarily been seen elsewhere. The RRT's role in cash coordination in Albania was instrumental, but following the departure of the 2<sup>nd</sup> cash team on 16 December, it stopped there.

The evaluation team presented early evaluation findings to the HCT WG on 6 March, and it was noted SDC/HA remained the only agency that had been able to start (and finish) an emergency CVA project for the Albania earthquake response, four months after the disaster.

Additionally, SDC/HA also closely coordinated with IFRC, requesting to join forces and explore synergies early on, which IFRC was most interested in. Discussions were held regarding aligning programming. The intention was SDC/HA would gap fill emergency cash, before IFRC started, who needed two further months for set-up. It was initially also proposed that ARC/IFRC could do SDC/HA's PDM in order to utilise the lessons, but this did not go ahead. In the end, SDC/HA described the approach between them as "partially aligned", but both organisations appreciated these coordination efforts.

## 4.3 Targeting

### 4.3.1 Geographical targeting

Bubq was selected for the cash pilot area as it was semi-rural, poor, badly affected (but not too much, i.e. no deaths), away from the media (so less attention for authorities), operationally practical and with good access to markets and FSPs. In contrast, the initial Government response was focusing on big cities. Following a coordination meeting on 29 November in Durres, where Bubq was flagged for support, SDC/HA immediately organised field visits, with BtF staff, who were able to make themselves available overnight. Following a meeting with the Emergency Coordinator, Bubq was then selected as a vulnerable area needing support.

All people interviewed felt Bubq was a justifiable and right choice. Furthermore, SDC/HA was able to make a fast decision, yet in collaboration with others. Evaluation findings also demonstrated this was an extremely vulnerable area in need and the cash was much needed.

### 4.3.2 Recipient targeting, selection and verification

As for all activities and as often the case in rapid response missions, targeting was a challenging part. **Most stakeholders affirmed to the evaluation the near-blanket<sup>9</sup> target approach taken was not perfect but was “the only way to do it” and “the right approach in the circumstances”.** Initially, SDC/HA planned to check the list of 295 earthquake-affected households in Bubq gathered by the administrative unit, against recipients of the social assistance scheme. However, consultations with authorities concluded making a triage between more and less vulnerable people so soon after the shock would potentially lead to tension within the community. The level of household vulnerability and devastation that had been caused by the earthquake was far broader than those on the existing social assistance lists, which had a very low coverage in the area. Neither were lists of those receiving social assistance readily available and able to be shared with SDC/HA without delays.

Instead, a decision to target everyone affected by the earthquake in Bubq was taken in collaboration with the Member of Parliament and Emergency Coordinator for Kruja, the Swiss Embassy and BtF staff. It was described by SDC/HA as not an easy decision, but one that had to be made fast and as well founded as possible, based on both the extensive experience of SHA's Cash Experts and emergency senior management, as well as existing good practice. Despite humanitarian assistance being largely new for the Swiss Embassy in Albania (more familiar with developmental approaches), they were very supportive of the decision, recognising a vulnerability-based approach would not have been possible in the timeframe, when emergency needs were so high.

Using ‘*earthquake-affected*’ rather than the narrower ‘*house destroyed*’ criteria was a deliberate choice made at design stage, considered as inclusive an approach as possible, aside total blanket coverage. Given the social cohesion concerns, SDC/HA preferred to risk having too many people on the list (inclusion errors) than missing out people who should have been on the list (exclusion errors). Other rationale for the approach included the fact the area had already suffered from an earlier earthquake in September 2019 and were already vulnerable. The area was also extremely poor.

### Challenges with the targeting process

**SDC/HA found the targeting process very challenging in such a short time period and the application of eligibility criteria was not so straightforward.** The criteria evolved slightly in operational practice and ended up

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<sup>9</sup> ‘Blanket coverage’ refers to *all* households in the area, regardless of whether they have suffered any damage from the disaster or consideration of any other vulnerability. This approach was ‘near blanket’ as it covered all households that had been earthquake-affected, regardless of vulnerability. Sometimes a ‘blanket approach’ is also taken in the early stages of an emergency, when applying any form of targeting (i.e. because ‘near blanket’ or ‘vulnerability based’ is considered too difficult or slow). However, a weakness of blanket targeting is that it does not distinguish between disaster affected or non-disaster affected households. In this case, SDC/HA opted for ‘near blanket’ as a compromise.

being easier to physically verify as ‘house destroyed’. Recipients in evaluation FGDs and the PDM all confirmed they had been selected because their house was destroyed (with only a few using the term ‘earthquake-affected’ in addition). Indeed, the 2<sup>nd</sup> SDC/HA cash team confirmed they specifically took eligibility criteria to be ‘house destroyed *at a level that did not allow people to live inside the house*’. This was then verified by either a spot check household visit or by the recipient showing a photo.

Nevertheless, SDC/HA’s written communication material with recipients was distributed with the original ‘earthquake-affected’ definition. Whilst this did not knowingly cause harm, having the broader term ‘earthquake-affected’ on one form of communication (which is more inclusive and can be interpreted economically or psychologically, as well as physically to the house) and another that is more narrow – ‘house destroyed’ – could have created social cohesion issues.

The process of registration, validation, verification, selection and communication was noted by the evaluation as happening all at the same time and not according to a clear, agreed process. Naturally, some of these steps are iterative in an emergency, but it appeared and was reported on by SDC/HA and partner staff as, “rather chaotic”. However, despite the challenges SDC/HA did manage to establish a viable recipient list in a very short time frame, which is highly commendable.

The Head of the Bubq Administrative Unit provided the initial registration lists per village to SDC/HA. Initially, authorities requested two weeks to provide a clean list, but SDC/HA pushed to get this faster. As a result, the lists were extremely faulty, with multiple data mistakes and gaps needing correcting by SDC/HA. The workload for SDC/HA staff to clean up faulty names and IDs was huge and massively underestimated. It was also unclear how the authorities made the lists, which raised some concerns during the evaluation. Some recipients said the authorities came to their house, whilst others said they had to go and register in the local administrative unit office. One SDC/HA informant heard that the authorities had given a deadline of 3<sup>rd</sup> December for people to register (just 4 days after the earthquake). The evaluation did not hear of any extension or second chance for people who missed this date. The list also took two rounds from the authorities before SDC/HA was willing to accept it, due to the high inclusion and exclusion errors discovered once SDC/HA started verifying.

Verification to check accuracy of the lists was done, but not consistently or not systematically. Overall, SDC/HA was only able to verify a small percentage through random household visits, and this varied by village. Other verification included asking to see a photo of the destroyed house, before the person was confirmed as eligible at village meetings, at the same time where the project was being communicated.

Several informants noted that SDC/HA not having a systematic verification process was a weak spot in the targeting. Recipients expressed concern that what they perceived as ad-hoc verification meant there were likely still people missed, as well as wrongly included, as not all households had been visited.

However, despite this, SDC/HA was able to calculate for the evaluation that out of the overall list of 417 households received from the municipality, **103 or (24%) of households were verified either through a home visit, showing photos at registration or by the testimony of a neighbour**. From the original list, a total of 35 new households were added and 28 households were removed by SDC/HA through the various verification activities. **This equates to roughly a *known* level of 7% inclusion (people included in error) and 10% exclusion (people who were missed) error, against the original list. Based on other emergency CVA projects, the evaluation noted this is “not too bad.”** However, figures were not available for inclusion and exclusion of the final SDC/HA recipient list, as this was not possible to gather within the evaluation methodology parameters.

Despite local authorities initial concerns on risks with targeting, following completion of the project they still agreed the near-blanket approach was the most acceptable in the circumstances. Their main criticism remained the level of verification, which they felt was inadequate.

FGD participants were reluctant to speculate on whether the targeting process had captured the right people. However, the PDM revealed that only 49% of respondents felt all those whose houses were destroyed were

included, a further 38% didn't know and 13% felt that everyone was included. This equates to a weak-to-mixed level of confidence amongst recipients on whether SDC/HA's targeting approach was effective.

#### 4.4 Gender, protection and other cross-cutting issues

##### 4.4.1 Considerations of women, elderly and children

**Gender and protection considerations were partially, but not fully made. Several SDC/HA respondents, in particular Swiss Embassy staff, were aware this should have been tackled better. No actual protection assessment was done and most informants recognised the specific needs of women, elderly and children had not been fully captured.** However, as with the targeting approach, speed and meeting the humanitarian imperative within an emergency timeframe took precedence with this pilot. Therefore, aspects such as mainstreaming protection were compromised on.

SDC/HA initially considered giving the payments to the female head of households, as per the recommendation of the MP of Kruja and also Government policy. This did not happen, though, because the actual lists received listed mostly the male head of the household (around 80%), and it would have taken too long to collect the data of all female heads, with the administrative burden of switching over names too heavy in the timeframe. Additionally, some internal informants expressed concern that SDC/HA did not have a full understanding of the implications of giving emergency cash directly to women, and it may have disrupted the usual intra-household dynamics or potentially exposed women to harm. Interestingly, in reality, female recipients consulted stated they would have been happy either way regarding who received the cash. They did not feel giving to the men had excluded them: expenditure decisions were made jointly and they typically were the ones spending the cash. "We find a way", they explained.

The evaluation notes some protection considerations were naturally inherent in project design, even if not officially intended. For example, Bubq population was composed mostly of older people (age 46 plus), with significant numbers being elderly. Therefore, the geographical targeting was well considered in terms of the elderly. Elderly people consulted for the evaluation found the process of receiving cash straightforward and clear, gaining necessary support from family members where needed. They expressed little issue with any aspects of the project. However, the evaluation was also told many elderly who had mobility or disability issues had to take more expensive forms of transport to Western Union.

Whilst women consulted had experienced nothing bad as result of the project, no specific analysis of their unique needs had been collected or considered. For example, female FGD participants commented that holding the project meetings and the evaluation focus groups in the village bar/café was not a culturally familiar venue for them, as women do not typically visit. Child-sensitive considerations in design and implementation were also limited. The only example the evaluation could find was consideration of household size in the cash transfer value calculation, which includes the number of children. However, the cash itself was found to be a child-sensitive modality, as many recipients reported the highly positive benefit receiving the cash had on their children.

##### 4.4.3 Conflict sensitivity

In contrast, conflict sensitivity was highly considered. One of the questions SDC/HA asked themselves constantly during the emergency phase was "are we sure that we aren't doing any harm?" In particular, this was noted as raising their sensitivity especially for the advocacy dialogue with local authorities. Another strong point identified was the risk analysis compiled by the first cash team and submitted as part of the concept note. **The evaluation can confirm that no known incidents of conflict or tension were reported, as a result of the project, nor did it have any reported negative impact on social cohesion.** In addition to keeping a conflict sensitivity lens as part of its approach, **SDC/HA's clear and transparent communication (including the hotline), was reported as a likely contributor to this.**

## 4.5 Connectedness and exit strategy

### 4.5.1 Synergies and cooperation

Two SDC/HA cooperations and synergies were key for the cash project's success. The BtF project was considered by a senior staff member as *the* key success of SDC/HA's pilot cash project. It was certainly very clear to the evaluation, that **BtF staff, with their existing local relationships and trust, enabled unique access to the local authorities, in a short time frame**. The BtF project was therefore a strong enabler for the cash pilot.

