

## Cash transfer in emergencies: The case of Indonesia and Vietnam



**In partnership with:**

**Yayasan Emong Lansia (YEL) and Vietnam Women's Union (VWU)**

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# Background

In October 2009, typhoon Ketsana brought heavy rains over Vietnam, the Philippines, Cambodia and parts of Laos. The Philippines and Vietnam experienced sudden and heavy flooding, which caused considerable loss of lives, shelters and livelihoods. Around the same time, an earthquake measuring 7.2 on the Richter scale struck the island of Sumatra in Indonesia causing massive loss of life and property.

HelpAge International (HelpAge) from its regional office based in Thailand responded at a short notice in Vietnam, Indonesia and the Philippines through its local partners. While the programme in the Philippines involved provision of food, non-food items (NFIs), water sanitation and hygiene promotion (WASH), medical services and shelter repairs, the decision made for Indonesia and Vietnam was to provide a onetime cash grant to the older people from affected households. The Cash Transfer Programme (CTP) was pilot tested in a small scale through consultation with the local partners and the local government departments responsible for emergency response. The partners and HelpAge developed the criteria for the selection of beneficiaries based on the need and situation. HelpAge also developed then a cash grant guideline (Cash Transfers in Emergencies – A Practical Field Guide) to assist partners to implement CTP in an efficient and transparent manner. The cash grant allowed the beneficiaries to prioritise their needs and access markets directly.

It has now been almost a year since the cash grant was provided and this evaluation is aimed at internal learning for HelpAge and its partners on the relevance and effectiveness of cash grants as one emergency response. The report comprises of the following main components:

- Introduction – includes purpose of evaluation, overview and methodology used
- Evaluation Findings – includes appropriateness, relevance, efficiency, effectiveness and impact
- Conclusion – includes recommendations, lessons learned and conclusion

# Introduction

## Purpose of Evaluation

This independent evaluation was commissioned by HelpAge to assess the effectiveness and impact of the CTP piloted in Vietnam and Indonesia. Findings, lessons learned and recommendations of the evaluation are expected to guide HelpAge and its partners to determine if CTP is an appropriate alternative to respond to the immediate needs of affected families that include older people in disaster situations.

## Overview of Programme

Following is the snapshot of CTP in Indonesia and Vietnam (Source: DEC Form & Final Report EAPRDC, February 2010).

**Figure 1: Programme Overview**

Distribution Date	Country / Partner	Objective	Indicators	Achievements	Items Distributed
16-25 Nov 2009	<b>Indonesia:</b> Yayasan Emong Lansia (YEL) & Social Affairs Department at local level	To provide cash grants to 1,000 older persons (70+) in five villages affected by the Padang Earthquake. The cash grants will be used for non-food items of beneficiaries' choices	1,000 emergency cash grants distributed to 1,000 beneficiaries by 25 Nov 2009	1,000 emergency cash grants were distributed by 25 Nov 2009	Cash grants of IDR 300,000 (USD32) per person
9-21 Nov 2009	<b>Vietnam:</b> Vietnam Women's Union (VWU) & Vietnam Association for the Elderly (VAE) at local level	To provide emergency cash grants to families affected by Typhoon Ketsana	Emergency cash grants distributed to 1,080 beneficiaries by 30 Nov 2009	1,010 emergency cash grants were distributed by Nov 2009	Cash grants of VND 500,000 per person (USD27)

HelpAge worked with in-country partners whose mandate includes assisting older people. In Indonesia, the implementing partner was Yayasan Emong Lansia (YEL), in close collaboration with the Social Services and Rehabilitation of the Ministry of Social Affairs. In Vietnam, the leading partner was the Vietnam Women's Union (VWU), working hand in hand with the Vietnam Association for the Elderly (VAE), local authorities and communist party representatives.

## Methodology

An evaluation framework, including a questionnaire comprising all the questions for key CTP stakeholders, was presented to HelpAge for approval. Sphere Handbook and the HelpAge International publication *Cash Transfers in Emergencies – A Practical Field Guide*, were used as reference throughout the evaluation. Respondents to the evaluation comprised older people (direct beneficiaries), HelpAge staff and implementing partners, local authorities, political party members at provincial level, volunteers, other agencies such as the Red Cross, village heads and social workers.

The methodology adopted included desk review of documents such as financial statements, reports, email correspondence, case studies and proposals. Focus group discussions were mainly carried out with implementing partners and these provided a platform for discussion, clarification of issues, mutual assessments, and review of options and possible courses of future action. One-on-one discussions (face-to-face and via skype) were carried out mainly with HelpAge respondents while large group meetings and observations were used with the direct beneficiaries, the older people. In addition to the suggested methodology, HelpAge requested that a survey be carried out specifically to capture the quantitative analysis. The survey was designed and shared with HelpAge for approval (See Appendix 1: Beneficiaries Survey). The survey was also shared with implementing partners and translated for local use.

