



MOVING FORWARD WITH CASH IN HAITI

A Review of Cash-Based Interventions During Hurricane Matthew Response in Haiti

JULY 2018



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This document covers humanitarian aid activities implemented by international organizations and United Nations agencies in Haiti. The views expressed herein should not be taken, in any way, to reflect the official opinion of the European Union, and the European Commission is not responsible for any use that may be made of the information it contains.

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Definition of terms and abbreviations

ACF	Action Contre la Faim
AML	Anti Money Laundering
CaLP	Cash Learning Partnership
CBI	Cash Based Intervention
CBTWG	Cash-Based Transfer Working Group
CFW	Cash for Work
CNSA	Coordination National de Sécurité Alimentaire
CRS	Catholic Relief Services
CSR	Corporate Social Responsibility
CTP	Cash Transfer Program
FSP	Financial Service Provider
IGA	Income Generating Activity
MARDNR	Ministry of Agriculture, Natural Resources and Rural Development
MAST	Minister of Social Affairs and Labor
M&E	Monitoring and Evaluation
MEB	Minimum Expenditure Basket
mVam	Mobile Vulnerability Analysis and Mapping
NFI	Non Food Item
OCAT	Organizational Capacity Assessment Tool
OCHA	United Nation for the Coordination of Humanitarian Affairs
OFDA	Office of U.S. Foreign Disaster Assistance
PCMA	Pre-Crisis Market Analysis
PIN	Personal Identity Number
SOP	Standard Operating Procedure
WaSH	Water, Sanitation and Hygiene
WFP	World Food Programme

Executive Summary

On October 6th, 2016, category 4 Hurricane Matthew touched Haitian soil and left in its wake more than 1.4 million people in need of urgent assistance. The humanitarian community quickly mobilized to support the Government of Haiti in relief and recovery efforts, with many actors using cash as a preferred intervention modality. In many contexts worldwide, cash-based responses have proven to be an effective and efficient method of addressing the needs of disaster affected populations. Two years post-Matthew, international and local humanitarian institutions have lingering questions concerning what tangible lessons came from the hurricane response, and where the humanitarian sector needs to improve for the future. Mercy Corps, with funding from European Civil Protection and Humanitarian Aid Operations (ECHO) has conducted an extensive review of lessons learned and contextual data, combined with key informant interviews and workshops to compile, analyze and present core lessons from the Hurricane Matthew cash-based response.

Mercy Corps compiled and reviewed over 50 reports on cash responses in the Haitian context, and conducted extensive secondary analysis of 17 of these reports that were directly related to Hurricane Matthew. As a benchmark for best-in-class cash transfer programming, Mercy Corps referred to industry standards developed by the Cash Learning Partnership (CaLP). Following the literature review and analysis, Mercy Corps conducted a workshop with 23 members of the Haiti Cash-Based Transfer Working Group (CBTWG) to review results and make final recommendations, which have been included in this report.

This study's findings for many aspects of cash-based responses in Haiti were similar to global trends in gaps and operational challenges faced by implementing institutions. However, some Haiti-specific challenges and opportunities arose. Cash responders cited **limited investment from and reduced competition within the private sector** (especially mobile network operators), with underdeveloped services and technologies diminishing the efficiency of private partnerships for cash transfers. Considering hurricane-related impacts in rural communities, **lack of infrastructure** posed a challenge to reaching highly vulnerable and highly affected communities. **Coordination mechanisms were late to be established and insufficiently organized** to adequately address the needs of the multitude of actors conducting large-scale cash programs (some of whom were implementing cash for the first time in country). On a positive note, centralized **government institutions provided detailed market and needs data and acceptable standards** for emergency response, although their exposure to and experience in cash-based assistance was low.

Additional findings that may be more common to cash programming around the world include challenges throughout all aspects of implementation. Many organizations had **no existing cash capacity in country** and venturing into this new modality stretched their operational capacity resulting in programs of varying quality. While off-the-shelf tools were available for needs assessments and in-depth market studies were conducted, **data was often inadequately used to make a compelling case** for cash modalities. There was **no evidence in the reports that organizations considered feasibility** of cash programming before implementation. When designing interventions, **organizations preferred speed of set-up, ease of implementation, and existing donor priorities** to decide on modalities and methods. **Mobile transfers were underutilized due to real constraints** related to unreliable mobile networks, lack of experience (on the side of Mobile Network Operators as well as cash responders), and lack of agent networks. **Cash for Work programming may have come too soon**, with some actors criticizing the potentially perverse incentives that this modality created to move away from community service and joint clean-up efforts, instead of providing new and/or improved infrastructures that added value to the communities. In many cases, **local leaders were informed or consulted**, but not integrated directly into the heart of the response. Finally, **programmatic evaluation data was either not collected or not shared** that could indicate the

extent to which cash-based assistance was effective in supporting communities to cope with the impacts of the hurricane in the way the funds had been intended.

The post-Matthew cash response provided compelling examples of success related to the sharing of collective organizational capacity beyond individual institutions. **Vulnerability analyses and market evaluations were conducted and shared** shortly after the hurricane. While challenging at times, integration of **Financial Service Providers (FSPs) resulted in process improvements and improved quality** of cash delivery. The **government and sectoral groups shared sector-specific standards** and guidance that supported cash transfers. A handful of **actors integrated gender standards and analyses into their programming** to promote equitable outcomes among men, women, boys and girls. Where Finally, there was a correlation between **organizations working together to conduct post-distribution monitoring** and improve throughout the response and the effectiveness of monitoring and evaluation.

This study provides a clear picture of prior challenges for cash interventions in Haiti, but also sheds light on the opportunity for success when a wide range of humanitarian actors move forward together to prepare and respond. High-level recommendations from this program include:

- Continued capacity building around cash-based assistance, especially in departments outside of Port-au-Prince, and especially with local government and community-based organizations.
- Increased partnership with FSPs before, during, and after major disasters, including sharing events, improved Standard Operating Procedures, and transparent coverage data.
- Continued rigor in the collection and sharing of market data before, during and after major disasters.
- Further investment in adaptable off-the-shelf tools, including needs and market assessments, post-distribution monitoring, and evaluation forms and methodologies.
- Wider sharing and use of Minimum Expenditure Basket data to support increased rigor in transfer amount calculations.
- Increased effort in coordination during cash-based responses, including the sharing of detailed implementation plans, intervention areas, and real-time lessons learned.
- Improved design of and budgeting for monitoring and evaluation of cash-based assistance.

Background

Although cash transfer programming was first introduced at scale in Haiti after the earthquake in 2010, there was a major uptake in cash transfer programming after Hurricane Matthew; a category four storm that slammed into the island on October 4, 2016. The hurricane's devastating impact destroyed homes, agricultural lands, infrastructure, and businesses, leaving more than 1.4 million people in need of assistance and sixty-eight thousand displaced. After the first round of relief interventions, humanitarian organizations across various sectors started experimenting and integrating cash transfers into their recovery programming. However, several needs and challenges of organizations were identified through the Cash-Based Transfer Working Group, which was established in 2016 during the Hurricane Matthew response. Some of the highlighted issues were related to beneficiary targeting, inter-agency coordination, consensus on the cash provided, how these amounts were calculated and subsequent operating procedures.

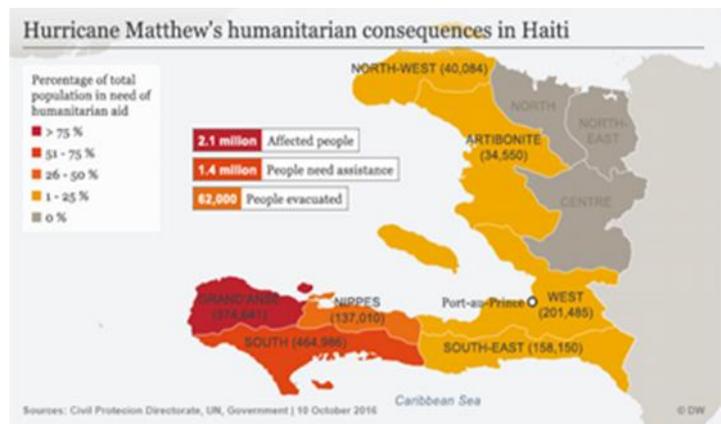
In April 2018, ECHO funded the program "Institutional Preparedness for Cash Transfers in Humanitarian Response", a one-year program that will improve the preparedness of key actors in Haiti to efficiently implement cash transfer programs while increasing capacity to conduct transfer programs via digital financial services. This desk review and lessons learned report is the first activity of this program, with the objective of capturing learning from Hurricane Matthew before addressing the fundamental deficiencies affecting cash transfer programming in Haiti.