BtF staff were mobilised to start on the cash pilot within the first few days and were willing to put on hold their usual project work immediately. One BtF staff member was operationalised as a key field person for SDC/HA's teams in the recipient registration and communication process, and her contribution and hard work was much appreciated and invaluable. However, this was a lot of work for just one local person and, as one SDC/HA senior informant noted, a potential 'cluster risk'. Her role worked, despite being physically exhausting (for example, losing her voice most days), but is an example of how staffing was stretched for the project. This staff member also flagged to the evaluation that there should have been more SDC/HA cash staff provided.

The role and SDC/HA's good relationship with the Swiss Embassy in Albania was also key. The Swiss Embassy provided all necessary logistical and administrative support to the response, as well as support in setting up critical meetings with relevant figures within the authorities, enabling rapid approval of the cash pilot. Some Swiss Embassy staff felt they had been underutilised in the cash project and would have liked a bigger role.

### 4.5.2 Linkages with social protection

The evaluation explored whether the SDC/HA cash project explored relevant opportunities to link its emergency cash with the Albanian social protection scheme. Internally, SDC/HA had different perspectives on to what extent this had happened, but **following coordination and discussion, SDC/HA chose to not link its emergency cash into the current social protection system**.

Albania's Social Protection system has three pillars: (1) social assistance and social care, (2) social insurance and (2) active labour market measures. Only social assistance uses cash transfers (including 'Ndihma Ekonomike'<sup>10</sup> and Disability Allowance. Social protection in Albania is currently being decentralised to municipality level, with specific social funds set up per area, to allocate and prioritise spending.

One of the ways SDC/HA initially considered linking its emergency pilot into the existing social protection scheme was through potentially targeting 'Ndihma Ekonomike' recipients (*vertical expansion*) or using social assistance lists as a starting point and then building upon that. However, much of the population in rural areas, such as Bubq, are not eligible for 'Ndihma Ekonomike' payments due to having a small amount of land or livestock, which is considered as an asset. Therefore, coverage is low. The evaluation also noted a several other reasons why SDC/HA was not able to further link up its emergency cash further with social protection. These included:

- i) A lack of interest by the Ministry of Health and Social Protection (MoHSP) – although they highly appreciated SDC/HA's emergency cash approach. Notably, the MoSHP does not currently attend the HCT WG. Moreover, they stated their priority was to channel support through the Post Disaster Needs Assessment (PDNA).

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<sup>10</sup> 'Ndihma Ekonomike', or 'Economic Assistance' is the Albanian government social assistance programme that gives cash transfers to families and individuals in need as defined in the law 57/2019. The beneficiaries of "Ndihma Ekonomike" are the families that do not have income or their income is not sufficient, orphans who are not in residential care, parents with more than two children born at the same time and also in need, victims of trafficking after they leave residential care until they start working, victims of domestic violence for as long as the protection order is valid and who are not staying in residential care.

- ii) Despite reforms by the World Bank in 2018, the social protection current system is still under development, certainly in terms of its shock responsiveness.
- iii) With multi-year SDC funding, the Swiss Embassy supported 'Leave No One Behind' project implemented in collaboration with UNDP, UNICEF, UNWOMEN and UNFPA has been building a locally based social care system, as well as strengthening social inclusion. As part of this, the possibility of transferring cash through the newly established municipality social funds was also explored. However, this was not considered feasible, as it is early days for the funds, with no procedures or SOPs yet in place.
- iv) UNICEF Albania is exploring options for supporting shock-responsive social protection with the MoHSP and suggested SDC/HA should wait until these discussions had been pushed through.

UNICEF also reported that there are many changing positions with government stakeholders around the table currently with regards social protection – but that the Swiss Embassy in Albania is a strong and important donor voice that can support in harmonising initiatives.

Globally, SDC/HA is committed to linking its emergency cash with national social protection systems and supporting shock responsive initiatives. One of its three priority areas in its 'Operational Concept for CVA 2017-2020' looks specifically at social protection, cash preparedness and national capacities. A follow-up of the RRT deployment to Albania has been to deploy a SDC/HA secondment to UNICEF. Part of this role will look at supporting shock-responsive social protection, building on the previous work of the World Bank, as well as relevant components from the 'Leave No One Behind' Project.

However, despite this, SDC/HA was not able to officially make any direct links between its cash project and the longer-term social protection programme, in the emergency timeframe. This was another compromise necessary, for doing cash so fast.

The MoHSP also provided some CVA in the emergency phase, but these were ad-hoc and largely done in isolation to the humanitarian response, with no clear strategy in place. Cash transfers included fatality compensation, life term pension for people who lost parents, funeral fees and rental subsidies. Some were still in the process of being introduced and rolled out as the evaluation was being done.

#### 4.5.3 Linkages with livelihoods and recovery

In terms of linkages with livelihoods and recovery, the SDC/HA project was planned to provide a quick breathing space to earthquake-affected households very rapidly after the disaster, whilst waiting for other projects (such as IFRC's) to start. **The project itself did not have any longer-term livelihood or recovery objectives.** In this regard, SDC/HA's cash project was purely an emergency cash initiative to meet urgent and basic needs, which it was successful in achieving. **However, SDC/HA did provide some synergistic arrangements to consider a broader recovery approach. SDC/HA planned the initial cash pilot design, as much as possible, in alignment with IFRC, whose cash was part of a longer-term emergency intervention linked to recovery. This gap-filling arrangement can also be seen as a sharing of objectives i.e. SDC/HA for emergency phase (immediate) and IFRC for recovery (several months later)**

In other aspects, SDC/HA's work is also naturally linked to the priorities of the Swiss Embassy in Albania, who have several projects under way looking at local governance, disaster risk reduction (DRR) and social protection.

#### 4.5.4 Future needs of affected population

In terms of future needs, the evaluation found communities who had lost hope about the current livelihood and work situation in their villages. FGD participants frequently referred to a lack of jobs in the area and limited seasonal labour opportunities. Agriculture was reported to be suffering as a sector. Despite many people having small pieces of land in Bubq, they cannot hire anyone, as they have no money to pay them. The Bubq administrative unit also has land and labour opportunities, but reportedly only finds work for people it favours or knows. Moreover, the daily labour rate is only USD 10 a day and labourers are frequently not paid. As a result,

migration to nearby countries, such as Italy, Greece and Germany, is huge. Alarmingly, the poorest village SDC/HA targeted (Mazhë e Madhe) reported 70% of residents migrate for work, for up to half of the year.

However as SDC/HA had an approach to tie their exit strategy into IFRC's recovery programme, SDC/HA considered these are aspects that that IFRC's longer-term recovery programme would consider, once started.

## 5. Effectiveness

### 5.1 Effects on recipients

This section considers what effect the cash had on the social, psychological and economic aspects of people's lives and whether the cash contributed to improving the actual and future living conditions of recipients.

#### 5.1.1 Effects on people's living conditions (social, psychological and economic)

**SDC/HA's emergency cash pilot was found to be very effective in addressing immediate and unmet needs of recipients, in a very timely manner. It contributed to improving living conditions, as well their psychological and economic situation.**

Besides how they spent their cash, the psychological effects individually and within families appeared to be the most valued aspect of the assistance for most recipients consulted. This was surprisingly even more valued than the economic impact. Economic effects were very much appreciated, but appear to have been more short-term, and were less noticeable in people's lives once the cash had been spent, whereas the psychological effects lingered in their lives. Social effects were also reported, but were more indirect and less proactively shared.

Key psychological effects of the cash included:

- Giving them **psychological relief**, in particular it **relieved stress**
- Cash meant they **didn't have to worry** (psychologically and economically)
- Some said they had **never received a gift before**
- The cash **gave people peace**
- Several also highlighted how the Swiss **took interest in families**, they **felt supported and cared for**

*"Cash turned off the bad thoughts we had"; "We saw with our own eyes that people cared about us"; "Swiss solidarity with Albanian people was so good"; "The Swiss showed dignity and respect"; "It makes us feel stronger when we have support".*

– SDC/HA cash recipients

**The cash was used for supporting existing chronic needs, as well as emergency needs, so thus going broader than its intended usage.** The cash allowed recipients to book hospital visits for themselves or family members, that otherwise they would have got into debt over, or simply not done. In this regard, one recipient said it "changed her life" as she could not normally afford hospital treatment. Others said the cash was "a relief," due to there being no jobs in the area. In this way, the emergency cash acted like a safety net. One of the poorest villages, Mazhë e Madhe, reported that the cash was "only useful for survival, nothing extra", thus demonstrating that this village was clearly in need and very poor. Another village, Mazhë e Vogël expressed similar: "We appreciate every penny – we are almost beggars".

The cash had a strong effect on improving people's immediate living conditions. After the earthquake, recipients reported everything stopped, but the cash meant that "life could carry on". Others said the cash helped them through a difficult time and "brought them out of the worst situation". Feedback from others was more measured, saying it didn't solve all their problems, but that it really helped.

Almost all recipients, particularly women, said the cash was specifically helpful for their children. During the earthquake, the local school in Bubq was completely destroyed. As a result children were going to school in nearby town of Fushë Krujë, about 7-10 km away. Recipients said the cash meant they could keep their children in school and change the routine. It was used for additional costs such as transport, packed lunches and pocket money.

A few had used the cash to move to another house and “not live under the sky anymore”. Many also reported the timing of the cash meant they could still celebrate NYE and make the children happy, by buying some of the usual treats and food for the time of year, such as meat and baklava. It therefore helped restore family dignity.

Socially, within households, the cash was reported to reduce tensions particularly between husbands and wives. This was mentioned almost unanimously. For many men, cash “momentarily relieved our stress”, which had a positive impact on relationships. No tensions in households were reported to have been caused by the cash, rather the opposite – instead, the cash brought people closer. Many also reported the cash “brought peace” in households. Wives hugged husbands when returning from town. Women reported they were still consulted in decision-making around household expenditure, despite the increased cash into their household.

### 5.1.2 Unintended and negative effects

Some unintended negative issues were noted from focus group discussions and informal discussions with non-recipient community members who showed up.

**In Mazhë e Madhe, recipients from the women’s FGD were particularly concerned about verification.** Due to not all houses being physically verified, they considered it highly likely there were inclusion and exclusion errors. In contrast, if a household had received a visit from SDC/HA, they felt it was fair and transparent. Interestingly, some people who had been selected and received cash, but hadn’t been verified through a household visit, were still concerned they missed out. It became clear to the evaluation team that verification had somehow ended up being equated with *validation* of their needs, regardless of if they ended up receiving or not. To them, it wasn’t clear or did not seem fair why some houses were visited and others didn’t. The evaluation also noted that Mazhë e Madhe appeared to have the biggest concerns regarding inclusion and exclusion, and indeed, several ‘missed households’ showed up trying to join the FGDs.

The main concern in Mallkuç was **missed households living on the edge of the village**. Several turned up and the FGD had to be done with both recipients and some non-recipients (around 25%). Specifically, **recipients in Mazhë e Vogël appeared to have concerns with inclusion issues, rather than exclusion**.

