

Cash Based Assistance:

A handbook to support the governance, design and delivery of cash based assistance in disaster response and recovery

Revised for New Zealand Red Cross (NZRC) by Alison Maccoll and Sonia Fitchett, 2018.

Created for NZRC by Jane Edgar and Holly Griffin, 2015.

We thank all the national and international donors to New Zealand Red Cross Special Appeals for helping make cash based assistance programmes possible.

Key references underpinning the cash based assistance theory in this document are:

Harvey, P. and Bailey, S. (2011). *Cash transfer programming in emergencies*. Humanitarian Practice Network Good Practice Review 11. Overseas Development Institute, London UK. Available at <http://odihpn.org/wp-content/uploads/2011/06/gpr11.pdf> [accessed 31/10/17].

International Red Cross and Red Crescent Movement (2007). Guidelines for cash transfer programming. International Committee of the Red Cross and International Federation of Red Cross and Red Crescent Societies, Geneva Switzerland. Available at <http://www.ifrc.org/Global/Publications/disasters/guidelines/guidelines-cash-en.pdf> [accessed 31/10/17].

International Red Cross and Red Crescent Movement (2016). Cash in Emergencies Toolkit. Available at <http://www.rcmcash.org> [accessed 31/10/17].

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This resource has been written for use by management staff of New Zealand Red Cross. It may be used by others implementing cash based assistance in similar situations to those described herein. This handbook is intended for guidance only. Great care has been taken to ensure that the information in this resource is accurate, but the user is advised to check carefully and to seek independent advice if there is any uncertainty. No guidelines can cover all variations required for specific circumstances. It is the responsibility of the user to adapt the information to their circumstance.

Cash Based Assistance Handbook

Audience of this handbook

- New Zealand Red Cross' Executive Leadership Team
- New Zealand Red Cross people delivering cash based assistance after a disaster in New Zealand

Background

On 22 February 2011, a 6.3 magnitude earthquake struck near Christchurch, New Zealand, claiming 185 lives and causing extensive damage to homes and infrastructure. It was the second major earthquake to hit the area, which was shaken by a 7.1 magnitude quake on 4 September 2010.

NZRC and local territorial authorities launched a joint appeal which raised more than NZD \$103 million¹ from the New Zealand public and was further supplemented by contributions from international Red Cross societies and corporate donations. These funds were used to support the affected communities to rebuild both physically and emotionally. Among the many recovery initiatives run by New Zealand Red Cross were 41 different cash based assistance projects (referred to as 'grants' at the time).

In March 2014, an evaluation of this programme recommended that the model be refined and replicated.² This handbook contains lessons from the Canterbury earthquake recovery experience and provides a framework to guide cash based assistance in future post-disaster response/recovery programmes.

This 2018 revision builds on the experiences of wrapping up the Canterbury earthquake cash based assistance programme, the implementation of cash based assistance after the November 2016 earthquakes (across Hurunui, Kaikoura and Marlborough Districts and Wellington City) and incorporates updated NZRC policies and procedures.

Aim of this handbook

This handbook provides guidance on the governance, development, delivery and close out of cash based assistance within a response/recovery programme. For those in positions of leadership within the wider organisation, but outside of response/recovery, this handbook provides an entry point for understanding their role in the provision of cash based assistance.

This handbook provides guidance and support. It is not a substitute for sound decision-making by those in management positions.

How to use this handbook

This handbook is ordered as a logical progression from the first steps of design and delivery to the close out of a cash based assistance programme. Each module provides a series of prompt questions linking to tables, diagrams, case studies and templates provided to guide you in your decision-making.

Note that, although the Canterbury Earthquake Recovery Programme referred to cash transfers and cash based assistance as 'grants', this handbook has been updated to align with terminology used by the broader Red Cross Red Crescent Movement. As such, the following modules refer to 'cash based assistance', of which 'cash transfers' are a specific modality.