Purpose

The purpose of the report is to document actual implementation practices and review lessons learned from the cash-based interventions implemented in Haiti, specifically during the Hurricane Matthew response as they compare to industry best practices, as well as suggest points of improvement and identify specific contextual factors that need to be taken into consideration when designing cash-based interventions in Haiti. The findings will be used to facilitate discussions within the Cash-Based Transfer Working Group (CBTWG) and other relevant sector groups, on what went well, what went wrong and how to improve future responses. Mercy Corps, with collaboration from the World Food Programme (WFP) and Catholic Relief Services (CRS), will also use the findings to influence the conceptualization or adaptation of various tools meant to support preparation and integration of cash transfer modalities into future humanitarian responses.

Approach to the Analysis

To conduct the meta-analysis of previous lessons learned, Mercy Corps compiled existing documents dispersed and housed within individual organizations including lessons learned reports, evaluations, case studies, coordination minutes, and other similar papers regarding experiences with cash programming in Haiti, particularly Hurricane Matthew in 2016. A total of fifty reports was collected, with several consisting of global reviews focused on cash transfer programming around the world. Only seventeen of them were specific to Haiti post-Matthew and these



reports were prioritized for review and analysis. In addition to the reports, complementary information was also collected through a survey created by Mercy Corps, informal consultation meetings, and meeting minutes from past CBTWG meetings.

The approach taken to analyze the cash transfer programs presented or referenced in the seventeen reports can be divided into three parts.

First, an analysis matrix was created with four different segments categorized as best-in-class practices, areas for improvement and challenges, recommendations and general information. With the exception of the “general Information” section, each segment is set up to collect information on organizations’ strengths and weaknesses in reference to the following six themes:

Organizational Capacity: Understanding the organizational strengths and weaknesses of actors implementing cash-based programming.

Needs Assessment: Determining if a needs assessment was done or not. If yes, what strategy was used and did it adequately identify the needs of affected populations for an eventual cash response?

Feasibility Assessment: Determining whether or not a market assessment was done to determine if cash was the appropriate tool, and which market factors were analyzed.

Design of response: Determining if the choice of modality and transfer mechanism followed CaLP¹ best practices, and if the approach to cash transfers was based on data.

Planning and Implementation: Determining whether cash transfers were adequately planned, communicated and coordinated with partners, local stakeholders, and peer institutions, and whether best practices in gender and general program management were applied.

Monitoring, evaluation and documentation: Determining whether or not monitoring data was used to inform decision-making, and if a final evaluation captured overall impact and lessons learned.

These themes were created by the CBTWG, and they will be used as subheadings of the Haiti-specific guidelines to be shared with cash transfer practitioners as Standard Operating Procedures (SOPs) in 2018 and 2019.

Second, for the “general information” segment of the excel spreadsheet, several questions were asked to understand the basis behind organizations’ key decisions, such as: “Why cash? How were transfer amounts calculated?,” as well as understanding the dynamic with the local leaders, the communities and the Financial Service Providers (FSP). Unfortunately, the answers to those questions were frequently not included in the documentation provided to Mercy Corps. Consequently, Mercy Corps created a questionnaire that was shared within the CBTWG to gather these details.

Third, Mercy Corps conducted more than a dozen formal and informal meetings with cash implementers (including INGOs, UN and FSPs) to collect additional information and fill in information gaps. The outcomes

¹ The Cash Learning Partnership (CaLP) is a **global partnership** of humanitarian actors engaged in policy, practice and research within cash transfer programming (CTP)

from those meetings were also used to triangulate the information collected through the existing documentation and the questionnaire.

Finally, Mercy Corps presented the preliminary findings at a review workshop with 23 members of the Cash-Based Transfer Working Group, including INGOs, UN agencies, and institutional donors. This group of cash experts reviewed the analysis and findings, and provided context, more nuanced analysis, and detailed recommendations to improve the final report.

Standards of Analysis

The Cash Learning Partnership (CaLP) lists five phases of the project life cycle, each with key activities that should be considered for cash-based interventions. Thus, the following key components of cash transfers were used as a standard by which to analyze the reports:

- Preparedness
 - Baseline Assessments
 - Contingency Planning
 - Ready-to-Go Solutions
- Assessments & Analysis
 - Feasibility Check
 - Assessments
 - Analysis
- Design & Implementation Set-Up
 - Plan of Action
 - Contract Suppliers & Partners
 - Program-Level SOPs
 - Implementation Set-Up
- Distribution Cycle & Monitoring
 - Distribute
 - Reconcile
 - Monitor
 - Make Adjustments
- Exit & Feedback
 - Reporting & Documentation
 - Lessons learned

In addition, CaLP has an organizational capacity assessment guide, the OCAT², which describes minimum capacity requirements that a cash implementer should consider as a part of their preparedness plan. The OCAT tool was also used as a standard during the review for organizational capacity considerations.

It should be noted that no report included all of these steps, and this is to be expected as learning documents are not intended to list every activity undertaken by the program. Where sections were mentioned, however, the reviewers used CaLP guidelines as the “gold standard” for program practices, and compared the activities described with what should be expected according to CaLP.

² <http://www.cashlearning.org/downloads/calp-ocat-user-guide-2.0.pdf>

Limitations

As this report represents a review of available documentation following the Hurricane Matthew response combined with meeting notes from one-on-ones and small group discussions, there are some important limitations to the analysis and presentation of results:

- All submitted documents came from large multi-national organizations, and, aside from the two mentioned in the OCHA chart, it is not clear if few local organizations directly implemented cash-based interventions during the Hurricane Matthew response, or, if those who did simply did not have the capacity to publish learning reports.
- There was a low response rate, with only 17 submitted reports pertaining to Haiti-specific post-Matthew response, and many of the submitted reports did not include essential general information regarding the approach to transfers.
- As there was no standard format for reporting, no single report contained all the necessary information. The absence of information in a report is not evidence that it was not done or considered, and so quantitative summaries must be interpreted with that in mind.
- Many reports were themselves compilations of learning from multiple programs implemented by numerous actors. As such, many of the findings were not able to be directly quantified (e.g. 7 out of 10 implementers conducted a thorough needs assessment as a part of program start-up). Where quantitative information can be gleaned from the reports, it is included, but in many cases the findings of this report will be generalizations according to trends that the reviewers recognized.
- Organizations were not willing to share reports on achievements against program indicators, making an analysis of impact in specific sectors not possible.

Findings

As mentioned above, the reports were analyzed against the CALP framework for best practices. The findings are presented according to the different stages of the project lifecycle highlighting good examples and noting areas that should be prioritized for improvement in Haiti. In addition, contextual factors specific to Haiti have been noted to facilitate the adaptation of materials, tools, and practices to the Haitian environment. A summary of the most salient contextual elements is summarized first, followed by the detailed discussions.

Haiti-Specific Findings

While many of the findings are relevant to multiple contexts of cash-based interventions around the world, there were some findings that make Haiti unique and should be paid extra attention throughout the report. These are contextual factors that emerged as having impacted or having the potential to impact the success of a cash-based intervention in Haiti, and therefore need to be carefully considered when designing an intervention. They include:

- Lack of trust between beneficiaries and Mobile Network Operators (and to some extent, other financial service providers).
- Late arrival of the CBTWG as a coordination mechanism, and inconsistent participation of international and local actors therein.
- Relatively low private sector investment in underlying mobile money infrastructure/network, despite significant efforts from the development community to boost mobile money.

- Low competition in the market of mobile money actors (currently only two service providers).
- Extremely low mobile money utilization despite a relatively high level of phone ownership.
- Access challenges in rural areas that are at high risk of hurricane damage, due to flooding and limited road infrastructure.
- Centralized institutions (e.g. CNSA) providing regular access to updates on food market data in areas of the country that are at-risk of hurricane impacts, and limited access to centralized data for other key non-food items.
- High desire to coordinate humanitarian response from central government, but low capacity in cash transfer programming, limited budget and human resources, and inconsistent engagement in actual coordination, especially among department-level government actors.

