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**CASH TRANSFER PROGRAMMING IN EMERGENCIES AND, BENEFICIARIES'  
WELFARE- A CASE STUDY OF WORRLD VISION HAITI.**

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**DECLARATION**

I hereby declare that this final thesis, with the exception of the quotations and references made which have been duly acknowledged, is the result of my personal efforts throughout the entire research work.

**...Signed.....**  
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This research work has been submitted for examination with my approval as the supervisor.

**.....**  
**Dr. Jackie Burton**  
**(Academic Advisor).**

## Abbreviations and Acronyms

ACF	Action Contre la Faim International
ADH	Action Deutschland Hilft
ADP	Area Development Programme
ATM	Automated Teller Machine
CaLP	Cash Learning Partnership
CBO	Community-based Organizations
CBP	Cash Based Programming
CDA	Cash Delivery Agent
CFFW	Cash and Food for Work
CfW	Cash for Work
CTP	Cash Transfer Programming
CIDA	Canadian International Development Agency
D-group	Discussion Group
DIP	Detailed Implementation Plan
DFID	United Kingdom Department for International Development
FPMG	Food Programming Monitoring Group
FfW	Food for Work
GC	Global Center
GTZ	Deutsche Gesellschaft Technische Zusammenarbeit
HEA	Humanitarian Emergency Affairs
HERO	Haiti Emergency Response Office
HEERT	Haiti Earthquake Emergency Response Team
HH	Households
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
HPG	Humanitarian Policy Group
ID	Identification
IDP	Internally Displaced Person
ICRC	International Committee of the Red Cross
IFRC	International Federation of Red Cross and Red Crescent
IIA	Institute of Internal Auditors
IIARF	Institute of Internal Auditors Research Foundation
IOM	International Organization for Migration
LMMS	Last Mile Mobile Solutions
M & E	Monitoring and Evaluation
MOU	Memorandum of Understanding
MDA	Ministries, Departments, Agencies
MINUSTA	United Nations Mission to Stabilize Haiti
NGO	Non-Governmental organizations
OCHA	UN Organization for the Coordination of Humanitarian Affairs
ODI	Overseas Development Institute
OFDA	Office of US Foreign Disaster Assistance
PIN	Personal Identity Number
SMS	Short Message Service
SIM	Subscriber Identity Module

SPLASH	Sustainable Programme for Livelihoods and Solutions for Hunger
UN	United Nations
UNICEF	United Nations Children’s Fund
USA	United States of America
USAID	United States Agency for International Development
WAR	West Africa Region
WB	World Bank
WFP	World Food Programme
WV	World Vision
WVH	World Vision Haiti
WVI	World Vision International

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## **ABSTRACT.**

Cash Transfer Programming is not a new development. Its origin has been traced far back to 1870-71 when Clara Barton, one of the founding figures of the American Red Cross, helped to organize Cash relief following the Franco-Prussian War, and also in response to the Galveston floods in Texas in 1900. In late nineteenth century India, famine responses included what we would today call Cash for Work programmes.

During the 20th century, and especially after the great depression of the 1930s, Europe developed a social protection system. Then subsequently, in 1948 Cash transfer programming existed as a form of humanitarian and disaster relief since 1948 when the then British colonial administration in Sudan distributed cash, coffee, and train tickets to famine-affected populations. Also in Bangladesh there is a long history of cash transfer programmes. Millions of people were employed in Cash for Work projects in the early 1970s in India. Besides, large-scale Cash for Work programmes were implemented in Botswana in the 1980s. In the Latin America and the Caribbean countries CTP is not new as this one way of providing short term support to desperate and vulnerable victims of somehow frequent disasters especially in Haiti.

The history of Cash transfer programming continues as many NGOs, international organizations, donors and humanitarian sector organizations in particular have embraced its use. The way forward may be to have a unified front, enactment of appropriate legislations or procedures to regulate its use. This can be based on country specific or sector by sector and learn from existing best practices in the industry. That, notwithstanding, it must be pointed out that cash

transfer programming is still new in some continents. Its use has not been widely known.

The objective of this study of this study is to investigate the impact of the Cash transfer programming implemented by W V HERO in the lives of the beneficiaries and their dependents. In addition, it is to determine whether the beneficiaries' selection was fair, provided women equal chances of being selected, and whether the beneficiary selection concentrated on the targeted geographical areas of Tabarre, Delmas and Croix des Bouquets.

The findings will assist WV Haiti and similar NGOs identify their strengths and weaknesses in their implementation processes and, serve as a guide to support future cash transfer programmes in emergencies.

Furthermore, the research results will also provide adequate statistics and evidence on the impact and existence of beneficiaries' and again provide other stakeholders a basis for ensuring adequate planning and implementation of future CTPs. It will also go a long way to dispel and/or confirm the notion that, NGOs do not necessarily work in the interest and welfare of the communities they serve.

However, the reality is that, Cash Based Programming has gained momentum as one of the programming tools used to address food insecurity. Most major donors (as well as governments) are increasing their funding to support cash-based programming, especially during emergency responses. The research findings have disclosed tremendous impact the WV Haiti Cash for Work project has had on beneficiaries and their dependents over the thirteen months period. Unfortunately, it has been noted that, it is unsustainable, and therefore not a panacea to the many challenges facing the vulnerable people. Governments and the international community are called upon to do more in this direction.



## 1.0 INTRODUCTION

Cash Transfer Programming (CTP) is one form of humanitarian response which can be used to address basic needs and/or to protect, establish or re-establish livelihoods or economic productive activities. It may be said to be the use of cash or vouchers as a means of enabling households to have access to their basic needs for food and non-food items or services, or to buy assets essential for recovery of their livelihoods. World Food Programme (WFP) defines Cash transfers as assistance to persons or households in the form of cash payments or bank transfers. Beneficiaries then meet their own food needs in the marketplace. Therefore, Cash-based interventions transfer resources to people in two main ways – by providing them directly with cash or by giving them vouchers. Others hold the view that, it is sums of money provided to individuals, households or community groups by government or non-government agencies to fend for themselves. They may include conditional or unconditional cash grants, cash-for-work and vouchers.

The objective is to enable them buy immediate and basic food and non food items in the open market for their livelihood. The decision to use cash or vouchers is based on the context and the objectives of the intervention, but obviously giving people money is more flexible because they can use it anytime and anywhere, depending on their access to goods and services. It provides a kind of temporary employment to the citizenry involved in the reconstruction efforts of their country. One of the most exciting innovations in the response to humanitarian crisis of recent years has been the direct transfer of cash to beneficiaries. In relation to emergencies, CTP is a short-term intervention used by humanitarian assistance organizations in emergency situations whereby either Cash, Cash grants or Cash vouchers is paid to households or beneficiary community members for public work done.

The World Vision (WV) Food Programming Monitoring Group (FPMG) which is the unit mandated to oversee all food and cash based programmes, noted in its operational guidelines that, Cash-based programming (CBP) has gained momentum as one of the programming tools to address food insecurity. Most major donors (as well as governments) have been increasing their funding to support cash-based programming, especially during emergency responses. In the development context, donors like World Bank are increasing their funding portfolio in cash-based programming through larger social protection programmes to address food insecurity. Although CBP has gained some momentum in the recent years and has been widely used by many international agencies, many development practitioners are skeptical about its efficacy and fear that cash might be misused and contribute to anti-social behavior. However, this is not a unique issue for CBP as it can also occur with resources of any in-kind-based programmes, where beneficiaries potentially could sell in-kind assistance (i.e. food) in exchange for inappropriate items.

Therefore, CBP serves to address food insecurity/ hunger is an intervention with cash or voucher, as opposed to “in-kind” based programming with objective to connect the food insecure households with food trader in order to fulfil their basic needs. CBP comes in many forms, including cash transfer, voucher

transfer, Cash for Work, Fee Waiver, and so forth. Some are appropriate for NGOs to use but some are only effective when implemented by the government as part of a long-term social protection intervention.

### **1.0.1 OVERVIEW OF WORLD VISION HAITI (WVH).**

World Vision International is a Christian relief and development organization dedicated to helping children, their families and communities worldwide reach their full potential by tackling the causes of poverty. World Vision has maintained its Christian identity without discrimination and apology. Currently, it operates in a global partnership of over 100 countries. WV Haiti being a part of the international body, is a legally registered Christian Not for Profit Organization (NGO). It operates in 18 Area Development Programmes (ADP) structured into 6 zones throughout the country. Its major interventions are into Health and Nutrition, Sponsorship Management, Water and Sanitation, Education, HIV/AIDs Prevention, Livelihood and Economic Infrastructure, Food Security and Humanitarian Emergency Relief Activities.

WV Haiti has been in existence for over 30 years and has implemented large grants in Haiti following the 2007 and 2008 hurricanes. Included in some the grants earlier implemented are the Office for US Disaster Assistance (OFDA), United States Agency for International Development (USAID), and WFP. Due to the frequency of disasters and the high vulnerability of Haiti, emergency interventions are an integral part of its activities and organizational structure. It has skillful and experienced staff and, hence has gained competitive advantage in the relief response over the years.

WV is committed to a holistic and transformational development that is community based, sustainable and focused especially on the needs of children. Its humanitarian emergency relief is a strategy for contributing to “life in all its fullness” for every child. As a core competency, this is reflected in part, by an emphasis on its financial transparency and accountability. Its management policy can be compared to best practices measured against agreed-upon standards developed in relationship to the industry standards.

One element of the industry best practices is complete, timely and accurate financial reporting. As part of its relief intervention that aims at assisting people afflicted by conflict or disaster, the CTP is a component of its activities over the years in many disaster affected communities worldwide. It is important however to mention that, other NGOs and governments alike have also implemented such relief assistance programmes differently in Haiti particular and in many other countries.

### **1.0.2 OVERVIEW OF HAITI**

The Republic of Haiti gained independence on 1 January, 1804. It has a total land area of 10, 641 sq mi (27,560 sq km) with ten administrative divisions. Haiti lies in the West Indies, occupies the western third of the island of Hispaniola,

which it shares with the Dominican Republic. About the size of Maryland, Haiti is two-thirds mountainous, with the rest of the country marked by great valleys, extensive plateaus, and small plains and is one of the poorest countries in the world. It was the world's first independent black republic. More than 2.1 million of its population lives in the capital Port-au-Prince. There is a general high level of corruption in Haiti (ranked as the 9<sup>th</sup> most corrupt country in the world by Transparency International). Besides, there is also high level of crime and insecurity including kidnapping and organized crimes. The United Nations Mission to Stabilize Haiti, better known by the French acronym, MINUSTAH, came into existence to provide security support in the country. Mainly because of MINUSTAH presence, over the past nine years, there has not been any coup d'état, as compared to three for the previous 13 years (1991- 2004).

In recent times there have been a number of significant disasters ranging from earthquakes to floods, landslides to drought and famine around the globe. These disasters usually cause severe hardships to many people, including loss of lives and property. However, depending on the severity and impact to those affected, some form of relief assistance or support from individuals, groups, governments and other international donors including Non-Governmental Organizations (NGOs) is required. Over decades, apparently there is no continent in the world that has not experienced one form of disaster or the other which required some emergency relief assistance in the form of aid for their citizenry. People affected by disasters need assistance in order to survive and recover. Most times this involves the transfer of money to individuals, and can either be provided in kind, in the form of food aid, shelter materials, assets, seeds or clothes. It can also be provided in cash which enables the affected people to decide for themselves what they need most and to buy in the local markets; however this will depend on the availability of the markets and the goods as well.

There are various forms of aid interventions that are used to ameliorate the hardships of the affected people by disasters. One of the very important interventions in recent times that many donors use to provide immediate assistance to the affected people is the Cash Transfer Programming. Various called Cash-for-Work (CfW), Cash Based Programming (CBP), it is seen as an alternative to Food-for-Work (FfW). In reality, food aid dominates emergency response, however, food aid, as a resource transfer, is sometimes highly inefficient. It is not always the right response, even when the disaster-affected populations are unable to meet their immediate food needs.

One of the devastating disasters in history was the earthquake that struck Haiti three years ago. The beleaguered country was dealt with a catastrophic blow on January 12, 2010 when a magnitude 7.0 earthquake struck 10 miles southwest of Port-au-Prince, the country's capital. The urban communities in the capital of Port-au-Prince where WV Haiti implemented the CfW programme are commune de Delmas, commune de Croix des Bouquets and commune de

Tabarre. The last population census in Haiti was in 2003 and obviously, the figures would have changed significantly over the years due to many factors. As per 2009 estimated population figures, Delmas has 359, 451, Tabarre 118, 477 and Croix des Bouquets has 227, 012. This brings the total population in the three geographical areas to a little above 700, 000.

According to the U.S Geological survey (2010), that earthquake is the largest recorded to strike the region in over 200 years. The quake leveled many sections of the city, destroying government buildings, foreign aid offices, and countless slums. Assessing the scope of the devastation the time, the former President Rene Prével said, "Parliament has collapsed. The tax office has collapsed. Schools have collapsed. Hospitals have collapsed." He called the death toll "unimaginable." Fatalities were reported to be around 230,000 by early February 2010. Since then the numbers have been revised. According to a draft report commissioned for the USAID, the number of fatalities was between 46,000 and 85,000 people. It was so devastating that many individuals, groups and organizations offered support in aid whilst others made pledges to support in the reconstruction efforts.

Whilst attention was being paid to the earthquake victims, a cholera outbreak also hit the country nine months later in October 2010, and that worsened the plight of the people. A report compiled by WVH indicates that, in mid March, 2011 the Government removed fuel subsidy and that caused a sharp increase in fuel prices. The rise in fuel prices automatically triggered spiral increases in prices of basic commodities which suddenly reduced the coping and resilience of the majority of the poor. The prices of food in general, and that of rice in particular, exceeded the 2008 prices. This trend continued throughout the first half of the year, limiting the food access to the poor urban and rural households who depended on local markets for their food supplies.

Later during the third year in late August 2012, the tropical storm Isaac again hit the nation that was still recovering from the earthquake with rains and winds that caused flooding and landslides. According to the civil defense authorities, at least four people were killed, including a ten-year-old girl who died when a wall collapsed in Thomazeau. However, the storm did not cause the kind of widespread damage initially feared. It was the latest disaster for a nation still recovering from the devastating 2010 earthquake. Two and a half years since the January 12, 2010 earthquake, the nation was still knee-deep in recovery mode. The country is situated in the hurricane belt, thus making it very prone to natural disasters. One can imagine the series of disasters that have engulfed this nation in succession, hence the need for international aid.

Following from this, WV Haiti implemented the Cash Transfer Programme as part of its Earthquake Emergency Response. Many other international NGOs like CARE, MercyCorps, Oxfam, CRS and Concern Worldwide also implemented various assistance programmes.

The subject of this study therefore is - “Cash Transfer Programming in Emergencies and, Beneficiaries Welfare-A case Study of World Vision Haiti”. The study seeks to research into the relief emergency response programmes implemented by WV Haiti in particular, and other NGOs in Haiti in the aftermath of the 2010 earthquake. It has been contended that despite the aid, many people were still without safe, permanent housing in the fall of 2012. In fact, hundreds of thousands were still living in tent camps while tens of thousands were staying in buildings badly damaged during the earthquake.

Figure1 below is a sample of the tents that WV Haiti erected for the internally displaced people (IDP) in the aftermath of the quake. It must however, be noted that other organizations including International Organization for Migration (IOM) also erected similar tents for some IDPs.

**Figure 1: Tents erected by WV Haiti for IDPs in the aftermath of the 2010 quake.**



**(Photo credit-WV Haiti-Shelter)**

### **1.1 THE PURPOSES AND OBJECTIVES OF THE STUDY:**

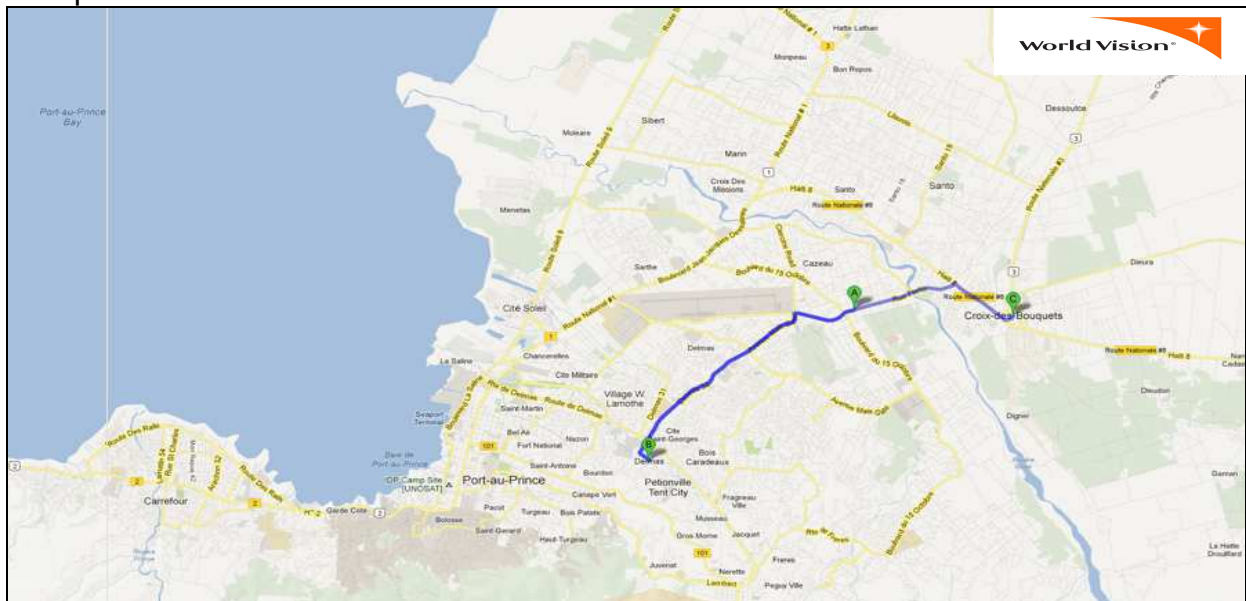
The purpose and objective of the study is to investigate the impact of the cash transfer programming implemented by World Vision Haiti Emergency Relief Office (HERO) in the lives of the beneficiaries and their dependents. In addition, it is to determine whether the beneficiaries were selected from the targeted geographical areas of Tabarre, Delmas and Croix des Bouquets. This will assist WV Haiti and other similar NGOs identify their strengths and weaknesses in their programmes implementation processes and, serve as a guide to support future cash transfer programmes in emergencies. The results will also provide adequate statistics and evidence on the existence of beneficiaries’ and again provide other stakeholders a basis for ensuring adequate planning and implementation of future CTPs.

Hence, to achieve these objectives, a sample size 15 groups (5 groups each from the geographical areas of Delmas, Tabarre and Croix des Bouquets) is taken from the beneficiary master list, traced to the actual payment vouchers to

ensure all beneficiaries selected are on the payroll. Interview questionnaire is administered to (focus group discussions) sample beneficiaries in each group or household with the purpose of obtaining relevant information to achieve these objectives. It must be noted however that, each beneficiary group consists of a minimum of 25 members. The reason for this approach is that, since the programme ended in February 2011, many of the beneficiaries are likely to have transitioned into permanent homes and locations outside the geographical areas. However, records of their activities over the period are available at the community level. The raw data collected will then be collated and captured using a computer processor and analyzed with the purpose of determining the impact of the Cash for Work programme in the lives of the beneficiaries, as well as their existence.

As a potential entrepreneur and, being development oriented, the study will equip me with community entry skills and techniques, Cash Management Strategies in complex programming including emergencies and, enables me identify key risk factors that can impede the accomplishment of any project objectives and, therefore guide against future projects. Besides, the government of Haiti and other stakeholders will be able to determine the significance of the Cash transfer programmes in the living standards of the affected beneficiary communities in the wake of the earthquake. Figure 2 below is the map of Haiti which indicates the location of the three geographical areas (marked as A, B and C) where WV Haiti implemented its CfW activities.