Given the homogeneity of the direct beneficiaries and total number of beneficiaries in both countries ranging from 1,000-1,200, a 10 per cent sample size was determined from the onset. The total number of beneficiaries met in Indonesia was 177 (51 male and 126 female), exceeding the 10 percent sample size. In Vietnam, 78 beneficiaries were met (20 male, 58 female) but the sample size was smaller than expected, only 7 percent. Plausible explanations for this directly related to the context of each country. In Vietnam, the meeting point (also the point where distribution was carried out) was a considerable distance for some respondents. More importantly, some older people in Vietnam were still working in the farms and work was their priority. In this case, the Consultant in consultation with VWU agreed to carry out two house visits in the commune to address the small turn up at the meeting in Quang Nam province. In another field visit to Quang Ngai commune, it was found that a formal invitation signed by local authorities and representatives was not extended for the evaluation meeting by VAE, hence the no-show. The Consultant sought support of Quang Ngai at commune level for VWU to carry out house visits and complete the surveys with 30 older people. When compared with Indonesia, Vietnam had more respondents from the local authorities, other agencies, etcetera. (See Appendix 2: List of Respondents). HelpAge was consulted in advance regarding the change in the method due to unforeseen circumstances.

Another consideration that could have skewed the accuracy of the quantitative and qualitative data during the evaluation was the language barrier. The Consultant had to rely on translations during work in both countries. Further, a few older people forgot they had received the cash, even forgetting details of how the distribution was carried out or how they had spent the money. They needed prompting and reminders from others in the group. Since most of the older people had no formal education, the Consultant had to read each question out aloud and count the number of respondents with their respective responses.

## Evaluation findings

Overall the CTP has been successfully implemented by HelpAge and its partners. It has significant degree of strength and no major deviation or glaring gaps were observed throughout the evaluation exercise. Detail of the beneficiaries in each country is tabulated below:

**Figure 2: Indonesia: Beneficiaries Gender-Age Wise**

Sub-District	Female	Male	Female - Age		Male - Age		Total
			Below 70	70 & above	Below 70	70 & above	
Nan Sabaris	92	42	37	56	15	27	134
Patamuan	193	107	88	105	57	50	300
Enam Lingkung	268	132	92	166	76	56	400
VII Koto	65	15	48	17	10	5	80
V Koto Timur	55	52	23	32	26	26	107
Sungai Limau	104	75	45	59	44	31	179
<b>Total</b>	<b>777</b>	<b>423</b>	<b>333</b>	<b>435</b>	<b>228</b>	<b>195</b>	<b>1,200</b>

**Figure 3: Vietnam: Beneficiaries Gender-Age Wise**

Sub-District	Female	Male	Female - Age		Male - Age		Total
			Below 70	70 & above	Below 70	70 & above	
Hoi An Town	62	38	17	45	11	27	100
Tien Phuoc	90	20	22	68	3	17	110
Nong Son	88	22	41	47	5	17	110
Hiep Duc	70	40	17	53	6	34	110
Phu Ninh	37	73	24	13	64	29	110
Binh My	69	39	13	56	9	30	108
Binh Chau	72	36	10	62	11	25	108
Binh Nguyen	66	42	23	43	13	29	108
Binh Thanh	73	35	21	52	13	22	108
Binh Trung	67	41	22	45	14	27	108
<b>Total</b>	<b>694</b>	<b>386</b>	<b>210</b>	<b>484</b>	<b>149</b>	<b>257</b>	<b>1,080</b>

## Programme Design and Outcomes

The programme was designed in consultation with partners from all three disaster hit countries (Indonesia, the Philippines and Vietnam). In the Philippines, both non-relief items and cash grants were provided whereas in Vietnam and Indonesia only cash grants were provided. Due to the modest amount of funding and cash grant allocated for each recipient, the CTP was intentionally designed to be 'unconditional'. The OP were free to use the money as they wished but it was advised that the money was used for non-food items. Formal activities to monitor how the money was spent were not factored in as part of CTP.

Sphere's common standards state that programmes that meet the needs of disaster-affected populations must be based on clear understanding of the context. This was evident in CTP in both Indonesia and Vietnam. Where relevant, the influence of context on the programme is explored in subsequent sub-headings.

## Targeting and Selection Criteria

The selection criteria were developed in consultation with IPs. CTP was designed to specifically target older people and this was further narrowed to focus on older women. Evaluation findings suggest the specific targeting of older people is highly appreciated by partners, local authorities, local agencies, village headmen and the beneficiaries themselves. In general it was found that older people are easier to deal with, as they are highly cooperative and try to adhere to CTP steps and measures as closely as possible.