1. Organizational Capacity

In humanitarian contexts, contingency planning and preparedness are critical steps in cash transfer programming that enable organizations to respond quickly and effectively during a crisis. Being able to rapidly organize an effective response that integrates cash depends significantly on the organization's capacity. According to the OCAT tool created by CaLP, organizations must meet a number of criteria to consider themselves ready and/or able to implement CTP. For example, organizations should have a clear vision of where and why CTP as a modality fits into its mission/mandate, goals, and structure. Also, CTP has to be integrated into both strategic planning and emergency preparedness activities, and preparedness activities must be completed in advance of a response. Moreover, financial systems must be adapted to suit CTP, and staff members across the board must have the necessary knowledge and skills in CTP.

Based on the criteria mentioned above, the findings indicate that the few actors that appeared to have strong organizational readiness for cash had the following best practices in common:

Best-in-Class Practices

Contingency planning integrating Cash Preparedness pre-crisis: Although stock prepositioning was at the center of their contingency planning, at least three organizations also ensured that they were CTP ready - meaning they had some predetermined Standard Operating Procedures, tools were developed, and partnerships were pre-vetted. In other words, the strategies and subsequent activities enabling rapid response and implementation of Cash-Based Programming were put in place. Furthermore, these organizations had acceptable to high-quality pre-disaster information on markets, and established service provider agreements. One organization even went as far as signing yearly contracts with financial service providers.

Internal Knowledge of Cash Transfer Programming: Organizations that possess on the ground, in-house knowledge in cash transfer programming have a comparative advantage. They are more prone to rapidly and efficiently design and implement cash-based interventions. Well-prepared organizations had staff with experience with cash transfer programming among their international and/or local staff.

Strong Local Network: A very small number of organizations - our review showed three - had field offices in the areas impacted by Hurricane Matthew (Grand Anse, the South and Nippes) to support their long-term development programming, often managed in partnership with local partners. As a result, they cultivated strong long-term relationships with the local counterparts, which facilitated the timely implementation of CTP.

Areas for Improvement and Challenges

Humanitarian organizations have been implementing medium- to large-scale cash transfer programs since the 2010 earthquake (and some organizations conducted smaller cash programming before then), with major investments made from key institutional donors to improve processes and procedures for cash, including mobile money immediately after the earthquake. Without an active CBTWG or multiple programs - whether food security, livelihoods, or social safety nets - using cash as a key delivery modality between 2012-2016, it is not surprising to find that many organizations did not have strong systems in place to conduct cash transfers as a part of rapid onset emergency response. Problems of staff retention (both international and local) and lack of SOPs and policies in place to govern cash transfers were cited as reasons that organizations that have historically done transfers lacked capacity at the time of the hurricane. With no major event since 2016, many organizations are again losing what capacity was built. However, since the 2016 hurricane, the CBTWG has continued to remain active, which can significantly improve readiness indicators across emergency response actors.

According to the report evaluating UNICEF's response after Matthew done by DARA³, the lack of prior experience in CTP was one of the main factors that impacted the use of cash after Matthew. As the UNICEF report stated, "it is hard to innovate during an emergency". Eleven out of the seventeen reports analyzed did not demonstrate application of most of the "best-in-class" practices mentioned above. The most common concerns were related to the fact that the majority of organizations did not have internal knowledge in cash transfer programming, nor an established connection with a local network. Even those with strong pre-crisis cash preparedness did not necessarily have staff on the ground with the required skills. There was no evidence that they had pre-established partnerships with a network of local actors who have the capacity to implement CTP (indicating that these organizations exist and were not integrated into response, that they do not exist, or that their integration was not documented). A higher number of international organizations did have the capacity to mobilize support from their respective headquarters, while recruiting the appropriate staff. However, when organizations were able to mobilize support for cash, this did not necessarily translate into capacity building of local partners. Lacking the required expertise on the ground and pre-established connections with local actors can slow down deployment of emergency response teams, and negatively impact the integration and design of cash-based programming in the emergency response.

2. Needs Assessment

Needs assessments are required during the first phases of an emergency in order to establish an understanding of the impact of the emergency on affected populations, the causes of any problems, which populations are most affected, what their coping strategies are, and which humanitarian interventions would best aid the population. The information from the needs assessment will help inform organizations' own response priorities and plans, as well as ensure the design of CTP programs that are appropriate. According to CaLP standards, needs assessments should include, at a minimum, information on the well-being of a household (whether food security, dietary diversity, nutritional status, access to water or shelter, NFIs, etc.), the effects of the shock on that well-being, the magnitude of the emergency, relevant livelihoods information linked to the shock, market status, and access to financial services. The transfer amount provided, and how and to whom it is provided, are all based upon the results of the needs assessment. The findings can also be used to support international appeals for outside assistance should the disaster be of such magnitude that the organization cannot meet its humanitarian obligations within the limit of its own resources.

³ Evaluation de la Réponse d'UNICEF à l'Ouragan Matthew en Haïti Volume I. Final Report July 2018

Best-in-Class Practices

In the case of the documented Hurricane Matthew response, a small number of organizations - six to be exact - appeared to methodically execute a needs assessment. Data collection was done through various methods and sources. They first analyzed secondary data published by either the government or other humanitarian entities. Second, meetings with community leaders and local elected officials were used to collect additional information, as well as to validate the secondary data. Third, field team members were sent to the field to administer short surveys - using a small sample of the affected areas - to further confirm the collected data.

Markets

Markets play a central role in the lives and livelihoods of people and 6 of the 17 reports included a market analysis when assessing the needs of the people. The Coordination Nationale de la Sécurité Alimentaire (CNSA) provides regular food market price updates, and the monitoring in key markets is shared with actors who participate in food security meetings. While prices can change during emergencies and should be re-assessed, baseline data allows for teams to create scenarios for response that would be difficult in areas where prices were less rigorously monitored. The information collected on markets during post-hurricane assessments allowed relief teams to determine the best-suited transfer mechanisms to assist affected population based on the state of relevant markets. The preliminary result of a market assessment done by mVam⁴ (WFP's mobile Vulnerability Analysis and Mapping) two days after Hurricane Matthew indicated that, apart from Jeremie, most markets were moderately functional within 48 to 72 hours after Hurricane Matthew, especially the more populated, urban ones. Three weeks later, WFP with the CNSA, FEWSNET, and Ministry of Agriculture, Natural Resources and Rural Development (MARDNR) conducted a more in-depth evaluation⁵ of 22 markets in three of the affected departments - Grande-Anse, Nippes and the South departments. This evaluation aimed to shed light on issues related to the general functioning of the markets, the availability of local and imported products, the evolution of prices, and the capacity of the markets to absorb additional demand from subsequent cash transfer programs. The data showed that Hurricane Matthew did not have a significant impact on the prices when compared to that of the previous year. There was a slight increase in food prices right after Hurricane Matthew specifically in Cayes and Jeremie, but prices started to return to normal in November. The data also showed significant inflation of food prices towards the end of 2015, but this was due to the long period of drought that the country had been experiencing since 2014. The evaluation data confirmed the conclusion made by several sources that the markets were indeed somewhat functional and able to absorb additional demands from eventual cashed based interventions, which serves as an essential feasibility check to design CTPs in lieu of in-kind programs.

Areas for Improvement and Challenges

In some cases, evaluations were not so thorough. Two of the seventeen reports mentioned that market assessment and beneficiaries' needs were determined solely from information collected from meetings with local elected officials and community leaders. Another four made reference to using already available data, whether published through the government and other humanitarian actors, and only using the information

⁴ Résultats préliminaires enquête mVAM PAM – 12 au 16 Oct. 2016

⁵ "Analyse de marchés post-ouragan Matthew." 5 Nov. 2016, <https://documents.wfp.org/stellent/groups/public/documents/ena/wfp289829.pdf?iframe>. Accessed 26 Sep. 2018.

from community leaders as a counter-verification process. While using secondary data as a starting point for needs assessment is to be recommended, lack of evidence of detailed analysis (even if it's of secondary data) can mean that the organization does not have an adequate understanding of the situation on the ground before proceeding to implementation.

The DPC circulates two key tools for emergency assessments, known as the Evaluation Rapide des Dégâts et des Besoins (EDAB) intended for use immediately after a disaster, and the Evaluation Rapide Multisectorielle (MIRA) meant to be used in the first week of the response. Ready-made “off-the-shelf” tools are an excellent preparedness measure, especially when they are validated by the government, and the DPC’s engagement in sharing these tools, as well as collecting and compiling the post-disaster data, is significant. Our literature review did not demonstrate that actors integrated these tools into their assessments, but interviews pointed to consistent use of these tools in initial assessments to support the DPC. Several humanitarian actors feel that the MIRA does not contain enough details to provide a complete picture of those impacted by the disaster, and that organizations have historically needed to adapt the tools to take into account sector-specific questions that would lead to a disaster response. Furthermore, in the presentation of the initial findings of this report to the CBTWG, some organizations seemed to not be aware of the tools or their use cases, demonstrating that there is still a gap in sharing and training on the EDAB and MIRA.