¹ Includes interest. Figure accurate as of June 2018

² Leadbeater, A., Brewster, P., Murphy, M., Clements, K. (March 2014). *Evaluation of the New Zealand Red Cross Cash Grants Programme*.

Glossary³

Cash based assistance	Cash based assistance provides aid to people affected by a disaster in the form of cash, rather than goods. It enables recipients to directly purchase the goods and services of their choice to meet their needs. For organisations supporting communities, it provides an adaptive funding model that enables support to remain relevant and flexible in ever-changing recovery environments.
Community	A group of people who live together in a geographical location, or who share common cultural, religious or other social characteristics. For example, those who belong to the same ethnic group, church or share a common employment or practice.
Complaint	A formal expression of dissatisfaction or discontent about something.
Complaint and response mechanism	A formalised mechanism that provides a safe, accessible and effective channel for individuals to raise complaints and for a response or redress to be given.
Disaster (emergency)	An unforeseen and often sudden event that causes widespread damage, destruction and human suffering. A disaster often overwhelms local capacity, necessitating external assistance. Within this resource, the term 'disaster' is used and can apply to any form of emergency incident or disaster. Where the term 'emergency' is used, this is interchangeable with 'disaster'.
Feedback	A positive or negative informal statement of opinion about something.
Household	Members of the same family unit sharing a common income/expenditure pot.
Partnership cash based assistance	Cash based assistance to existing community organisations or social service providers through a funding agreement where New Zealand Red Cross assumes the role of fund manager. The parameters of the agreement and services to be delivered may be determined by a competitive or negotiated process. A funding agreement arrangement differs from a contract for service in respect of the accountability requirements and potential tax implications.
Resilience	The ability of individuals, communities or organisations exposed to disasters to anticipate, prepare for, reduce the impact of, cope with and recover from, the effects of shocks and stressors without compromising their long-term prospects.
Restricted cash based assistance	Cash based assistance which has restrictions on the range of goods and services it is to be used for by recipients. For example, assistance that is earmarked for accommodation/shelter costs, or taxi vouchers (inherently restricted to taxi services).
Unrestricted cash based assistance	Cash based assistance given without restrictions on the use of the assistance (see Restricted cash based assistance above), although still subject to eligibility criteria.
Vulnerability	Diminished capacity to anticipate, cope with and recover from the impact of a disaster; disasters can increase vulnerability, and exacerbate inequality.

³ Definitions: International Federation of Red Cross and Red Crescent. (2007). *Guidelines for Cash Transfer Programming*. International Federation of Red Cross and Red Crescent Psychosocial Reference Centre. (2008). *Psychosocial Interventions: Handbook*. International Federation of Red Cross, *Framework for Community Resilience*. World Vision International. (2009). *Complaint and Response Mechanisms: Resource Guide*. New Zealand Red Cross. (2018). *Disaster Risk Management Strategy 2018-2023*.

Acronyms and abbreviations

Appeal	New Zealand Red Cross Special Appeal refers to the donated funds raised as part of a specific fundraising initiative with all proceeds being spent on an intended audience
Board	New Zealand Red Cross Board. Purpose is to support the good governance of New Zealand Red Cross. Members elected by New Zealand Red Cross National Council
Christchurch Grants Programme	New Zealand Red Cross Christchurch Earthquake Grants Programme, the cash based assistance programme operating in greater Christchurch following the earthquakes in September 2010 and February 2011 (closed June 2016)
Commission	New Zealand Red Cross Commission. Purpose is to make decisions regarding how best to allocate the appeal money through cash based assistance
CBA	Cash based assistance
DRM	Disaster Risk Management. Includes readiness and resilience, response and recovery
ELT	Executive Leadership Team of New Zealand Red Cross
IFRC	International Federation of Red Cross and Red Crescent Societies
MOU	Memorandum of understanding
NGO	Non-government organisation
PMER	Planning, monitoring, evaluation and reporting
Response/recovery programme	New Zealand Red Cross programmes deployed post-disaster to support people and communities
Secretary General	Secretary General of New Zealand Red Cross
TOR	Terms of reference