Further, it was found that older women are more responsible in using the cash, particularly in Indonesia.

Originally, CTP was designed to benefit only 500 beneficiaries in each country with an allocated amount of GBP50 (USD70) per beneficiary. However, the total number of beneficiaries and the amount was revised after consultation with those who were more accustomed to the ground realities. In Indonesia for example, when YEL was contacted by HelpAge to conduct a needs assessment, six provinces were selected and the list consisted of 2,500 beneficiaries. Due to lower than expected funds, it was decided that the target would only be 500 beneficiaries aged 70 years and above. Consultations between the Social Affairs Department and the local structures suggested this would lead to severe disappointment (to volunteers and local authorities that were mobilised for the needs assessment) especially when an extensive needs assessment and consultation on beneficiary identification had already been carried out. It was also deemed that a smaller number of beneficiaries would create 'social jealousy' hence a unanimous decision was made by YEL and the Social Affairs Department to extend the list to 1,200 beneficiaries and reduce the CTP amount to approximately USD30 (IDR300,000). This amount co-

*Sphere's cross cutting issues on older people...*

Older women and men are those aged 60 and over, according to the United Nations. However, cultural and social factors mean that the understanding of old age varies from one context to another. Older people make up a large proportion of the most vulnerable in disaster-affected populations, but they also have key contributions to make in survival and rehabilitation. Isolation is the most significant factor creating vulnerability for older people in disaster situations. Along with the disruption to livelihood strategies and family and community support structures, isolation exacerbates existing vulnerabilities derived from chronic health and mobility problems and potential mental deficiencies...

***Sphere Handbook***

relates to the monthly social pension amount received by some older people; often, poor older people allot IDR10,000 daily so the social pension lasts them a month. HelpAge approved this revision and adopted the approach of 'lesser amount more beneficiaries'.

In contrast, it was found there were limited negotiation with regards to the number of beneficiaries and amount of cash allocation in Vietnam. Particularly in Quang Nam district, VWU and VAE found the amount of USD70 too modest and would have preferred a lesser number of beneficiaries with higher amounts allocated to allow the older people to repair their homes. Discussions at central, province, district and commune levels during the evaluation suggested there were minimal consultations, negotiations and dialogue to determine the amount and number of beneficiaries. The central VWU, upon consultation with HelpAge, sent a directive to each district with clear instructions on the number of beneficiaries, selection criteria, and amount for each older person. While discussing with the Consultant, respondents from VWU at district level realised and agreed that they could have played a more influencing role during the designing stage of the programme, especially in determining the number of beneficiaries and the amount.

## Needs Assessment

Key indicators in Sphere Handbook are that targeting criteria must be based on a thorough analysis of vulnerability and targeting mechanisms must be agreed upon among the affected population including representatives of vulnerable groups and other appropriate actors. Targeting criteria are clearly defined and widely disseminated.

Needs assessment took significant time and effort especially in Indonesia due to the distance and failure of infrastructure and communication systems. HelpAge provided technical assistance in both countries when conducting needs assessment. Needs assessment is one of the most contentious issues during an emergency response as it raises the expectations of beneficiaries. For instance, during the needs assessment exercise in Indonesia, potential beneficiaries may have perceived and interpreted 'intent' as 'promises'. During the needs assessment exercise in Indonesia, in a few instances statements such as "we will assist you in rebuilding your lives" or "we will provide assistance to repair your homes" were used by those who conducted the needs assessment. This could unintentionally cause more harm than good to the beneficiaries especially when no assistance was provided to those whose needs were assessed.

In Indonesia, the initial beneficiaries list totaled to 2,500 and the partners found it highly challenging to reduce the number of beneficiaries to 500 when informed of the lesser than expected funding. This challenge was faced specifically by those who were at the field and had regular interaction with beneficiaries who expected assistance.

In Vietnam, some VWU members in the field were coached by HelpAge to use the needs assessment survey, which was the first of its kind for them. The first four communities' needs assessments were carried out with support of HelpAge. Subsequently, the women were able to complete the surveys without any support from HelpAge. This is in line with one of HelpAge's objectives, which is to build local capacity.



Although during the needs assessment visits it was apparent the markets were not destroyed, no written evidence of market assessments in the affected areas was found during the evaluation as suggested in the Cash Transfers in Emergencies – A Practical Field Guide.