At least eleven of the reports did not show evidence indicating that organizations had completed a needs or a market assessment. It is also worth noting that a great number of cash transfer projects implemented after Matthew seemed to be a continuation of some type of in-kind emergency relief efforts executed in the early phase of the Hurricane Matthew response. This means that data from the emergency relief phase may have been used to design the cash programs in the recovery phase. Most of the shared reports - often compilations of learning from multiple programs implemented - failed to recall the different steps taken to implement of CTP, specifically in regards to any prior evaluations completed.

Finally, regular market monitoring in Haiti does not typically include data on non-food items related to household needs, water, sanitation and hygiene, shelter, or seeds and tools. While food prices can demonstrate overall health of the market, these extra items must be integrated into emergency market assessments, especially when conducting multipurpose cash transfers. If existing periodic market monitoring mechanisms integrated some of these items, it would be easier for non-food security actors to preposition cash response during an emergency.

3. Feasibility Studies

Implementers should never assume CTP is the best option, but should, as often as is feasible, consider it as one of many potential modalities to achieve a given objective. A decision to move forward with cash should be made once a feasibility study is concluded. Conducting a feasibility study can be a fairly simple and rapid process using data collected during the needs assessment and a rapid market assessment. If this data was not collected during the initial needs assessment following the event, then additional data collection would be required. The International Red Cross and Red Crescent Movement, as well as other CaLP stakeholders, has made the process even easier by creating a cash feasibility checklist⁶, which takes into account key considerations, such as information on the markets, financial and IT capacity, institutional capacity and contextual issues such as social acceptance of CTP, gender, corruption, security etc. Particular attention is paid to the markets, as their analysis can shed light on the choice of intervention to support the target group

⁶ "Cash in Emergencies Toolkit." <http://rcmcash.org/>. Accessed 27 Aug. 2018.

directly and/or the market indirectly. CTP can be considered, if all the questions on the feasibility checklist have been answered affirmatively.

Best-in-Class Practices

Although none of the reports mentioned the completion of formal feasibility studies, actors used different methods to determine whether the disbursement of cash was possible or not. For example, those that were familiar with cash, adapted their rapid market and needs assessments to enable them to make a decision on the feasibility of cash-based interventions. Best-in-class practices would be to use a feasibility checklist and to compare this checklist with data collected during the assessment. Pre-established partnerships with local actors and financial service providers should also be re-evaluated with every new cash program.

Challenges and Areas for Improvement

A feasibility analysis - essentially a review of assessment results and field data against a checklist - is a step that can easily get overlooked, and often does, as was the case during the Matthew response. Not a single one of the analyzed reports mentioned the completion of the feasibility study. Having gone through the needs and market assessments, organizations may have felt they had the needed information to determine the feasibility of cash transfers, but completing the feasibility checklist will help harmonize data and lay bare key information that could have been missed. For instance, organizations often fail to take into consideration the accessibility of payment sites, as well as the potential security threats beneficiaries can face to and from the payment sites. Many times, existing infrastructure or market activity renders certain cash modalities infeasible, and reviewing a simple checklist beforehand can help organizations to answer key questions that will support the smooth implementation of their program. Feasibility checklists are discussed as a part of CaLP Level II training, and are available online and through the CBTWG, so sections on feasibility should be included in emergency proposals to donors as a prerequisite for cash programming.

4. Design of the Response

During the design phase of CTPs, extra attention should be paid to the choice of the payment modalities, as it plays a critical role in the effectiveness of any cash-based intervention. An appropriate choice of payment mechanisms will ensure the timeliness and reliability of transfers, as well as beneficiary and community acceptance, and will contribute to the smooth functioning of the overall program. According to CaLP, there are four main types of payment mechanisms: cash in envelope, payment through a financial institution, payment through local vendors, and digital transfers. Depending on the project's objectives, the above-mentioned payment mechanisms can be used separately or combined.

Best-in-Class Practices

Choice of Payment Modality

Cash in envelope with the organization directly distributing (the most preferred option among cash implementers participating in this analysis) and payment via financial service providers (second most preferred) were the most commonly used delivery mechanisms during the Matthew response. According to three of the implementers interviewed for the purpose of this report, these two methods were considered the fastest way for organizations to disburse funds, especially when there was little time to set up an electronic payment system or voucher-based program for use through local vendors. Lack of agent networks in rural areas, liquidity challenges, low literacy rates among beneficiary communities, and long distances with challenging infrastructure also presented major challenges that made cash-in-envelope and FSP

partnerships the most feasible options for many organizations. The only requirement for the FSPs to process payments was a list of beneficiaries with amounts for payment. The beneficiaries present some form of identification, sign an official paper, and receive the transfer. Payments can take place in a variety of settings, including banks, public offices, and worksites.

Vouchers came in third place, consisting typically of paper coupons that can be exchanged for cash or goods. Use of this method is more common when organizations want to achieve specific sector-related results. Vouchers are easily transportable. However, they (at least paper vouchers) cannot be transferred electronically and tend to be expensive and cumbersome due to printing and distribution costs, as well as costs associated with falsification, and the human resource costs of financial reconciliation - factors that were not mentioned in the reports.

Transfer Amount Calculation

The reports indicated that the amount given to the beneficiaries depending on the sector were calculated as follows:

Food Security

The amount of cash that organizations provided corresponded to various percentages of the national food basket amount, which was established by the CNSA. The amount at the time was fixed at 5,535 HTG, equivalent to approximately \$82 USD. In the Hurricane Matthew context, Multi-Purpose Grants (MPG) were commonly used by the food security sector and the cash transfer amounts were based on a percentage calculation of the national food basket, as well as by taking into consideration their project's goals and budgets. One organisation provided 65% of the national basket amount, another 75%. One organization provided \$90 USD, based on a percentage of the national food basket amount times a margin of error to reflect estimated price increases after Hurricane Matthew. In general, calculations based on national food basket amounts demonstrated that organizations were using evidence to fix their amounts and justify their interventions vis-à-vis food security outcomes. Organizations that start with the food basket and then calculate margins of error based on localized assessment needs (maybe household can already provide for 20% of their food needs), market prices (maybe there is 10-15% inflation in the local market), or development objectives (maybe the food security program wants to provide people with enough cash to eat but also needs to provide some added expenses into package to ensure that households do not restrict meals in order to pay back debt, pay rent, etc.), demonstrate a use of data to make a compelling case for their transfer amount.

Shelter

According to the shelter cluster meeting minutes⁷ of March 2017, the sector as a whole fully supported the use of cash transfers. However, cash interventions would have to adhere to strict criteria due to the particularities of the shelter sector. For instance, special attention had to be paid to the safety and quality of the repair services. Also, organizations had to ensure access to quality building materials and take into consideration their prices when fixing the transfer amount. Consequently, for the shelter sector, the prices of quality materials, as well as the state of the houses were considered in setting the transfer amounts. Organizations hired engineers to assess and determine whether houses needed to be repaired or rebuilt. Once the state of the house was confirmed, a price analysis was conducted to determine the CTP amount per household. Despite the efforts to justify cash transfers, determining the amounts revealed to be more challenging than anticipated. Three organizations indicated, whether through their reports or informal

⁷ https://www.sheltercluster.org/sites/default/files/docs/2017-01-31_shelter-nfi_wg_-ga_minutes.pdf

interviews, that due to budget restrictions they were unable to provide an amount that would effectively reflect the reality of the houses (conditions and cost of materials). In addition, donors were pushing for implementers to reach higher targets. Therefore, implementers were well aware that the amount provided could not fully support the repair or rebuilding of the targeted houses, especially if the established construction norms were taken into consideration. The amounts were given as follow:

Three organizations gave \$200 - \$400 for mild to moderate repairs, and \$750 - \$1200 for heavy repairs

Two provided \$199 - 200 for rent

Only one organization reported doing reconstruction and the amount provided was \$3000 per house.

Cash for Work

Cash for Work was used as an approach across a range of sectors by numerous actors, especially in the wake of Hurricane Matthew. The amount for Cash for Work was commonly based on the local minimum wage but slightly lower to avoid competition with the local labor markets and discourage people from quitting their regular job. It is also worth noting that the Minister of Social Affairs and Labor had loosely regulated CFW rates. Subsequently, the rates were fixed at approximately 300 HTG/day for unskilled labor workers, 500 HTG/day for team leader and 750 HTG/day for supervisors.