An aspect missed by SDC/HA in their targeting process was the prevalence of households who did not have all members living at home at the time of the project, and also intra-household dynamics for larger households. Lack of accurate data on household size and composition from the municipality was a key factor contributing to this. Two issues that were revealed to the evaluation included:

- **Migrating heads of households:** Some male heads of household had migrated away for work, living abroad for several months. Some of these households, whose houses had been destroyed, had managed to register and were selected. However, there were similar household cases that claimed they were missed because their husbands were away. Often, the wife did not know about the project or know how to register.
  - The evaluation noted that the migration issue has led to a new category of household in Bubq that was not considered – ***de-facto female-headed households*** – whose husband was abroad for work. This is an example of something that may have been picked up if a gender and protection analysis had been done.
- **Large household sizes:** This was particularly an issue in Madhë e Madhe. The problem had two aspects:
  - Some informed the evaluation their households were bigger, with many family nuclei, but only one nucleus received. They were convinced “the commune stole their money”, as wrong household sizes were recorded.
  - Large households where all members were officially registered in one family certificate. A case was identified of the head of household, although receiving for all members, allocating to his “favourite” son and his family, and excluding other sons.

### 5.1.3 Further effects on living conditions – future situation

*“The cash was good for the first emergency (immediate needs), but not enough for longer term needs”*

*“Before the earthquake there were rich and poor people. Now the rich are poor and the poor are even poorer”.*

– SDC/HA cash recipients

Recipients were asked about their current situation and how they would cope in the future. Whilst the SDC/HA cash was felt to have helped them immediately, they were not able to use it for any longer term expenditure or planning. Everyone was waiting for recovery construction work to start – either for their houses to be rebuilt or for casual work opportunities for the men. Women told the evaluation they have no idea how they will survive in the future and now “all the days are now the same” for the kids, as there is no quality of life living in a tent. Households were typically eating less and amongst elderly this was often only one meal a day. In particular, meat had been cut out of the diet.

Clearly the emergency phase is on going and whilst SDC/HA support was appreciated, SDC/HA themselves have no plans to continue working in the area. However, SDC/HA’s linkages to the IFRC Appeal and underlying idea of the emergency cash pilot being to gap fill until IFRC cash payments started, was a form of exit strategy that SDC/HA factored into their early design. At the time of the emergency, there was close coordination with ARC/IFRC who were very interested in SDC/HA’s project, and the idea of taking over Bubq in three months was discussed. However, at the time of the evaluation, ARC/IFRC had not yet started its cash programme.

At the time of the evaluation, recipients in Bubq mentioned local authorities had started also providing cash for rent (around ALL 4000 per person per month) and they could use this for their longer-term financial needs<sup>11</sup>.

## 5.2 Effects on social cohesion in communities

Despite concerns around inclusion/exclusion, there were no known negative affects on social cohesion reported. However, this is hard to verify fully, as non-recipients were not officially consulted as part of the evaluation. In contrast, there were positive findings. Recipients reported back positively that the cash had not caused any jealousy, and if anything brought them closer, as did the earthquake more generally. Further, many recipients said their neighbours had congratulated them on being selected and were happy for them. Some neighbours were also pleased, as this meant less borrowing. **The PDM confirmed that 80% of recipients experienced no jealousy from other community members.**

## 5.3 Effects on project partners and stakeholders

### 5.3.1 Effects on regional and local authorities

Despite the pilot being approved at the highest level by the Deputy Prime Minister, with support and backing of the MP of Kruja Municipality and Bubq Emergency Coordinator, not everyone amongst the authorities were on board. To overcome the initial scepticism, hard advocacy and influence had to be taken to push it through the right channels. Potentially, this risked putting individuals in the limelight, as SDC/HA couldn’t fully rely on the government system.

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<sup>11</sup> However, the cash for rent project has limitations for a population such as Bubq, who do not want to move away from their land, livestock and elderly parents. Additionally, the project requires everyone to open a bank account, which is not convenient or familiar practice for all. Despite this, the cash is unrestricted, so recipients are reporting using it on paying bills and other basic needs, so in some ways, albeit unintentionally, this cash transfer has come at a perfect time following SDC/HA cash.

Moreover, once the authorities approved the pilot, they did not wish to be involved and therefore a more clandestine approach was taken. The Swiss Embassy identified this as a weaker spot of the project, but that was necessary in the circumstances. Ideally, they would have preferred SDC/HA had taken a more collaborative approach, but instead of doing it *through* the authorities, the approach taken was slightly more directive. However, it worked and relationships remained strong and highly cooperative.

Since the emergency, there had been a turnover in the Head of Bubq Administrative Unit, making it difficult for the evaluation to assess the effects of the project on local municipalities. However, the current Head was overall appreciative of the project and would be happy to see it replicated. Early concerns about the appropriateness of emergency cash had clearly been put aside, in light of the overall success and satisfaction levels in communities about the project. However, concerns about potential reputational damage still remained, particularly in terms of longer-term repercussions in relation to registration and targeting. The evaluation was told: “When it [the cash project] goes well, it’s seen as a Swiss project, but when things are bad, the authorities get blamed”.

### 5.3.2 Effects on project partners

Whilst the mobilisation of the BtF project for the initial set-up of the cash project was a key factor of success, it was noted that BtF staff were not utilised to their full potential during the latter phase of the project. One informant noted the 2<sup>nd</sup> instalment time could have been an ideal time to improve or integrate real-time learning back into the project, but this window was lost, as all SDC/HA staff had returned to Switzerland and the project was running on skeleton staffing (namely, one call centre staff and Embassy Finance staff, and remote management from Switzerland by the first rotation cash expert). Areas BtF felt they could have helped with, included looking at exit strategies and exploring linkages between SDC/HA’s cash approach and social protection

Through hosting the emergency cash project, Swiss Embassy informants felt they now have a broader understanding of humanitarian work, outside of their previous mostly-development mandate. It has clearly been a swift, but interesting, learning curve and staff were motivated to be consulted for the evaluation’s learning. **It was suggested (which backed the BtF perspective), that SDC/HA could have recruited more locally to assist with the stretched SDC/HA cash team.** Some Embassy staff also expressed a desire to have taken a more operational project-based role.

### 5.4 Effects on local markets

There is much evidence globally to suggest that a well-designed CVA can have a positive effect on the local economy, stimulating local trade and creating a multiplier effect. To determine what, if any, effects the cash had on local markets, a few traders were interviewed for the evaluation. However, market analysis was not a main component of the evaluation methodology and therefore findings are indicative. The findings showed that the cash assistance had a very positive impact on the larger markets (the main shop in Bubq – a mini supermarket) but was more mixed at smaller level.

FGDS participants informed they typically shopped in Bubq and surrounding villages for food and hygiene items, but go to Fushë Krujë, the larger town, for non-food items or other commodities. However, due to the convenience of Western Union being in Fushë Krujë, several recipients spent some of their cash in town.

Three local traders were interviewed, where recipients had spent SDC/HA cash – two in Bubq and one in Mazhë e Madhe. The shop in Bubq also serves some surrounding villages, as not all have their own. It was not possible to interview traders in Fushë Krujë, as it was felt harder to attribute aspects of SDC/HA’s cash on market dynamics, nor could it be determined where exactly recipients had shopped. Time was also limited for this aspect of the evaluation.

- The larger Bubq supermarket benefited positively (except for immediately after the earthquake when food distribution damaged trade). During the period of SDC/HA’s CVA, the shop reported an increase in demand by 15-20% compared to normal. This was continuing to increase because people were spending

- gradually. At New Year, the owner reported selling four times more grapes (an expensive food item) than the previous year, due to the injection of cash in the area.
- In contrast, Bubq's smaller grocery shop was destroyed in the earthquake and business was relocated to the garage behind the owner's house. Subsequently, he was receiving significantly less customers and trade was suffering. Food distributions (which provided 5-6 weeks of food) had also more or less put him out of business. He reported that 30% of people reportedly left after the earthquake, 40% received food, so his business declined by 70%.
  - The small shop in Mazhë e Madhe did not experience any increased or decreased demand caused by the CVA, but reported that many who were previously buying on credit, were now buying on cash, which benefited his trade. Additionally, a significant amount of people had paid off credit debts. Most of these customers were SDC/HA cash recipients. This was significant, as some households had unpaid debts unpaid spanning up to 5 years. He also commented however he had probably lost some of his "on credit" clientele, who now having cash, rather than paying off debts, were shopping in other places. –
  - **During the emergency, neither SDC/HA nor IFRC felt it was necessary to do a market assessment to determine the feasibility of cash in Albania, as it seemed obvious markets were functioning on a macro level following the earthquake. However, the evaluation determined this was possibly an oversight, as it missed other aspects of local market dynamics beyond availability and prices, such as the effects of physical damage.** In Bubq, a small area with limited market actors, the earthquake had essentially put 50% of the market actors out of business. The emergency cash project could have been unintentionally contributing to these new market dynamics, encouraging the monopoly of one stronger trader over another.

## 6. Efficiency

### 6.1 SDC/HA planning, design and implementation

This section largely covers institutional and organisational aspects of SDC/HA's planning, set-up and implementation for the cash pilot and to what extent it did, or didn't support its efficiency. The evaluation specifically looks at strengths and weaknesses, as well as specific supporting or hampering factors. These directly inform several operational recommendations for SHA.

#### 6.1.1 Staffing and operational roles

SDC/HA has a strong pool of CVA cash experts it can draw upon for emergencies, both internally for SDC/HA and for secondments to other agencies. For Albania, two full time cash experts from HQ were deployed to lead each rotation, along with a more junior cash expert. The use of BtF staff in Albania was also a key strength, with two national staff mobilised fast, one at field level and one in Tirana. Support from the Swiss Embassy in Tirana was also invaluable from day one, dropping their day-to-day work to support the emergency teams in setting up necessary administration and logistics, including the rapid contracting of Western Union as FSP.

The evaluation noted that SDC/HA cash expert staff were stretched to their maximum for such an exercise, but they managed. Moreover, the project was successful. SDC/HA staff in the implementation phase felt the strain particularly, with the pressure to deliver rapidly, before RRTs left. A key factor for success was the fact SDC/HA technical staff deployed were highly experienced in emergency CVA. Additionally, the strong support from the Swiss Embassy staff was key. It was noted, in another context, where a Swiss Embassy may not have been so capable and willing to supporting, additional SDC/HA cash experts would certainly have been more necessary.

Some SDC/HA cash staff felt the initial RRT team were siloed into individual sectors too quickly. Initial assessment team members could have better worked together and considered basic needs and different modalities together, before splitting into their different areas. Not only would this have enabled a more systematic response analysis, but also it would have supported shared and improved efficiency in the assessment phase. It was noted that cash

is usually held to a higher standard than other sectors (for SDC/HA, as well as elsewhere), with cash being expected to do more assessment and analysis than in-kind.

Due to the poor quality registration lists received from the municipality, the 2<sup>nd</sup> rotation cash management became heavily involved in day to day data management and troubleshooting issues, which meant there was less time to focus on important strategic and operational aspects of the project. It was suggested deploying a SDC/HA Data Manager in such instances, or recruiting one locally from the outset, might have helped ease this issue, in contexts where data management is a key challenge to delivering fast.

The evaluation was also informed that SDC/HA senior staff in HQ did not fully understand a CVA project's resourcing requirements, which was an obstacle that cash teams reported was hard to overcome and advocate for. This potentially blocked any decisions around deploying more cash experts, which in another context may have been even more necessary.