### **Relevance and Appropriateness**

The Consultant believes the unconditional CTP to be highly relevant and an appropriate intervention given the small size of this project and the small funds allocated to this project. All respondents, especially the older people, confirmed the appropriateness and relevance of CTP as compared to distribution of non-relief items. Implementing partners were able to compare CTP with conventional emergency response operations and were convinced that CTP is the way forward. Main reasons provided to support the notion that CTP is relevant and appropriate are as follows:

- CTP is highly practical and serves the specific and targeted needs of the older people. It is up to the older people to determine how they would spend the cash.
- Given the size of the project, it is practical and realistic that there is no condition attached to the way the money is spent. Should there be conditions in the way the money is spent, these need to be monitored and would have a financial implication. In this case, there was only a need to assess the results on older people.
- CTP empowers the older people in that it elevates their purchasing power and freedom of choice. Even through a modest amount, the cash is theirs to spend as desired.
- CTP provides an opportunity to raise the importance of targeting older people who are often neglected by the state in Indonesia. In Indonesia, older people are not perceived as the state's priority, so implementing the CTP through government authorities such as the Social Affairs Department gives potentially higher visibility and positioning of older people within the government authorities' agenda.

*'Some beneficiaries were provided with food and utensils during Typhoon Ketsana, but, they didn't have a roof over their head. Where will they place these items? Cash transfer definitely is a more considerate option'*

**Vice President, VWU, Quang Ngai**

### **Efficiency and Effectiveness**

In general, CTP both in Indonesia and Vietnam is found to be efficient and effective. Approximately 6-8 weeks were taken to assess needs, develop a proposal, make adjustments to the size of the target audience and actual implementation. Quality of implementation, especially in terms of the process adopted to distribute cash in a transparent manner, was deemed to be efficient with minimal administrative cost while not compromising the quality of services provided.

## Efficient and effective use of human resources

Common standard 7 of the Sphere Handbook reads, 'aid workers possess appropriate qualifications, attitudes and experience to plan and effectively implement appropriate programme. Key indicators include aid workers having relevant technical qualifications and knowledge of local cultures and customs, and/or previous emergency experience. Workers are also familiar with human rights and humanitarian principles.'

Both in Indonesia and Vietnam, the human resources included a number of volunteers who were managed by staff of the implementing partners. The volunteers who implemented the activities clearly understood their roles and responsibilities and were able to implement the activities without major challenges. Volunteers from both HQ and village levels spoke the local dialect and understood the local cultures and customs, which significantly contributed to the smooth implementation of activities in Indonesia. These volunteers were accepted by the communities and there was an element of trust between the 'giver' and 'recipient'. Likewise in Vietnam, the involvement of VAE, whose mandate was to work with older people, clearly had an advantage when working with target beneficiaries.

## Monitoring

Given the size of the project, the purpose of monitoring the CTP is not to see how older people spent the money. The purpose is to ensure the cash distribution process is smooth, efficient, effective, fair and transparent. Monitoring how the older people spent money was not part of the programme design; however, it was assumed that there will be some form of monitoring to ensure CTP is efficiently and effectively implemented. The Consultant believes the decision not to include monitoring overtly as part of the programme design was based on the modest budget of the project. To rigorously monitor the usage of USD30 is not feasible given the size of funding. Although HelpAge provided staff and a Consultant in Vietnam and Indonesia to oversee the process of cash distribution, the Consultant believes there is a need for a stronger mechanism to oversee the distribution process to ensure a certain degree of consistency among the different locations. There was an oversight from HelpAge and implementing partners on the following matters, which is worth pointing out even if they have not significantly compromised the quality or delivery of services:

- In at least two of the distribution lists in Indonesia, the signature of a YEL representative was missing.
- In Quang Nam, there were 10 representatives who collected the cash and signed on behalf of the older people for the valid reason that they were too weak or old to collect the cash. However, it was challenging to correspondently match the representatives to the actual beneficiaries originally registered. Although the representatives were genuine and are known to the local authorities and commune level VWU and VAE, district level VWU could not identify the representatives to specific beneficiaries for verification purposes. In other words, when the list of those who collected the cash was sent to district level, district

level was not able to verify which representatives took the money on behalf of the originally listed beneficiaries.

## Cost effectiveness

CTP is more cost-effective than many conventional emergency response operations whereby only approximately 30 per cent of the total was for support costs in both countries. This includes the administrative costs of HelpAge in providing technical support (See Appendix 3: Financial Statement). Seventy per cent of the total budget served directly to beneficiaries' needs.