Overall amongst “best-in-class” program design, justification for amount calculations were well presented and showed thoughtful construction of the transfer amount, with a clear logic demonstrating how objective needs and market prices led to the determination of the amount.

Areas for Improvement and Challenges

Transfer Amount Calculation

As described above, the basis for the amount calculation processes differed across sectors. Some organizations combined project objectives with the beneficiaries’ social and economic realities, as well as the amount of the Minimum Expenditure Basket (MEB) fixed by the Haitian government to fix their transfer amounts. The most blatant issue identified during interviews and review was that after much debate, some organizations were forced to arbitrarily set the transfer amount to meet donors’ objectives, budget availability and beneficiary numbers rather than to attain humanitarian goals. Clear MEB guidance and tools might help to address this problem if they are agreed upon and shared openly.

Choice of Payment Modality

For other payment modality options, understanding the Haitian context is key. Haiti has very low bank account penetration (especially among lower wealth quartiles), extremely limited ATMs outside of Port-au-Prince, and low network coverage. These contextual factors exclude digital transfers to bank accounts, as well as pre-loaded debit cards or electronic vouchers for a large-scale emergency response. Despite several initiatives since 2010 to promote mobile money and relatively high mobile phone ownership in even peri-urban and rural areas, Haiti remains a paper-cash-based economy, and making the case for the value-added of mobile money to the average Haitian is challenging. Increasing the uptake of mobile wallet users has been more challenging than anticipated. Certain implementers have blamed tough logistics and cautious regulations by the Haitian government for the lagging acceptance of mobile money. Others have mentioned mobile money mergers and acquisitions, which have virtually eliminated market competition and raised the

bar for potential start-ups to enter the market. As a virtual monopoly has been created, investments in improving mobile money infrastructure and building agent networks have not been market driven at the grassroots level, but have depended on large-scale bulk payments made from government institutions toward employees or INGOs in bulk transfer programs. These factors have reduced the business case for mobile money as a market-driven platform, driven up operational costs, and reduced the cost-benefit of creating mutually beneficial partnerships with NGOs unless an extremely large number of bulk transfers will be made over a long period of time. As a result, the use of mobile money as a payment mechanism in CTP after Hurricane Matthew was very minimal. The very few organizations (approximately three) that experimented with mobile money, either prior to or after Matthew, had multiple issues with transfer systems. The most common problems reported were bad coverage and lack of cash-out agents, especially in the most rural areas. One report said that an organization was not willing to consider mobile transfers at all due to their catastrophic experience after the 2010 earthquake, related to problematic logistics, issues with uptake, and delays in programming. In addition to the issues noted above, some of the SIM cards distributed by the telecommunications company were not activated, and subsequently some beneficiaries did not receive their funds. Finally, following-up with the mobile network operators was extremely difficult for numerous actors.

These findings justify the reservations that many actors have toward mobile money, and indicate a need for increased efforts on pre-positioning and developing partnerships between humanitarian actors and mobile network operators.

For Cash for Work, several issues with selection and use of this modality were identified during interviews with humanitarian actors. Cash for Work is intended to produce small-to-medium scale community assets by providing crisis-affected or vulnerable populations with temporary employment slightly below the minimum wage. Cash for Work should be used when temporary employment and community rehabilitation works are dually identified as needs during an assessment, and oftentimes Cash for Work is offered after unconditional cash transfers, when employment is affected by the crisis. During post-Matthew coordination meetings, multiple humanitarian organizations insisted on Cash for Work modalities as a means to have people work for their money in lieu of unconditional in-kind food or NFI distributions. This goes against best practices for Cash for Work; if the original intention was to provide households affected by the Hurricane with support for relief or recovery, integrating extremely vulnerable households into Cash for Work projects may contribute to their poverty or further disadvantage them by forcing them into labor conditions to be able to cover their basic needs according to SPHERE standards. Whereas after the 2010 earthquake, Cash for Work projects were used to facilitate rubble removal and other such initiatives which were beyond normal cleaning and maintenance, interviews suggested that some Cash for Work initiatives after Hurricane Matthew were used for basic community clean-up projects. Concerns about this approach that were raised included how this could in some cases undermine “konbit” culture, where community members come together to conduct volunteer community service. By offering to pay for community clean-up (i.e. trash removal/vegetation removal), organizations may unintentionally send the message that community clean-up should not happen unless members of the community are paid. These are two clear challenges related to modality selection for Cash for Work during the Hurricane Matthew response, and the next chapter will explore implementation issues with this form of intervention.

5. Planning and implementation

As with other forms of emergency response programs, effective planning and quality controls during implementation often define the success of cash programming. This assessment specifically focused on beneficiary selection, communications, gender considerations, and work with private sector partners, which tend to be particularly important for cash transfer programming.

Best-in-Class Practices

Beneficiary selection

For the CTP programs centered around food security, families were selected by many programs through nutrition services for children with Severe Acute Malnutrition/Moderate Acute Malnutrition and based on additional vulnerability criteria including risk of being a victim of violence, abuse or exploitation. Other food security, asset or income proxy indicators, or vulnerability criteria were used to select beneficiaries for additional food security and livelihood programs. Those with additional vulnerabilities received supplementary and adapted packages based on the vulnerability. Additional referrals and validations were made by Protection Committee members.

For the other sectors, beneficiaries for CTP were selected through different channels. A few organizations used the beneficiary lists from their in-kind relief efforts. Others recruited beneficiaries through field visits and references from community leaders and elected officials. No matter the selection method used, further evaluations were done to determine level of vulnerability and eligibility. Particular attention was paid to the demographic composition of each household, the damages suffered during the Hurricane, as well as its economic status and labor market participation.

The data collected was then analyzed using a set of pre-determined criteria defined by the level of economic and social vulnerability that were validated by community leaders and local elected officials. The final beneficiary lists were also validated by the community leaders and elected officials. One organization even took a step further by displaying their final lists in public places such as churches and schools for community feedback. Also, a consortium of five organizations shared their beneficiary database with the Ministry of Social Affairs and Labor, which allowed the Haitian Government to have a clear idea of the number of beneficiaries affected by the program.

Communication

Based on the above, it is clear that community engagement was an important part of beneficiary selection, which assumes that strong communication strategies were put in place to keep the community, community leaders, and elected officials well informed of programmatic decisions, and consequently facilitated project acceptance. While community participation in beneficiary selection is important, communication strategies outside of the beneficiary selection processes were not clearly defined in the reports and could not be analyzed. Ideally, reports would have included how organizations communicate who was selected for cash transfers (including which methodologies and tools were used), what they received, and where they could go for disbursements.

Gender

Humanitarian interventions need to be designed and delivered based on an assessment of how crises impact women, girls, boys, and men differently. While often sidelined during disaster responses, women must be included in decision-making about the kind of assistance and protection they need during a crisis. To ensure equality between women and men, three actors provided customized “Gender During Disaster” training for all their project’s staff members and local counterparts. As a result, gender was mainstreamed into the assessments, implementation, and monitoring phases of CTP, across sectors. Subsequently, staff members were more equipped to quickly identify and address gender-based issues during implementation. In addition to training, actors who were implementing Cash for Work activities also aimed to meet a 30 to 50% quota of women participation. However, women who benefited from cash transfer projects after Hurricane Matthew, specifically Cash for Work, faced several challenges. Mercy Corps provided a report focused on the integration of women in CBI. The report revealed that although they were very motivated to work, most of the women felt that organizations did not take their household responsibilities into consideration when designing work schedules. Women are most often responsible for taking care of their children and performing housework before going to the work sites. Also, those women who were breastfeeding were unwilling to share this information with cash for work implementers, as they were afraid of being replaced by other beneficiaries if the site supervisor found out. Moreover, there were several cases of women being attacked and robbed. The women stated that it was because cash disbursements were done late in the day and they had to travel a long way given the distance to the distribution sites. While this information represents serious challenges faced by women (and gaps in program design), conducting gender-specific assessments and creating gender-responsive accountability mechanisms allows for humanitarian actors to discover gender-related challenges and adapt programming to better address these challenges.