After the last RRT cash expert left, remote day-to-day management was still required from SDC/HA. Although set-up was complete and the first instalments had been disbursed, there were still daily implementation issues that needed support and troubleshooting, including the preparation of the 2<sup>nd</sup> instalments. Remote management was reported to work well, with regular emails exchanges between remaining local staff (the hotline and the Swiss Embassy Finance Officer, and speedy resolution of issues. However, the evaluation determined this might not have been the most effective way for SDC/HA to manage an emergency cash project that had political sensitivities surrounding ownership and endorsement. **The evaluation suggests resourcing for the full duration of the implementation phase was underestimated.**

**However, external key informants commented the balance between international and local staff was noted as very good.** Although as mentioned, it was felt by some that SDC/HA could have better utilised local resources, particularly for the 2<sup>nd</sup> phase and that this could also have improved SDC/HA's exit strategy.

### 6.1.2 Processes and use of CVA tools

The two lead cash experts deployed to Albania were experienced in doing CVA in a range of contexts, and were able to contextualise and adapt tools and approaches as they went along. The first cash expert drew upon both the CALP Programme Quality Toolbox<sup>12</sup> and ICRC/IFRC Cash in Emergencies (CIE) Toolkit<sup>13</sup> that loosely informed the pilot early stages (assessment and design) and left these behind for other team members. The extent to which all team members utilised these common tools was reportedly limited. Whilst working under great pressure and speed, the evaluation observed instead that teams utilised what they already knew, to hit the ground running.

SDC/HA is known for its use of strong experienced SDC/HA cash roster staff. SDC/HA HQ management reported they had much trust in the capabilities of SDC/HA cash experts deployed to Albania. However, one SDC/HA informant reported, whilst everyone receives the same basic CVA training, based on the different experiences the exact CVA approach used is "very much dependent on different people".

Some, but limited, documentation was produced for the pilot in terms of assessments, tools and approach taken. SDC/HA informants, particularly from the second team, identified this as a weaker spot of the pilot. Good examples of documentation shared with the evaluation team included a set of recipient communication materials and an internal lessons learned report. The evaluation identified many reasons why better documentation and tools would have been helpful: for future replicability of SDC/HA's fast cash approach; if a second pilot had been attempted; and also in ensuring a consistent SDC/HA approach, if local staff had been recruited. This evaluation can therefore help consolidate and institutionalise learning further.

<sup>12</sup> <https://www.calpnetwork.org/learning-tools/programme-quality-toolbox/>

<sup>13</sup> <http://rcmcash.org/>

### 6.1.3 Systems/IT

In terms of systems, MS Excel was felt to have limitations and risks for large-scale data management, including long hours of working. Another IT obstacle reported was the inability for SDC's Shareweb system to allow any online work on any Excel worksheets. This meant only one person could work at one time on data management, creating more challenges to efficiency.

### 6.1.4 Training and institutional capacity

SDC/HA provides various trainings for both non-cash and cash staff (e.g. introduction to CVA at SDC/HA's introductory week; yearly basic trainings for members of the SHA roster and SDC/HA desk officers; yearly advanced cash exchanges for experienced cash experts; on-demand trainings for cooperation offices). However, for non-cash experts, SDC/HA's cash training is more limited. Gauging the right level of training is a challenge for an organisation like SDC/HA though, as some roster staff may deploy only once every few years, therefore the level of investment needs to be offset against likely usage.

**Currently, SDC/HA has a CVA top-level guidance note which reads like a strategy, but there is no actual operational guidance. Several SDC/HA staff interviewed said they would appreciate having a more specific operational approach regarding which CVA tools, from which toolkit, to use for each step of a CVA project cycle (e.g. market assessment, FSP assessment, modality selection) based on SDC/HA's endorsement. However, this would need to be balanced with a contextual application in any given context.** These would likely come from CALP's Programme Quality Toolbox and IFRC/ICRC CiE toolkit, as the ones most frequently used, and that informed the Albania cash response design.

## 6.2 Selection and use of delivery mechanism

In collaboration with the Swiss Embassy, SDC/HA did a rapid 'quick and dirty' FSP analysis of service providers, to inform the decision on which to use. Options tabled were remittances agencies, banks and the post office. The post office was not interested. Banks were considered not viable due to low level of bank accounts held in Albania. Western Union was selected as they were the most cooperative, had accessible branches and were a familiar mechanism to the affected population. Most notably, Western Union also offered SDC/HA a special flat rate of ALL 150 (CHF 1.34) per transaction, the lowest charge, no matter how big the transfer amount (which were usually on a scale). This was a clear gain in terms of cost-efficiency.

**Both Swiss Embassy staff and recipients rated the use of, and relationship with, Western Union as a key strength of the project.** Western Union set up a flexible repayment scheme with SDC/HA against beneficiary encashments, based on staggered payments and daily reports were also provided. Western Union worked on weekends during the initial emergency and branches were always open on Saturdays for recipients to pick up their payments. Overall, satisfaction among recipients in FGDs was high. The PDM reported 98% satisfaction with the distribution process.

However, the SDC/HA arrangement had some limitations, with Western Union using the low fee as reason to limit further flexibilities once the project started. It was felt that the 'goodwill' and 'humanitarian' attitude initially posed by Western Union may also have become fatigued, given the unexpected additional time and effort required with correcting mistakes on the initial registration list. Some errors were needed to be put on hold and deferred to the second instalment, with effectively some people having to wait until the end to receive both instalments, so not to delay the project further. Additionally, Western Union was not willing to consider services such as complaints management, change of transaction PIN codes or any direct to door payments for vulnerable individuals, such as the elderly, in its contract with SDC/HA.

The daily line of communication went from Western Union via the Swiss Embassy, to SDC/SHA. Certainly, this posed an additional workload on Embassy Finance staff that were not ring-fenced to the cash pilot, but they appeared highly motivated by having contributed to the success of the emergency cash pilot.

The evaluation noted that FSP assessment was not done against a common checklist of requirements (see for example ICRC/IFRC's CiE FSP assessment questionnaire); and it was therefore evident that not all potential services SDC/HA may want *before* signing-up had been considered. Decision-making was done rapidly and Western Union were contracted before even targeting and recipient selection commenced. Neither was full assessment done of all delivery options (including delivery instruments, such as debit cards), again due to time.

### 6.3 Communication – with recipients and among team

Multiple communication channels were used for the project, included holding meetings with recipients per village, distributing personalised letters to recipients explaining the project and a branded certificate given at Western Union encashments. SDC/HA also set up a cash hotline number, where people could feedback, ask questions or complain. The hotline was communicated in the letters, on Western Union certificates and during calls to recipients with their Western Union codes.

Village meetings were organised with recipients, SDC/HA cash experts and BtF staff. These had several purposes. Primarily they were to communicate key messages about the project to communicate key messages (such as eligibility criteria, the amount and delivery process) and hand out the recipient letter to those who were eligible. They were also used as an opportunity to physically verify households (based on showing a photo of their damaged house) before they were told they were eligible. Meetings were also used to collect or correct missing HH data from municipality lists (such as HH size or mistakes in names and ID numbers, of which there were many). Meetings often were chaotic, as non-recipients often showed up and meetings were held in small spaces, with a big crowd and needed strong facilitation skills. The use of a BtF staff member, that knew the local municipality and local area well, was key in enabling these communication meetings to happen successfully.

Despite the challenges of crowd management and an intensive schedule of meetings, they went well. Only one village, Mazhë e Vogël, had challenges, caused by the recipient list having been accidentally shared with the Head of Village ahead of time, who then used the opportunity to invite a wider pool of people, subsequently causing trouble. To control the situation, SDC/HA had to register an additional number of people from this village, and then verify them, to keep the peace. However, the evaluation did not note any specific discord from this village, compared to others during the evaluation.

**Project recipients highly appreciated SDC/HA's communication approach (in particular the meetings and the letter) typically describing it as "transparent" and the letter as being "personal". Several FGD participants proudly showed theirs to the evaluators during discussions. Local officials also felt SDC/HA's communication approach was strong and commended it.**

However, different aspects of the communication messaging were absorbed by recipients in different ways, in particular knowledge about the hotline. The PDM found that 60% of recipients did not know about the hotline and FGDs showed a similar trend. This was concerning to the evaluation, but upon investigation it was clear that the majority people *did* know how to complain or feedback if they needed to, but more the recipients perceived what SDC/HA called the hotline as a place to resolve data or ID issues, rather than complain. Several admitted they did not read the entire letter, as the priority information for them was to know the transfer value. Moreover, it appeared to be confusing to them that person the telling them about their code and how to collect cash, was also the person they should complain or feedback to, if needed.

Additionally, the evaluation found that not everyone had actually received the letter, with households who were added late by SDC/HA (through verification), not getting one. This was notably flagged in FGDs with Mazhë e Madhe and Mazhë e Vogël.

Initially, SDC/HA had also planned to distribute letters to non-beneficiaries in public spaces, but this did not happen because spaces were not set-up with any places to display (i.e. no boards). However, the lack of communication with non-recipients did not notably cause any social cohesion issues. The evaluation noted that

word spread organically in communities, regardless of SDC/HA's formal communication approach. This was evident in the fact the majority of calls to the hotline were from non-recipients.

### 6.3.1 Use of cash hotline

The hotline was managed by a former Swiss Embassy staff member, who worked exceedingly hard in a challenging front-facing role. She was given an overview of how to respond to calls, a spreadsheet and feedback form. Her role was two-fold: to call people in batches to provide them with the Western Union codes and to receive any feedback or complaints from recipients and communities. However, the number for both calling out and receiving complaints was the same number. The manager estimated she spent more time calling than receiving calls (60% calling, 40% receiving). As the line was used for two functions, it was often busy and hotline calls went straight to voicemail.

The Hotline Manager was not able to keep a hotline log of calls received during the cash project, rather reporting issue by issue to SDC/HA management for them to resolve. Instead she was able to give an overview to the evaluation outside of real time, for the purposes of learning. An estimated 80% of all calls received were from non-recipients asking why they were not on the list. The other issues included, in order: i) people requesting PINs ahead of being called (as provided in batches), ii) calls reporting data mistakes such as misspelt names or incorrect IDs, iii) expired ID cards. Many thank you SMSs were also received. Based on her daily emails to SDC/HA, total estimated numbers of calls received per month were: 190 calls in December, 150 calls in January, 50 calls in February.

The evaluation was told that having one shared number was challenging and not efficient for one person to manage. By spending so much time calling out, people from the same group of participants who were waiting for a call, also ending up calling the hotline. This could have been avoided by having two separate processes and numbers.

## 7. Conclusion

**SDC/HA has demonstrated in Albania that it was possible to set-up and successfully deliver emergency cash within 7-10 days of the earthquake, with significant effort from everyone involved. SDC/HA also demonstrated it has the institutional risk appetite to embark on such an approach.**

The evaluation found that the SDC/HA emergency cash pilot was highly relevant and effective in addressing the immediate and urgent needs of the earthquake-affected population, in a dignified and timely manner. It further allowed recipients a breathing space whilst waiting for other cash actors (IFRC's) longer-term emergency and recovery cash programming to start.

**However, trade-offs were necessary to achieve this and there is room for improvement, to ensure SDC/HA's approach is the most relevant and appropriate, in line with humanitarian and CVA good practice.** These included missing some components of the project that doing a market assessment may have helped strengthen, not being able to take on gender and protection considerations in design and implementation (a missed opportunity considering this is a key operational CVA priority for SDC/HA), limited opportunity to create linkages between emergency cash and social protection, and undertaking a targeting approach that had significant risks for social cohesion, that in another context may have proven to be less successful.