## Respecting culture and local customs

Both in Vietnam and Indonesia, all survey respondents acknowledged that the process was carried out in the most respectful way and it made them feel dignified. In Indonesia particularly, the older people were eagerly looking forward to the collective meeting and lingered around to mingle and socialise with other beneficiaries, YEL and Social Affairs Department representatives. The needs assessment exercise, distribution process and evaluation meetings were not conducted in a mechanical or formal way, rather the older people were appreciative when adequate time was spent with them, asking about their health and family. Unlike in Indonesia, beneficiaries in Vietnam appeared expectant to get back to their routine lifestyle and work (farming). This once again proves the importance for partners to observe, understand and respect the local culture and customs, and act accordingly.

*We feel so happy and dignified when we receive the money. It is as if we are receiving the money from our own children.*

**Beneficiary, Tandikat**

## Use of local structures

Noteworthy is the fact that in both countries local structures were used effectively. In Indonesia, YEL through the Social Affairs Department, was able to mobilise the district, sub-district and village structures in which local authorities, village heads and social workers were involved in every step of the project. Similarly in Vietnam, VWU and VAE at central, provincial, district and commune levels were mobilised respectively throughout the whole project cycle including needs assessment and evaluation of the project. The trust and partnership enjoyed by implementing partners at various levels significantly contributed to implementing the programme in a timely fashion.

## Timeliness

All respondents said the cash was received at an appropriate time. In the beginning, there was support from local authorities and other agencies in the form of relief items and in November most of the food items were utilised. This was because although beneficiaries were still in need in November, the needs had changed in some cases. For example, in Indonesia non-food items were listed as the main priority during the needs

assessment exercise (as stated under programme objective), but it was learned that cash was mainly used for the category of food.

## CTP Guide and quality-accountability standards

Although the Cash Transfers in Emergencies: A Practical Field Guide was developed rapidly to assist in the implementation of CTP, the Consultant is of view that the use of the guide was not maximised. Both countries' implementing partners have direct and indirect experience in CTP and were therefore able to adhere to the process and proper measures of cash distribution. In this case, using the guide could have provided a higher degree of consistency and harmony of the processes. Within the same country, slight variations in the processes were observed. For example in Indonesia and in Vietnam, representatives were accepted to receive on behalf of beneficiaries in certain sub-districts, whereas collection by representatives was discouraged in other districts and house calls were made to those unable to attend the distribution. In Vietnam, the representatives who collected the allocations provided their personal particulars (age, signature, registration number). Yet it was not possible to identify the actual beneficiary they were collecting the money for. Although implementing partners explained there is little chance of misrepresentation due to the fact that at commune level, village heads or commune leaders recognise households and their representatives, VWU will be held accountable for the proper implementation of the programme for documentation purposes (unable to correspond to direct beneficiaries). VWU recognised the discrepancy and oversight from their side and immediately discussed a remedy with the Consultant.

Although reference to Sphere Standards and RCRC Code of Conduct are made in the proposal and stated to be HelpAge's underlying principle, the Consultant observed that implementing partners were unaware of these standards. This does not indicate that implementing partners do not observe their own quality and accountability measures, only that Sphere Standards and RCRC Code of Conduct, being internationally recognised and accepted, could have complemented the quality and accountability measures used in the local context.

## Partnership, coordination and communication

On the whole, coordination and partnership at various levels was deemed as one of the strengths that contributed to the successful implementation of CTP. HelpAge's ability to identify implementing partners (IPs) with similar mandate, ability, trust and capacity to implement the programme was a major factor in CTP's success. Subsequently, partner organisations' partnership and strong coordination with local counterparts and local structures has significantly polished the effective implementation of CTP. Due to the lack of capacity in VAE, minor challenges were faced by VWU when coordinating with VAE. One of the challenges was getting timely response from VAE on various requests from VWU as such constant and continued follow-up that were required to ensure smooth implementation. Although partnership and close coordination was evident between HelpAge and the IPs, it was noted that IPs were not fully aware of key documents such as the project proposals and final report. These documents may have been shared with HQ or the central office; however, none of the respondents interviewed by consultants were familiar with these documents. For example, one of the volunteers from Indonesia

was excited to see her photograph on the final report and has contributed to the case studies illustrated in the report, yet the final report was not shared with her.

Case studies being an effective tool to capture qualitative effects of the support provided, while commendable, may be perceived as insensitive especially if the beneficiary featured in the case study is not in the final list of beneficiaries. Here, a specific example is that of a case study from Padang Pariaman, which was not a selected location for CTP.