Financial Service Providers (FSPs)

According to several implementers, outsourcing the disbursement of cash to the Financial Service Providers instead of conducting the transfers themselves was a great strategy. It enabled them to focus on other technical aspects of the distribution including securing the space and ensuring the safety of the beneficiaries, as well as respect for their dignity. That decision contributed partly to the success of their cash-based activities. The most solicited FSPs were MFIs, credit unions (*caisses populaires*), and remittance companies. As described earlier, there was minimal usage of telecommunications companies due to the lack of network coverage and paying agents in places affected by Hurricane Matthew, and of those known organizations that conducted mobile transfers, no reports were available.

Areas for Improvement and Challenges

Financial Service Providers (FSPs)

The experience with the Financial Service Providers (FSP) did not always go as smoothly as some organizations anticipated. Here are some of the issues encountered with the FSPs in the Matthew response that were highlighted in the reports:

In most instances, distribution happened off-site due to the fact FSPs did not have a local agent in all the targeted communes. The ones that had local agents lacked the capacity to serve a large number of people.

Finding distribution sites that were secure and at the same time reduced traveling distance for beneficiaries was very challenging.

Distribution teams were late to the payment sites (sometimes due to inadequate planning), and disbursements were subsequently delayed.

There were long queues and waiting times. Even when beneficiaries were assigned staggered times, a majority of beneficiaries would arrive on site at the earliest date and time. This will need to be considered in future program design, particularly considering the climate and risk of health hazards for elderly recipients.

FSPs at times did not have enough liquidity, mostly due to late submission of the beneficiary lists by humanitarian actors.

FSPs often over-promised on their capacity to deliver, not fully understanding the logistical requirements of the NGOs and the level of flexibility required in scheduling distributions.

While no reports mentioned problems with beneficiary identification, data protection and confidentiality, and duplication of beneficiaries across multiple programs and actors, Mercy Corps' global review and key informant interviews suggest that these are other issues that should be addressed in program design and start-up.

Cash for Work

Interviews cited that lack of coordination in the CBTWG and sector meetings resulted in Cash for Work projects planned for and/or occurring in the same communities, which inevitably resulted in overlap between beneficiary lists, Cash for Work participants who were working on two projects at a time, and other affected communities not receiving any benefit. Additionally, many Cash for Work projects had very short implementation schedules and focused on basic community clean-up, which detract from “konbit” culture (mentioned in the earlier section), and significantly limit the sustainability of the works projects. As mentioned earlier in this section, understanding gender and vulnerability dynamics is key to ensuring that Cash for Work projects have equitable impacts among those affected by the crisis; many projects set quotas for women’s participation, but only a few explored the complex gender dynamics that should be taken into consideration for a Cash for Work project to be equitable. Finally, a few actors stated that Cash for Work projects were not sufficiently set up with their own SOPs and quality control mechanisms in place to ensure quality of the works. Cash for Work needs strong coordination between both cash transfer teams and technical teams (WaSH, shelter and infrastructure, etc.), and the technical team needs to contribute to the design, implementation, and quality control of the works project in order to ensure that the program meets quality criteria and responds adequately to community needs.

Communication and distribution planning

Although community engagement and communications with beneficiaries seemed to be a priority for many cash responders, many actors admitted during the presentation of initial results of this research that crowd management on the day of the transfer remained a huge issue during implementation. Participants cited issues with long lines and unacceptable spaces for beneficiaries to wait for transfers. As with food and NFI distributions, cash transfers risk a large number beneficiaries arriving at the transfer site on the first day of distributions even when reasonable distribution plans are created, and this risk is sometimes worsened by FSP partners who have an incentive to distribute the cash in as few days as possible (which would potentially increase their business margins). Cash responders should spend significant time and effort planning out transfer days, and also ensure that contracting mechanisms with FSPs take into account the maximum number of transfers per day according to information gathered from feasibility studies. In addition, organizations need to be more rigorous (and perhaps explore creative solutions) in controlling the crowds during large-scale cash transfers.

Working with local leaders

During the presentation of initial results of this study to members of the CBTWG, some participants admitted that coordination with local leaders is often a challenge. Although this is not mentioned in any of the documents, workshop participants cited that local leaders often have little to no incentive to support cash transfer programs, and as such there is a risk of creating perverse incentives leading to corruption, collusion or other abuses of their power as leaders. While working with community leaders is an essential part of ensuring rigorous beneficiary targeting, promoting accountability, supporting local governments, and building resilience, organizations need to consider unintended consequences of asking local leaders to merely volunteer their time to support emergency response. Considering that local leaders live in the same communities as beneficiaries, assessments should also evaluate damage to homes and livelihoods of local leaders in order to ensure that this population is not missed during the response. Such integration of community leaders into beneficiary lists requires additional accountability mechanisms to be put into place, as this can exacerbate existing conflicts of interest. However, more effort should be done to understand the dynamic created among local leaders and their constituents before, during, and after emergency response.

6. Monitoring and Evaluation

Monitoring and evaluation are inherently linked with accountability; both are extremely important to CTP. Cash programs that do not prioritize them - or lack the time or the resources to do so - run greater risks of aid diversion or causing harm to people and markets. According to CaLP, “monitoring enables evidence-based decision-making, which contributes to accountable practices”. For instance, if monitoring activities identify a problem with the security of the cash transfer, a solution is found (such as changing the time, location, or staff members facilitating transfers), to protect those receiving the cash transfer. Changing the project in this way, based on what is happening, demonstrates accountability. Information collected through accountability mechanisms, such as complaints and feedbacks, is a crucial source of monitoring data”. CaLP has written a very detailed guide on monitoring for CTP in emergencies, titled “Monitoring 4 CTP”⁸, in which the importance of monitoring is highlighted. Evaluations are critical in determining if the intervention had the intended impact on the recipients’ welfare- particularly in sector-specific programs. In the case of Hurricane Matthew, at least eight organizations seemed to have strong monitoring and evaluation and accountability systems in place. The various monitoring phases were incorporated into their CTP interventions as follows:

Best-in-Class Practices

On-site and Risk Monitoring

Eight organizations dispatched their project staff members to all of the distribution sites to ensure that beneficiaries received what they were supposed to have received and/or could access the cash/vouchers safely, without problems or delays. The teams’ presence also allowed the organizations to rapidly document and address any irregularities or unforeseen issues that may have arisen.

Post-Distribution Monitoring and Final Evaluation

A lessons learned report shared by a consortium of five organizations highlighted that most members of the consortium wrote weekly activity reports, which allowed them to have a clear idea on the progress of project indicators. Also, post-distribution evaluations were conducted after each distribution with the purpose of measuring the satisfaction level of the beneficiaries in relation to the implementation of the program. The results of these evaluations were utilized to improve future distributions and the overall quality of the

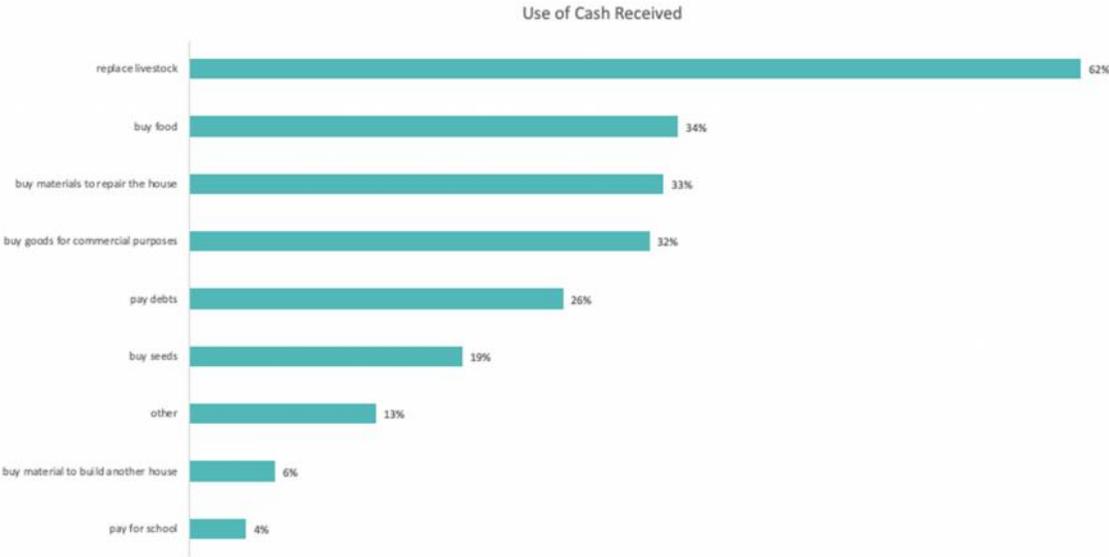
⁸ "Cash Learning Partnership." <http://www.cashlearning.org/>. Accessed 27 Aug. 2018.

program. Only two organizations mentioned having performed a final evaluation, aimed at measuring the relevance, effectiveness, and impact of their cash-based interventions. This final evaluation encompassed all the organizations' recovery interventions, including the cash-based ones.