**Overall, the evaluation concludes that unconditional cash *is* feasible in the early stages of an emergency response, in a middle-income country with functioning markets, availability of FSPs and on the ground longstanding presence of a 'humanitarian-friendly and/or development-experienced' partner agency (in this case the Swiss Embassy in Albania), with existing networks and political leverage.** If the exact context is also to be considered – it may be this rapid approach can only work in a natural disaster, non-displacement situation,

with high levels of literacy amongst the affected population. But how broadly this feasibility can be applied (i.e. for conflict or displacement settings) would need to be further tested.

The key takeaway recommendations specifically for SDC/HA to ensure replicability are an emergency cash project aiming to get cash out the door in just 7-10 days should be a) properly resourced, at a minimum 2 cash experts per rotation (but also based on in-country capacity; for Albania this worked) and b) use a more systematic application of tools and processes, for improved speed, efficiency and joined-up approaches within teams. Whilst it is usually the case that SDC/HA rapid response missions require staff with a certain level of expertise, it should not be underestimated how important this is, therefore c) deploying staff with similar, extensive cash expertise (and an HQ and RRT team that supports this), is essential to guarantee this was not a one-off experience.

## 8. Lessons learned

The evaluation identified the following lessons and considerations for SDC/HA, or others, if replicating similar emergency cash approach in future:

### Needs and cash feasibility

- In a context like Albania, basic emergency needs and longer-term chronic needs cannot always be separated. SDC/HA's recipients spent on a combination of both, according to their own priorities. Both sets of needs should therefore be considered in the Minimum Expenditure Basket, in middle-income countries with chronic poverty.
- Relief distributions in SDC's targeted area for cash enabled an unintended comparative analysis. Recipients found cash to be more flexible than relief distributions and this was their preferred form of assistance. The cash was used to buy complementary items that the relief had not provided. This provides good evidence for why cash is more effective and appropriate than in-kind, due to the choice and flexibility it provides, as well as being ultimately the recipient's preference.

### Targeting

- Verification is an important step of any targeting process, that should be done systematically and communicated to stakeholders as part of the process, to avoid confusion or misunderstandings amongst communities about why some people are verified and others not. The evaluation highlighted that some communities perceived verification as a *validation* of their needs.

### Risk analysis

- Doing emergency cash so fast after a disaster requires taking risks. SDC/HA, as both a strategic donor and implementer, was willing to take high risks in order to innovate and try a new approach. In fact, the majority of the risks identified did not materialise during the project. This demonstrates having a willingness to take and mitigate risks can pay off if the agency has prior extensive technical and operational experience in CVA, as well as the confidence to innovate.

### Coordination and collaboration

- The evaluation speculates that government to government cash (but with a direct distribution to the people), as per the success of SDC/HA in Albania, may be faster than NGOs and UN, who may struggle to get emergency cash projects approved in days immediately after a disaster. The evaluation feels the speed at which SDC/HA got their emergency cash approved, in a country largely unfamiliar with humanitarian CVA, was unprecedented. This was in part due to their governmental status and relationship.

### Protection and gender

- A lack of protection analysis meant the issue of migrating members of households was not well understood. This impacted how accurately household sizes were categorised and SDC/HA missed

identifying a specific vulnerable group, unique to the context – de-facto female headed households – in houses that were destroyed and whose husbands had gone abroad to work, yet got missed.

- Gender based violence is widespread in Albania and one of SDC's longer-term funded projects, 'Leave No One Behind' includes activities addressing issue. Given this, the evaluation suggests it was a missed opportunity for SDC/HA to not better incorporate gender considerations in the emergency cash project. This was perspective was mirrored by Swiss Embassy staff.

#### Markets

- Findings highlighted that market assessment is important to ensure cash or in-kind assistance does not do harm to shock affected market dynamics.
- For cash, market analysis is not only important to assess if people can buy what they need at reasonable prices, but it can also identify the need for market-based support.

#### Staffing

- Local partnerships, trust and pre-existing relationships/networks are key in order to mobilise CVA so rapidly after a disaster, as in the case of Albania.
- Whilst the Albania experience demonstrated an emergency cash project can be assessed and set-up from within an RRT team, its actual implementation continues beyond the days following the first delivery (i.e. 7-10 days). In Albania this was up to 2 months. This also needs appropriate resourcing.

#### Communication with recipients

- Having multiple mechanisms for recipient communication was important. Some people missed receiving the SDC/HA letter, but were able to be communicated to by the Hotline Manager calling people to provide PIN numbers. Whilst it was probably not good to miss out giving non-recipient letters (as per CVA good practice), word of mouth was effective in SDC/HA communities, evident in the large number of non-recipients who still managed to call the hotline. However, the timeliness of the communication was more limited as several non-recipients also reported not knowing about cash registration in time.

#### Cash hotline

- Cash hotlines are an opportunity to capture real time information about project processes and their effectiveness. Having a log that captures the different types of calls, and quantity of calls received is essential for project learning, particularly if the project is to be replicated.

## 9. Recommendations

### Market analysis and market-based support

- Market analysis, no matter how rapid, should be done before any cash or in-kind distribution. This could be as simple as a few interviews with traders of different sizes, as demonstrated in the evaluation.
- An example of market-based support SDC/HA could have considered in Bubq would have been cash to the trader who had suffered physical damage, and was unable to operate at pre-earthquake standards and serve the local market area. Such market-based cash transfers are usually bigger in value, but fewer. The objective of the cash in this context would have been to restock products due to loss of income from shop damage or to temporarily repair/relocate premises.

### Targeting

- In the context of Albania (factoring in estimated inclusion and exclusion errors calculated by the evaluation), it is suggested a sample size of 20% for verification would be reliable. Therefore SDC/HA can feel confident the approach it took, on hindsight, was statistically robust. It is recommended that SDC/HA communicate a clear process regarding verification, to both recipients and officials, in any future CVA projects.

- In contexts where the operational set-up may be less conducive than Albania (e.g. a more challenging environment, slower provision of lists by authorities, less community cohesion), the evaluation suggests, based on informant feedback, either:
  - An additional 2 weeks minimum may be necessary for conducting targeting for a similar CVA project *OR*
  - A total blanket approach to targeting is done (i.e. all households in the targeted villages), as it typical by many agencies in first phase response assistance. (For example, IFRC in other contexts).
- If a vulnerability-based targeting was attempted, it is highly likely SDC/HA would need both more staff *and* more time (2-4 weeks minimum), depending on availability of social protection lists. This is based on the time IFRC estimates for their vulnerability household surveys currently under way in their operational cash areas.
- ‘Earthquake-affected’ vs. ‘house destroyed’ are two different types of eligibility criteria and how to interpret criteria should have been more clearly articulated in communication material.

#### **Gender and protection**

- Specifically for the elderly and disabled, SDC/HA could have considered providing the cost of return transport to Western Union, as this group typically went by taxi, which was more expensive.
- SDC/HA should consider sending out a SDC/HA Protection person with the RRT to conduct a protection analysis as part of the design and set-up of all activities (cash and in-kind).
- Mainstreaming gender, protection, child protection and elderly, in to CVA activities are all considered CVA good practice. SDC/HA should also consider incorporating some examples of minimum standards in its CVA operational checklists that are feasible in its emergency timeframe. (See recommendations for ‘Processes and Use of CVA Tools’).

#### **Linking with social protection**

- Broader connections between emergency cash and SDC’s support to longer-term social protection should continue to be explored, specifically supporting a more ‘shock responsive’ system. SDC/HA is well positioned to do this in Albania, given the on-going multi-year programme ‘Leave No One Behind’, its global CVA strategy that includes social protection, and a recent secondment of an SDC/HA Expert to UNICEF. A specific set of recommendations and considerations, linking learning from the SDC/HA cash approach to Albania shock-responsive social protection, has been produced as separate paper to this report. (See Annex 1).

#### **Linking with recovery and livelihoods**

- As cash is a bridge between emergency and recovery, SDC/HA should consider ways to link its emergency cash into recovery more, although it is recognised this has limitations from within a RRT team deployment. SDC/HA’s intended exit strategy to link with IFRC’s project is a good initiative. Other options SDC/HA could consider in future include: consideration of early recovery in assessment of needs, making livelihood recovery a more explicit objective of the cash, taking a longer duration (such as IFRC who are providing CVA for 5 months) and resourcing such an intervention with local partner management. Aligning the CVA with existing social assistance is another way, although this was not possible in Albania in SDC/HA’s timeframe.
- For Bubq specifically, SDC/HA has been asked to consider looking at support to DRR following on from the pilot, as the area is also flood prone. This was flagged by the Head of Bubq Administrative Unit.
- Opportunities to support aspects of the Government’s cash for rent project could also be considered.

#### **Staffing and operational roles**

- SDC/HA should ensure an emergency CVA project is appropriately resourced for assessment, design, set-up *and* implementation phases, potentially continuing after the RRT teams have left.
- SDC/HA could consider having one cash expert stay on for the duration of the project (up to 2 months), beyond the RRT team deployment, to support on going activities. For example, this could be a similar model to IFRC, who have an initial FACT assessment team, plus a Cash Delegate, either as part of the team

or arriving after. If not desirable to keep an SDC/HA cash expert out long term, SDC/HA could recruit a local staff operational counter part for the duration of the project and for a successful exit.

- SDC/HA staff suggested that for Albania, a Database Manager and Complaints Manager should have been deployed from SDC/HA along with the RRT cash experts, or once the parameters of the project were known. These were key roles felt not adequately resourced, that led to deficiencies in efficiency.
- SDC/HA should consider including Swiss Embassy staff in its CVA global capacity building initiatives, in order to fully involve local partner staff better in responses such as Albania, where there is clear interest. The evaluation also notes a development of a CALP CVA training module for in-country donors and Embassy staff is also under way.
- SDC/HA RRT's should have an entry point that looks more generally at assessing basic needs, rather than going into specific sectors straight way. This can then lead into an analysis of which modality/modalities are best suited to address the identified needs in each emergency.
  - Taking a basic needs approach to assessment, means all SDC/HA sectors (Shelter, WASH, and general humanitarian experts) should also have the tools and be sensitized to consider CVA.
  - This could be as simple as technical experts asking a few basic questions when they do their sector assessments For example: Where is the nearest market? Where do people normally shop? What FSPs do they use?
- If deploying SDC/HA experts to a shelter-related emergency (such as an earthquake), SDC/HA should consider opportunities for better integration between sectors.
  - For example in Albania, shelter experts could have assisted the cash team with a more robust verification.
  - A longer-term cash project could have potentially developed as a follow up, or at the same time as emergency cash for basic needs, looking at shelter recovery. Having sectorally siloed teams in the RRTs did not allow for this approach.

#### Processes and use of CVA tools

- It is suggested SDC/HA makes a simple operational checklist of project cycle management steps, with links to the most appropriate and preferred CVA good practice tool, with templates where helpful. However, it is recognised such a checklist may need to be reviewed periodically, as CVA is evolving very fast. The most helpful, user friendly and comprehensive CVA tool kits are suggested to be CALP's Programme Quality Toolbox and IFRC/ICRC's Cash in Emergencies toolkit.
- A better data management software (with online capabilities) should be considered by SDC/HA, considering the limitations of Excel. The challenges experienced with data management in Albania and the inefficiency of working off-line, highlight the importance of this if SDC/HA is wants to deliver cash fast and efficiently.