**Figure 2:** Map of Haiti with the 3 Communes of Delmas, Tabarre and Croix des Bouquets.



**Key**

- A Tabarre, Port-au-Prince, Ouest, Haiti
- B Delmas, Port-au-Prince, Ouest, Haiti
- C Croix-des-Bouquets, Ouest, Haiti

## 1.2. THE PROBLEM STATEMENT

The context of Haiti is complex with poverty being very high. There is high level of corruption with constant political instability and insecurity over decades. The devastating earthquake that struck in January 2010 was the reason why many individuals and the international community offered relief in aid to support the reconstruction efforts. As a result of the donor support, many international NGOs including WV Haiti implemented various Cash Transfer Programmes. However, the government and many other citizens appear to have concerns with the interventions. The government's concern was raised by the president in a speech recently to mark the third anniversary of the 2010 disaster. The Daily Graphic of Ghana carried in its January 14, 2013 issue of the paper that, the president mentioned that, the international aid promise to help Haiti recover from a devastating earthquake three years ago is not working. It added that, the government had directly received one third of the aid pledged. The authorities said more than 200,000 people died in the earthquake and more than 300, 000 Haitians remain in temporary shelter with poor sanitation. Therefore he queried that, where has the money given to Haiti after the earthquake gone? He passionately appealed that, Aid donors needed to cooperate more closely with the Haitian government.

After the earthquake, many NGOs received donor assistance in the form of cash and other logistics in-kind to support the disaster victims in Haiti. However, a section of the people asserts that the beneficiary selection criteria did not target the geographical area and those who were seriously affected and needed aid. Besides, it contended that women were discriminated against in the beneficiary selection criteria process.

The problem statements therefore are:

- a) Did the Cash transfer programmes implemented by WV Haiti and, other NGOs have any impact on the living standards of beneficiaries?
- b) Were the beneficiary selection criteria fair to all and, did it concentrate on the geographical areas of the affected commune of Delmas, Tabarre and Croix des Bouquets?
- c) Were woman given equal chances as their men counterparts in the beneficiary selection process?
- d) Are the timesheets which are the evidences for work done reliable basis for payments to beneficiaries?, and
- e) Overall, did WV Haiti and the other NGOs actually work in the interest and welfare of the beneficiary communities?

Conversely, many community members have divergent views which must be listened to and appropriately addressed. In November 2012, I was conducting an official assignment and a Haitian colleague walked to me asked me this question "Why should community members be paid cash for reconstructing their own country? Is it not their duty to rebuild their own country"? Apparently, he did not understand why beneficiary community members should be paid cash for doing their own work. In development work many times, there are unnecessary suspicions and lack of trust from both community members and the implementing

NGOs, especially when their operations appear to lack transparency and accountability.

According to the WV FPMG guidelines, and for the purposes of transparency and accountability, there is the need for CBP implementers to ensure the; participation of beneficiary communities throughout project cycle, provide clear information to communities about their entitlements and the duration of intervention and put procedures in place for discussion with the community if implementation problems arise. Besides, they could provide a clear feedback mechanism to receive complaints and suggestions from the community (beneficiaries, non-beneficiaries or other interested parties) and ensure clear record keeping of the finances for the project.

However, it is certain that all NGOs have specific goals and objectives as well as aspirations which they want to achieve at the end of the projects. It is also a well known fact that, various governments usually have some mechanisms put in place to determine which NGOs are operating in the country, what their objectives are, the period of their interventions and so forth. Therefore, they may request them to formerly register and submit financial statements or reports about their operations periodically. This is usually used to assess their capacity and track performance as well.

That notwithstanding, there is generally an erroneous belief that NGOs work in the interest of the communities they serve. This may be true, but again it may not applicable to all NGOs. Timothy T. Schwartz, Ph.D, in his book *Travesty in Haiti, A true account of Christian missions, orphanages, food aid, fraud and drug trafficking* described how in 1987 when there was disaster and aid came to one of the counties in Haiti-Jean Makout for the ordinary poor. He said subsequent efforts amounted to no more than fractured and desperate attempts to get a piece of aid. Corruption, negligence, wanton distribution of aid, and the total lack of accountability ultimately defeated these feeble efforts. He mentioned that, when the money, materials, and food arrived in Jean Makout, the Haitian employees, politicians, administrators, pastors, priests, and school directors embezzled it and when they accrued enough money, most of them migrated to Miami, the only option left for many. This left the poor peasants behind to deal with the disaster that seemingly no one and nothing could abate. Many years down the lane, it appears the situation has not changed any positively.

### **1.3 SIGNIFICANCE OF THE STUDY**

The findings of the study will help World Vision Haiti, other NGOs as well as all stakeholders share the experiences and lessons learnt in the implementation of the Cash Transfer Programs. Besides, it will confirm and/or dispel the suspicion, doubts and lack of trust that community members harbor about NGOs as to whether they work for beneficiaries welfare. In addition, the findings will also facilitate adequate planning for the successful implementation of Cash grants. Since CTPs are implemented under many circumstances and not just in disaster affected communities, it will enable stakeholders to determine the appropriate time and circumstances to implement CTPs.



#### **1.4 THE SCOPE OF THE STUDY**

Haiti has a population of over 10 million people, and is situated in the middle of the hurricane belt. As a result, it is prone to many natural disasters. Besides the 2010 earthquake, it experienced severe storms in 2008 which caused massive flooding and destruction of crops, homes and other infrastructure. World Vision Haiti operates in six zones throughout the country, and its activities basically cover most parts of the country. For the study to be comprehensive, it will focus on the three urban communities within Port-au-Prince that were hardly struck by the earthquake. These include Delmas, Croix des Bouquets and Tabarre. These are densely populated urban communities in Port au Prince. The study does not discuss long-term social protection assistance or social net packages, except insofar as they relate to emergencies and recovery programmes in the long term. It does not also cover credit, microfinance, or micro-insurance programming or cash grants to communities or community-based organizations who act as sub-grantees.

#### **1.5 ORGANIZATION OF THE STUDY**

Generally, WVH is involved in many program interventions intended to bring relief to the communities that it serves. Some of them are Health and Nutrition, Sponsorship Management, Water and Sanitation, Education, HIV/AIDs Prevention and Christian Witness. Resulting from the recent earthquake, many other interventions such as the provision of Shelter, School feeding, Camp Transition Management and Humanitarian Accountability Team were considered. As an organization with competitive advantage in Emergency Relief intervention, the Cash Transfer Programming which is the focus of this study was implemented in partnership with WFP, OFDA, CIDA, USAID, and other donor agencies between February 2010 and February 2011, a period of 13 months.

While experience with larger-scale cash projects in contexts such as Haiti and Pakistan is beginning to emerge, there is a need for better documentation of the lessons from implementing large-scale cash-based responses, including by national governments, and for a better understanding of what is involved in bringing cash programming to a comparable scale as in-kind assistance. The study comprises 5 chapters and is structured as follows:

- Chapter 1, is an introduction which captures World Vision and its commitment to supporting humanitarian emergency relief situations throughout the over 100 countries it operates. It contains background information of Haiti and the geographical areas that were struck by the quake and, focuses on the problem statements, the purposes and objectives of the study, the significance of the study, the scope and the organization of the study, as well as the limitation of the study. It also dilates on the work of other NGOs operating in the same humanitarian emergency relief work and some countries that had benefitted or implemented emergency relief programmes in the past.
- The Methodology is outlined in Chapter 2. It includes the Concept and Rationale of Cash Transfer Programming, the planning and assessment process, the beneficiary selection criteria, the Cash Distribution process, the

Documentation and Reporting, Monitoring and Evaluation and, Audit Review. The data for the methodology is obtained from both primary and secondary sources.

Interview questionnaire are developed along the problem statement and used to gather the required information. It also covers in general the advantages and disadvantages of Cash Transfer Programming in emergencies and other poverty reduction purposes. However, it must be made clear that Cash transfers are not a panacea; nor are many of the fears that are still attached to their use in humanitarian response justified in practice. Ultimately, the theoretical advantages and disadvantages of cash transfers in comparison to in-kind relief may not be adequate solutions, but can guide decision making process regarding the kind of assistance to offer. The appropriateness of cash transfers therefore depends on needs, markets, funding resources and other key factors, all of which vary from context to context. The discussion identifies key implementation issues/challenges associated with cash based programming as were encountered by World Vision Haiti, other NGOs and Civil organizations.

- Chapter 3 provides a theoretical framework based on the literature review of the work of NGOs in Haiti, and focuses on the Cash for Work Programme implemented by HERO. Besides, it considers what other writers have said before on Cash transfer programming and dilates on current information regarding the subject.
- Chapter 4 captures an overall synthesis analysis of the findings arrived at during the study. The results from both primary and secondary source data gathered and analyzed are presented in this section.
- Finally the summary, conclusions and recommendations are outlined in Chapter 5. Included, is an abstract which allows the reader to obtain a better understanding and appreciation of the study, and also captures all the major components of the study.

Many international NGOs and other Humanitarian sector organizations have implemented Cash based programmes in the past and have shared lessons learnt; when possible and appropriate, references will be made to such materials to inform on this study. References will also be made to earlier response reports of World Vision International to emergencies in many countries around the world. Some of them include:

- World Vision Zambia/World Food Programme, Sustainable Programme for Livelihoods and Solutions for Hunger (SPLASH) (September 2009-31 December, 2010).
- World Vision Zambia Food Voucher Transfer- 2008
- World Vision International Food Programming and Management Group Cash Based Programming Reports- September 2011.
- World Vision International Food Programming and Management Group Cash Based Programming Manual- April 2012
- World Vision Haiti's Cash Voucher Post Distribution Report- September, 2011.
- WV HERO 2010 Annual Report.

- World Vision Niger/UNICEF Emergency Project (September 2009-January, 2010).
- World Vision Haiti, HERO Final Evaluation Report (October, 2012)
- Introduction to Sustainability Livelihood Framework And Cash Based Programming by FPMG (14 September 2011)

Also, extensive references will be made to reports and manuals of other NGOs that have implemented Cash Transfer Programmes in the pasts. Some of these include:

- The Cash Learning Partnership (CaLP) materials
- Cash-Transfer Programming in Emergencies by Oxfam (2006)
- Good Practice Review 11 by Paul Harvey and Sarah Bailey (June 2011)
- Guide to Cash for Work Programming by MercyCorps (2007)
- Child Safeguarding in Cash Transfer Programming (February 2012)
- Cash Transfer Literature Review (2011) by DFID
- Guidelines for Cash Transfer Programming by the International Federation of Red Cross and Red Crescent Societies (IFRC).
- World Disaster Reports 2011 and 2012, and
- Social Cash Transfer Program- GTZ.

#### **1.6 LIMITATIONS OF THE STUDY**

The context of working in Haiti is generally very complex. In a research of this nature, it would have been more appropriate to take samples from all beneficiary groups in the catchment area so that the results and outcome generally represents 100% of what pertains in the study areas. However, since the research concerns three geographical areas of Delmas, Tabarre and Croix des Bouquets, where WV Haiti implemented its CfW programmes, it has been tailored to these specific areas, since this is not possible with all research work. In addition, time and other financial resource constraints coupled with the huge nature of the data to be collected and the inability to access all beneficiaries will not permit a 100% sample selection. In view of this, samples are taken from 15 groups (375 beneficiaries) representing 2.5% of the total population which is considered adequate enough to represent the views of the beneficiaries. Whilst conducting the study, the following assumptions are made, that:

- In urban communities, there is the likelihood of insecurity including organized crimes.
- There is limitation in the French and Creole languages regarding the staffs who were involved in the programme.
- There is a general high level of corruption (Haiti being ranked as 9<sup>th</sup> most corrupt countries in the world by Transparency International).
- Many local staff were also affected by the disaster
- There will be effective collaboration amongst NGOs, CBOs and Government Ministries, Agencies and Departments (MDAs).
- There are complexities in implementing CfW in an urban certain.

## CHAPTER TWO METHODOLOGY

### 2.0 INTRODUCTION

In the study, relevant concepts, theories and facts relating to Cash Transfer Programming and beneficiaries' welfare will be discussed and reviewed. The literature will focus on the following:

- The Concept and Rationale of Cash Transfer Programming
- The Planning and Assessment Process
- The Beneficiary Selection Criteria
- The Cash Distribution Process
- The Documentation and Reporting
- Advantages and Disadvantages of Cash Transfer Programming
- Last Mile Mobile Solution (LMMS) Technology
- Monitoring and Evaluation, and
- The Need for Audit (Internal) Review.

The discussion will also identify key implementation issues associated with cash based programming as were encountered by World Vision Haiti, other NGOs and Civil organizations.

The data for the methodology is obtained from both primary and secondary sources; however, emphasis will be placed on the primary data. Interview questionnaire are developed along the problem statement and used to gather the required information. Regarding the primary data, the main research instrument will be by questionnaire and/or personal interview of the relevant beneficiaries within the three geographical areas of Delmas, Croix des Bouquets and Tabarre in order to obtain adequate and relevant information. On the other hand, with the secondary data, a number of materials both published and unpublished magazines, articles, books, journals, and internet sources will be used to obtain additional information. All the data sourced will basically be geared towards attaining the objectives of the study.

#### **Sample Population and Data Analysis:**

The estimated number of the beneficiaries in the study areas is about 15,000 put into various groups with minimum membership of 25 beneficiaries in each group. Best practice requires that, a sample of 25% or a quarter is representative enough for any research. However, due to the large number of beneficiary population, sampling 25% would translate to about 3,750 beneficiaries. This appears too large a sample size; hence a sample of 15 groups (5 groups from each community) with a minimum of between 25 beneficiaries would be selected. This will give at least a total number of 375 beneficiaries with a confidence level

of 95% and a margin of error of 5%. This is to ensure that, the outcome represents the views of all the beneficiaries.

The raw data collected will be thoroughly edited to correct errors and to identify any omissions to ensure consistency and validity of the findings. Samples are carefully selected to ensure that all members in the group have equal chances of being selected. Relevant statistical methods, mainly descriptive statistics, will be used in analyzing the data to give a better and clearer understanding of the CfW operations in the geographical areas under study.

## **2.1 THE CONCEPT AND RATIONALE OF CASH TRANSFER PROGRAMMING**

The International Federation of Red Cross (IFRC) indicates that, Cash transfer programming is one form of humanitarian response which can be used to address basic needs and/or to protect, establish or re-establish livelihoods or economic productive activities. While states must take primary responsibility for their citizens in disaster situations, the IFRC is often called upon in humanitarian crises to provide assistance to those in need. IFRC's responses have traditionally focused upon the provision of in-kind assistance, i.e., giving people specific items to replace what they have lost or what they need. However, cash transfers (sometimes in the form of vouchers) can assist populations affected by disaster particularly where employment, income, livelihood or economic production opportunities have been lost.

“Cash Programming has become a massive component of emergency interventions in the Haitian urban context; now, more than ever, transition from emergency cash programming to long-term job creation is a top priority to diminish dependency upon foreign aid assistance and to establish sustainable income solutions for Haitians” (WV HERO 2010 Annual Report).

According to Oxfam's guidelines for Cash transfer in emergencies, Cash-transfer interventions are increasingly considered by donors and humanitarian agencies as an appropriate emergency response to meet immediate needs for food and non-food items, and to support the recovery of livelihoods. Hence, all cash programmes have the following broad aim - to increase the purchasing power of disaster-affected people to enable them to meet their minimum needs for food and non-food items; or to assist in the recovery of people's livelihoods. I personally believe that if markets are available in the locality, providing cash to disaster affected people might be more cost effective than the food aid. This is because of the cost of shipment, handling, time and many other factors associated with food aid shipment. By the time the food aid gets to the people, the value to the beneficiaries as compared to the costs incurred on the ration to each individual far outweighs.

The rationale therefore for Cash interventions is simple and straightforward. Many economies of today are virtually cash-based and people depend on cash for every aspect of their livelihood. Therefore, they earn incomes from wages and salaries, dispose of their assets to buy goods and services of their choice. The only challenge they face is the availability of the markets. If the markets exist, they would be able to procure whatever item they need. Unfortunately, emergency relief is dominated by the distribution of food aid and

non food items, in-kind commodities. In many emergencies, the problem is that people are unable to buy food and other basic goods – not because such items are unavailable, but the markets may not exist. Therefore the availability and access to markets is a very important factor in considering whether Cash transfer intervention is appropriate in a particular context. Normally, people affected by disaster lose their incomes and assets that could have been converted to cash, so they are usually in dire need of cash, and will do what is within their means to get cash. Therefore, providing cash to populations affected by famine or disaster may help them to avoid resorting to coping strategies that are damaging to their livelihoods or dignity, such as the sale of productive assets, or sex work, or illegal or violent activities.

The UN agencies are expanding their use of cash- and voucher-based approaches. The WFP has a unit in headquarters to provide oversight, technical guidance and corporate capacity-building in this area, and has also produced a guidance manual. Three Cash and voucher approaches are also increasingly being included in WFP's country-level appeals. In 2010, WFP targeted 4.2 million beneficiaries with 35 programmes valued at \$140m. The UN High Commissioner for Refugees (UNHCR) has used cash widely in interventions to help refugees and returnees. UNICEF has used cash transfers in emergency recovery programmes in Indonesia and Sri Lanka, and supports voucher fairs for relief items in the Democratic Republic of Congo. WV has since 2007 implemented many Cash based programming in many countries around the world.

### **2.1.1 TYPES OF CASH TRANSFER PROGRAMMING**

There are various types of cash transfer interventions, and depending on the objective and context, one or a combination of them could be implemented. It must be pointed out that, some these cash transfers to beneficiaries in emergencies end up serving as a form social protection, safety nets and insurances for the beneficiaries. However, as indicated earlier, the scope of this study does not cover these areas. Hence, the types of CTPs include but not limited to the following:

**Unconditional Cash transfers-** The ICRC considers unconditional cash transfers as those given with no conditions as to how the money should be used. However, it is assumed that if basic needs have been identified in the assessment, the money will be used to cover these needs; if support to livelihoods or productive activities has been identified as a need, the cash distributed will be used for this. Therefore, people are given money as a direct grant with no conditions or work requirements. There is no requirement to repay any money, and the people are entitled to use the money however they wish. Unconditional (and universal) cash transfers are often used immediately at the initial response phase to an emergency. On the other hand, the WFP also holds the view that unconditional transfers impose no demands on beneficiaries and assume that beneficiaries will definitely use cash/vouchers to obtain food.

**Conditional Cash transfers-** are given on the condition that recipients do something (e.g. rebuild their house, plant seeds, provide labor, establish/re-establish a livelihood). The agency puts conditions on how the cash is spent, for instance stipulating that it must be used to pay for the reconstruction of the family

home or rebuild roads in their community. Conditional transfers according to WFP, imposes requirements on beneficiaries such as participation in work, training or attending school, or adhering to medical treatment routine.

**Voucher Transfers-** are assistance to persons or households in the form of paper or electronic entitlements which can be exchanged in shops for specific types and/or quantities of food. According to Paul Harvey and Sarah Bailey (June 2011), a voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, denominated either as a cash value (e.g. \$15) or as predetermined commodities or services (e.g. 5kg of maize; milling of 5kg of maize). Vouchers are redeemable with preselected vendors or at 'voucher fairs' set up by the implementing agency. The agency specifies the items (and their amount/weight) or services for which the recipient can exchange their voucher. Cash vouchers have a specific value and can define a service and an item or a range of items for which the voucher can be exchanged. Alternatively the voucher can allow the recipient freedom of choice as to what to purchase with their voucher, insofar as the total cost does not exceed the face value of the voucher. The FPMG distinguishes between the two main types of vouchers:

- **Commodity quantity based voucher:** exchanged for fixed quantities of specified foods, and
- **Commodity value based voucher:** exchanged for a choice of specified food items with the equivalent cash value of the voucher.

**Cash for Work (CfW)** – The ICRC regards Cash for Work as payment for work on community or public works programmes which will improve or rehabilitate community services or infrastructure. Wages should cover basic needs, but be slightly below market levels to avoid competing with the labour market. Wages should cover basic needs, but be slightly below market levels to avoid competing with the labor market. The payment which can either be in cash or voucher system is provided as a wage for work, usually in public or community programmes.

**Lump Sums-** Though not frequently used, one method of managing a cash transfer is to provide all the money at once in a lump sum, rather than in small regular amounts. Researchers at the ODI carried out a study on the effectiveness of the Swiss Agency for Development Cooperation's experiments with lump sum cash transfers and came out with the fact that it is very effective and efficient. We will be looking at the advantages in later discussions.