As a whole, most reports did not show any indication that organizations conducted a final evaluation. Despite the uncertainty and difficulties organizations faced, the integration of cash transfers in relief efforts after Matthew proved to be efficient. Following are two examples of cash-based interventions in two different sectors. The first is a multi-purpose cash transfer program implemented in seven communes in Nippes. It was designed to restore the livelihoods of beneficiaries while ensuring flexibility on the use of the grant to facilitate their recovery and resilience capacities. The second example is a Cash for Work program designed to guarantee income to families impacted by Hurricane Matthew so that they can respond to their food needs.

Agricultural and food security

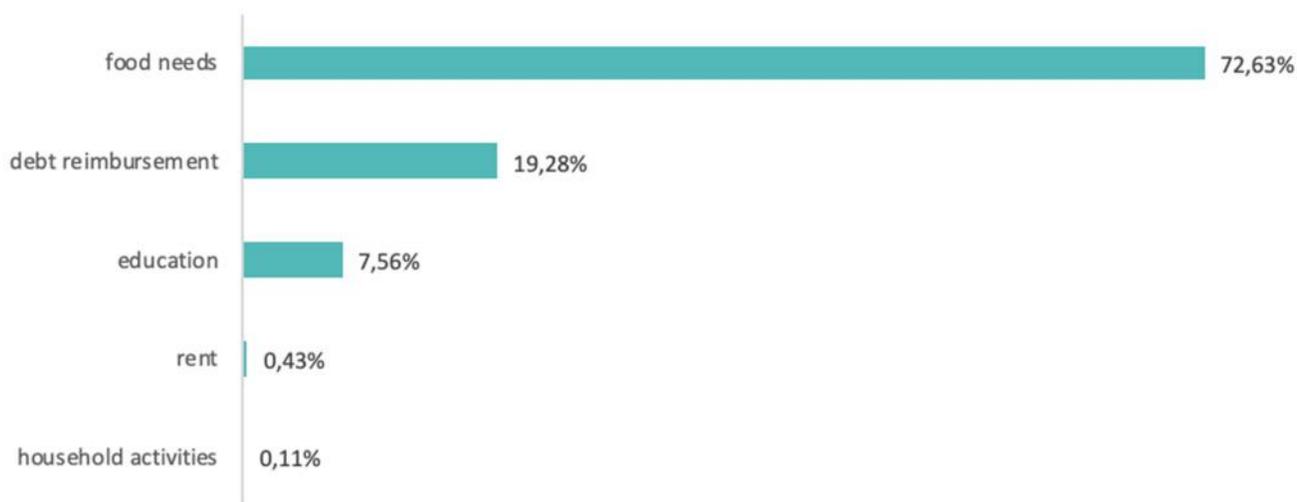
One organization seeking to conduct multi-purpose transfers had anticipated that target beneficiaries (who are smallholder farmers and heavily dependent on agriculture as their primary livelihood) will likely use funds to purchase agricultural inputs to restart livelihood activities. As the table below indicates, renewal of livestock was the priority need for which the cash received was used. Considering that livestock is an important source of income in rural areas, along with agriculture activities, it can be presumed that the project reached its objectives of restoring agricultural activities and strengthening food security of the affected population in the Nippes Department, and that assessment results, program design, and final purchasing patterns were coherent.



Cash for Work

Another organization's cash for work activities were designed to stimulate recovery of the local economy by creating short-term labor opportunities, income flow, and encouraging households to purchase food. As the graph below indicates, more than seventy-two percent of the beneficiaries indeed used the majority of their cash to purchase food.

Percentage of received cash through cash for work activities spent to purchase for different needs



Accountability

In terms of beneficiary and community accountability, several reports highlighted elements of good practices. The accountability mechanisms put in place to allow beneficiaries to communicate their complaints, feedback and comments to program staff were efficient and well designed. These mechanisms included free hotlines, community kiosks, suggestion boxes, and community radios. The complaints received were categorized and addressed differently based on their urgency. For non-sensitive complaints, feedback was provided through community kiosks or the telephone. A committee was often created to address more sensitive issues.

Areas for Improvement and Challenges

Market Monitoring

Cash distribution programs work in tandem with market monitoring. Organizations that are implementing cash transfer programs must systematically monitor the impact of cash distributions on the product's prices. In the Matthew response, market monitoring was not considered systematically. Apart from two organizations that executed large-scale food security projects, most organizations did not mention conducting price monitoring during the Matthew response.

Evaluation of outcomes and impact

During the presentation of preliminary results to the CBTWG, some participants were disappointed to find that many organizations did not conduct rigorous final evaluations of their assistance. Many emergency response indicators focusing on activities, outputs, and satisfaction indicators, and cash transfer programs often consist of relatively short time-bound interventions. As such, cash responders may have little incentive to evaluate (or share) medium- to long-term program results at the outcome and impact level. These comments point to a need for cash responders in Haiti to plan for more rigorous programmatic evaluations of impact and outcome indicators during the design of the response, and to prepare to share these final evaluations with donors and other actors. Increased sharing will lead to greater transparency and ultimately

to improve cash transfer programming overall, as lessons learned will be more widely disseminated and organizations will be able to learn from one another.

Impact of External Factors

Aside from organizational factors, there were several external factors that were beyond the control of the implementers' of CTPs, which affected the implementation of cash-based interventions after Matthew. Based on an evaluation done by DARA, aimed to evaluate UNICEF's interventions after Matthew, and an assessment done by OPM for KORE LAVI, and key informant interviews, the following were the external factors that most impacted implementation of CTPs after Hurricane Matthew:

Coordination

Within government:

- The quality of government coordination (DPC/COUD) varied across the departments, with coordination mainly limited to assigning where humanitarian actors should work. One issue that was cited as a challenge during the Matthew response was the confusion created when donors dictated geographic areas to partners that did not respect the decisions and assignments taken by the COUD, likely signifying lack of strong communication between the Haitian government and institutional donors.

Between humanitarian actors:

- There was a lack of clarity and consensus about the leadership of the CBTWG with leadership transferred more than once between UN agencies. Consequently, there was a lack of continuity between meetings, or time would pass without a clear calendar. The implication for planning was that there was not always clear or up-to-date information on who was doing what and where. This resulted in overlapping or duplication of efforts, especially around cash-for-work programming. Several programs were being implemented in the same commune around the same time frame.
- The specific role and mandate of the CBTWG was not clear. Additionally, some felt that the CBTWG narrowly focused on particular initiatives rather than concentrating on standards and practices that cut across all sectors. A secondary consequence to the unclear mandate was a lack of coordination between the CBTWG and sector-specific groups. Some organizations, although they were implementing cash transfer activities based on food security, were only participating in the cash group meetings or the food security meetings and were not necessarily partaking in the other - not realizing that you had to be in both (or reporting to both on activities).
- Coordination meetings organized early in the response were overcrowded, with more than sixty people in attendance, and no dedicated facilitator with a clear agenda. Such a large group necessitates a facilitator with time and resources to adequately prepare and adapt meeting formats according to participation. The UN system recognized the challenges, and has since corrected that with clear leadership, a clear mandate, and continuity of the group in between crises.
- Competition among cash implementers for donor resources and territorial attitudes toward intervention zones resulted in some available data not being shared and/or utilized to its full extent. Organizations were not always willing (or in some cases, were unable) to share details about ongoing cash transfer programming, including challenges faced, lists of beneficiary communities, and methodologies for specific activities.

Between government and humanitarian agencies:

- MAST was very involved in the coordination meetings and very helpful. Their input was relevant around understanding labor practices. They were concerned about payment amounts and the integration of the collected data with long-term social safety net beneficiary database; i.e. feeding into the longer term development initiatives. However, for a number of reasons (capacity, availability of staff, clarity of mandate), none of the government agencies took a leadership role in the cash sector as was the practice in other sector groups.