#### Delivery and use of FSPs

- As part of CVA capacity building with Swiss Embassies, an FSP preparedness mapping exercise could be done in Albania and elsewhere, against a range of ideal services SDC/HA may require for a CVA, in order to assess a given FSP's viability, in advance. This should also include delivery instruments, such as pre-paid debit cards, mobile money etc. Several CVA tools already exist that could be used. Having this in place would enable SDC/HA to be fast again in another context, to pick the most efficient delivery option, and could also form part of any SDC/HA's broader cash preparedness work.

#### Cash hotline

- A cash hotline should have its own dedicated line and not be shared with a number used for project implementation purposes. This is important for efficiency purposes. Ideally, a different person from implementation, who is perceived as more senior, should manage the hotline, to ensure some segregation of tasks. Having implementation and hotline roles combined could mean people are not comfortable complaining about an aspect of CVA implementation, to the same focal person.
- It is essential to keep a cash hotline log that systematically tracks types of calls received. Hotlines are useful for real time learning. SDC/HA could consider having a monthly team project meeting to review types of issues received and if any improvements could be made to future cash instalments, or if further communication is needed in communities as the project progresses.

## Annex 1: Discussion Paper - Applying Learning from SDC/HA's Emergency Cash Evaluation to Albania Shock-Responsive Social Protection

Ruth Aggiss - Independent Consultant, April 2020

### Background

This paper accompanies the external evaluation of SDC/HA's 'Emergency Cash Pilot for Earthquake Affected Households in Bubq, Albania' and can inform policy dialogue and advocacy with the government towards building a shock-responsive social protection system, as well as supporting learning for SDC-funded social protection initiatives.

Although it was not possible in the emergency timeframe for SDC/HA to link its emergency cash into the current Albania social protection system, a range of good practice and learning from SDC/HA's emergency cash approach can be applied towards building preparedness for shock-responsive social protection<sup>14</sup> (SRSP) in the future. This paper also summarises how Albania stands in relation to other European and Central Asian countries,<sup>15</sup> to inform broader learning. A rapid review of the status of Albania's social protection system is presented and mapped,<sup>16</sup> in order to identify potential convergence points that could be applied between good practice within SDC/HA's emergency cash framework and broader social protection programming, as well as support to SRSP development (Annex 1).

SDC in Albania (through the Swiss Embassy) is supporting both social protection and social inclusion initiatives. '**Social protection**' broadly encompasses the provision of four modalities: **social assistance, social care, social insurance and active labour market measures**. 'Social inclusion' is the process of improving the ability, opportunity and dignity of individuals and groups excluded on the basis of their identity to take part in society. To date, SDC's funding in Albania appears to be balanced between social inclusion and social protection.

Based on current Cash and Voucher Assistance (CVA) and social protection good practice, there are **five main ways social protection programmes can be adapted** to make them better at responding to shocks. These are: 'Design tweaks' (making small adjustments to the design of routine social protection interventions), 'Piggybacking' (using elements of an existing social protection programme or system while delivering a separate emergency response), 'Vertical expansion' (temporarily increasing the value or duration of benefits for existing recipients), 'Horizontal expansion' (temporarily increasing the number of recipients in an existing social protection programme) and 'Alignment' (aligning social protection and/or humanitarian interventions with one another).<sup>17</sup>

### 1. Examples from other European and Central Asian countries

The type of crisis and context usually determines what kind of social protection programme modality is most appropriate for shock-responsiveness. Predominantly, social assistance (particularly cash social assistance) has been the most adapted component of social protection for emergency response in low and middle-income countries. In contrast, Europe has seen more SRSP across the range of modalities, particularly in response to economic crisis, but there is little documented learning on SRSP in Europe. Overall, Albania's social protection spending is low - only 9% of GDP, much lower than the EU average of 28%.<sup>18</sup>

<sup>14</sup> Shock-responsive social protection' encompasses the adaptation of routine social protection programmes and systems to cope with changes in context and demand following large-scale shocks. This can be *ex-ante* by building shock responsive systems, plans and partnerships in advance of a shock to better prepare for emergency response, or *ex-post* to support households once the shock has occurred. (O'Brien et al, 2018)

<sup>15</sup> Based on World Bank regional classification, the region Europe and Central Asia (ECA) has been used for this paper, due to its use for Covid-19 shock responsive social protection analysis (See Gentilini et al, 2020)

<sup>16</sup> Based on S. Webb, (2019) Independent Evaluation of SDC's Performance in Social Protection 2013-2017: Albania Case Study

<sup>17</sup> O'Brien et al, (2018)

<sup>18</sup> Albania Post-Disaster Needs Assessment, (2020)

A: Social assistance

The **Turkey Emergency Social Safety Net (ESSN)** programme was set-up in 2016 and is providing multipurpose cash to 1 million refugees by *piggybacking* on the existing government social protection system. The ESSN is funded through the EU in partnership with WFP, Turkish Red Crescent, and several ministries including those responsible for social policy, disaster management and migration. A complementary ECHO-funded **Conditional Cash Transfer for Education (CCTE)** programme is also in place in partnership with UNICEF, Turkish Ministries and several other governments. Results and lessons from the ESSN/CCTE are well documented.<sup>19</sup> The use of a robust and well-established social protection national system, as well as close coordination between humanitarian actors and within government has been key to the scale-up and success of these programmes. The ESSN is the main European SRSP that the evaluation was able to identify.

In 2010, the Government of **Kyrgyzstan**, supported by UNICEF, designed and implemented a *horizontal expansion* of the national social protection system to provide **cash assistance to vulnerable households affected by inter-ethnic conflict**.<sup>20</sup> This included simplifying procedures to identify and enroll vulnerable families and relaxing eligibility criteria. Despite the State Agency for Social Welfare (SASW) never having been involved in emergency response before, the programme is largely viewed as a success story. UNICEF's prior engagement with the SASW enabled political good will and understanding for emergency response; speedy design and approval of a Temporary Regulation by the President; coordination and support across government to institutionalize shock-responsive social protection.

B: Social care, social insurance and active labour market measures

**Bosnia and Herzegovina** was supported by UNICEF, several donors and NGOs to **scale-up social work centres** in response to the 2014 floods. This was the only example of shock responsive social care found in Europe. **Social insurance** was the main policy instrument used in **Eastern Europe**<sup>21</sup> in the food, finance and fuel crisis ("Triple F") of 2008-2009. **Short-term work load/reduced hours** was the most common support in **OECD countries** during Triple F crisis. **Bulgaria** also used **on the job training, combined with unemployment benefits**.

D: Current social protection responses to Covid-19 in Europe and Central Asia

In response to the Covid-19 crisis, multiple European countries, including Albania, have put in place a combination of shock-responsive measures across three modalities: social assistance, social insurance and active labour market measures. Some examples include adding **additional payments for social assistance programmes** (Armenia and Turkey), **increasing coverage** (Uzbekistan), **providing childcare vouchers** (Poland), **wage subsidies** (Bulgaria and Poland), **adjusting labour regulations** (Hungary and Slovenia) and **introducing delivery innovations** (Romania).

The Government of Albania has responded by **doubling the amount of benefit for its Ndihma Ekonomike social assistance payments and unemployment benefits** (vertical expansion) and introducing a **new benefit for self-employed families**. This was notably done in an extraordinarily fast time, within 2 weeks of the pandemic outbreak.

**UNICEF in Albania is also piloting a humanitarian shock-responsive cash project<sup>22</sup> in 3 municipalities, in response to Covid-19.** The municipalities will deliver cash transfers through the post office, to households benefitting from current cash assistance. It will both piggyback municipal services and databases and involve a 'quasi' horizontal expansion.<sup>23</sup> A HCT Working Group sub-working group,<sup>24</sup> chaired by UNICEF and IFRC, is discussing joint SOPs for Covid-19 SRSP.

The breadth of responses across the region for Covid-19 SRSP is large and currently evolving rapidly. It is assumed that SDC/HA will closely follow the different country social protection responses for the crisis. By 10 April 34

<sup>19</sup> CALP's (2018), The State of the World's Cash Report: Turkey Case Study provides a synthesis of learnings to date

<sup>20</sup> UNICEF (2010)

<sup>21</sup> O'Brien et al, (2017)

<sup>22</sup> The pilot is providing 36 USD to 1,600 HHs in Korca, Shkodra and Durres as a one off shock-responsive cash distribution for Covid-19, with the agreements of MoHSP and local authorities.

<sup>23</sup> 'Quasi' because it does not use the authorities database, although this may be negotiated in the future

<sup>24</sup> Partners to be involved in SOP development include UNICEF, IFRC/ARC, WVI and possibly UNDP

countries in the Europe and Central Asia region had adapted social assistance programmes, 33 had adapted social insurance programmes and 26 had adapted active labour market measures.<sup>25</sup>

## 2. Albania's social protection system – current status

Albania's social protection system has been gradually evolving since the 1990s and SDC has increased its support in the 2018-2021 period now totalling CHF 26 million. Recent reforms to the cash social assistance programmes (through the World Bank) and social care services (through UN partners) have taken place. UNICEF is also in discussion with the Ministry of Health and Social Protection (MoHSP) regarding a shock-responsive social protection policy, but this is yet to be endorsed. SDC/HA is also supporting social protection work through a roster secondment to UNICEF. The government has put in place basic policy and framework institutional structures for the new reforms, but the HR, financial and administrative capacities of partners to fully engage in the implementation of these remain mixed. These partners include central government, Local Government Units (LGUs), service providers and Civil Society Organisations. Currently, Albania is in the process of rolling-out system reforms nationally, but this has not happened consistently across the LGUs. Additionally, there is a significant funding gap for Albania to deliver its own social protection sustainably and a risk of donor dependency exists going forward. This evaluation also notes these reforms do not contain any element of shock-responsiveness; therefore UNICEF's on going work in this area is much needed.

Provision of social protection in Albania spans the four complementary standard pillars: social assistance, social services, social insurance and active labour market measures. Relevant strategies and laws related to social protection include the Social Protection Strategy 2015-2020, National Strategy for Employment & Skills 2014-2020, Law on Social Care Services (late 2016) and a horizontal Law on Social Services and Assistance (2005).

According to SDC's recent independent evaluation of social protection in Western Balkans countries,<sup>26</sup> further efforts are still needed around: i) Supporting labour force **participation of working age people**, ii) **Strengthening skills base** and economic opportunities, iii) Addressing high **unemployment**, especially among youth and iv) Strengthening capacity of public administrations to **prioritise services appropriate to needs**.

At the time of the earthquake on November 26th, Albania did not appear to apply any shock-responsive adaptations to its social protection system for the emergency, although the MoHSP was involved in both emergency and recovery initiatives within the government response. Instead, the government implemented a series of stand-alone cash transfers to earthquake affected households (such as cash for rent, cash for victims' families, funeral expenditures), rather than building on aspects of the system already in place, such as vertically or horizontally expanding existing programmes, aligning or piggybacking to the existing system. Notably emergency cash payments went to completely different recipients, based on different targeting, transfer values and through different financial service providers than the routine social protection payments (i.e. banks, rather than post office).