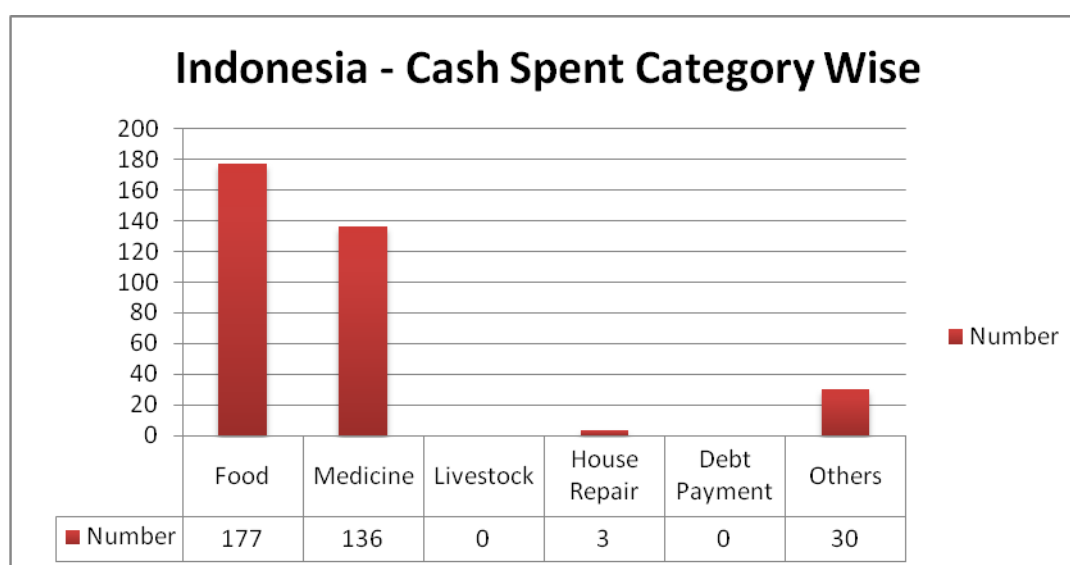
### Impact

The positive, negative and unintended short term impacts are captured below. There were many significant positive impacts and few negative impacts as a result of the CTP.

### Use of cash

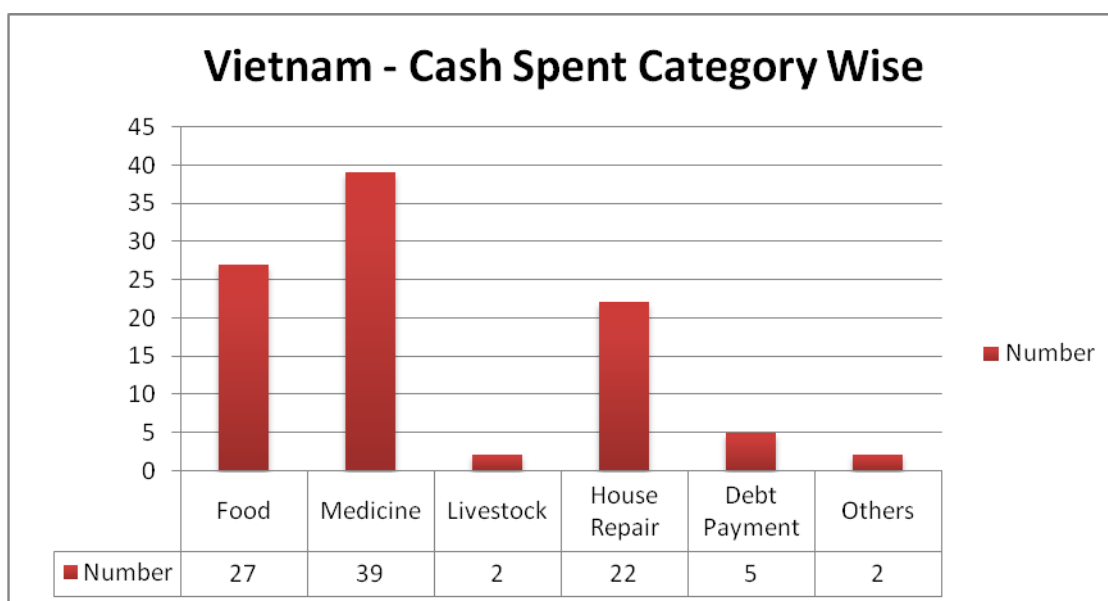
Respondents in each country (older people) were asked to state if they spent the cash on food, medicine, livestock, house repair, debt payment or other categories not mentioned above. The charts below illustrate the cash spent by category. In some cases, older people used the cash for more than one category. The two countries reveal varying use of cash.

**Figure 4: Indonesia – Cash Spent Category Wise**



In Indonesia, based on the sample size (177 beneficiaries), all the beneficiaries used the cash for food. Sixty per cent also used it for medicine, mainly for rheumatism and arthritis. When money was not sufficient to purchase modern medicine, some resorted to less expensive traditional medicine. Three older men used the cash to top up the amount required to fix their houses. One older person topped up the money to purchase a monkey for livelihood purposes. Approximately 30 men (60 percent of men) admitted to using the allocations for cigarettes that cost IDR2,000-3,000 per pack.