Road Map: cash governance, design and delivery

INTRODUCTION	MODULE 3: MOBILISING YOUR CASH BASED ASSISTANCE	MODULE 4: DESIGNING AND DELIVERING CASH BASED ASSISTANCE	
Cash based assistance strategy	Checklist 3	Checklist 4	4.3 Delivering cash based assistance
Table 0.1 Principles of cash based assistance	3.1 Establishing your team	4.1 Designing cash based assistance for individuals and households	Table 4.3.1 External communication recommendations
MODULE 1: BASICS OF CASH BASED ASSISTANCE	Table 3.1.1 Peopling your team	Diagram 4.1.1 Design process flow	Case study 4.3.1 Lessons in communicating
Checklist 1	Case study 3.1.1 External call centre lessons	Table 4.1.1 Designing individual and household cash based assistance	Case study 4.3.2 Lessons in application processes
Basics of cash based assistance	Table 3.1.2 Core team member competencies	Table 4.1.2 Community needs and cash based assistance types	Table 4.3.2 Application options for cash based assistance
Diagram 1.1 Cash based assistance decision tree	Table 3.1.3 Members and other volunteers	Diagram 4.1.2 Cash relevancy over time	Table 4.3.3 Feedback, complaints and appeals
Table 1.1 Cash based project planning	3.2 Equipping your team and managing data	Table 4.1.3 Calculating value of assistance	4.4 Processing applications for cash based assistance
Table 1.2 Risk assessment and management	Table 3.2.1 Securing required equipment	Table 4.1.4 Multiple application cash projects	Table 4.4.1 Processing applications
Diagram 1.2 Cash based assistance timeline	Table 3.2.2 Data management	Table 4.1.5 Setting cash based assistance criteria	Table 4.4.2 Application surge
Table 1.3 Types of cash based assistance	Table 3.2.3 Internal communication recommendations	Case study 4.1.1 Lessons in setting criteria	MODULE 5: MONITORING, REPORTING, EVALUATING AND LEARNING
Table 1.4 Application processing timeframe	3.3 Supporting the health and safety of your team	Table 4.1.6 Cash based assistance for special circumstances	Checklist 5
Diagram 1.3 The cash based assistance cycle	Table 3.3.1 Health and safety and your team	Table 4.1.7 Cash based assistance accessibility	5.1.1 Cash based assistance monitoring and reflecting
MODULE 2: GOVERNANCE FRAMEWORK	Table 3.3.2 Cash based assistance team training	4.2 Designing partnership cash based assistance	Table 5.1.1 Cash based assistance monitoring
Checklist 2		Table 4.2.1 Partnership benefits	Diagram 5.1.1 Integrated monitoring
2.1 Establishing a Commission		Table 4.2.2 Building partnership assistance	5.2 Reporting and evaluating
Table 2.1.1 Roles and responsibilities			Table 5.2.1 Reporting framework
Table 2.1.2 Commission membership			Case study 5.2.1 Past reporting snapshot
Table 2.1.3 Commission induction			Table 5.2.2 Cash based assistance evaluation
2.2 Commission operation and closure			5.3 Learning
Case study 2.2.1 NZRC Earthquake Commission			