**Cash Grants-** A cash grant is the distribution of free cash as a relief item to targeted beneficiaries. The most common objectives of cash grants are to meet immediate food or non-food needs, or to recover productive assets. Other possible objectives include helping vulnerable households to pay off their debts or assisting in the re-establishment of their businesses. The beneficiaries are not requested to refund the amount involved at any time.

It is worth mentioning that, the WVH CTP consists of all the above types of cash transfer as the affected citizens had different needs and requirements. These will be discussed in late sessions.

## **2.2 THE PLANNING AND ASSESSMENT PROCESSES**

Emergency cash transfer responses to date have taken a significant amount of time to prepare and roll out. At least 3-6 weeks need to be calculated as lead time to be able to successfully, efficiently, accountably and transparently transfer money to disaster affected populations. This time can be crucial to save lives and ensure fast and efficient support for the population during a rapid onset emergency situation. Disasters occur suddenly and people are taken unawares, and so it difficult to have the required resources already available. These disasters may affect several aspects of people's livelihoods, their capabilities, assets, and activities required for a means of living. The need may range from essential livelihood assets (such as agricultural inputs, livestock, tools, and raw materials), to a range of food commodities, and to non-food needs such as kitchen utensils, hygiene items, and clothes. It thus takes time and requires careful planning and assessment to tackle the issues head on.

A baseline survey may be needed at the beginning of the project in order to monitor the changes that it brings to the beneficiaries. The baseline should include details about the incomes, expenditures, and assets of beneficiaries prior to the disaster. Sometimes, the baseline data may have been available already, either from secondary sources, or from earlier emergency assessments. The baseline survey is critical because it provides information about the previous state of affairs, the situation at the beginning of the project and the situation at the end of the project. This also facilitates the evaluation process at the end of the project. It has been recognized that adequate preparedness and coordination can play a significant part in the efficient delivery of aid to those affected by crisis. However, there is significant lack of clarity regarding the extent to which efforts are being made to enhance preparedness among humanitarian agencies to implementing large-scale cash and voucher transfer responses.

Disaster preparedness and contingency planning are critical to be better prepared and more reactive when disaster strikes, especially where there is a trend of occurrence. The development and the comparison of different transfer options and tools, negotiations with banks and other providers, as well as "middlemen" like traders for voucher exchanges, can be prepared and established long before emergencies happen, and necessary inputs can be identified and stocked or sourced. This aspect identifies the key information that should be gathered in assessments so that sufficient information is available to support and feed into the decision-making and design processes on which the cash transfer interventions are based. Assessment data for cash transfer programmes should include information on markets, security risks, financial transfer mechanisms and institutional capacity. There should strong links and the involvement of the government. Also the members of the targeted community should be involved in discussions at every stage of the programme planning process. In other words, this should be a participatory approach involving focal interviews and surveys with them, otherwise, it will fail during implementation for the simple reason that, when people are involved in decision making, it becomes easier get their buy-in during implementation. In some situations the data



gathered in a rapid assessment are sufficient to form the basis for a cash intervention.

According to the IFRC guidelines, adequate staffing of different specialty areas should be involved-a kind of multidisciplinary teams because of the varied nature of the issues that might come up. Therefore, members of the planning team should have:

- Knowledge of the affected population,
- Emergency food security and livelihoods assessment skills.
- Market analysis skills
- Programme design and management skills.
- Finance/administration knowledge, and
- An understanding of cash programming.

From practical point of view of WV Haiti, in the days following the earthquake, the assessment team began to gather basic information from various Haitian government departments and the UN agencies about the affected population and the needs in various sectors, in the city of Port au Prince as a whole. The rapid assessment indicated that the already vulnerable Haiti population required urgent support to access basic services such as food, shelter, water and sanitation and medical attention and care for the first 30 days. While these were being organized, there was evidence of internally displaced camps, spontaneous camps, and migration of people from the rural areas/border towns of Dominican Republic as families tried to meet their survival needs. These movements evidenced that, it would take longer for families to recover. As initial assessments provided a clearer picture of the community needs for the response to take off, there was the need for further and continuous assessment of the needs and situation as it progressed. This was to avoid any shocks as the numbers increased with associated needs. Generally, when assessing whether to implement cash transfers programming, the following aspects of assessment are relevant to be successful.

- **Needs Assessment-** Conduct and document at least a rapid market assessment or ensure that you have adequate information from secondary sources to justify the appropriateness (or not) of cash interventions. The assessments should be shared with other agencies. Many questions need be asked-what is the situation like? What is the impact of the shock the on people's livelihoods and their ability to access sufficient food and income? Are the people able to cope with the situation? Which are the most affected area and what are their immediate needs? These and many other relevant questions will pave the way for you to conduct the market assessment and analysis.
- **Market assessment and analysis-**this is important to determine whether the markets are available to withstand the increase in demand during implementation, as a result of cash distributed to people. The market assessment is essential in order to determine whether a cash intervention is appropriate in any particular situation. This should establish whether markets are functioning or likely to recover quickly following a disaster, and whether the

basic items that people need are available in the market. A number of questions need to be asked and addressed- whether the market is competitive (to avoid a monopolistic system) that has the potential to increase price, whether the goods that the people may want are available, whether there are any restrictions on the movement of goods and services, and more recently because of the mobile money transfer systems that appear to gain ground whether there are adequate banking institutions or agencies that can assist and so forth.

- **Assessment of the security environment-** in which the programme will be implemented in order to identify threats (e.g., to programme staff in handling and delivering cash; to recipients during cash distribution, on their way home/to market or at home/market), analyze vulnerabilities and define the seriousness of any risks. Consult other NGOs to understand how they are implementing theirs and liaise with the government security and other security groups to provide adequate security cash distribution. No security issue should be overlooked no matter how small or flimsy it may look. In the case of World Vision Haiti, it was not to be involved in the cash distribution but was to enter into an agreement with financial institutions which will carry out the payment to beneficiaries. So the onus of ensuring that the cash got to the distribution points rest with those financial institutions. However, it was proactive and very concerned about security and had to work with the local leaders (camp committees, food aid committees and the various mayor offices in the geographical areas) to ensure that adequate security measures were in place at the distribution sites.
- **Risk of Corruption-** It is important to identify the possibility of fraud and corruption involving community members and staff and, design ways of minimizing them. Honestly, this is unavoidable and should be carefully handled before it runs out of hand. One way of getting people to desist from any acts that are likely to be corrupt/fraudulent practices is to get both staff and community members sign conflict of interest policy with appropriate sanctions spelt out when detected. This may reduce the likelihood of people indulging in fraudulent practices. Particularly when employees themselves are victims of the disaster, care must be taken in dealing with them. Because such emergencies are of a short duration and by the time you get through with any investigations, the project is ended. According to Stephen Pedneault, you need to know your employees, for the emotional toll these fraudulent cases have on owners (management) and employees often surpass the financial impact.
- **Institutional capacity to implement-** It is important to determine whether there is adequate staffing capacity to implement, monitor and financially manage such programmes in order to achieve the desired objectives. While logistics are often simpler than in-kind distributions, additional finance capacity may be needed. This factor is very critical and should be seriously considered, otherwise way down the implementation process one would realize the need for additional staff and this would have been quite late. The calibre of staffing required may include a project whose responsibility is to lead the project team in line with set budget, detailed implementation plan (DIP) and timeframe to achieve objectives. A Cash based officer, who will assist the project manager identify the appropriate technology and cash delivery agent to transfer the cash

or voucher to the beneficiaries. Other support staff will include an accountant, a field monitor and an accountability officer, who is usually regarded as the monitoring and evaluation officer. With clearly spelt out roles and responsibilities communicated to them and adequate training offered, these staff should be in a position to support the adequate implementation of the project goals and objectives.

### **2.3 THE BENEFICIARY SELECTION CRITERIA**

When disaster strikes some geographical areas are affected and, depending on the magnitude and impact some households will be more affected than others. Usually at the planning and assessment stages, the geographical area is well defined. This must be clearly pointed out in the approved proposal document or memorandum of understanding (MOU). The reason is to provide guidance and avoid any ambiguity as to where to concentrate efforts. Again, it is important to state that, the local communities, government ministries, agencies and departments (MDAs) need to be fully involved in the selection process. This is because they know the communities better than any other person coming from elsewhere.

However, it is important to note clearly the limitations of their involvement. Most times, these community leaders and officials of the MDAs are themselves victims of the disaster, or their families and relations and, if care is not taken they will end up presenting the beneficiaries as a family list. Hence, the criteria should be straightforward, clear and easily understood. The FPMG guideline mentions three key steps in beneficiary selection process: (i) Identification and Data collection, (ii) Verification and (iii) Registration / Enrolment.

During the selection process, WV ensured that the populations benefiting from the CfW activities were identified in two stages: geographically (Zones) and by households. These two types of criteria's, described rested on the analysis of the vulnerability on the assessments of the food insecurity situation of emergency. In furtherance of that objective the following factors were considered. (i) Zones of food insecurity with influx of displaced people (Camps), (ii) zones affected directly by the earthquake (where damages were noted), (iii) zones with high risk of natural disasters and (iv) zones that showed strong concentration of out of place populations.

Hence, WV staff will ensure that the criteria were adhered to together with the mayors of respective communes. The beneficiaries on every list submitted were verified when assessing the project. Upon verification, households that were found not to have met the selection criteria had to be replaced by the project committee before their project could be recommended to the technical committee. During the course of the implementation on-going verification were still being done to ensure that all workers meet the selection criteria. Project staff should produce written documents elaborating these three steps, share it with the community and leave copies of the documents with the community.

Some of the procedures to adopt include but not limited to the following:

### 2.3.1 TARGETING

According to Paul Harvey and Sarah Bailey (2011), targeting is one of the most difficult tasks in any humanitarian project. The main methods of targeting are geographic targeting, administrative targeting, community-based targeting and self-targeting.

The purpose of targeting is to make sure that those most in need of assistance receive it. The same principle is applicable for both cash and in kind distributions. As it is usual with any other free commodity, many people who are not qualified will want to find ways of being in the list in order to benefit, therefore care must be taken. Some variables are usually defined, which are the basis for the selection of beneficiaries-such as geographical area, gender dynamics and vulnerabilities relating, age, disability and chronic illness. Geographic targeting involves identifying specific areas that have been particularly affected by a disaster or where needs are greatest. Administrative targeting is another factor to consider.

This criterion relies on nutritional and health status, or other demographic group such as lactating and pregnant mothers, female headed families etc. There should be well defined criteria such as households with low income, displaced households that have their assets or houses destroyed, not be more than one worker per household involved, and age ranges should also be defined. This is to avoid children being engaged in hard labor and prevent very old people from working. Community-based targeting as the name implies, relies on the community to use the local authority structures to determine who qualifies for assistance. There is however a high risk here as mentioned earlier with the family listing. The main risk in community-based approaches is that powerful elites in local communities may dominate targeting decisions, raising risks of corruption, preferential treatment and the exclusion of the most vulnerable. On the other hand, self-targeting is a process where the poorest of the poor get enlisted to participate in such programmes.

The main reason is that, usually the wage is very minimal and it will take only someone who does not have income at all for his livelihood to participate. The cash for work programmes operate in line with this targeting model. The beneficiary selection criteria is a high risk area and any internal review process, or evaluation will definitely verify how the beneficiaries were selected. As part of the guidelines to bring harmony and ensure success in the beneficiary selection process, the FPMG provides the following guidelines.

- **Avoidance of political bias-** the targeted villages or districts are not to belong the constituent of a certain political party;
- **No ethnic, cultural and religion bias** - the targeted villages should not create a perception that the assistance is only to benefit certain ethnic, cultural and religious groups
- **Responsible programming** - project staff should understand the limit of its capacity or resources against the identified need. It is irresponsible to spread the resources too thin in order to cover wider geographical area but later does not have the capacity to do proper monitoring and evaluation

- **Organization future plan in the area:** The project staff should consider to give priority to work in areas where there is strategic interest to have longer term presence.

In the case study of WV Haiti, the approved proposal specified a set of criteria that guided the project committee in selecting beneficiary households and these included amongst others the following, that:

- The geographical area of Delmas, Tabaare, Croix des Bouquets and, areas outside Port au Prince (as agreed between the donor and World Vision). This is very important to the effect that any deviation from this required the approval of the donor.
- Households with low income
- Displaced households or households that have their house destroyed
- There should not be more than one worker per household (HH)
- 50% Male, 50% Female, and
- Age must be between 18 and 70 years.

These criteria were so clear that anyone knew how to select the beneficiaries.

### **2.3.2 REGISTRATION PROCESS**

Again, according to the WV FPMG guidelines, once the proposed households pass the verification process, they can be registered into the project Master Beneficiary database and enrolled in the program. In many cases, the choice of cash delivery mechanism will dictate the registration methodology and the creation of the beneficiary database. The project team should decide whether to use paper-based beneficiary database or electronic database. After the beneficiary selection and verification processes are completed the registration is done. Registration is the process of collecting and recording relevant socio-demographic data about potential beneficiaries.

The electronic database registration appears to be more advantageous than the paper-based. Although a paper based database is cheap and easy to establish, it becomes more complicated and difficult to manage when beneficiary numbers and payment-amounts increase during project cycle. Adequate electronic database or information serves as baseline data for monitoring, and enables the recipients to identify themselves so as to receive their transfers. Sometimes, the registration process becomes easier if the government already has a national identification database of its citizenry, there would be no need for new registration. However, in most cases it is not available, and if at all it may be unreliable to support the intended programme. This will necessitate a new registration all together. The important thing is that, all potential beneficiaries must be captured in a database to ensure monitoring throughout the implementation process. Some of the major advantages of the electronic database over the paper based database are:

- **Ability to add large scale documents-** Once it is set up, one can easily expand by adding more beneficiaries with minimal cost and time. There is no need to change it.
- **Easy Storage-** The data can easily be stored in backups, off-site locations, and servers and retrieved when required.

- Interface with others-It can be easily interfaced with other existing systems, for example with governments' programmes and banking systems.
- Data validation and standardization of fields is facilitated which reduces input errors and duplication by the people doing the registration.
- Transparency of access (through passwords and registered in the system) and facilitates audit trails, to improve controls.
- It also facilitates rapid centralization of the database if necessary, to ensure completeness and lack of duplication of records.

### **2.3.3 ISSUANCE OF IDENTITY CARDS**

New identity cards are issued to all successful beneficiaries if the programme is not using an already existing national identity card or another NGO that had earlier issued ID cards. These ID cards must be very unique to each beneficiary and should be subjected to a verification process by the community leaders/project staff. Again, this must be taken seriously, as people who are not qualified or enlisted will want to find the way in list, as everyone needs money. In the case of WV Haiti, for many CfW projects WV used the Last Mile Mobile Solution (LMMS). The LMMS card included photos and bio metric data of beneficiaries which was to prevent any duplication. To ensure efficiency and avoid duplication of work on the on WV staff, WV Haiti ensured that ration cards were issued to all Cash and Food for Work (CFFW) beneficiaries as a means of identification. The ration cards with the photos and details of worker were to be produced for all approved project beneficiaries. These cards were printed and distributed to workers by WV staff with the help of the camp committees.

### **2.3.4 THE CASH DISTRIBUTION PROCESS**

This is the main implementation process - where the cash is actually delivered to the beneficiaries. There are different mechanisms that are used in delivering cash to beneficiaries. However, whichever method is used the objective of implementing the cash for work programme must be achieved, which is getting the cash reach the intended beneficiary safely. When deciding which cash delivery mechanism to use, it is important to look at who is involved and how the cash is delivered (the delivery method). The potential delivery agents may include governments, aid agencies, banks, post offices, mobile phone companies, micro-finance companies, security companies and local traders. Among the methods employed are direct deliveries, through the banking system, via mobile phone transfers or scratch card or through agents. The method chosen will depend on the context and the availability of communication and internet connectivity as well as the banking institutions. Generally, the method of authentication at the point of payment should be the verification of beneficiary photo ID card, a Personal Identity Number (PIN), biometric card, finger print etc. There must be a way to confirm the rightful beneficiary and this should be applicable to all other methods.

Throughout the life of the CfW project, WV Haiti worked with all the stakeholders to ensure that project activities are implemented in a manner that capitalizes on the existing structures and the capacities of local governments. It also collaborated closely with the Haitian government officials, the UN (UNICEF,

OCHA, WFP, IOM, and IFRC), other international and local NGOs for example CARE, Caritas, and CRS and, community officials to avoid duplication of efforts. Therefore, in areas that WV was implementing a particular type of intervention, no other NGO will duplicate any other intervention. As WV is committed to adhering to recognized humanitarian principles and standards in the implementation process, it used the Sphere standards as its minimum humanitarian standards in all responses and the applicable standards are reflected in the messages disseminated during the process. Collaborating with other agencies, WV used the cash-for-work (CfW) wage rate established by the Cash-for-Work working group of the UN Early Recovery Cluster. This was to bring harmony amongst all stakeholders including the beneficiaries.

### **2.3.5 DIRECT CASH DELIVERY**

This where the staff of the NGO or project directly pay out monies to the beneficiaries based on the agreed upon wages. The cash may be put into envelopes, sent to the distribution center and distributed based on an agreed upon dates and venue with all stakeholders. Each beneficiary will present his/her photo ID card and this will be verified against the name and amount entitled and, if they correspond the money is paid out to the beneficiary. For accountability purposes, it method should be avoided as much as possible. Staff should not be made to distribute cash to beneficiaries. As the saying goes “familiarity breeds contempt”. This means that, as staff deal with beneficiaries and get to know them, they may devise ways and means of extorting monies from beneficiaries in the blind side. This is real and must be avoided if practical.

### **2.3.6 THROUGH BANKING SYSTEM**

Where the face value falls within the ATM system, it should be possible to arrange and ensure that beneficiaries can get paid quickly through that, otherwise, the normal banking process may have to be followed using the same methods. The process should be made easier yet very safe for beneficiaries, as there are new technologies these days that can be accessed everywhere.

### **2.3.7 THROUGH AGENTS/MICRO-FINANCE INSTITUTIONS**

These comprise private operators, government agencies as well as the postal services. They are private institutions that have their business objectives and should have the capacity to operate such businesses. When deciding on the delivery method, aid agencies must decide on the delivery agent. Past experience will be very helpful in this regard. In making this choice agencies need to understand the motivations of potential providers and ensure that providers understand their objectives and activities. Private sector agents may want to increase their client base or operating area, enhance their reputation or fulfill a social mission. Commission is usually payable to them to offer the services.

Cash transfers are made into the bank accounts of the financial institutions (including their commission) and the payroll submitted to them prior to the cash distribution dates. Pre-arrangements are made regarding the payment date, security arrangements, and the distribution centers and, the community leaders then inform the beneficiaries involved. Photo ID or biometric identifications are used to identify beneficiaries and their finger prints also taken

on the payroll before payments are made. Now, notwithstanding which method is used, there is the need for transparency and accountability. The agency must ensure that all cash transferred to the agent are accounted for periodically as and when payments are effected. Financial statements should be prepared which indicates cash received, payments made and amount outstanding. A verification officer will have to cross check all details and certify as correct, and the cash balance paid back to the agency before any new cash transfers are made. This is to facilitate ease of understanding and for purposes of accountability and future audit trail.

### **2.3.8 USE OF ELECTRONIC CARDS AND MOBILE PHONES**

This medium of payment has gained recognition and popularity of late. It has now become very convenient and reliable and also the fastest means of delivering cash to beneficiaries. Here, the beneficiaries are issued with unique SIM cards and mobile phones and are trained as how to use them. Initially beneficiaries may have petty issues with the systems because they are not familiar, but a few trials usually will get them more conversant and interested in their usage.

Besides the fast, reliable and real time transactions with these systems, they also provide education to the illiterate beneficiaries and improve their communication skills by using these technologies. Depending on the medium used, some commissions may be payable to these private operators. One can explore other methods as the list is not exhausted. The advantage of this is that financial statements and transactions are generated there and then (in real time). The disadvantage also may be the internet connectivity challenges and power to re-charge their batteries. But again, which ever method or agent is used, the bottom line is to calculate a cost-benefit analysis both to the agency and the beneficiary and select the one with the optimum benefit.