**Figure 5: Vietnam – Cash Spent Category Wise**



In Vietnam, 35 per cent of the respondents used the cash for food. Fifty per cent of the respondents used the cash for medicine while 28 per cent of the respondents used it for purchasing materials and items to repair homes. A notable 6 per cent used the money from CTP to settle their debts (mostly money borrowed to repair their houses immediately following the disaster). There was no evidence of money being used for items such as cigarettes.

One respondent used part of the CTP for a minor surgery for a condition she had had for many years. This beneficiary fit the selection criteria, wherein the roof of her home had flown away, and there were minor damages to the house she and her terminally ill grandchild lived. The Consultant understood that her son had repaired the house using his own money of USD1,000. The surgery costs was also USD1,000. The consultant observed that her home was very well maintained, with a sizeable land and livestock therefore posing the question of whether someone more vulnerable could have better benefitted from the cash.

## Positive change

The main purpose of CTP was to give practical, immediate, tangible support to people who were affected by the floods. CTP has undisputedly brought about many positive changes to the lives of older people some of which were unintended (see 3.5.4). Some of the intended positive changes noted are as follows:

- A few older people were able to use the money to repair the roofs of their houses immediately after the disaster, allowing them to resume their life in a covered home as soon as possible.

- Older people who suffered from shock of the disaster and had aggravated illness were able to buy medicine to relieve their pain.
- For older people, especially in Indonesia, the money was used to purchase food items thus meeting their immediate daily needs.
- Although insignificant, the money was also used to resume older people's livelihood, allowing them to be self-reliant again after the disaster.
- Some older people used the money to purchase items that would not only benefit them but their family as well.
- CTP allowed older people to be mobilised and be part of the solution during the disaster and not only as passive recipients of aid assistance.

In short, the money provided through the CTP although small in amount has provided great relief to the older people and allowed them to better cope after the disaster.

## Negative impact

One of the arguably common concerns in this CTP is the raised expectations among beneficiaries. In both countries, partners faced the problem of raised expectations. In fact, during each evaluation meeting, at least three people would openly state that they were merely there to ask for money. One older person stated that he was being pressured by other older persons who were not chosen as target beneficiaries but wanted to be. He went on to point out that he fears that such social jealousy may negatively affect him to the extent of not being considered in the beneficiary list next time round. Local authorities in Quang Ngai stated this is a common problem faced during any emergency operation and the only solution to manage this problem is to ensure the selection and beneficiary identification process is transparent and systematic. One personnel quoted an example where an older person who had received assistance twice was asking to be included in the CTP. The list of the beneficiaries was shown to this older person and reasons for not qualifying for the CTP were explained. Similarly, Indonesian village heads and social workers at the forefront constantly face the pressure of requests to be included in the list of beneficiaries.

Another negative impact of CTP is that some older persons used the money for what may be perceived as not urgent or not classified as the immediate needs following a disaster. As Indonesia is noted to have high number of smokers, it is unsurprising to find the older people spending the cash on cigarettes, which could be interpreted as a sign of return to normality.

## Unintended change

The various meetings held as part of the CTP have had an unintended positive change, especially in Indonesia. The older people value and appreciate the feeling of togetherness and a sense of belonging that is created each time they meet. The meetings are seen as a 'recreational activity' for many who share their common problems and challenges with each other. It removes the feeling of isolation.

One of the evident changes noted through observation and thorough discussions with the elderly in Indonesia is the indicative psychological effect. Even though the amount given is modest, older people feel valued by the international community who had no previous knowledge or contact with them whatsoever. Such gratification was also expressed by the older people in Vietnam.

All in all, cash transfer not only provides relief to the immediate physical needs of older people but positively influences their emotional state, coherently assuring how they are valued by society.



# Lessons learned

The points below serve as lessons learned for improvement in the future.

- Using volunteers or aid workers who are passionate and knowledgeable about older people ensures the needs and issues concerning older people are taken into serious consideration in the implementation phase.
- Having older people as CTP's defined target audience gives an opportunity to reposition the needs of older people higher in the agenda of decision makers and policy makers.
- Swift and smooth implementation of the programme is made possible with the use of well established local structures.
- Unconditional, means-tested CTP is connotative to certain unavoidable negative consequences and implementers should be prepared to face these challenges while seeking to minimise them.
- It is different to highlight "errors of exclusion" when having such tight and small targeting. "Errors of inclusion", however, need to be highlighted, even if these are small, in order to future improve targeting.