Lack of Household Data

The absence of comprehensive household data in Haiti is a considerable challenge to inform development and social assistance programs, as well as for the provision of humanitarian assistance. The Minister of Social Affairs and Labor (MAST) currently hosts the SIMAST database, an extensive social registry that includes over 152,000 households, which represents only 7% of the Haitian population. This database includes information on key food security and vulnerability indicators, as well as detailed household information that would be useful for quickly launching a humanitarian response. The majority of the most vulnerable populations, especially those who are in the most hard-to-reach areas, are not yet registered. The availability of comprehensive household data would have shortened the targeting process and expedited the implementation process.

Payment Systems

The lack of a strong payment provider in Haiti for the delivery of cash was and is also one of the main barriers for rapid and multi-sectoral assistance during emergencies. There is no single financial service provider with large enough network coverage and the capacity to deliver cash assistance to a large number of people in a timely manner. During the Matthew response, most humanitarian actors had to contract more than one FSP to meet their project's needs. Designing and implementing these delivery mechanisms during an emergency greatly delayed the response and reduce its effectiveness.

Decision Making and Contract

As stated at the beginning of the desk review, many organizations experimented with cash transfers after Hurricane Matthew, especially in the recovery phase of the response. However, the decision to use cash was not systematic for most organizations. The long internal decision-making processes and an equally lengthy contractual process with service providers delayed the introduction of cash transfers in the response. In addition, meetings with key informants have demonstrated that there is a perception that cash transfers are not the most appropriate tool for rapid response programs due to operational challenges with pre-positioning. As such, cash transfers were not (and still are not) given the same weight as prepositioned stocks in feasibility discussions.

Donors Influence

In the Hurricane Matthew response, some actors felt that the donors did not have clear and well-defined strategies about cash-based interventions and that the long internal deliberations on whether cash was appropriate or not led to equivocations. In other cases, the organization's donor had no prior experience with cash-based programs and thus did not understand the critical analysis and design factors particular to implementing a cash-based initiative. Although research was conducted to fix transfer amounts based on the existing MEB and real market data, it was reported that some donors were pushing to increase the

number of recipients, while budgets were fixed. Consequently, organizations came up with arbitrary amounts for transfers, trying to find the right balance. Nonetheless, donors still expected real impact, which is difficult when the transfer amounts were not calculated solely on data-driven rationale.

Recommendations

<p>Global Recommendations</p>	<p>The CBTWG should continue to raise awareness and build capacity around CTP, especially by supporting organizations to elaborate cash transfer pre-positioning preparedness plans and conduct cash feasibility assessments as a part of preparedness and emergency relief activities. The CBTWG should invest in closer collaboration with local organizations, working to increase their capacity in CTP and include them in the monthly CBTWG meetings, with considerations for department-specific cells of the CBTWG, such as in Sud, Nippes and Grand'Anse. Cash actors should make efforts to decentralize coordination of cash (especially immediately before and during hurricane season) to increase local capacity (and promote joint efforts) to implement cash programs (linked to the above point). The CBTWG should conduct and share a holistic mapping of FSPs - including MNOs - and share this mapping as an open-source resource for potential implementers. The CBTWG should promote dialogue and build tools or guidelines for actors to use to adequately justify their transfer amounts, included as a part of regularly updated SOPs that are shared with the various sector leads.</p>
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<p>Organizational Capacity</p>	<p>Given the different difficulties cash transfer implementers faced during Matthew, it is highly recommended that actors incorporate CTP into their strategic emergency and contingency and preparedness plans, as well as their long term development and humanitarian plans. The following subsequent activities should be completed:</p> <p>Availability and price information for basic food and non-food items (based on item lists developed from the food security group and NFI group) in markets pre-crisis should be collected and analyzed. CRS is currently conducting a Pre-Crisis Market Analysis (PCMA) in different departments in Haiti for 2019, and the CBTWG should identify lead agencies each year who can conduct PCMA's that are available for all cash responders. The resulting data should be available for public use.</p> <p>As lengthy contractual processes with Financial Service Providers was one of the issues during the Matthew response, it is suggested that organizations have standard agreements with at least two service providers. Pre-positioning of cash is also highly recommended, although funding mechanisms for this may create challenges.</p> <p>Further development of a community of cash practitioners in Haiti, including local organizations.</p>
<p>Needs Assessment</p>	<p><u>A proper needs assessment must be done in all cases:</u></p> <p>An initial assessment will inform the beneficiary targeting and selection criteria, which are essential in ensuring the selection of most vulnerable. A more in-depth emergency needs assessments will complement initial assessments and provide information related to critical sectors and technical areas of concern.</p> <p>Sharing off-the-shelf tools that are validated by the government: As the DPC has invested time, money and energy into the EDAB and MIRA tools, and these tools are of relatively high quality, effort should be made from the CBTWG to add feasibility and cash-based program assessment questions to these tools as feasible, and then share them with the wider audience of cash actors. In addition, the CTWG could consider sharing some CaLP tools for more detailed assessments (such as the Oxfam tool) with the government for validation. Tools like this could be used for more targeted assessments once the EDAB and MIRA information has indicated an emergency response is needed.</p>

	<p>Rapid Market Assessment: A rapid market assessment must be done after a crisis. In emergencies, market assessments can help to understand the market capacity to supply the shock-affected population with priority commodities and services. They can also help you understand the risks of potential interventions causing harm and how to support recovery⁹.</p> <p>Interagency Coordination: Coordination among humanitarian actors in Haiti should be strengthened as it is crucial for the successful implementation of CTP. Having an established cash working group after Matthew has been vital to the humanitarian community. It facilitates information and knowledge sharing, as well as helps avoid duplication of efforts. The cash working group also supports coordination with government entities such as the MAST and DPC. But for the cash working group to fully serve its purpose, organizations have to be open with the sharing of information, which has been a major challenge in Haiti.</p>
Feasibility Evaluation	Rapid market assessments are essential to study the feasibility of CTP. In the Haitian context, a more frank analysis on the resilience of Haitian markets against hazards is needed to avoid quick dismissal of CTP or e-transfers as an option.
Design of the Response	<p><u>Transfer amount calculation</u></p> <p>The CBTWG should create guidelines for using the recently established MEB, as well as examples of how the MEB can be used as a tool for transfer amount calculations for sectoral interventions.</p> <p><u>Payment Modality</u></p> <p>It is vital for actors to know the different modality options. Mastering their limitations, and benefits, within the Haiti context will give flexibility in how they are used, and facilitate the achievement of maximum results. An evaluation of FSPs and MNOs that is provided by the CBTWG to all members would facilitate decision-making of actors around the selection of modality and provider.</p> <p><u>Internal CTP Knowledge</u></p> <p>It is highly recommended that organizations ensure that a</p>

⁹ "Rapid assessment for markets - International Committee of the Red ..." <https://www.icrc.org/eng/assets/files/publications/icrc-002-4199.pdf>. Accessed 27 Aug. 2018.

	<p>few of their permanent team members are trained in Cash Transfer Programming. The Cash Learning Partnership¹⁰ has designed two courses, CaLP Fundamentals and the CaLP Level II aimed to develop the knowledge, skills and confidence of humanitarian organizations' practitioners for cash transfer technical design and quality. Organizations and donors should enable continuous investments in this or other similar courses to maintain a minimum level of capacity and expertise- particular within local institutions and organizations which often experience less turnover of staff.</p>
<p>Planning and Implementation</p>	<p>Clear communication and coordination strategies should be established to avoid misunderstandings and promote program acceptance within the community. Detailed programmatic information, especially about the number of beneficiaries, the amount provided and how it was determined need to be communicated with the beneficiaries, community leaders and local elected officials.</p> <p>A detailed disbursement plan needs to be drafted and shared with FSPs, highlighting the implementer's needs and expectations. The plan should include details such as payment schedule, maximum wait time in the queue, and any liquidity planning.</p> <p>During program planning, cash transfers should take into account the transfer locations and ensure that proper mechanisms for communications and crowd control are elaborated and implemented.</p>
<p>Monitoring and Evaluation</p>	<p>Integrating monitoring, evaluation and accountability systems in CTP will mitigate unintended harm to people and markets. Therefore, implementers have to at least complete on-site risk and post-distribution monitoring, when a rigorous monitoring and evaluation strategy is not feasible.</p> <p>Organizations applying for cash transfer funding should plan from the design phase more rigorous final programmatic evaluations to measure the actual versus intended outcomes of the cash transfers particularly pertaining to food security, shelter and other sector-specific programs. Organizations should be prepared to share the results of these evaluations with donors, the CBTWG and the wider humanitarian community in order to maintain transparency and improve learning.</p>

¹⁰ "Cash Learning Partnership." <http://www.cashlearning.org/>. Accessed 30 Aug. 2018.

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