How did WV Haiti implement its CfW and Voucher programmes? As per the approved MOU signed between WV and the donors, WV was not to personally deliver cash but was to enter into an agreement with financial institutions which would carry out the payments to beneficiaries. Central locations which served as the distribution points were jointly identified by WVH and the financial institution. The local government- mayors' offices were also consulted. This brought harmony and trust into the whole process. In furtherance of this agreement, WVH subletted the cash distribution function to Fonkozi, a micro-finance company and two mobile telecommunication companies, Viola and Digicel. At all times during payments, a copy of the cash distribution plan and the beneficiaries' payroll was provided Fonkoze to prepare the payments. However, during cash distributions, a WV staff needed to be there physically to identify each beneficiary to enable Fonkozi pay out the cash. This was a bit cumbersome, because without the WV staff, there was no certainty that a beneficiary who appeared there with his/her ID card bearing a name was not the actual beneficiary. This was because the registration of beneficiaries was done by WV staff.

The registration of beneficiaries was done using an electronic technology dubbed, the Last Mile Mobile Solutions (LMMS). As the name implies, LMMS



goes to work at the 'last mile' – the final point of transaction between humanitarian organizations and aid recipients. It is an innovation in action. Built on a unique modular platform, LMMS puts control in the hands of the front-line staff – literally! Aid recipients are accurately tracked and reports generated in real time. Using LMMS, beneficiaries were issued with unique identification numbers as well as photo IDs. This made it easier to identify them and validate their records prior to the payments. Besides making it easier to serve beneficiaries, the LMMS system gives a sense of dignity to Haitian cardholders who lost their identity cards during the quake in a country where citizens' identification was an issue even before 2010. Because of the huge benefits of LMMS, enough coverage has been given to it, and we shall see more on it below shortly.

## **2.5 THE DOCUMENTATION AND REPORTING PROCESSES**

Record keeping is fundamental to the preparation of adequate narrative and financial reports at all times. Most cash transfers are sourced from individuals, groups, international NGOs and other bilateral and multinational donors. Naturally, it is important that they receive feedback as to how their resources have been utilized by beneficiary agencies. One of the main challenges of beneficiary agencies is the lack of adequate documentation and reporting processes. I have always said that, if you send your ward to the super market with US\$10.00 to buy something for you. May be you already know the price of the item, but since prices change with time the price of that item would have changed over period. It is only natural that when the child returns he/she gives an account of the amount entrusted to him/her. If he does not, and there is no receipt accompanying the item which indicates the price, would you not enquire from him/her how much the item cost or in other words demand account? It is the same principle with all donors.

All donors expect adequate documentation on their funds and subsequently, submission of accounts through narrative and financial reporting. Normally, these requirements are spelt out in the approved proposal documents or MOU. I sincerely believe that, the lack of appropriate legislation or regulatory framework on cash transfers does not promote uniformity and continuity, and thus is hindering the Cash based programming implementation. With the approval of the proposal, some of the documentations and processes that are necessary before, during and after the commencement of a cash transfer programmes may include the following:

**2.5.1 Start up Workshop-**This is a very important discussion forum where all the stakeholders meet to discuss in details the components of the programme. The objectives of the programme must be made clear here and then for all to know. Even, portions of the proposals relevant to stakeholders must be shared with them. This is to ensure that they know what is expected of them and can be held responsible in case of failure. Key implementation schedules are made available with deadlines. Records of all participants, the topics discussed and the minutes must be maintained for future references.

**2.5.2 Baseline Survey-** We discussed briefly about the need for baseline survey in the planning and assessment stage earlier. Again, this is necessary because, we need to maintain statistics about how the situation was before the

commencement of the programme, so that we are able to monitor progress or changes during the implementation process. This information will also be helpful in our narrative reporting as well as final evaluation as it will enable us to indicate whether the cash transfer has achieved the desired objectives.

Invariably, donors and other key stakeholders want to know if any impact in the lives of beneficiaries with their funds.

**2.5.3 Daily Attendance Register/Time Sheets-**This document is crucial. This maintains the record of the beneficiary attendance on a daily basis. Usually, a group/community leader will keep this register and mark each beneficiary only after the day's work is completed to indicate that the person was present and worked on that particular day. This document is the basis upon which wages are calculated and paid to beneficiaries at the end of the agreed period. It requires very strict supervision as it is fraught with fraud. The work should therefore not be left in the hands of the community leaders or supervisors, but project staff must visit the site to observe and monitor attendance.

Regular field monitoring should take place to ensure beneficiaries do not send non-registered people to work on their behalf or selling their "place" to other people to work at the project site. The FPMG guidelines also indicate that, it is also important to ensure that beneficiaries sign or thumbprint the Attendance Register (timesheet) by themselves. In communities with high illiteracy, it is recommended to use thumbprints instead of simple mark like "xxx" due to their illiteracy. Notwithstanding these standards, some illiteracy beneficiaries are allowed to insert the sign "xxx" in place of their signatures. Where it becomes necessary to still use the "xxx" sign in place of beneficiaries' signatories, I think there is the need to obtain a waiver from the donor, and/or the government. Additional proof or documentation in this regard will be required to support this stance.

**2.5.4 Records on all Trainings ( Staff, partners, beneficiaries etc)-** Normally, it is taken for granted that, the beneficiaries already know what to do and so little or no training at all is done. The MOU may spell out the fact that beneficiaries are to be trained. This is important because it is during this training that the purposes and objectives of the programme are explained to them as well as all the processes to be followed prior to receiving any payments. It is therefore important that such trainings are organized and records of participants and minutes maintained for future references. It must be noted that, any reviewer or evaluation will usually start by studying the MOU and the key risk issues are noted, so if he/she has to do conduct any review, it is those that attention is paid. In the same vein, staff who will be implementing the cash transfer program me need to be trained as well as other partners and stakeholders. All records regarding these trainings need to be adequately maintained and included in periodic reports.

**2.5.5 Accounting Records-** This is a core business process requirement, even when the donor does not require it or there is no legislation backing it. The amount earmarked for the Cash transfer should be adequately tracked and monitored to ensure that adequate records are maintained for efficient use of the funds and to facilitate the preparation of financial statements for the project. This

is very essential, and hence the budget line for cash payment should not be mixed with the purchase of materials to support CfW activities. Depending on the cost, amount and duration of the project, it would be ideal if an electronic accounting system is maintained, otherwise a paper based system may be maintained. Again the FPMG which is the unit with expertise in commodities and CfW management in World Vision recommends the following accounts be systematically and properly maintained and that the Cash for work reports should be prepared in that order. This may be different according to donor requirements and other key stakeholders' interest, but then this should be the minimum.

i. Opening balance

ii. Amount received from donor; gain from interest; undistributed cash from previous distribution returned by Cash Delivery Agent (CDA)

iii. Amount of cash advance to CDA

iv. Amount distributed to beneficiaries

v. Amount undistributed (which should be returned to WV.

vi. Amount of loss from currency exchange or stolen

Every transaction should have appropriate supporting documents like bank statement or bank in slip, signed or thumb-printed beneficiary list, or computer generated transaction records if transfer is via mobile phone operator. The Accountant is responsible to reconcile all transactions, but overall the project manager is responsible for the accountability of the project.

**2.5.6 Approved Project proposal-** Following the approval of the project by a Technical Committee, the implementing NGO (agency) signs an agreement the project committee. This document between the implementing agency and the community, details the type of work the community members intend to undertake, the duration of the project and the payment modalities. Thus, it spells out clearly the roles and responsibilities of each party, and some times the number of workers expected to undertake this job. It may require the endorsement of the government representative (mayor's office) as the administrator. This document is different from the approved proposal from the donor.

**2.5.7 Certificate of no objection-** To ensure that the entire community benefits from the work being undertaken, it is necessary that the selection of the work is in line with both the agency and government priority list. As a result, this document is signed by all interested parties in the execution of the work within the targeted geographical areas. Since the government is serving the community, being represented there serves the community interest as well. The certificate of no objection also serves to avoid any disagreements among the stakeholders after the work is done.

**2.5.8 Site Monitoring Report-** This is a report submitted by the staff of the implementing NGO or agency to their supervisors on the effectiveness, and efficiency of the work. It may also include any challenges faced by the community in undertaking the tasks. The project staff must ensure that workers' attendance is tracked on a daily basis. Usually, the attendance register should be marked by the project supervisor or leader and crossed checked by the implementing agency staff during their site monitoring visits. Specific project

visits schedules are pre-determined, for example on weekly, bi-weekly basis or otherwise. The purpose of the site visit by project staff is also to ascertain that the workers are on site and are working, and that, those marked present are actually on site and have worked. The site monitoring report is then compiled on monthly basis and submitted to the Commodity Officer who will intend share the findings of the report with all key stakeholders.

**2.5.9 Project Completion Certificate-** This document certifies that the work assigned has been adequately executed. This document emanates from the community leaders and/or the mayor's office who supervised the work to say that, they are satisfied with the job done by the team or group. This is evidence that, payment of the beneficiaries could proceed. Let me again indicate that, this will depend on the implementing agency and the government representatives in consultation with the community. It is a standardized form completed and may not be the same with all projects. However, some document of the sort that should confirm that the assigned job has been adequately executed must be signed prior to the payment process.

Apart from the accounting records, baseline survey, and start up workshops indicated above, after all these processes are completed, the Cash distribution plan and funding request covering the agreed period or number of days are submitted with all the above support documents. The beneficiary list and payroll are prepared based on the attendance sheet for the agreed period. Depending on the mode of funding agreed as per the MOU, these documents are now submitted to the donor for verification and subsequent provision of the funds for payment.

The WV FPMG guidelines stated clearly that, the CfW Agreement signed between WV and CfW participants and the Attendance Register (timesheet) are the most important documents in CfW activities. Project team should therefore ensure all work norms, penalties and measureable outcomes are stipulated in the CFW Agreement. In some countries, it is mandatory to obtain government written approval and the document should be included in the CFW project file. However, I have had the opportunity to review Cash for Work activities and can witness the emotional impact some of these processes have on both staff and beneficiaries. Hence, from practical point view, it becomes very difficult to put in place these processes in a rapid cash delivery situation.

In an emergency situation, where people lack basic needs, like food, water and require cash or income to purchase them to be able to earn their livelihood, how can we wait for all this processes to be put in place before implementing a CfW project? I will recommend that, a waiver for a reasonable time be given to permit immediate attention is paid to the situation whilst time is taken to put these processes in place. The key issue is about giving life and hope to the affected people by improving their purchasing power (cash) where the markets are available to purchase the basic needs for their livelihood. It is about saving or restoring life and ensuring the dignity of each individual affected by the disaster.

## 2.6 ADVANTAGES AND DISADVANTAGES OF CASH TRANSFER PROGRAMMING.

Throughout the write up and from interactions with community members and beneficiaries, it has been proven that many prefer cash to food. When you ask them for their reasons, they will tell you it is because they are able to buy whatever they want in whatever quantities if only the amount of CfW received can buy. This means, there is a variety of choice when cash is given rather than food. Again, it will also depend on the availability and accessibility of the markets. The purpose of this is to ensure comparison between cash and food for work and to provide basis for both implementing agencies, donors and the beneficiaries alike to make informed decisions as to which type of assistance is more beneficial to the affected populace. Therefore, it not enough to list advantages and disadvantages but to provide adequate explanations for the choices we make in our decision-making processes.

### 2.6.1 Advantages of Cash Transfer Programme

- **Boosting the economy and enhancing Trade-** Through the implementation of CfW programmes, liquid cash is injected into that economy through the beneficiaries thereby boosting the financial system. During the CfW survey conducted recently, some beneficiary women indicated the CfW was a source of income for them and that many of them used their monies to do petty trading.
- **Empowerment of beneficiaries-** The beneficiaries are empowered do businesses and expand their trade especially the women folk. Many beneficiaries also engage in savings (known in local parlance as “susu” where a group of beneficiaries contribute an agreed amount each every month and give all that to one person so that it is adequate enough to invest in a venture/business, and they continue the cycle until everyone receives),
- **Cost effectiveness and efficiency-** For the implementing agencies, cash is likely to be cheaper and faster to distribute than the food items. Cost of logistics will also be cheaper. However, for the recipients depending on the transfer mechanism used it would be efficient for them to handle, to receive it at their own time, limited or no carriage costs and so on. It may vary from one person to another.
- **Flexibility-** As indicated earlier on in the discussion, giving cash enables beneficiaries to buy whatever they want (choice) both food and non food items for their livelihood.
- **Social protection-** Even though this usually is not the main idea and therefore appears unplanned, many CfW activities enhance beneficiaries’ social protection needs through CfW payments. They use such monies for payment of school fees, access healthcare, buy insurance and so forth.
- **Community Cohesion through Participation-** Through CfW activities, community members who would have been traumatized, disorganized and disunited are brought together. There is some level of cohesion amongst as they come together to rebuild their communities in a unified front.

- **Short-Term Employment Generation-** It is an undeniable fact that, CfW programme provides short-term employment opportunities to the affected population and helps provide sources of livelihood to the vulnerable groups with a means to sustain themselves. By so doing, it prevents individuals and families from selling-off of their assets to make a living.
- **Rehabilitation of Community Assets-** CfW programs fund the rehabilitation of damaged community assets while maintaining the dignity of the affected population through meaningful community engagement in the selection and implementation of projects.

**2.6.2 Disadvantages of Cash Transfer Programming-**Much as there are advantages, so are also disadvantages of CfW programmes. These include but not limited to the following:

- **Inflationary pressures-**By the unplanned injection of cash into the economy has the tendency to cause inflationary pressures in the economy. Prices of goods and services are likely to be hiked because of the CfW activities in the community especially for social amenities that every family buys.
- **Limited targeted population-** Usually Cash for work programmes target some geographical areas, especially in emergencies and therefore not every citizen benefits from the activities. Sometimes it targets the most vulnerable including the sick, elderly, children headed households, and women headed households. Sometimes these beneficiaries are shunned by the community because they perceive them to be getting some benefits whilst they are not.
- **Corruption-** It has been contended that, everyone wants cash and the involvement of Cash in CfW activities is a high risk for corruption through diversion, theft, inclusion of ghost names, and other mismanagements. It is important for implementing agencies to know their employees very well by studying their lifestyles for any symptoms of changes in behavioral patterns.
- **Security Risks-** Many a times the lives of beneficiaries are in danger in the community when people know that they have received some Cash. They become targets for arm-robbery. In the same vein the implementing agencies are also at risk. The process of withdrawing and carrying cash to the distribution centers is very risky for the staff of these NGOs. Recently in the 2010 earthquake in Haiti, a staff of Fonkozi was killed through the CfW activities.
- **Culture of dependency-** CfW activities has the tendency to divert the community from their traditional sources of livelihoods or other productive activities and creates dependency.

- **Negative Influence on local culture-** CfW activities is highly prone to anti-social use by beneficiary community members involving themselves in some negative activities that are likely to affect the larger society. Some these negative activities may include alcoholism, prostitution, tobacco, drugs and even create laziness and so forth.
- **Promotion of family disputes-**It is a proven fact that, when women get income the whole family stands to benefit than their men counterparts. Women may not have control over their income to spend on the household needs and, this could provoke family disputes or domestic violence.

## **2.7 LAST MILE MOBILE SOLUTION (LMMS) TECHNOLOGY**

Technology is advancing very fast and does not wait for any person. Within the humanitarian sector, organizations are designing and adopting new technologies in the cash transfer programmes to catch up with the world which is becoming a global village. Cash transfer activities have taken a larger dimension and is being embraced by most organizations. However, there are still many challenges as to the methods used to transfer the monies to the beneficiary communities. Before the advent of technology, manual systems were very prominent.

According to Jenny C. Aker et al (February, 2012), many cash transfer programmes present logistical, operational and security challenges, especially in countries with limited physical and financial infrastructure, as they require carrying cash in small denominations from urban centers to remote rural areas. While there is widespread evidence of the effectiveness of such programs in improving development outcomes, the costs of such programs are rarely discussed. These costs can affect the cost effectiveness of cash transfer programs as compared with other types of interventions.

The authors narrated the results of a randomized cash transfer programme in Niger, where some programme recipients received a cash transfer via an m-transfer system (called Zap). In response to a devastating drought in Niger, households in targeted villages received monthly cash transfers as part of a social protection program. One-third of targeted villages received a monthly cash transfer via a mobile money transfer system; whereas one-third received manual cash transfers and the remaining one-third received manual cash transfers plus a mobile phone. Overall, the results suggest that the technology strongly reduced the variable distribution costs to the implementing agency, as well as costs to the programme recipients in accessing their cash transfer.

In reference to CaLP, technology today is evolving at an extraordinary pace, changing the way we live and work. Globally there has been growing recognition that electronic payment (e-payment) systems have the potential to provide more efficient and reliable delivery of cash payments than manual cash-in-envelope systems. Recently, CaLP in 2011, commissioned a study to review the current use of new technology in humanitarian cash and voucher programming and the broader implications for humanitarian practice. The research was undertaken to explore (i) preconditions for the use of technological mechanisms identified; (ii) user-friendliness of the technology for the recipient and for the agency; (iii) issues concerning accountability; and (iv) potential for

wider impacts. In the report titled “Technologies in Cash transfer Programming and Humanitarian Assistance” compiled by Gabrielle Smith et al, there is overwhelming evidence that, the use of technology (electronic payment systems) far outweighs the old fashioned manual systems. The electronic payment systems present various operational advantages to both the implementing agencies and the beneficiaries alike.

Therefore, Cash transfer mechanisms range from traditional and informal to sophisticated mechanisms involving current technology. The method of “cash-in-envelop” is considered the simplest model where an agent is contracted to pack the money in individual envelopes and deliver it to the pay-point and hand it to the beneficiary. In Lesotho, WV contracted the G4S Security Company to do this, while in Haiti-Earthquake response, WV used FONKOZE, a microfinance organization, and in Afghanistan, WV again used the traditional money agency called Hawala.

### **2.7.1 WHAT IS LMMS?**

From the experiences, WV has over the years been researching the most effective and cost efficient means to implement its Cash Transfer programming activities that will yield the utmost benefits to all stakeholders. It is in this regard that, the Last Mile Mobile Solutions (LMMS) emerged.

LMMS is a technology solution designed to strengthen the efficiency, effectiveness and accountability in humanitarian service delivery. It improves the remote data collection, helps better manage aid recipients, enables faster and fairer aid distributions and delivers rapid reporting functionality to aid workers. As the names implies, LMMS reaches out to the last mile where nobody will want to go. It is a stand-alone technology solution that combines software applications with custom hardware to digitize – and simplify – the processes of remote data collection, beneficiary management, commodity distribution, and reporting.

It was developed by World Vision Canada in collaboration with the Information Technology industry to harnesses the latest communications technology to significantly improve the logistics and efficiency of beneficiary management and aid delivery. As of September 2012, LMMS is deployed in 18 countries in Africa, Latin American and Asia. Since the original pilot deployments in Lesotho and Kenya 5 years ago, the system is well utilized in Haiti, Pakistan, Kenya, Lesotho, Uganda, Niger, Zimbabwe, South Sudan, Sudan, Mali, Malawi, Tanzania and so forth. Many countries are expected to come ‘online’ in the subsequent years. It must be emphasized that through LMMS, World Vision is achieving the highest professional standards in humanitarian aid while addressing operational issues that typically affect aid effectiveness and accountability.

### **2.7.2 HOW LMMS WORKS.**

LMMS is multifunctional. It is used for many purposes including the following:

- **Digital registration-** household members are digitally registered once and individuals receive their own bar-coded photo service card that is used for various purposes.



- **Facilitates easy distributions**-the bar-coded cards are scanned to determine eligibility and individuals are visually matched using photos stored in the database.
- **Physical inventory** can be tracked in real-time as commodities are distributed, while Mobile phone carriers can be instructed on whom to deliver cash payments to.
- **Facilitates the easy calculation of distributions**- It automatically calculates distributions planning for both cash and food thereby reducing the time spent on it manually.