# Recommendations

The recommendations correspond to the challenges identified in the programme that require improvement and further deliberation:

- HelpAge could offer flexibility to the IPs in setting the amount and number of beneficiaries based on the ground reality and varying needs since different cash amounts may be appropriate for different locations.
- Depending on the context and needs of the country, it is recommended that psychosocial support is made available during the needs assessment and/or distribution process to support older people who are traumatised by the catastrophic experience.
- It is inevitable that unconditional CTP is at times subject to negative consequences therefore if an unconditional CTP is agreed upon, HelpAge and IPs need to achieve clarity on their position and be prepared to face or accept these consequences. In addition, older women may be targeted instead of older men to ensure negative consequences in the use of the money are minimised.

Although no misappropriation or mismanagement of funds were noted in CTP, the Consultant recommends that a stronger check and balance mechanism be put in place to raise the confidence of donors, especially if CTP executes a larger scale programme with a higher amount of cash. More important than securing a positive image, a sound check and balance mechanism will reduce the burden on individuals. For example, in cases where the sole burden lies in the hands of an individual who prepares the list and finalises the beneficiary selection, it is recommended that a formal selection panel is created to lighten the load of individuals being solely accountable to the beneficiaries.

IPs' capacity in identifying the target audience and their selection criteria may be rigorously strengthened via a more formal method applying various capacity building

approaches, including training or one-on-one technical advice as provided by HelpAge during the CTP. In addition, HelpAge could develop an explicit mechanism to build partners' capacities in the identified areas, to readily measure the areas in which capacity is developed.

HelpAge could again share Cash Transfers in Emergencies – A Practical Field Guide with partners and request that these documents are translated. Partners should provide feedback on the usefulness of the guide and revise the guide to suit their own context if deemed necessary. For instance, security in both Indonesia and Vietnam did not pose a threat therefore allowing longer notice periods (2-3 days) for older people without causing problems or disrupting the process. In another example, the guide suggests that three older people are called together at one time to avoid accusations of favoritism or other wrongdoings. Both in Indonesia and Vietnam, this was not adhered to but assumed no negative consequences. If it is felt that calling one older person at a time should be the minimum standard to be followed, partners should be advised to carry out this step.

All payment sheets must be countersigned by the field officer, local authorities and representative from the partner organisation that is observing the process.

It is recommended that IPs are trained in Sphere with specific focus on Code of Conduct.

HelpAge to revisit the design of CTP and conduct internal dialogue to agree upon how findings and lessons learned from this evaluation can be used to 'redesign' a future CTP.

Changes, variations and deviations against the project proposal must be captured and recorded accurately to appreciate the programme as well as to avoid confusion. Final reports and case studies, if written by HelpAge with input from partners, must be verified with evidences to ensure co-relation between actual implementation and project proposal. Market assessment surveys or records to confirm that CTP will work in the affected areas must be properly retained. Overall, HelpAge and partners should pay more attention to detail on documentation and record keeping, especially when a formal monitoring mechanism is not in place.

All key documents must be shared with the IPs in a timely fashion so to appreciate the work of IPs and for them to note the recommendations. HelpAge should remind IPs to disseminate and communicate elements of these documents to the different levels accordingly. To demonstrate the importance of these documents, translation into the respective local languages may be arranged for. Budget line for translation may be incorporated into the overall programme budget.

In the absence of a formal monitoring mechanism to ensure the CTP process is fair and efficient, partner organisations' head offices should play a more vigilant role in ensuring the programme is consistently implemented in various locations. In addition to providing formal instructions, increased communication (by phone or field visits) could minimise inconsistencies in the implementation of activities.

HelpAge should consider developing a mechanism to capture the specific and intended areas of capacity building when working with partners. This would allow HelpAge to systematically chart the specific progress in their partner organisations, either at individual, group or organisational levels. This could also contribute to strengthening institutional memory in HelpAge.

## Conclusion

Based on the evaluation findings and desk review (See Appendix 4: List of Documents Reviewed), CTP is undisputedly an acceptable and effective emergency response tool for HelpAge to consider in future emergencies. CTP is highly relevant and appropriate both in Indonesia and Vietnam. Actual CTP implementation in Indonesia and Vietnam did not show any major deviation from the project proposal and the processes were generally well managed. However, caution should be exercised as the success of CTP could be due to the relatively small amount of allocations and small number of target audience. Should HelpAge decide that CTP is the way forward, attempts should be made to streamline the CTP processes with intended partners to ensure consistency in implementation while noting the areas of improvement. Conscious efforts to build capacity internally in CTP and with IPs should be continued in preparation of a larger scale CTP in the future. Steps and processes to implement CTPs in various scenarios (conditional, unconditional, food for work, etcetera) should be explored and identified should there arise a need to implement a different form of CTP.