UNICEF is currently supporting SRSP in Albania. It has developed a cash SRSP feasibility framework, providing detailed analysis on many criteria and sub-criteria, to support the building of the case with Government and donors for the development of a SRSP system. Options may include minimum shadow alignment to maximum horizontal expansion.

## 3. Lessons and recommendations

Based on the recent success of SDC/HA's emergency cash project, the following recommendations are made to inform discussions around supporting an Albanian social protection system that can efficiently and effectively meet the needs of the vulnerable, both in pre-crisis and crisis times. Recommendations are divided into i) overall considerations for supporting Albania social protection programming, by pillar and ii) operational recommendations for shock-responsive social assistance specifically and iii) linking social protection and post-earthquake recovery initiatives.

<sup>25</sup> See Gentilini, et al (2020) 'Social Protection and Jobs Responses to Covid 19 – A Real Time Review of Measures', Update 4, 10 4/20

<sup>26</sup> SDC focus countries include Albania, Bosnia and Herzegovina, Kosovo, Macedonia and Serbia

### i) Support to Albania social protection, by pillar

	SDC/HA emergency cash good practice or learning	Recommendation for improving social protection programming
Social Assistance	<ul style="list-style-type: none"> <li>Decision to take more inclusive <b>targeting</b> (than social protection recipients), did not lead to social cohesion issues</li> <li>Adequate <b>transfer value</b>, based on a Minimum Expenditure Basket (MEB)</li> <li><b>Unconditional cash</b> was a relevant and appropriate modality</li> <li>Good <b>recipient communication</b> (multiple channels) - well received and appropriate</li> <li>Use of <b>post-distribution monitoring</b> (PDM)</li> </ul>	<ul style="list-style-type: none"> <li>Consider broader more inclusive <b>targeting</b> for the vulnerable (coverage is extremely low comparatively)</li> <li>Use of MEB approach for <b>transfer values</b></li> <li>Advocate for less conditionality (not cost-effective, appropriateness for very vulnerable is questionable)</li> <li>Consider use of community-based <b>communication</b> around eligibility criteria</li> <li>Consider aligning <b>monitoring</b> indicators for social assistance with emergency cash (e.g. CVA PDM) for joined up learning/analysis</li> <li>Opportunities for <b>vertical/horizontal expansion</b> (providing more value to existing recipients or covering more HHs during crisis)</li> </ul>
Social Care	<ul style="list-style-type: none"> <li>Unconditional cash addressed <b>psychological needs and trauma</b></li> <li>Poor LGU <b>recipient lists</b>; unclear process, no <b>needs assessments</b> done (by either SDC/HA or LGUs) – led to challenges and concerns with inclusion</li> </ul>	<ul style="list-style-type: none"> <li>Opportunity to link SDC/HA's emergency cash recipients into SDC supported social care units; such as referrals (to ensure greater sustainability and recovery support)</li> <li>Support to improved needs assessment urgently required (given gaps in social plans)</li> </ul>
Social Insurance	<ul style="list-style-type: none"> <li>Protection analysis (during evaluation) flagged large <b>migration for work</b> issue in Bubq</li> <li><b>Covid-19</b> has created further new needs within families (children at home, women not working, income loss)</li> </ul>	<ul style="list-style-type: none"> <li>Social insurance programme should be expanded for informal workers</li> <li>Given Covid-19, expansion for family care providers may also be more necessary now</li> </ul>
Active labour market measures	<ul style="list-style-type: none"> <li><b>Longer-term needs</b> (i.e. livelihoods, lack of income/jobs) needs urgent addressing. SDC/HA's cash was a gap filler, but further work is required to address <b>recovery</b></li> </ul>	<ul style="list-style-type: none"> <li>Government could use SDC/HA earthquake affected recipient list as basis for providing follow-up ALMM support, to relevant HHs</li> <li>SDC could consider piggybacking and horizontally expanding ALMM activities, as a recovery follow-up in Bubq</li> </ul>

### ii) Operational recommendations for supporting a more shock-responsive social assistance programme

#### Preparedness and feasibility

- Evidence from other contexts shows that diagnosis of social protection shock responsiveness is best done prior to a crisis. SDC/HA should **link to and support UNICEF's on going feasibility analysis and discussions around developing Albania's social protection shock-responsiveness, outside of the emergency timeframe, and as a preparedness measure for the next disaster in Albania.**<sup>27</sup> By linking in with this broader work, SDC/HA would be able to better consider which aspect of the system may be most responsive to emergency cash next time there is a disaster, rather than doing emergency cash as a standalone intervention.

#### Capacity building

- To ensure ownership and buy-in from the authorities, **capacity building in humanitarian CVA and shock-responsive social protection should be provided to relevant social protection actors**, such as central government (Ministry of Health and Social Protection and others), State Social Services and relevant LGUs. Humanitarian CVA training designed especially for government officials has often taken place in

<sup>27</sup> See UNICEF (2019) 'Programme Guidance: Strengthening Social Protection Shock-Responsiveness Social Protection Systems' for relevant framework and tools.

many other countries that have cash based shock-responsive social protection systems and SDC/HA could consider supporting/funding a similar initiative in Albania.

#### Transfer values

- To support any potential linkages in future, **government could consider adopting a Minimum Expenditure Basket (MEB) approach to determine transfer values, for its Ndhma Ekonomike programme.** This does not mean the social protection programme needs to take the same transfer value as emergency cash, but different programmes could take a different *proportion* of the expenditure basket, depending on budgetary considerations and context. (For example, SDC/HA took 100% of the MEB for its emergency earthquake cash. Government could consider a smaller contribution, such as 30% for routine social protection payments). This would make coordination between actors and ability to piggyback with each other, much easier going forward.
- **MoHSP or regional/local authorities should *not* attempt to penalise social protection recipients by holding back future payments in lieu of receiving humanitarian emergency cash or worse case, taking them off social protection lists.** SDC/HA should urgently contribute a strong advocacy message on this topic, as flagged to the evaluation team this is likely to occur.
- Related to this, if vertical expansion (increasing the value for existing recipients) is to be considered in the future, **SDC/HA should strongly advocate to government that different objectives of different schemes, justify different amounts for different sets of needs,** otherwise this approach also risks wrong perceptions around duplications between emergency and existing payments.

#### Targeting and coverage

- Targeting criteria that is appropriate for one type of shock may not be appropriate for another. SDC/HA felt the low coverage of vulnerable households for routine social protection was not inclusive enough for the emergency response following the earthquake. Current coverage of the Ndhma Ekonomike programme is at an all time low following the World Bank reforms and therefore its shock-responsiveness in terms of targeting the most vulnerable, compared to other countries, is weak.
- Without having to change the current targeting criteria for Ndhma Ekonomike, the following is recommended for shock-responsive targeting (also considered options for horizontal expansion)
  - **Each LGU could identify a secondary list of households who are likely to suffer economically (or otherwise) during a disaster or crisis, against predetermined vulnerability indicators.** This would essentially provide a 'shock responsive' recipient list that could be targeted during emergencies for expanded support. In future, SDC/HA or other humanitarian actors could then use these lists for CVA interventions, based on vulnerability targeting.
  - **Alternatively/in addition, at national level, a list of households could be compiled which are one or two tiers up in terms of vulnerability, within the current Proxy Means Testing (PMT) eligibility scoring criteria.**

#### Needs

- **Support could be given to relevant government actors and local officials in developing an emergency household needs assessment tool, enabling a rapid selection based on verification of transparent indicators.** This could be similar (or the same) as Albanian Red Cross/IFRC household vulnerability survey.
- Further, given the identified gaps at LGU level for administration and implementation of social care programming (i.e. limited needs analysis referral units and social fund plans in place), **support to needs analysis in general at LGU level is key.**

#### Data management

- Data management, in terms of accuracy and accessibility, was poor both at municipality and Ministry level. Social protection lists were not available in a timely manner and recipient lists were full of mistakes. **In terms of improving data management for shock responsiveness, SDC/HA, as well as other agencies could consider sharing lists of new recipients (earthquake affected) with the government for a unified social registry that could be used for future expansion of the social protection system.** This

would need to take into consideration data protection issues such as national regulations, data privacy and recipient consent.<sup>28</sup>

#### Delivery

- The Financial Service Provider (post office) used for social protection payments was not interested to work with SDC/HA or other humanitarian actors. In contrast, the use of Western Union for SDC/HA's emergency cash was a success factor of the project, in terms of efficiency. The evaluation suggested that further options could also have been explored, such as the use of debit cards or other delivery instruments, for efficiency improvements, rather than relying on a direct cash in-hand distribution.
- **If SDC/HA, or other actors (such as the HCT Working Group) are considering a Financial Service Provider preparedness mapping, they could also consider involving government stakeholders in this exercise as a means to introduce new analysis and use of new technologies.** Possibly the use of the post office is not the most efficient and responsive delivery mechanism.

#### Accountability with affected population

- The accountability and communication mechanism used for SDC/HA's emergency cash (community meetings, letters and a hotline) was instrumental in mitigating social cohesion risks. In contrast, the Ndihma Ekonomike programme uses Proxy Means Testing (PMT), which is hard to communicate on the ground. Poor communication can lead to potential conflict and social cohesion issues, which are even more emphasized during an emergency. Moreover, the evaluation found much distrust of officials existed among the population of SDC/HA's targeted area, with poorly perceived transparency regarding processes.
- **If emergency cash was to be delivered through the social protection system, or the government was to introduce its own shock-responsive interventions, strong and improved communication with communities would be essential. Relevant adaptations of SDC/HA's recipient communication approach could be utilised here and use of humanitarian and CVA accountability good practice tools should be encouraged.**

#### Advocacy and coordination

- Given SDC/HA's successful advocacy in obtaining approval for unconditional cash in the immediate emergency response, as a strategic donor, it should now consider leveraging its influence going forward to support policy discussions around shock-responsive social protection in Albania.
- SDC/HA could consider engaging with the development of SOPs for the Covid-19 SRSP response, through the HCT Working Group.

### **iii) Linking social protection and Albania post-earthquake recovery initiatives**

Strong coordination between social protection and Disaster Risk Reduction (DRR) sectors is important for shock-responsive social protection. The Albania Post Disaster Needs Assessment (PDNA) makes some valuable lessons and recommendations that can inform discussions around shock responsive social protection in Albania. The social protection system at all regional and local levels needs adequate capacity to respond to disasters. Following the earthquake, there have been no efforts (to date) to include new households into the cash assistance programme who may fall into greater poverty following the earthquake. Instead, the focus was more on maintaining a regular service provision. Further, the PDNA found the MoHSP had no emergency plans in place or the structure or resources to respond and emergency activities were ad-hoc. A challenge on the DRR side is also that a comprehensive strategy has not yet been adopted, only drafted. Further, there was no clear government body responsible for DRR at the time of the earthquake. An Inter-Ministerial Committee for Civil Emergencies had to be established, across departments.

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<sup>28</sup> See Barca and O'Brien (2017) for a broader discussion and considerations around social protection data management, including data protection.

To support the building of a stronger and more shock-responsive social protection system, SDC/HA should seek to support the following recommendations made in the PDNA:

- The social protection sector still needs a post-emergency operational plan. This should consider vulnerable communities and a rights-based approach (for children, women, PWD and minorities).
- Training in how to address risks and vulnerability systematically is needed for all social protection actors;
- Institutional capacity in risk management needs to be improved at all levels.
- DRR should be integrated into social protection policies and plans. The evaluation notes the next strategy is due and where possible SDC/HA should advocate for greater DRR mainstreaming.
- Once set up, MoHSP should contribute into the Government of Albania recovery monitoring system, to assess recovery progress.