### **2.7.3 BENEFITS OF LMMS.**

- LMMS delivers greater effectiveness, efficiency and accountability in beneficiary management and aid distribution programmes at the 'last mile'.
- It provides a business solution to some of the most basic challenges of food security programming by completely digitizing the process, reporting and tracking in real-time, and functioning in locations where there is no electricity or no internet, often in the middle of crisis situations.
- It totally eliminates the reliance on paper-based systems, automatically calculates accurate food/cash rations and delivers immediate web-based reports to donors and stakeholders.
- Aid recipients gain a sense of empowerment from owning their ID cards and photos, and feeling more included in the distribution process.
- Saves time- experiences with project staff reveals that "A lot of time used to be taken up with transforming report data into a computer back at the office. Using LMMS means we have more time to focus on results".

Indeed from the evidence so far gathered, it reaffirms the fact that technology has come to stay and therefore it is important key stakeholders in the humanitarian sector embraces it and design better and appropriate means of maximizing the benefits.

### **2.8 MONITORING AND EVALUATION**

For any project to be successful and build on lessons learnt from its implementation and take into account in future projects, there is the need to put in place indicators to measure performance. The purpose of monitoring is collect objective and consistent data to guide management in its decision making processes on a regular basis. The performance indicators may be subject to change or revision as new learning become evident after the completion of baseline survey. There is the need therefore to have a department with adequate staff solely responsible for that, and this is usually the Monitoring and Evaluation department. Schedules of activities need be prepared and experienced staff put in charge to ensure timely monthly reporting. This will highly impact on performance and achievement of the project goals and objectives. The rapid wide spread of cash transfers in recent years has been due largely to high the quality analysis and Monitoring and Evaluation activities.

In the DFID Cash Transfer Literature Review (April 2011), it has been mentioned that monitoring implementation and outcomes helps to generate timely lessons for improved impact and communication to the public and policy-makers. That, evaluation calls for methods that can identify and quantify the full

range of outcomes (positive and negative) attributable to transfers. It added that, current priorities are for data and analysis that:

- identifies the challenges and opportunities associated with different contexts and intended beneficiary groups;
- supports cost-benefit analysis that enables policy-makers to make more informed comparisons between cash transfer design options (and with investments in other sectors);
- deepens understanding of the political economy of cash transfers;
- tracks whether and under what circumstances transfer delivery supports access to and use of financial services;
- goes beyond specific transfer programmes to support the design and evolution of integrated social protection systems, linking cash transfers with policies for service delivery, accountability and labor-intensive growth.

### **2.8.1 MONITORING**

For effective monitoring, the WV FPMG has recommended three tools that need to be adopted. These include on site distribution monitoring, Post distribution monitoring and Focus group discussions.

- On site distribution monitoring-The purpose is to check that correct procedures are adhered, to ensure that cash is handled and prepared properly with minimal losses or unfairness. Usually, this type of monitoring is done randomly at selected distribution centers on monthly basis.
- Post Monitoring Distribution-This includes both households and community interviews. This tool is used to measure that impact of the intervention to beneficiaries. This report is presented to management every two months.
- Focus group distribution-This method is used to conduct monitoring among group representatives of the primary livelihood systems and wealth ranking categories. Focus groups are identified and formed based on the information obtained through the groups interviews and desegregated by gender in order to get many perspectives a possible on the processes and outcomes of the intervention. Information obtained here is qualitative in nature and is used to complement and validate the larger data obtained through the other tools.

### **2.8.2 EVALUATION**

Evaluation here refers to the end of project evaluation. At the end of the project, there is the need for a lessons learnt workshop session with all partners and stakeholders to assess the extent to which the programme objectives were activities. This facilitates self analysis for both positive and negatives outcomes as lessons learnt and make recommendations thereof for future interventions. This workshop provides an avenue for reflection on what transpired during the implementation processes.

This is one aspect. The other window is that, the evaluation may be outsourced to a consultant. The consult will discuss with the project management team the modalities, the assessment tools, timeliness, support needed from project team and community members, and key stakeholders prior to the commencement of work. As you may be aware, evidence obtained from a third party is more credible and reliable than from internal sources and therefore, I will usually recommend having a consultant conduct the end of project evaluation. The

disadvantage however is that, it is more costly to the project done when done in-house. However, it should not be misconstrued that the work of the consultant is better than that of the internal evaluation. They both have their different pros and cons.

## **2.9 NEED FOR AUDIT REVIEWS.**

It has become pertinent that organizations subject themselves to periodic audit reviews whether it is required by the donor, legislation or not, because of the invaluable benefits that audit brings to organizations. It could be either an external audit or internal audit. For the purposes of this discussion, the scope is limited to internal audit review processes. There are immeasurable benefits that the internal audit function brings to organizations and these must be tapped by every organization including NGOs and other humanitarian sector organizations. Where there are no internal audit functions, organizations can outsource to the function.

During the era of the Enron scandal in 2001 which eventually led to its bankruptcy, the questions many people asked were “where were the internal auditors?” This is a clear indication that people expected the internal audit function (or audit) to have discovered the fraudulent practices ahead of time. This discussion is intended to bring to readers the immeasurable significance of internal audit in organizations. Besides, it is to assist readers demystify the tension that is usually associated with internal auditing in organizations leading to them (Auditors) being branded several names such as .., police, witch-hunters, bloodhounds and so forth. Many times it is the auditors’ approach to work that portrays such name calling. However, it is an important support service function and if adequately administered adds value to the organization. This topic therefore discusses the role of the internal audit function, the scope and objectives as well as the benefits it brings to organizations. Hence, it is recommended for all NGOs and humanitarian sector organizations to have audit reviews, even if not requested by law.

### **2.9.1 Definition of Internal Auditing**

Generally, Internal Auditing may be defined as an appraisal or monitoring activity established by the management of an entity for the review of the accounting and internal control systems **as a service to management**. It examines, reviews, evaluates and reports to management on the adequacy or otherwise of the organization’s operations and the effectiveness of the control systems put in place by management for the achievement of its objectives.

The Institute of Internal Auditors defines internal auditing as “An independent, objective assurance and consultancy activity designed to add value and improve on organization’s operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and governance processes”.

From the above definitions it can be deduced that, internal auditing focus is directed towards a risk based, consultancy type activity giving assurance to management as to whether the organization’s goals/objectives are being achieved; and the need to take difficult but necessary corrective measures, to

address the risks/challenges. It is a systematic, objective appraisal by professional internal auditors of the **diverse operations and controls** within an organization to determine whether:

- The financial and operating information is accurate and reliable,
- Risks to the Organization are identified and minimized,
- External regulations and acceptable internal policies and procedures are followed,
- Satisfactory standards are met,
- Resources are used efficiently and economically (value for money), and that
- The Organization's objectives are effectively achieved,

The purpose of audits therefore is to assist members of the organization (Management) in the effective discharge of their responsibilities. Audit reviews help organizations to comply with laid down policies and procedures, and are important means to ensuring transparency and accountability for the funds entrusted to us. In the course of performing audits, the auditor may detect fraud if it exists and this can go a long way to deter others and improve the business of the organization.

Basically, internal audit is an internal control function of management. Its objective is to assist all members of management in the effective discharge of their responsibilities by furnishing them with analyses, appraisals, recommendations, counsel/advice, and pertinent information and commentary on the activities reviewed. The work usually involves going beyond the accounting and financial records to obtain sufficient appropriate audit evidence and full understanding of the operations.

Therefore, during the conduct of an audit, the Auditor is not bound to be a police detective or to approach his work with suspicion or with a foregone conclusion that something is wrong. **Hence, the auditor is a watchdog and not a bloodhound.**

### **2.9.2 The Internal Audit Function**

It must be stated clearly that, the internal audit function is management responsibility. It is management's responsibility to:

- To plan and organize so as to establish objectives and goals; and
- Secondly, to make sure that the systems for authorizing, monitoring/supervision, comparing and documenting all controls will work as intended so as to better achieve those objectives and goals.

Therefore, for the internal audit department to succeed, it needs top management's total support and commitment as they own the goal. Top management support includes the Audit Committee and/or Board. It should therefore be borne in mind that the responsibility for safeguarding assets, the keeping of proper books of accounts and the preparation of adequate financial statements there from rest with management. Management is increasingly aware of the advantages of having an internal audit department/function to assist in fulfilling such responsibilities. Some of the internal audit functions include amongst others the following:

- The verification of the accuracy of the financial records and related reports and statistics .The internal auditor must ascertain that an adequate and

effective system of accounting is being maintained, and that adequate authorization for the records is obtained.

- To ascertain that proper authority is given for the purchases and disposals of assets and that there is adequate protection afforded to, the use of these assets.
- Ensuring that organizational policies e.g. -human resource, finance etc. are operational and adhered to.
- Review of the compliance with external (government) laws and regulations.
- Special investigations as and when required by management.
- Risk and Quality Assessments.

As part of top management support to the internal audit function to ensure that it succeeds, the IIA requires the Audit Committee to among others:

- Review with management and the chief audit executive the charter, plans, activities, staffing, and organizational structure of the internal audit function.
- Review the effectiveness of the internal audit function including compliance with the standards for Professional Practice of Internal Auditing.
- Ensures there are no unjustified restrictions, and review and concur in the appointment, replacement, or dismissal of the chief audit executive.

The bottom line of an audit is the issuance of the audit report to the appointing authority. Depending on the organization and also whether there are any terms of reference, the report may be required in a particular format; otherwise the main objective is to ensure that, it is objective, clear, concise, and straight forward. Because top management does not usually have enough time, it may be include an executive summary with key findings, consequences or impact and recommendations for corrective measures. The list is not exhausted.

The Institute of Internal Auditors Research Foundation (IIARF) recently released a new report examining the prospect for internal auditors to make meaningful contributions to the organizations they serve by providing insight into organizational risks and opportunities. It mentioned amongst others that, the value of the internal audit activity is in its ability to provide objective assurance and insight on the effectiveness and efficiency of governance, risk management, and internal control processes. To attain this feat, the IIARF identified five factors which it suggests are critical for enablers of insight delivery. These include inter alia the following:

- A strong control environment and tone at the top, where executive leadership and operating management are open to improvement recommendations.
- Clear board and management expectations for value delivery.
- A reporting relationship that supports the independence of the internal audit function.
- A competent Chief Audit Executive (CAE).
- An internal audit team with sufficient practical skills as well as industry and organizational knowledge to provide a pragmatic bridge between an audit process and the business management of risk.

I am honestly much touched by these factors that have been identified by the IIA Research Foundation, simply because they are factual and the absence or inadequacy of them in organizations are the reasons for internal audit failures. Therefore, It is about time organizations took serious reviews of their internal audit functions and take drastic measure to safeguard their reputations.

#### **2.9.10 RISK BASED AUDIT**

Risk is any circumstance, event or factor that prevents the achievement of objectives. It may also be viewed as the possibility of an event occurring or not which will prevent the achievement of objectives. The risk based audit usually targets the areas where the risk is perceived to be the highest, and allocates the scarce resources there to ensure optimum benefits. Currently, auditing is moving away from compliance-based to risk-based. However, it must be stated clearly that, within the humanitarian organizations, some donors still require compliance audit. Interestingly however, the risk based audit includes compliance. Today's business world is changing and it is all about risk. It doesn't matter which organization, sector or industry is involved. Indeed, for any business to succeed its management must know its risk profile and put in place systems and procedures to minimize, mitigate or manage them.

The management must be in a position to define its risk appetite or the amount of risk it is willing to accept, whilst pursuing the attainment of its objectives. Risk is about knowing and living the truth about your organization. Therefore, for effectiveness risk should be tackled from organization-wide through all the units of the organization. It calls for managements to take proactive action in dealing with risks. There is the need for individuals, groups and organizations to move in line with the change, for time wait for no man.

#### **2.9.11 QUESTION COSTS**

Throughout my internal auditing practice, I have witnessed a number of audits that have had in the findings, Question Costs. Many of the clients usually will resist that finding until they are probably explained to what that means. Therefore, following my desire to inform readers about the need for internal audit reviews in organizations, it is important to add this aspect.

A question cost therefore is cost that either:

- has no adequate supporting documents or back-up
- appears unreasonable
- is not allowed by the donor
- is inflated
- is not related to the project or
- is incurred contrary to the provisions of the donor regulation.

If the cost is not adequately resolved, the implication is that, the amount of any unresolved question costs will be refunded to the donor. This is considered a high risk to the organization as it may not be able to pay back the costs.

Question Cost negatively affects the reputation of the organization and may lead to the withdrawal of the funding by the donor. It could also lead to the blacklisting of the organization, which means no donor will like to deal with that organization.

## CHAPTER THREE LITERATURE REVIEW

### 3.0 INTRODUCTION

Disasters continue to be a big challenge for many governments and the world at large. Because they occur suddenly, governments and donors are unable to plan adequately towards mitigating their impact. However, even though disasters are unpredictable, some nations have a history of the type of disasters that occur at certain times of the year. Those are the only ones that a nation may be in position to plan against their occurrences. But even with that, many more unknown disasters could still occur without any history of them happening or without previous warnings.

When disasters occur, depending on what types, the magnitude and impact on the people, may lead to the loss of lives, property and displacement of people. Many international donors including individuals, groups and organizations who are touched by the hardships of the affected people will usually want to donate cash and other non food items towards ameliorating the suffering population. Majority of such donors are usually the international community, including the IFRC, WFP, CIDA, USAID, and OFDA and so on. They are more organized international bodies, groups and agencies with specified business objectives and may have the capacity and technical know-how to immediately offer the needed support. One of such immediate supports is the Cash Transfer Programming (CTP) in Emergencies. Depending on the context, CTP may be used interchangeably with Cash for Work (CfW) or Cash Based Programming (CBP).

However, in recent times many concerned citizens, individual observers and governments alike have raised concerns about the impact of NGO activities to their unsuspecting and intended beneficiaries. This is because, they hear of the large amounts of support both Cash and in kind in media reports and when compared to what they think or know as haven been received by the affected populace, they cast doubts on the reliability of the data or figures given. In fact, they are unable to make adequate comparisons and wonder where such monies have been utilized.

### 3.1 THE THEORETICAL FRAMEWORK

The World Disasters Report 2012 indicated that, forced migration and displacements account for more than 73 million people in the world, out of which women and children constitute 49%, and that about 15 million people are displaced by natural or technological disasters. The report therefore focuses on forced migration and on the people forcibly displaced by conflict, political upheaval, violence, disasters, climate change and development projects, whose numbers are increasing inexorably each year. The enormous human costs of forced migration – destroyed homes and livelihoods, increased vulnerability, disempowered communities, and collapsed social networks and common bonds – demand urgent and decisive action by both humanitarian and development actors.

The United Nations General Assembly Resolution 2012 also emphasized that, recognizing the high numbers of persons affected by humanitarian

emergencies, including internally displaced persons, bearing in mind their particular needs, and welcoming in this regard the adoption and ongoing process of ratification of the African Union Convention for the Protection and Assistance of Internally Displaced Persons in Africa, which marks a significant step towards strengthening the national and regional normative framework for the protection of and assistance to internally displaced persons in Africa. Many African countries in particular have suffered and experienced various disasters caused by civil wars, landslides, famine and other natural phenomena's where different types of relief assistance have been implemented to ease the hardships of the people.

Some beneficiary African countries include Sierra Leone, Mozambique, Zambia, Uganda, Kenya, Zimbabwe, Somalia, Sudan and Bangladesh to mention a few. In Asia, North and South America as well as in Europe, the story is the same. One can recall the cyclones, tsunamis, hurricanes, Katrina, Sandy floods, civil wars and also earthquakes in no distant past. Prominent among them are Iraq, Afghanistan, Lebanon, Kosovo, Indonesia, India and Haiti. All these natural disasters have far reaching effects on poor and vulnerable people as well as their governments and the world at large.

The UN General Assembly therefore encourages the international community, including relevant United Nations organizations and the International Federation of Red Cross and Red Crescent Societies (IFRC), to support the efforts of Member States aimed at strengthening their capacity to prepare for and respond to disasters and to support efforts, as appropriate, to strengthen systems for identifying and monitoring disaster risk, including vulnerability and natural hazards. It is in line with many of these declarations and resolutions, in addition to their own objectives that many NGOs and other donors rally round to provide humanitarian relief to affected people all over the world.

According to Paul Harvey and Sarah Bailey in their book *Good Practice Review 11*, Cash-based responses have a long history, despite their frequent portrayal as new and innovative. Also, Clara Barton, one of the founding figures of the American Red Cross, helped to organize Cash relief following the Franco-Prussian War of 1870–71, and in response to the Galveston floods in Texas in 1900. In late nineteenth century India, famine responses included what we would today call Cash for Work programmes. Cash transfer programming as a form of humanitarian and disaster relief existed since 1948 when the then British colonial administration in Sudan distributed cash, coffee, and train tickets to famine-affected populations. In Bangladesh there is a long history of cash transfer programmes. During the 20th century, and especially after the great depression of the 1930s, Europe developed a social protection system. Indeed, one reason the United Nations in 1948 adopted the Universal Declaration of Human Rights with a commitment to an “adequate” standard of living was that many European countries had already shown it was possible. Millions were employed in Cash for Work projects in the early 1970s in India. Large-scale Cash for Work programmes were implemented in Botswana in the 1980s.

It is important to note that cash-based programming (CBP) is not new to World Vision (WV). A document compiled by Ashraf Yacoub in June 2005 showed that cash-based programming had been used as early as 1999 in World



Vision Kosovo / Albania. WV has also had wide experience in the use of vouchers for seeds and tools as part of assistance to smallholder farmers. In 2007, WV commissioned a cash transfer feasibility study, and subsequently implemented a cash transfer pilot project. The end of this pilot project evaluation in Lesotho systematically gathered evidence that cash transfers could be an effective and efficient model for addressing food insecurity where food is available on the market while access is constrained by lack of purchasing power. In light of growing trends in humanitarian assistance to use market based interventions to address food security vulnerability and the evidence of effectiveness from the WV Lesotho cash transfer pilot project, the WV Food Programming Management Group (FPMG) is promoting cash-based programming as one of the options in the food programming model menu. Hence WV has implemented many other CBP in Malawi in 2008, Zambia in 2009, Northern Sudan in 2009, Pakistan in 2009, Uganda in 2010 and Haiti in 2010 just to mention but a few.

Although not an exhaustive list, this serves to make the point that providing people with cash in emergencies has a long pedigree, and should not be seen as especially new or exceptional. Many developed countries provide cash transfers as part of their social welfare systems. Cash transfers are one of the more thoroughly researched forms of development intervention. Latin American countries that pioneered the current generation of cash transfers built in best-practice monitoring and evaluation (M&E). The association of cash transfers with high quality M&E and impact evaluation has continued as cash transfers have spread, but remains less developed in low-income countries. While the evidence base for cash transfers is better than for many other policy areas, it is also uneven. Less is known about some instruments (public works) and outcomes in certain regions (sub-Saharan Africa). Capturing the full range of effects is challenging and variations in assessment methodology make systematic review complex. It is possible to distinguish a hierarchy of knowledge, with declining robustness of evidence for some forms of impact relative to others.

Again Paul Harvey, a Research Fellow in the Humanitarian Policy Group (HPG) at the Overseas Development Institute (ODI) mentioned that, the case for greater use of cash-based responses in emergencies is not new; it was made eloquently by Dreze and Sen in *Hunger and Public Action* in 1989, and again by Peppiat and Mitchell in 2001 (Dreze and Sen, 1989; Peppiat et al., 2001). He then queried that, given the theoretical case for cash, and the positive experiences being accumulated around the implementation of cash-based responses, why does international relief remain dominated by in-kind assistance? Notwithstanding this, it must also be pointed out that, the Cash for Work Programmes are relatively new in some continents, but its use is becoming common.

In a guideline on cash transfer programmes compiled by MercyCorps, an International NGO, it is confirmed that the methodology is relatively new but its use has become increasingly common in food insecure, disaster-affected or post-conflict environments. The theoretical case for cash transfers is straightforward, based on an assumption that individuals can be trusted and empowered to make

effective use of resources available to them to improve their living standards. Some governments make provision in their budgets, but these are intentionally planned and incorporated in their policy framework as social protection programmes or social nets packages. Even though they are cash transfer programmes these must be seen differently from those implemented in emergencies. After gaining independence in 1990, Namibia is one African country that has enacted adequate regulatory framework - social protection policies for the welfare of its citizenry with the objective to provide affordable, accessible and available quality social welfare/protection services to eligible members of their society.

These consist of both conditional and unconditional packages. Conditional and unconditional cash transfers have been an important component of social protection policies in developing countries since the 1990s (World Bank 2006, World Bank 2009, DFID 2011). While there is widespread evidence of the effectiveness of such programs in improving development outcomes, the costs of such programs are rarely discussed. Yet many cash transfer programs present logistical, operational and security challenges, especially in countries with limited physical and financial infrastructure, as they require carrying cash in small denominations from urban centers to remote rural areas.

In developing countries a wealth of new research and evidence has accumulated over the past ten years, in line with the expansion of cash transfer policies and programmes. In particular, some findings of a published independent review of DFID's work in this emerging sector and recent Research Scoping Studies on Social Protection, both of which were completed in 2009. Much of the evidence presented from DFID-supported programmes (for example in Ethiopia, Zimbabwe and Bangladesh) includes programmes that employ a wider framework, using a mix of cash and other assets. It has been observed that within the humanitarian sector, there is growing recognition that cash and voucher transfer programmes can support people affected by disasters in ways that maintain human dignity, provide access to food and shelter and help rebuild or protect livelihoods.

Mostly, CTPs are short-term interventions used by humanitarian assistance organizations in emergency situations whereby either Cash, Cash grants or cash vouchers is paid to households or beneficiary community members for public work done. The objectives being to enable them buy immediate and basic food and non food items in the open market for their livelihood. It is recognized within the humanitarian relief organizations that, Cash transfers often meet people's needs more quickly than commodity distribution, because they provide direct income and thus increase the purchasing power of the people, and at the same time stimulate the local economy by the injection of liquid cash. Many people prefer cash to food because they argue that it gives them the opportunity to make choices as to what to buy and, what each household considered as basic need than the food items. Among the first priorities when disaster occurs are usually to clear away the debris, bury the dead, and rehabilitate major roads and so forth in order to re-establish market access and re-connect neighboring communities.

Through the Cash for Work (CfW) activities of World Vision, communities implemented drainage improvements, mosquito control, solid waste collection, and rehabilitation of water irrigation networks, increased access to dumping sites by building or repairing roads and offered training to support repairs of water leakages throughout the affected communities. Therefore it is evident that, Cash transfers provide a kind of temporary employment to the citizenry involved in the reconstruction efforts of their country. It has become one of the most exciting innovations in the response to humanitarian crises of recent years.

According to Oxfam, Cash transfer interventions are increasingly considered by donors and humanitarian agencies as an appropriate emergency response to meet immediate needs for food and non-food items, and to support the recovery of livelihoods. Depending on the context, Cash transfers are direct, regular and predictable non-contributory payments that raise and smooth incomes with the objective of reducing poverty and vulnerability. It may also be a form of social protection offered the poor and vulnerable people to support their basic needs of livelihood.

Again, Cash Transfer Programmes serve as “safety net” package introduced to cushion the damage to the affected households caused by disasters. Direct transfers to households are not an alternative to improvements in basic services such as healthcare and education, but they are an important complement. Well-designed and implemented cash transfer programmes can have a significant impact on chronic poverty and vulnerability by helping poor men and women to benefit from and contribute to growth. Cash transfers can also help poor households overcome cost barriers that constrain their access to essential public services.

World Vision is involved in many programme interventions intended to bring relief to the communities that it serves. Resulting from the recent earthquake, many other interventions such as the provision of Shelter, School feeding, Camp Transition Management and many others were considered. As an organization with competitive advantage in emergency relief intervention, the Cash Transfer Programming which is the focus of this study was implemented in partnership with WFP, OFDA, CIDA, World Bank, ADH, and other donors between February 2010 and February 2011, a period of 13 months. This study thus, focuses on the practical implementations of various cash grants, cash-for-work, and other voucher programmes carried out by World Vision Haiti Emergency Response Office (HERO) with support other donors. It will therefore not concentrate on planned social protection or safety Nets packages undertaken by governments and other donor agencies to provide for the vulnerable in society. Both national and international NGOs played a pioneering role in implementing cash and voucher-based responses and developing guidelines, including Horn Relief, Oxfam, Action Contre La Faim (ACF), IFRC, Save the Children and Catholic Relief Services (CRS).

As it were, there is no appropriate legislative framework for Cash transfer programming. Currently, NGOs have formed a Cash Learning Partnership (CaLP), which promotes knowledge-sharing, learning and capacity-building. It is the body of knowledge in this specialty area which operates based on best

practices. CaLP aims to promote appropriate, timely and quality cash and voucher programming as a tool in humanitarian response and preparedness. Originating from the will to gather the lessons learnt from the Tsunami emergency response in 2005, the CaLP is today composed by Oxfam GB, the British Red Cross, Save the Children, the Norwegian Refugee Council and Action Against Hunger / ACF International. In recognition of the increasing urban populations around the world and their increasing vulnerability to disasters, CaLP endeavored to investigate the current status and impact of urban emergency response programs that utilize cash transfer programming.

This study aims to better understand the collective preparedness for future urban emergency responses and identify concrete best practices and tools to help organizations better implement cash and voucher programmes in challenging urban environments. There is a growing recognition in the humanitarian sector that in an emergency, cash transfers and vouchers can be appropriate and effective tools to support populations affected by disasters in a way that maintains dignity and choice for beneficiaries while stimulating local economies and markets.

Due to the fact that CTPs are implemented on ad hoc basis and in different contexts, there is no appropriate legislation on how to implement CTPs. Lois Austin and Jacqueline Frize in their book *Ready or Not? - Emergency Cash Transfers at Scale* mentioned that “Although a number of technical guidelines exist on “how to” design and implement large scale CTPs, there is a lack of documented policies and strategies for humanitarian agencies and donors alike in terms of direction or formal institutional support. In spite of this, CTPs continue to be implemented with increasing frequency – though rarely at scale in emergencies. There is, however, a general agreement that if documented policies supporting CTP at scale in emergencies did exist this would improve confidence amongst humanitarian actors to initiate such programmes, especially in management and key decision-making circles. The CaLP website and online discussion forum (D-group) are currently the platforms devoted to the use of cash and vouchers in humanitarian emergencies.

## **CHAPTER 4**

### **DATA ANALYSIS AND INTERPRETATION**

#### **4.0 INTRODUCTION**

This chapter presents the empirical findings of the data collected from the field - in the geographical areas of Delmas, Tabarre and Croix des Bouquets on the impact of the Cash Transfer Programme implemented by WV Haiti following the January 2010 earthquake disaster. The survey was conducted from 6-12 March, 2013 and the data capturing and analysis were simultaneously done alongside and was completed on 15<sup>th</sup> March, 2013. It is important to state that, during the survey 459 beneficiaries were interviewed instead of the 375 proposed. The reason was ensure that any shortage from the initial 375 would be covered by the extra respondents because some beneficiaries were likely to have been relocated from the community for any reason or were unable to be contacted by either by phone or other media. Fortunately, all the 459

respondents sampled were contacted and interviewed. It was thus considered not feasible to segregate and eliminate the additional 84 respondents per the approved proposal. Hence, the actual total number of respondents in the survey is 459 with a confidence level of 95% and a margin of error of 5%.

#### 4.1 DEMOGRAPHIC INFORMATION OF RESPONDENTS.

The details below provide the demographic information of the respondents and the statistical analysis of the information collected. This is followed by an interpretation and discussion about the findings. The chapter is divided into various sections; the first section presents the socio-demographic characteristics of the respondents. The second deals with the respondents' existence and their perception about the impact of the CfW activities of WV Haiti's in their lives. In addition, the third is about ascertaining whether women in the targeted geographical areas were given the same chance in the beneficiary selection process as their men counterparts. It seeks to determine if women were discriminated against during the selection process.

Nevertheless, the section four also seeks to determine whether beneficiaries' received any other CfW support from other NGOs, the Haitian government or other CBO during the same period. Then, a comparison is made between the results of this survey and another independent survey conducted in July 2012 by WV Haiti management with the objective to determine verify the existence of beneficiaries'.

##### 4.1.1 Respondents by Communes (Geographical area)

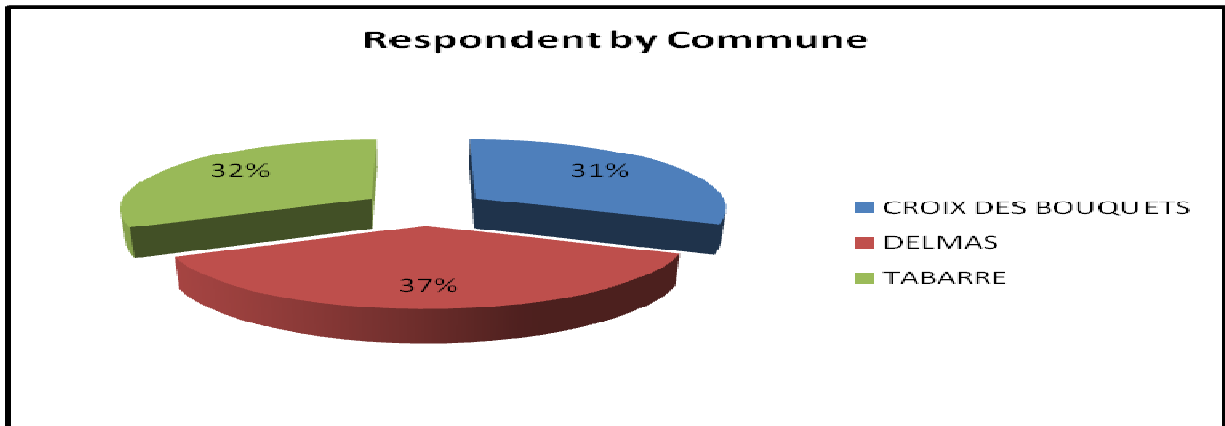
The statistics on the number of respondents interviewed from the three targeted geographical areas indicate that Delmas had the highest number of respondents with 172 representing 37%, while Tabarre and Delmas followed each other closely with 145 and 142 representing 32% and 31% respectively. The sampling was done in proportion to the total number of beneficiaries from each commune who benefited from the CfW activities. Table 1 below provides details of the number of respondents from each of the three communes in the targeted geographical area sampled and interviewed.

**Table 1: Respondents by Communes**

Commune (geographical area)	Number sampled and interviewed (Frequency).	Percentage (%)
Croix des Bouquets	142	31
Delmas	172	37
Tabarre	145	32
<b>Total</b>	<b>459</b>	<b>100</b>

The same details are presented in figure 3 below in a pie chart.

**Figure 3: Respondents by Commune**



#### 4.1.2 AGE OF RESPONDENTS

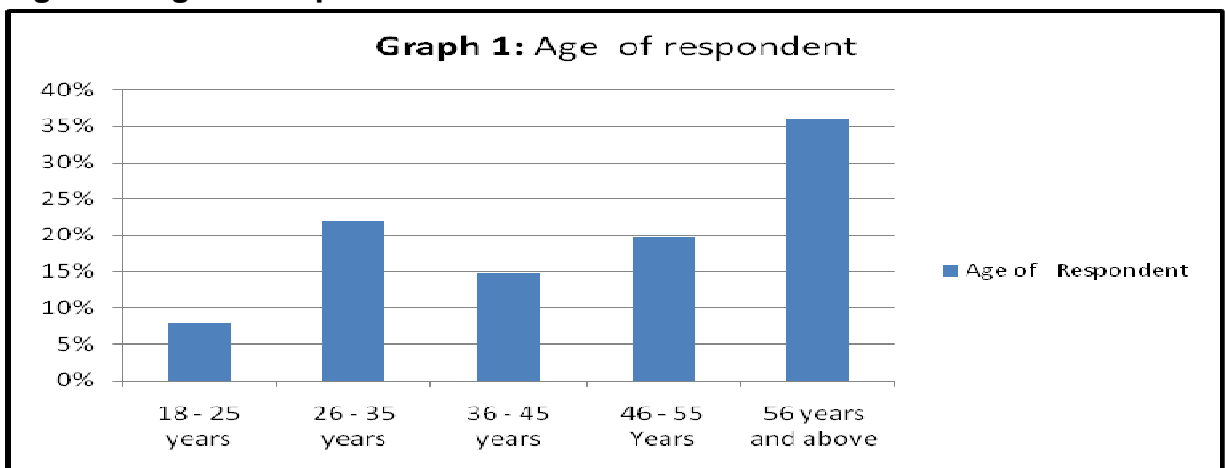
Table 2 below provides the information about the age distribution of the respondents. It shows that the highest age group involved in the CfW activities was 56 years and above with 36%. This is followed by the age group of 26-35 years with 21.8%. The results confirm that the elderly group was the most affected by the earthquake disaster. This group of respondents is those who probably were living in low lands, slumps or had no decent homes to live in and who were hardly affected by the quake and did not have any means of earning their livelihood.

**Table 2: Age of Respondents**

Year Group	18-25	26-35	36-45	46 -55	56+	Total
Number of Respondents	36	100	67	91	165	459
Age of Respondents (%)	7.8	21.8	14.7	19.8	36.0	100

In figure 4 below is the above results presented in bar chart.

**Figure 4: Age of Respondents**



#### 4.1.3 GENDER OF RESPONDENTS.

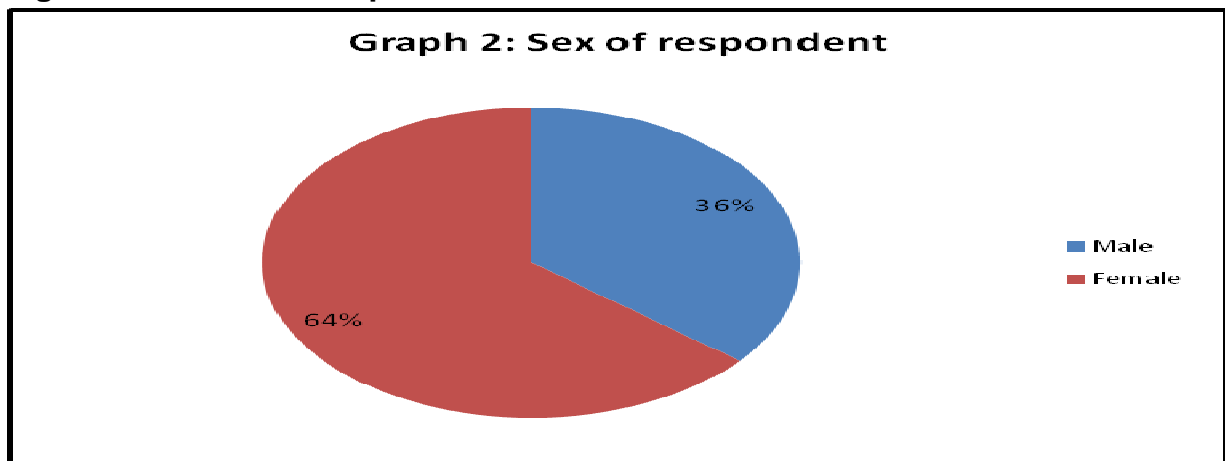
In terms of gender, it has been evidenced that women were the majority with 294 respondents representing 64% over and above their men counterparts of 165 representing 36%. See table 3 below for the details.

**Table 3: Gender of Respondents**

Gender	Frequency	Percentage (%)
Male	165	36
Female	294	64
<b>Total</b>	<b>459</b>	<b>100</b>

Again, the above results on gender of the respondents are presented in a pie chart below in figure 5.

**Figure 5: Gender of Respondents**



#### 4.1.4 RELIGION OF RESPONDENTS.

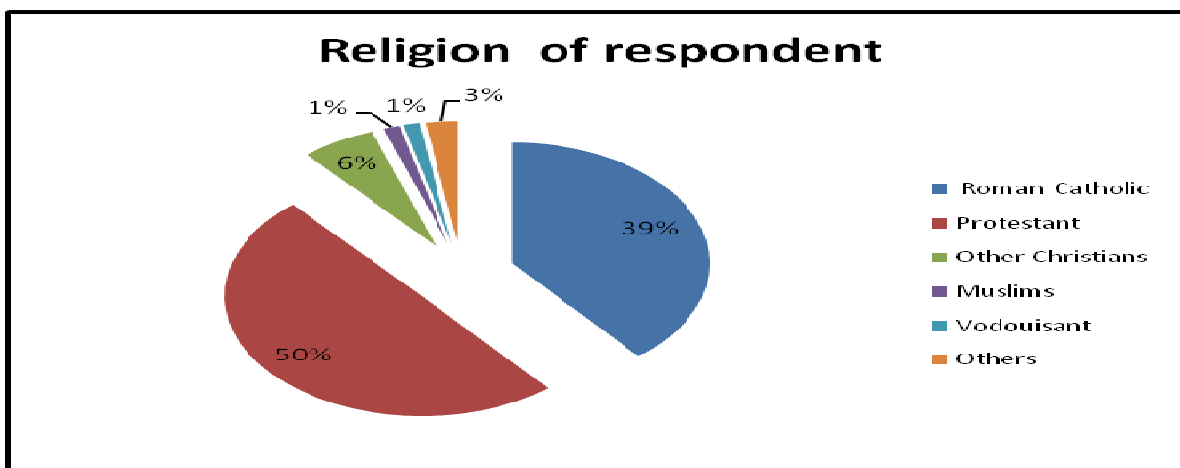
The next demographic information about the respondents is their religion. It has been proved that the Protestants were the highest number of beneficiaries with 50%, followed by Roman Catholic religion with 39%, whilst the Muslims and Vodouisants trailed with 1% each. Other religions which included the traditional religion or respondents who were undecided constituted 3%. Table 4 below provides the details on the religious denominations of the respondents.

**Table 4: Religion of Respondents.**

Religion Denomination	Frequency	Percentage (%)
Roman Catholic	178	39
Protestants	227	50
Other Christians	28	6
Muslims	6	1
Vodouisants	6	1
Others	14	3
<b>Total</b>	<b>459</b>	<b>100</b>

The above result on religious denomination is presented in a pie chart below in figure 6.

**Figure 6: Religion of Respondents**



#### 4.1.5 EDUCATIONAL BACKGROUND OF RESPONDENTS

The respondents were also interviewed in terms of their educational background and experiences. This could be a reason why a particular group or segment was severely affected by the quake. From the survey results, it has been revealed that 29% had no education at all, 33% had education up to the primary school, and 35% had secondary education. The rest totaling 3% had education up to either the university education or professional/technical education. The result is an evidence of the low level of educational background of the respondents in general and clearly translates into why there is a high level of unemployment in the country in general. The youth who could not complete secondary education are unable to pursue any further education to the universities or other tertiary education institutions and, cannot also find any jobs.

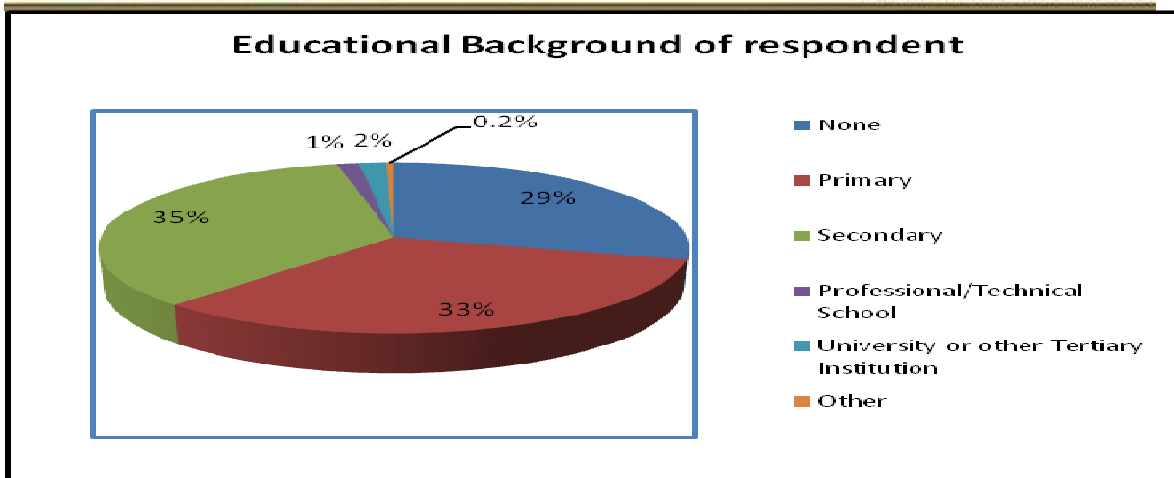
**Table 5: Educational background of Respondents**

Level of Educational	Frequency	Percentage (%)
None	134	29
Primary	150	33
Secondary	159	35
Professional/Technical School	6	1
University or other Tertiary Institution	8	2
Other	2	0
<b>Total</b>	<b>459</b>	<b>100</b>

Figure 7 below presents the statistics on the respondents' educational background and experiences.