Finally, it is recommended that SDC/HA in Albania could consider potentially shifting its current focus from social inclusion to also include shock-responsive social protection and DRR, in its next funding phase for social protection.

### Internal Mapping of Albania's Social Protection System in Relation to Shock-Responsiveness

The below table maps the current social protection activities in Albania, by pillar,<sup>29</sup> and provides some points of interest in relation to the current maturity level of the system. These are areas the evaluation suggests can be followed-up on in SDC's future support to social protection and that also build on learning and takeaways from SDC/HA's emergency cash project.

<b>Albania Social Protection</b>				
<i>Pillar</i>	Social Assistance	Social care	Social insurance	Active labour market measures
<i>Activities</i>	<p><b>Economic Assistance</b>  <b>Disability Allowance</b>  <b>Social Pension</b>  <b>Basic Subsidies (energy &amp; landline)</b></p>	<p><b>New Social Funds for 61 LGUs</b></p>	<p><b>Insurance for employed and self-employed</b></p>	<p><b>Work Subsidy Scheme</b>  <b>On the Job Training</b></p>
<i>Points of interest</i>	<p>In 2018, World Bank undertook reforms around cost-efficiency and targeting for Economic Assistance and Disability Allowance. (Resulting in less coverage and higher value per household.)</p> <p>Currently:</p> <ul style="list-style-type: none"> <li>- Ndihma Ekonomike: plans to introduce conditionality</li> <li>- Disability Allowance: plans to link allowance to complementary services.</li> </ul> <p>Collaboration between State Social Services (SSS) and National Employment Services (NES) is being strengthened.</p> <p>Linkages exist between social assistance and active labour market measures.</p> <p><b>UNICEF is supporting development of a SRSP system in Albania. It has put together a SRSP cash feasibility framework, to support Government and donor analysis.</b></p>	<p>Only just over half of LGUs (33 out of 61) have social plans (needed to inform social fund applications).</p> <p>Almost half of LGUs don't have a Needs Assessment Referral Unit in place.</p> <p>SSS staffing levels (providing support to LGUs) is insufficient.</p>	<p>Only small proportion of unemployed is eligible.</p> <p>Informal workers of family care members are excluded.</p>	<p>Active labour market measure programmes are targeting women, Roma, Egyptian, disabled, youth and orphans.</p>

<sup>29</sup> Relevant information taken from Webb, S. (2019), Independent Evaluation of SDC's Performance in Social Protection 2013-2017: Albania Case Study

<p><i>SDC- funded initiatives</i></p>	<p><u>SDC/HA ‘Emergency Cash Pilot Project’ sits under Social Assistance, but good practice and learning can be applied across improvements for all Albania’s social protection pillars.</u></p>	<p>Support to Roma Social Inclusion through Social Care Services Reform (SCSR) – finished</p> <p>Alternated Education and Vocational Training (CEFA) – finished</p> <p>UN Support <b>Leave No One Behind (LNOB)</b> – on going.</p> <p>In terms of social care:</p> <ul style="list-style-type: none"> <li>- Focuses on transfer of responsibility to LGUs</li> <li>- National level: guidance, coordination, financing, quality assurance</li> <li>- LGUs are accountable for services, social plans and addressing.</li> </ul>		<p>Skills Development for Employment (phase 2)- finished</p> <p>Skills Development for Employment (phase 3) –on going</p> <p>Coaching for Employment and Entrepreneurship- on going</p>
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- UNICEF (2010), 'Kyrgyzstan – Supporting National Social Protection Programmes to Respond in Times of Crisis'
- UNICEF (2019) 'Programme Guidance: Strengthening Social Protection Shock-Responsiveness Social Protection Systems'
- Webb, S. (2019), 'Case Study: Social Protection in the Western Balkans (Albania)', from 'Independent Evaluation of SDC's Performance in Social Protection, 2013-2017'

## Annex 2 – Evaluation TOR Research Questions

### A Relevance:

#### Needs orientation (identification and addressing)

- (1) Was the project relevant and appropriate considering the immediate needs and short-term priorities of the earthquake-affected population?

#### Targeting (geographic, recipients and coverage)

- (2) Was the geographic targeting (procedures/criteria) and the coverage accurate?  
 (3) Were the recipient targeting and recipient selection done appropriately?
- Where the right recipients selected according to the selection criteria and context?
  - Were their needs addressed in an efficient and timely way?
  - Were the selection criteria for recipients systematically applied?
  - Was the decision who should be entitled to the transfer within the household satisfactory? Was there flexibility between men and the women? If not, was it adequate?

#### Coherence and strategic alignment

- (4) Was the project aligned with the national, regional, and/or local policies?  
 (5) Was the project planning coordinated with local authorities and other stakeholders?  
 (6) Did the project take into consideration humanitarian global standards and CVA specific best practices?

#### Gender and other cross-cutting issues

- (7) Did the project take into consideration crosscutting issues such as gender, age, eventual cultural and religious differences? Was the project relevant for the special needs of women and children?  
 (8) Were there any protection issues related to the cash pilot project?  
 (9) Was the project planned and implemented in a conflict sensitive manner (e.g. did the project cause any harm?)

#### Connectedness and exit strategy

- (10) Which effects went beyond the activities of the project (synergies, cooperation, etc.)?  
 (11) Was there any relevant opportunity for a possible transition into a more long-term approach, taking into consideration livelihoods, social protection schemes, and/or other aspects in the future situation of affected people?

### B Effectiveness:

#### Effects on recipients' lives and living conditions

- (12) What were the social, psychological, and economic effects on people's living conditions?  
 (13) Did the cash assistance contribute to improving the actual and future living conditions of recipients?  
 (14) For the recipients, what further effects (direct/indirect, intended/not intended, positive/negative) were caused by the project?

#### Effects on project partners and other stakeholders

- (15) For the implementing partners and other stakeholders, what were the effects (direct/indirect, intended/not intended, positive/negative) caused by the project?  
 (16) What effect did the cash distribution have on social cohesion within the communities?

### C Efficiency:

#### Planning, organizational setup, and cooperation

- (17) What were the strengths and weaknesses of the project's planning, design and implementation? What were the major supporting as well as hampering factors? Was there room for improvement and if yes, how could particular processes have been improved/optimized?

#### Community involvement and transparency, accountability vis à vis stakeholders

- (18) Have recipients, implementing partners and local authorities (incl. their communities) sufficiently been involved in the project assessment, project design, setup, communication, M&E?  
 (19) How have other stakeholders been involved in the project design, planning, and implementation?  
 (20) Was there a proper communication mechanism among team and targeted population? Was the targeted population well informed along the program setup and implementation? Did a communication concept exist and if yes, was it properly implemented?

### **Annex 3 – Evaluation Documents Reviewed**

CaLP (2018), Glossary for Terminology for Cash and Voucher Assistance

Humanitarian Cash Transfers Working Group (2020), Cash 4Ws Albania

IFRC (2019), Emergency Appeal: Albania Earthquake, 29 November 2019

IFRC (2020), Revised Emergency Appeal: Albania Earthquake, 14 February 2020

IFRC and UNICEF (on behalf of HCT WG) (2020), Statement on Humanitarian Cash Transfers for earthquake affected households, 7 January 2020

Minutes of Inter Agency Cash Meeting (2019), 7 December 2019

Minutes of 1st meeting of the), 12 December 2019

Minutes of 2nd meeting of the Humanitarian Cash Transfers Working Group (2020), 9 January 2020

SDC/HA (2017), Operational Concept Note for CTP 2017-2020

SDC/HA (2019) Concept Note - Emergency cash pilot for families affected by earthquake in Bubq, Albania, November 2019, 3 December 2019

SDC/HA (2019), Bubq cash pilot project – lessons learned, 18 December 2019

SDC/HA (2020), Post Distribution Monitoring Report - Emergency cash pilot for families affected by earthquake in Bubq, Albania, March 2020

SDC/HA (2020), Letter to recipients - Cash Assistance Pilot Project for Earthquake Affected Households

SDC/HA and Western Union (2020), Certificate for pilot cash project recipients

SDC/HA, Swiss Emergency Relief, Switzerland's assistance to nations struck by disaster

Special Envoy of the Government of Albania (2020), Albania Post Disaster Needs Assessment, February 2020

#### **Annex 4 – List of Key Informants Interviewed**

*In line with data protection regulations, the list of key informants will be shared by SDC/HA upon request.*

### Annex 5 - Evaluation Working Timeline

Activities	February 2020														March 2020															
	M	T	W	Th	F	S	S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	S	M	
	17	18	19	20	21	22	23	24	25	26	27	28	29	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<b>Planning and travel</b>																														
SDC briefing; doc review, planning & methodology (2.5 days)	GREY			GREY	GREY																									
Local consultant – planning/operational preparation (2 days)				BLUE	BLUE			BLUE																						
Travel days, London - Tirana – London (international consultant)								GREY										GREY												
<b>Briefing/debriefing</b>																														
Briefing/debriefing with Swiss Embassy								BLUE										BLUE												
<b>Evaluation field mission</b>																														
Key informant interviews – Tirana (1.5 days)									BLUE	BLUE																				
Focus group discussions – Bubq (4 days, 4 villages)											BLUE	BLUE					BLUE	BLUE												
Local government interviews – Bubq (per availability)											BLUE	BLUE																		
Market interviews (two locations)																	BLUE	BLUE												
<b>Analysis</b>																														
Analysis of key findings/preparation for debrief (1 day)																		BLUE												
Draft report writing (3 days)																							GREY	GREY	GREY					
Final draft report (following SDC feedback - TBC) (1 day)																														GREY

**Notes**

Key: GREY - International consultant only, BLUE - both consultants

## Annex 6 – Albania Minimum Expenditure Basket (IFRC)

<b>Main groups</b>	<b>2017</b>	<b>%</b>	<b>2018</b>	<b>%</b>	<b>% Increased</b>	<b>MEB</b>
Food and non-alcoholic beverages	32,347	44.1	33,436	44	3.4	33,436
Alcoholic beverages tobacco	2,558	3.5	2,644	3.5	3.4	
Clothing and footwear	3,128	4.3	3,263	4.3	4.3	3,263
Housing water electricity gas and other fuels	7,998	10.9	7,988	10.5	-0.1	
Furnishing household equipment and routine maintenance of dwelling	3,505	4.8	4,409	5.8	25.8	
Health	2,879	3.9	3,180	4.2	10.4	
Transport	5,294	7.2	5,153	6.8	-2.7	5,153
Communication	2,479	3.4	2,756	3.6	11.2	2,756
Recreation and culture	2,224	3	2,038	2.7	-8.4	
Education	2,868	3.9	2,300	3	-19.8	
Restaurants and hotels	3,638	5	3,567	4.7	-2.0	
Miscellaneous goods and services	4,480	6.1	5,202	6.9	16.1	5,202
<b>Average total consumption expenditures</b>	<b>73,400</b>	<b>100.1</b>	<b>75,935</b>	<b>100</b>	<b>3.5</b>	<b>49,810</b>

Average HH size	Expenditure HH	Expenditure/per s	MEB 1 person	MEB 4 person
3.7	75,935	20,523	13,462	53,849