**Figure 7-Educational level of respondents.**





#### 4.1.6 MARITAL STATUS OF RESPONDENTS

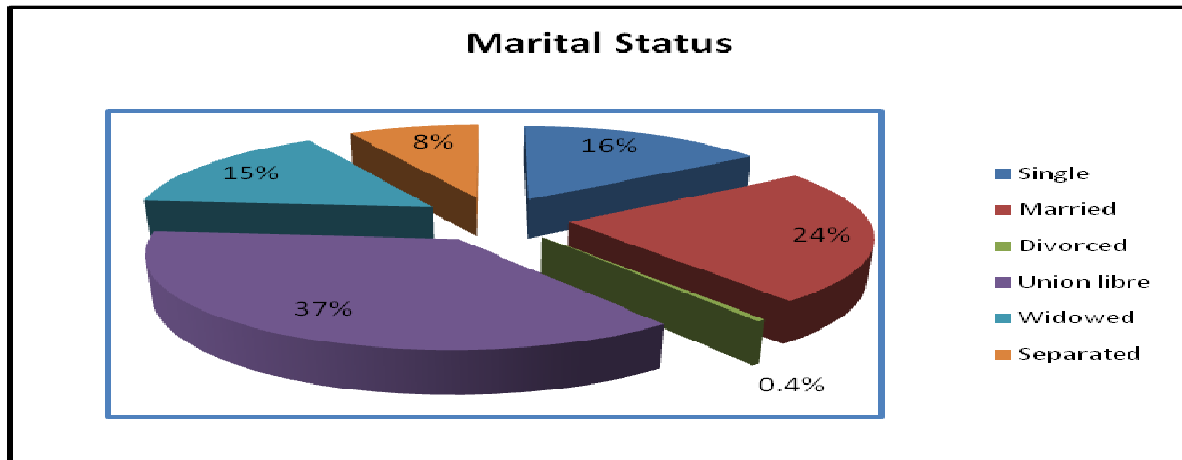
On marital status of the respondents, it has been discovered that, many respondents male and female are living together for their entire lives without formal marriages (This referred to as co-habitation. I enquired about that lifestyle from a colleague Haitian and, he told me this was normal and acceptable in Haiti. He said, “there is no problem about that” people (male and female) live together and bear children without any formal marriage and it is an acceptable norm in Haiti. He added that, this system of co-habitation is known as “union libre” in the local Creole language. Table 6 below presents the results of the findings.

**Table 6: Marital Status of Respondents**

Marital Status	Frequency	Percentage (%)
Single	72	16.0
Married	108	24.0
Divorced	2	0.0
Union libre	168	37.0
Widowed	71	16.0
Separated	38	8.0
<b>Total</b>	<b>459</b>	<b>100.0</b>

In figure 8 below, the above results is presented in a pie chart. The findings confirm that the Union libre style life is the highest with 37% and is closely followed by those who are married with 24%. The singles and divorced tie with 16% each whilst those separated constitute 8%. Interestingly, the divorced group is negligible only 2 respondents translating into zero percent. This appears to portray a very good picture that couples are able to live together in harmonious relationships. This however, is contrary to the fact that a good number of the relationships are in Union libre, which cannot be described as marriage, but co-habitation.

**Figure 8: Marital status of Respondents.**



#### **4.2 VARIOUS IMPACT OF THE CfW ACTIVITIES TO BENEFICIARIES.**

The research confirms that there has been a tremendous impact of the WV Haiti CfW activities in the lives of beneficiaries and their dependents throughout the period that it was implemented. Respondents confirmed that, the CfW provided an essential source of income to them, and for the majority of the beneficiaries and their households, the CfW was the only source of income in months following the earth quake. This boosted their household food security ensuring they infuse cash to the economies depleted of cash resources to be able to access basic commodities given that the markets functioned without disruptions. A number of testimonies of participants reported saving CfW earnings and started petty businesses.

Besides, the CfW activities also facilitated the creation of new community assets and the rehabilitation of old ones altogether. For example, 42 km road rehabilitation started in the rural communities of Belle Fontaine and Zoranger in Croix des Bouquets. At the end, 41 kms (representing 98%) was cleared and rehabilitated. Respondents indicated the roads were not motorable for vehicles, they were merely foot paths. However, through the CfW projects, access to markets, health centres especially cholera victims could now be accessed due to the roads being rehabilitated. Some respondents added that, now CfW beneficiaries are able to bring their produce to the markets in Croix des Bouquets which is always functional weekly directly benefiting the community and its surroundings. Figure 9 below is the road rehabilitation work done at Belle Fontaine and Zoranger in Croix des Bouquets.

**Figure 9-Road Rehabilitation works at Belle Fontaine and Zoranger in Croix des Bouquets.**



(Photo credit: WV Haiti).

**4.2.1 IMPACT OF CfW ACTIVITIES TO BENEFICIARIES, THEIR DEPENDENTS AND THE COMMUNITY.**

Generally, responding to a question as to whether or not the CfW activities were beneficial the respondent, their dependents and the community as a whole, almost 100% responded in the affirmative. Table 7 below has the details on the general impact of the CfW activities to the respondents, their families and community.

**Table 7: Was the CfW programme beneficial to you, your family and community?**

Respondents' answer	Frequency	Percentage (%)
Yes	457	99.6
No	2	.4
<b>Total</b>	<b>459</b>	<b>100.0</b>

Figure 10 below has the above details represented in a pie chart.

**Figure 10: IMPACT OF CfW ACITIVITIES TO BENEFICIARIES, THEIR DEPENDENTS AND COMMUNITY.**

**Do you think it the CfW programme was beneficial to you, your family and community**



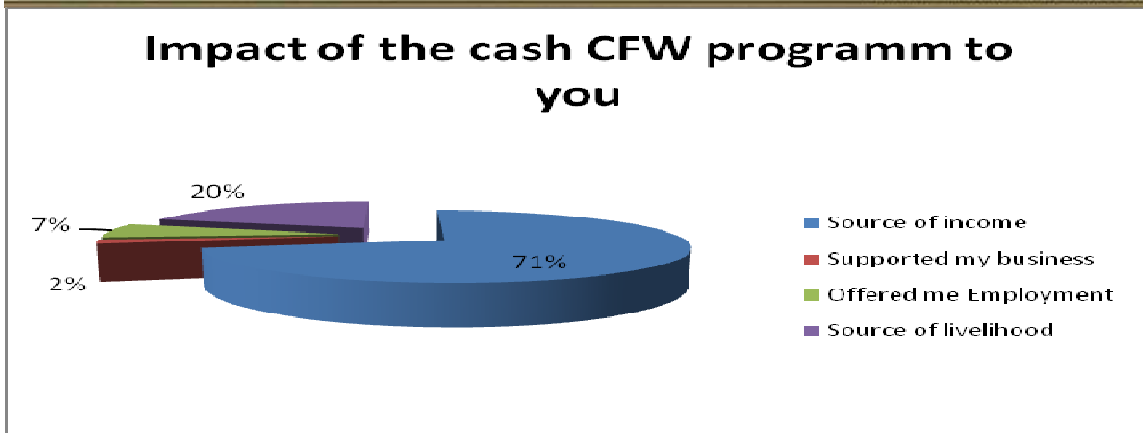
**4.2.2 SPECIFIC IMPACT OF CfW ACITIVITIES TO RESPONDENTS**

The research also tried to find out from respondents what the specific impact of the CfW activities to each of them. Seventy one percent (71%) indicated it was a source of income to them, twenty percent (20%), a source of their livelihood, seven percent (7%) a source of employment, whilst two percent (2%) indicated it supported their businesses. Taking all the responses to together, one can easily conclude that it was a source of their livelihood. This is because they depended solely on that for all their household needs and for general livelihood. Table 8 below has the details, whilst in figure 11 below; also has the same information represented in a pie chart for ease of reference.

**Table 8: Specific impact of CfW activities to Respondents’.**

Specific Impact	Frequency	Percent
Source of income	328	71
Supported Business	9	2
Offered Employment	30	7
Source of livelihood	92	20
<b>Total</b>	<b>459</b>	<b>100</b>

**Figure 11:** Pie chart representing the specific impact of CfW activities to respondents.



It is important to mention here that, the respondents worked in the CfW activities between 1 and 3 months each in a revolving cycle. Depending on the period worked, each beneficiary received between 500 gourdes (US\$12.5) and 5,000 gourdes (US\$125) per month.

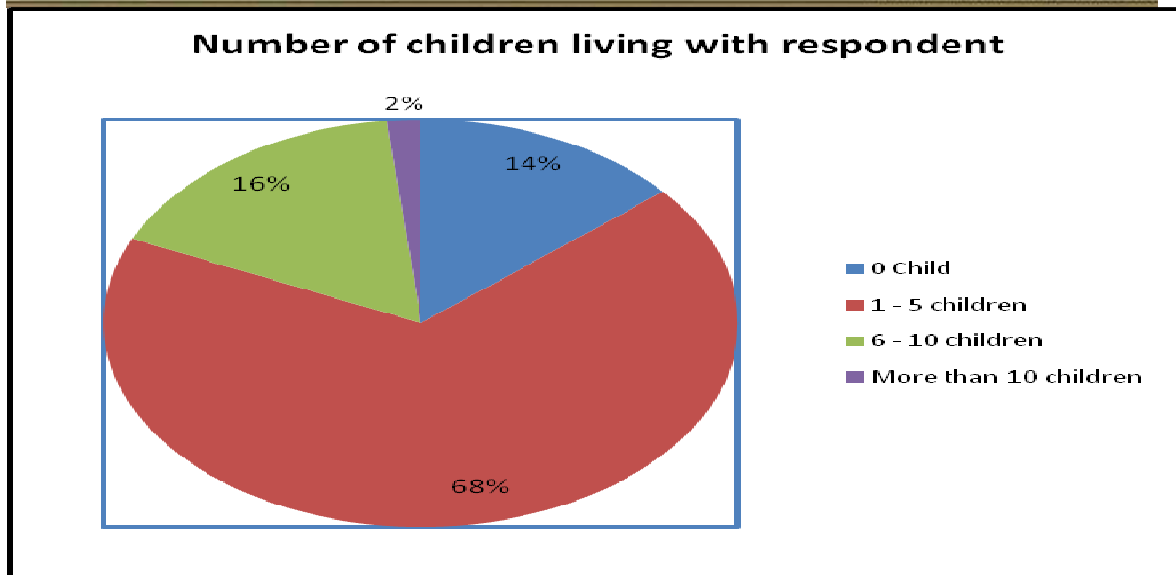
**4.2.3 IMPACT OF CfW ACTIVITIES TO RESPONDENTS’ DEPENDENTS (Number of children benefiting)**

On the impact of the CfW activities to the dependents of respondents, it was important to note that, 68% had children between 1 and 5 years old, 16% had children between 6 and 10 years old, whilst only 2% had children above 10 years. The rest of the 14% had no children. Some responded confessed that, without the CfW activities income, it would have been very difficult for them to take care of their children regarding their basic household needs, education and healthcare. The above details are represented in a table 9 below.

**Table 9: Impact of CfW activities to Respondents dependents (Number of children living with Respondents).**

Age Group	Frequency	Percent (%)
0 Child	63	14
1 - 5 children	310	68
6 - 10 children	75	16
10+ children	8	2
<b>Total</b>	<b>459</b>	<b>100.0</b>

**Figure 12:** Pie chart representing the number of children living with respondents. The above data is represented in figure 12 below in is a pie chart.



#### **4.2.4 IMPACT CfW ACTIVITIES TO OTHER DEPENDENTS OF RESPONDENTS.**

In the same vein, the research wanted to find out whether apart from the children of respondents who benefited, were there other dependents, and if so to what extent. The findings noted that, 80% of respondents had other dependents living with them who were either children or adults, whilst 20% did not have any other dependent living with them. This number could have been the youth who have completed secondary schools and cannot proceed to tertiary institutions due to poverty, those who have separated from their marriages or the elderly poor.

#### **4.3 BENEFICIARY SELECTION CRITERIA AND, OTHER STATISTICS.**

It would be recalled that, a section of the community asserted that women were discriminated against during the beneficiary selection process. In addition, that the selection process was not concentrated on target geographical area of Delmas, Tabarre, and Croix des Bouquets. Furthermore, that the timesheets which were the basis for the preparation of the payroll were not adequately thumb printed as a reliable basis for payment to beneficiaries. The researched sought to find out about the reality on the above assertions in part of the problem statements.

##### **4.3.1 BENEFICIARY SELECTION CRITERIA.**

Evidence obtained during the research indicated that, at the start of the CfW project, WV and the donor, WFP together held a joint sensitization exercise with the government of Haiti (GoH) representatives (the Mayors) of the three communities, the community leaders, organized groups and the camp committees on the objectives of the CFW project, target activities, payment modality, work norms and selection criteria. The purpose of the sensitizations was to share the project information to the grass root level. After that, WV facilitated the formation of the CFW project committees, meant to oversee the

project implementation. Again WV, the Mayor’s representatives, WFP and the community participated in the beneficiary identification and selection exercise and were guided by the approved donor guidelines focusing on the vulnerable households affected by the earthquake as below:

- Households with no or low income.
- Displaced households or households that have their houses destroyed.
- There should not be more than one worker per household.
- 50% Male, 50% Female, except where heavy lifting would cause safety issues, and lastly
- Above 17 years and below 70 years were considered.

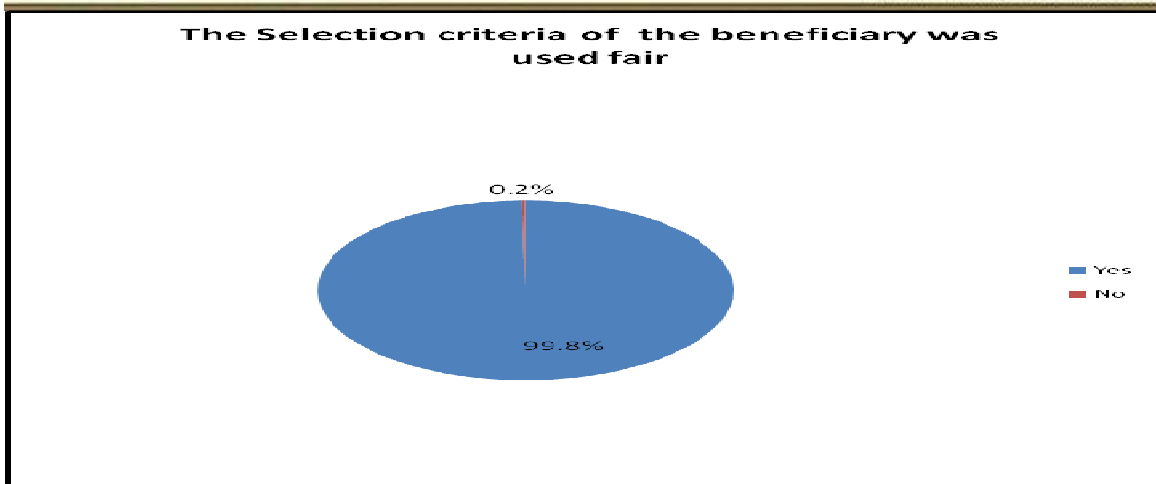
Hence, the beneficiary selection was done, and was followed by a verification exercise to ascertain that the criterion was respected in the process. The research findings confirm that, indeed the beneficiary selection process was adequately adhered to. One hundred per cent (100%) of the respondents confirmed that the beneficiary selection process was fair. They also indicated that targeted geographical areas were the beneficiaries emanated or in other words, the selection process concentrated on the targeted geographical areas of Delmas, Tabarre and Croix des Bouquets. More importantly, the findings revealed that women were given equal chances as their men counterparts except where the activity involved heavy lifting which would cause safety issues to women. In some activities, it has been confirmed that the number of women beneficiaries exceeded that of the men. Table 10 below has the details.

**Table 10: Was the beneficiary selection criteria used fair?**

<b>Respondents answers</b>	<b>Frequency</b>	<b>Percent (%)</b>
Yes	458	99.8
No	1	0.2
<b>Total</b>	<b>459</b>	<b>100.0</b>

Interestingly, one person indicated the selection criterion was not fair to her. When asked what the reason was, she indicated one of her children was qualified to have been selected but was not accepted based on age disparity. This was an isolated case and therefore was negligible. Figure 13 below has the above represented in a pie chart.

**Figure 13: Fairness of beneficiary selection criteria used.**



In both table 10 and figure 13 above, it has been confirmed beyond all reasonable doubts that, the beneficiary selection criteria was fair and concentrated on the targeted geographical areas.

#### **4.3.2 DID WOMEN HAVE EQUAL CHANCES OF BEING SELECTED AS THEIR MEN COUNTERPARTS?**

In the same vein, table 11 below contains details as to whether women were given the same chances of being selected as their men counterparts. The research findings confirm this with 97% respondents in the affirmative, whilst only 3% responded in the negative. However, on the gender of the respondents in table 3 above, it can be deduced that the women respondents amounts to 64%, which far outweighs that of the men with 36%. With this fact, one would have thought that, if they were not given the same chances, the women would have said so. This therefore goes to actually confirm the women stood the same chances of being selected in the process as their men counterparts.

Besides, reference to WV HERO 2010 annual report confirms that, in the quest for gender equity in CFW activities, efforts were made by the sectors to ensure that women were also included in the CFW activities except to the extent that the work involved heavy lifting or drainage. This was almost achieved though the total number of men was more the number of women reached through the CFW activities. Of the 23,324 CFW beneficiaries reached by the end of November 2010, 12,542 were men and 10,782 were women representing 54 % and 46 % respectively.

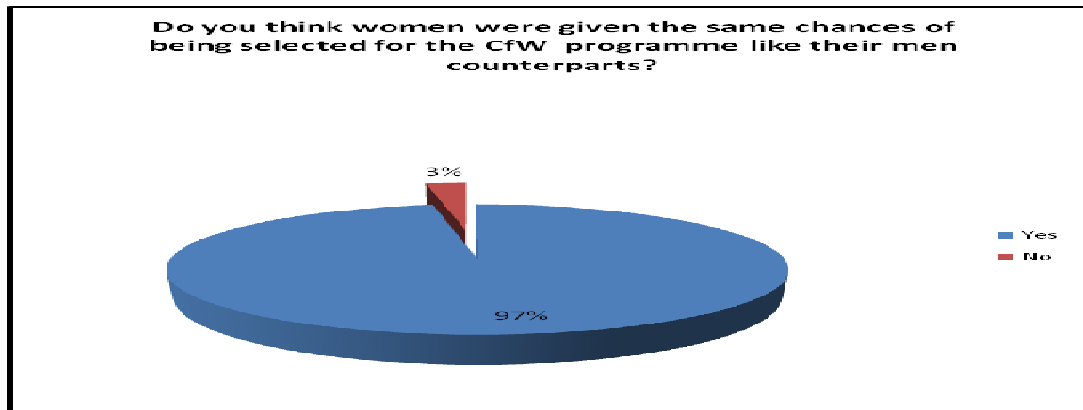
**Table 11: Did women have equal chances of being selected as their men counterparts?**

Respondents answers	Frequency	Percent (%)
Yes	445	97
No	12	3
<b>Total</b>	<b>459</b>	<b>100</b>

The above data is also represented in a pie chart in figure 14 below;



**Figure 14: Did women have the same chances of being selected as their men counterparts?**



The combined evidence as per tables 10 and 11 as well as figures 13 and 14, adequately confirm that the selection criteria used was fair, and that women were given equal chances of being selected as their men counterparts in the WVH CfW activities. This finding when interpolated to the total population surely puts to rest the assertion by a section of the populace that women were discriminated against in the selection process.

Also, on whether or not any training was organized for them by either WV staff or the GoH staff the prior to the commencement of the programme, 92% of the respondents answered in the affirmative and 8% responded that they did not receive any training. The underlying fact is that beneficiaries were trained and, it did not matter which organization trained them. This was one of the major requirements to ensure that beneficiaries knew what roles they were to play, the modalities of the work as well as the expectations of the key stakeholders. I sincerely believe that, during the sensitization meetings as indicated in 4.3.1 above, the beneficiaries received the necessary training prior to the commencement of work.

#### **4.3.3 OPINION OF RESPONDENTS ON WV HAITI CfW ACTIVITIES**

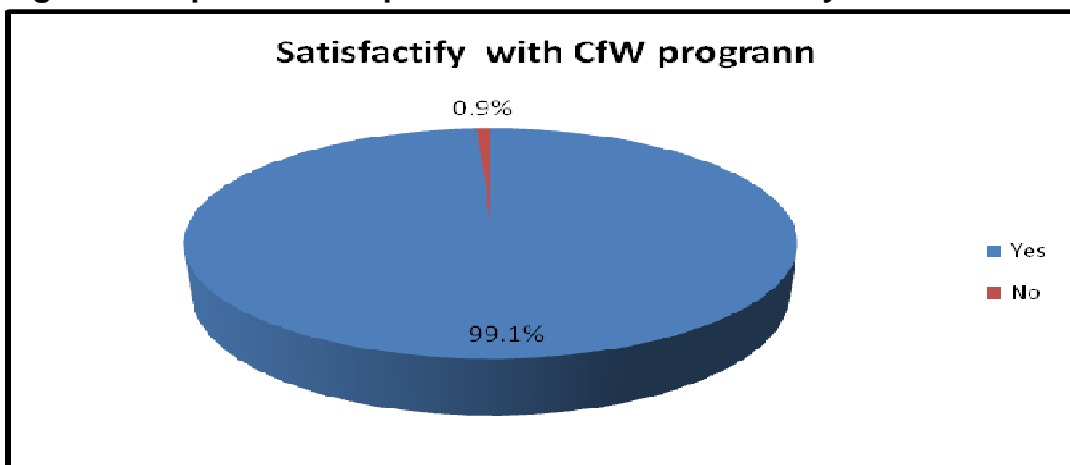
The research also sought to find out if respondents have any reservations about the operations of the CfW activities implemented by WV Haiti over the period. Responding to this, ninety nine per cent (99%) said they were satisfied, whilst only one percent (1%) responded in the negative. Following from this, it can again be concluded that these four respondents could be those wanted their adolescent children or some family members enlisted and could not find their way through because the authorities disagreed. Conversely, they could actually have had very good reasons, but the underlying fact is that, 99% has confirmed satisfaction with WV Haiti's operations. Table 12 below has the details.

**Table 12: Opinion of Respondents on WVH CfW activities.**

Respondents answers	Frequency	Percent (%)
Yes	455	99.1
No	4	0.9
<b>Total</b>	<b>459</b>	<b>100</b>

Again, figure 15 below has the same information presented in a pie chart for ease of reference.

**Figure 15: Opinion of respondents on CfW activities by WV Haiti.**



To prevent duplication of efforts and ensure adequate coverage of all the affected communities that were affected by the quake, all the NGOs that provided various relief assistances formed a coalition and networked closely through that to ensure that, no other NGO was operating in an area where one was already providing support. However, the research findings noted that, while ninety nine percent (99%) received support from WV Haiti only, nine percent (9%) of the respondents received support from other NGOs. Even though the number appears insignificant, it appears to have negated the whole objective of preventing beneficiaries from registering and benefitting from other NGOs.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.

#### 5.0 SUMMARY

Chapter one looked at the introduction and definition of Cash transfer Programming (CTP). It recognized the fact that CTP is one form of humanitarian response is used to address basic needs and/or to protect, establish or re-establish livelihoods or economic productive activities. The objective being, to enable people buy immediate and basic food and non food items in the open market for their livelihood, hence its adoption by many humanitarian organizations in this regard. It has been noticed that, whilst CTP appears not new, it is probable a new phenomenon in some countries.

The study noted that, WV Haiti has been in existence for over 30 years and has implemented large grants in Haiti following the 2007 and 2008

hurricanes. It operates in 18 ADPs structured into 6 zones throughout the country. The major interventions are in Health and Nutrition, Sponsorship Management, Water and Sanitation, Education, HIV/AIDs Prevention, Livelihood and Economic Infrastructure, Food Security and Humanitarian Emergency Relief Activities.

On Haiti, the study noted, it is one of the poorest countries in the Americas and the world as a whole, and sadly one of the most corrupt countries in the world (ranked 9<sup>th</sup> by Transparency International). About two-thirds of the country is mountainous, with the rest of the country marked by great valleys, extensive plateaus, and small plains and is one of the poorest countries in the world. It was the world's first independent black republic. More than 2.1 million of its population lives in the capital Port-au-Prince. There is high level of crime and in-security including kidnapping and organized crimes.

The country is situated in the hurricane belt, thus making it very prone to natural disasters. There has been a history of significant natural disasters that have struck the country since independence in 1804. Among the most recent ones are the 2007 and 2008 hurricanes, and the 2010 earthquake said to be the largest recorded earthquake to strike the region in over 200 years. The quake leveled many sections of the city, destroying government buildings, foreign aid offices, and countless slums. The authorities reported more than 200,000 people died in the earthquake and more than 300,000 Haitians remain in temporary shelter with poor sanitation. Resulting from the above, a good number NGOs received donor funding to support ameliorate the suffering of the people. Hence, the problem statement was identified and discussed.

Chapter two dealt with the methodology and brief background of the targeted geographical areas of Delmas, Tabarre and Croix des Bouquets. The data for the methodology is obtained from both primary and secondary sources, but focus was placed on the primary data. Relevant concepts, theories and facts relating to CTP in emergencies were discussed and reviewed. Focus was again placed on the processes and modalities of implementing cash for work projects noting that, in emergencies this not sustainable.

However, the study noted that, Cash Programming has become a massive component of emergency interventions in the Haitian urban context; now, more than ever, transition from emergency cash programming to long-term job creation has become a top priority to diminish dependency upon foreign aid assistance and to establish sustainable income solutions for Haitians.

Besides, it also identified key implementation issues associated with cash based programming in the humanitarian sector including insecurity and corruption in handling liquid cash, for the very reason that everyone wants money. Therefore it is advisable that, governments that have history of such disasters should intentional create mechanisms such as social protection and safety nets packages in their annual budgets to augment support from the international community and other donors. Hence, it has been concluded that, Cash transfer programming is not a panacea to resolving emergencies. The reason being that, it not sustainable. Because, as affected populace recover from their shocks and suffering after receiving various support, disaster occurs again

and wipes off all their gains and investments made over the years leaving them with nothing. It then becomes a kind vicious circle of poverty.

Chapter three concentrated on the literature review. The origin of CTP was traced far back to between 1870-71 when one of the founding figures of the American Red Cross, helped to organize Cash relief following the Franco-Prussian War of 1870–71, and also in response to the Galveston floods in Texas in 1900. In the late nineteenth century in India, famine responses included what we would today call Cash for Work programmes. Again, in the early 1970s in India, millions of people were employed in Cash for Work projects. Besides, in some parts of Africa since 1948, CTP was used as humanitarian and disaster relief tool when the British colonial administration in Sudan distributed cash, coffee, and train tickets to famine-affected populations. Large-scale Cash for Work programmes were implemented in Botswana in the 1980s.

As part of the theoretical frame work, it has been observed that, there is no legislation regulating the operations of CTP. Hence, it is handled by humanitarian sector organizations as an ad hoc tool to resolve food insecurity crisis resulting from emergencies such as hurricanes, cyclones, droughts, floods and so forth.

It observed that, WV possibly started the use of cash-based programming as early as 1999 in Kosovo / Albania and, in 2007 cash transfer feasibility study, and subsequently implemented a cash transfer pilot project. Since then, it has implemented many other CBP in Malawi in 2008, Zambia in 2009, Northern Sudan in 2009, Pakistan in 2009, Uganda in 2010 and Haiti. The organization has had wide experience in the use of vouchers for seeds and tools as part of its assistance to smallholder farmers. Currently, it is known that, Cash-based programming (CBP) has gained momentum as one of the programming tools to address food insecurity the world over, and as such many major donors as well as governments have been increasing their funding to support cash-based programming, especially during emergency responses. For example, major donors like the World Bank are increasing their funding portfolio through larger social protection programmes to address food insecurity.

Chapter four focused on the empirical findings of the data collected and analyzed from the field in targeted geographical areas of Delmas, Tabarre and Croix des Bouquets. Socio-demographic characteristics of the respondents including age, gender, educational background and religious alienation collected, analyzed and presented. The chapter is on the impact of the CfW activities to the beneficiaries, their dependents and communities. It also examined the beneficiary selection criteria to determine whether it was fair and whether women beneficiaries had equal chances of being selected as their men counterparts. Other statistical analysis of the information collected is also presented in tables and diagrams or pie charts to facilitate better understanding and ease of identification.

Chapter five presents a summary of the research findings and outcomes. It cuts across earlier studies made on Cash Transfer Programming and, Beneficiaries' Welfare in emergencies and identified challenges faced by humanitarian sector organizations as well as beneficiaries. These are outlined in

order to create the awareness of all to the teething challenges in the industry, and how adequate planning and resourcing the projects could mitigate the difficulties. This again is intended to provide a basis for concerted efforts to finding lasting solutions to the problems. Relevant conclusions are drawn to address the problem statements discussed earlier. In addition, it provides assurance to the citizens and other key stakeholders that the CfW project implemented by WV Haiti has been very successful beneficial to the populace.

## **5.1 CONCLUSIONS**

This section presents the main findings of the study. It observed that in the past, emergency relief was dominated by the distribution of food aid and non food items, in-kind commodities; however the trend is changing with more people desiring cash. The reasons being that, normally people affected by disaster lose their incomes and assets that could have been converted to cash, so they are usually in dire need of cash, and will do what is within their means to get cash. Hence, many economies of today are virtually cash-based and people depend on cash for every aspect of their livelihood. Therefore providing cash to populations affected by famine or disaster may help them to avoid resorting to coping strategies that are damaging to their livelihoods or dignity, such as the sale of productive assets, or sex work, or illegal or violent activities in the aftermath of disasters.

Unfortunately, the study noted that, there is no appropriate legislation to regulate the implementation of CTPs (especially in emergencies). These are usually implemented on ad hoc basis and in different contexts. There is a lack of documented policies and strategies for humanitarian agencies and donors alike in terms of direction or formal institutional support. Most humanitarian sector organizations depend on best practice of sister NGOs. However, CaLP which is a group of NGOs is the body which promotes knowledge-sharing, learning and capacity-building and can be relied on best practices. CaLP aims to promote appropriate, timely and quality cash and voucher programming as a tool in humanitarian response and preparedness.

To facilitate greater effectiveness, efficiency and accountability in beneficiary management and aid distribution programmes, the use of technology has been encouraged. Humanitarian organizations that used electronic systems noted significant improvements to their deliverables done those still using paper-based systems. For example, the use LMMS technology by WV witnessed tremendous benefits including, saving time, automatic calculations of ration, timely reporting and reconciliations. It is multifunctional and therefore provides absolute business solutions instantly. In the same vein, zap was used in Niger and had similar overwhelming benefits.

Governments are therefore entreated to enact appropriate legislations to augment these best practices. Besides, since natural disasters are bound to happen, and there are vulnerable people in each country, governments should intentionally create social protection and safety net packages in their annual budgetary allocations to augment any support that may come from the international community and other groups for disaster victims.

On the general but erroneous belief that NGOs work in the interest of the communities they serve, again, this may not be applicable to all NGOs and CBOs within the humanitarian sector. The study observed that many governments need to put in place mechanisms to ensure all such organizations that come to operate in the country register and periodically file financial returns including some narrative reports on their operations. I am reliably informed that, the Government of Haiti has this in place. This process could be scrutinized and used support decision making processes, but also with the objective of serving the good people of the country. Having said that, the fact still remain that, not all NGOs work in the interest and welfare of the community they intend to serve. This was evidenced from an eye witness in chapter one above.

The study proposed periodic audit review (be it internal or external) process as a support function to organizations in the sector. These audits when properly conducted provide credibility to the organizations financial records and reporting and may be relied upon for managerial decision making. It re-affirmed that, auditors are not to approach their work as though they are police, but should act as consultants, counselors and advisor. To achieve this, auditors need to adopt a good approach to their work as this will demystify the fear that is usually associated with audits.

The study noted there is empirical evidence of the success of the WV Haiti cash for work project implemented between February 2010 and February 2011. From the findings, many beneficiaries confirmed it was a source of income, that it offered them employment, helped their businesses and took care of their healthcare needs. Others beneficiaries said, through the CfW income, they made savings and investments for their future. However, it has also been concluded that, since it is usually ad hoc, short-term and, with the objective of providing cash for the basic livelihood needs of the affected people. It is thus, not sustainable and not a panacea to all problems of poverty. That notwithstanding, it is considered as a vital tool to support victims recover from the effects of disasters.

Other major conclusions drawn from the study include but not limited to the following:

- i. Respondents from the communes were fairly distributed with highest number coming from Delmas with 37%, whilst Tabarre and Croix des Bouquets has 32% and 31% respectively. This was done taking into consideration the total population from each area and to bias.
- ii. The elderly respondents formed the majority of the respondents with people age 56 and above leading with 36%. This was followed widely by the youthful age group of 26-35 with 21.8% and 19.8% being age group of 46-55.
- iii. On gender representation, the study confirmed that women formed 64% against their men counterparts of 36%. This is however at odds with the assertion made by a section of the populace that, women were discriminated against in the beneficiary selection process. The finding corroborates earlier reports that women were always well represented in

- all CfW activities, except to the extent that the work involved heavy lifting or drainage considered unsuitable for women. For example, in the HERO 2010 annual report it has been confirmed that, in the quest for gender equity in CfW activities, efforts were made by the sectors to ensure that women were also included in the CfW activities. This was almost achieved though the total number of men was more than the women who were reached through the CfW activities. Of the 23,324 CfW beneficiaries reached by the end of November 2010, 12,542 were men and 10,782 were women representing 54 % and 46 % respectively.
- iv. Besides, on the beneficiary selection criteria, as to whether women had equal chances of being selected as their men counterparts, an overwhelming 97% responded in the affirmative, whilst only 3% in the negative. There is therefore no doubt about women fair participation and representation in this process. Generally, it is a known fact that, if women receive income, the family and more especially children benefit than when men are in that capacity. They also added that, the selection concentrated on the three geographical areas. According to reports, WV collaborated very well with the 3 mayors within the targeted area and the selection processed followed the lay out procedure. Other third parties interviewed also confirm this stance.
  - v. On the fairness or otherwise of the beneficiary selection process, again 99.8% confirmed that it was fair. A negligible number of four respondents representing 0.2% responded in the negative, and were unable to substantiate their position.

More importantly, on the impact of the CfW activities to the beneficiaries and their dependents, the respondent had this to say:

- vi. 99.6% affirmed that, the CfW activity implemented by WV Haiti was very beneficial to them, their dependents and community in as a whole. Enquiring about the specific impact to each responded, 71% confirmed it was a source of income to them, 21% affirmed it was their source of livelihood. This means that they depended solely on this income for their basic household needs. On the other hand, the rest said it offered them employment and supported their businesses (petty trading). All these, when taken together, can be concluded that, the project was very beneficial to respondents, and the larger populace.
- vii. As if that is not enough, the benefit to the respondents' dependents was enormous. 68% had children between 0-5 years living with them, 16% had children of 6 and 10 years living with them and the rest comprise those with children above 10 years and those also without children. It is therefore evident from the statistics given that, the CfW activity was beneficial to a good number of the affected people.
- viii. The respondents expressed their overall opinion on the benefits derived from the WV Haiti CfW activity implemented in Haiti in the aftermath of the

2010 earthquake. 99.1% expressed great satisfaction; some expressed the fact that, they cannot forget about what WV has done for them during that difficult time. The 0.9% who expressed dissatisfaction could not give any specific reason.

## **5.2 RECOMENDATIONS**

Following from discussions above, the following recommendations are made for successful CfW programmes:

- Governments should do more by making adequate annual budgetary provisions for natural disasters that frequently strike their countries year after year rendering the citizenry in utmost shock and despair.
- The issues and challenges in Haiti are numerous and will not take a fortnight to be over taking into consideration the trend of disasters over the years. Therefore, there is the need for the international community to do more for Haiti and other poorer countries in similar plights. The rationale is that, if you take Haiti for instance with a population of about 10 million people and, the total aid received averages about USD 2 billion. It stands to reason that each citizen would have received about USD 200.00. This appears woefully inadequate considering the level devastation that come with quakes and other disasters.
- Governments, and their citizenry as well as humanitarian sector organizations should exercise some level of trust in one another to minimize the suspicions on each other and promote the work of NGOs and other CBOs (humanitarian sector) in promote and enhance the welfare of their citizenry for whom they (governments) have primary responsibility to provide social amenities and other services.
- Appropriate legislations should be enacted to regulate the Cash Transfer Programming. This could be done in consultation with CaLP, whilst adopting other best practices already in place. Besides, it could be done on country by country basis depending on their specific needs.
- Reasonable periods of waivers should be given to humanitarian sector organizations involved in emergencies to avoid a lot of the paper work required at the commencement of the programmes so that they can intervene quickly safe lives.
- The use of electronic data and mobile phones technology has proven to more efficient, effective and advantageous in CTPs than the paper based systems. Therefore, depending on the circumstances and the availability of these facilities, implementing agencies are encouraged to embrace the use electronic data.
- Attendance/Time sheets are the basic documentation used a basis for the preparation of payroll. Therefore, at all times the original timesheets must be maintained as backup/ supporting documents to the payroll. Beneficiaries are expected to append their signatures or thumbprints as evidence that they were present and did work for the period under consideration.
- Accurate accounting records and reporting should be maintained to ensure transparency and accountability. This will go a long way to limit



- and/or avoid in totality the suspicions that usually characterize many humanitarian organizations as they render critical services to deprived and vulnerable people affected by disasters.
- Again, it important to involve the community from day one. Ensure that clear cut policies and procedures are documented and shared with all and sundry. This will garner the trust of the community members and may help in the long run to ensuring successful implementation of projects.
  - Sometimes, staffs involved in the emergency response are themselves affected by the disasters. There is the need to give clear behavioral guidelines as these are important to succeed. Provide adequate training to all staff and define what constitutes corruption and, ensure that sanctions are applied where necessary. Conflict of interest policies should be signed by all staff disclosing any such interest they may have whilst in the work.
  - Adequate staffing should be provided prior to the commencement of any emergency response task. There is the need for visionary leadership in this direction, as this will facilitate a smooth execution of the project, so that work is not curtailed in the middle of the implementation process in search for manpower needs. Training reports should be documented and maintained as evidence that staff were actually trained prior to the commencement of the emergency. For instance, the startup work training is very important and list of participants, topics discussed need to be maintained over the retention period.
  - In addition, adequate needs assessment and planning is critical. This provides the initial logistical requirement to enable that the budgeting is done.
  - Ensure effective monitoring and evaluation at each stage of the process is required. This will help identify any weaknesses in the system and where corrective measures would be taken. This is particular important where a baseline survey had been conducted prior to the commencement of the programme, such that comparisons can be made from time to time to determine the programme progress.
  - Women involvement in CfW activities should be more intentional. A greater percentage of the beneficiaries should be women, for the very reason that, when women earn incomes, the whole family benefits than when men receive incomes. With the population of about 10 million Haitians, women constitute about 52%, and the income disparities favor the men, as women earn less. To the extent that, if this gap is bridged, then the children and the Haitian society in general stands to benefit.
  - There is still the need for cash for work activities as the people continue to re-build their homes and rehabilitate community assets such as roads, clearing of debris and drainages. Attention should be paid to those people who cannot work.

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