APPENDICES

Appendix A: Templates

Template 1 Project Planning Documents
Template 2 Commission Terms of Reference
Template 3 Commission Agenda
Template 4 Commission Paper
Template 5 Commission Memo/Issue Paper
Template 6 Commission Meeting Minutes
Template 7 Commission Action Register
Template 8 Commission Operational Report
Template 9 Commission Close-Out Report
Template 10 Programme Manager Job Description (JD)
Template 11 Cash Project Coordinator JD
Template 12 Partnerships Coordinator JD
Template 13 CBA Application Base Form
Template 14 CBA Operational Report
Template 15 CBA Close-out Report
Template 16 CBA Applicant Active Letter
Template 17 CBA Applicant Successful Letter
Template 18 CBA Applicant Unsuccessful Letter
Template 19 Request to Appeal a Declined Application
Template 20 Recovery Communication Strategy
Template 21 Feedback and Complaints Fact Sheet
Template 22 Feedback and Complaints Summary
Template 23 Feedback and Complaints Template

Appendix B: Leading in Disaster Recovery

Appendix C: Supporting the Supporters

Appendix D: Sample of Historic New Zealand Red Cross CBA Application Forms

Emergency and Hardship Application Form

Winter Assistance Application Form

Relocation Application Form

Pack and Move Application Form

Essential Services Application Form

Independent Advice Application Form

Storage for Renters Application Form

Schoolchildren's Application Form (*partnership*)

Appendix E: External 2012 Evaluation of New Zealand Red Cross Grants Programme - Terms of Reference

Appendix F: 2012 Evaluation of Applicant Satisfaction by Colmar Brunton

Appendix G: 2014 Evaluation of New Zealand Red Cross Christchurch Earthquake Grants Programme

Appendix H: 2017 Evaluation of New Zealand Red Cross Canterbury Earthquake Recovery Programme

Appendix I: Key Historic New Zealand Red Cross CBA Close-out Reports

Introduction

Cash based assistance is one of many tools available to assist households and communities affected by a disaster or emergency event. The term 'cash' is used in its broadest sense; i.e. hard cash (cash in hand), bank or other electronic transfers, vouchers (paper or electronic).

It is important that decisions regarding the use of cash are based on sound evidence and embedded within a wider response/recovery programme. There are good reasons to use cash. However, there are also risks.

This introduction provides a brief overview of cash based assistance: what, why, when and how it might be used, the principles that should guide its use and where it fits in the wider community resilience context.

Cash based assistance strategy

What is cash based assistance?

Cash based assistance provides aid to affected people in the form of cash, rather than goods. It enables recipients to directly purchase the goods and services of their choice to meet their needs.

What is cash based assistance in the response and recovery context?

- Cash based assistance provides flexible resources to targeted populations to contribute towards meeting basic needs and reducing the impact of disaster events
- Cash based assistance helps to restore a sense of control, power and dignity to people post-disaster and provides finances for affected people to make decisions about their recovery
- Cash based assistance is a form of support embedded within a response/recovery programme; it is not a programme in and of itself
- Cash is a tool to meet needs as a result of a disaster; giving cash is not an end in itself

Why is cash an appropriate response in the New Zealand disaster context?

- Cash provides affected people with choice to decide/prioritise their needs and how to spend their cash transfer
- Cash is acceptable to communities, stakeholders and authorities in New Zealand
- Cash is appropriate in both rural and urban contexts
- New Zealand has secure and effective banking systems, which means cash is accessible
- Assuming there is limited disruption to markets post disaster, and therefore that goods and services are accessible, then cash based assistance may be appropriate
- Under current New Zealand tax law and upon advice from Inland Revenue, cash based assistance is not considered 'income' and therefore is not taxable. In general, cash based assistance does not impact other government assistance or social protection measures

Why is cash an appropriate response for New Zealand Red Cross?

New Zealand Red Cross has:

- been identified in the Welfare Services section of the 2015 National Civil Defence Emergency Management Plan as potentially required to “manage a national relief appeal and financial support services in the form of an independent relief or recovery cash grant process”⁴
- systems and procedures to support effective cash programming including
 - targeting the most vulnerable
 - ensuring accountability and transparency
 - taking advantage of the timeliness and cost efficiency of cash over some other forms of support

What is the objective of an NZRC cash based assistance programme?

To provide financial support to those affected by disaster, and to reduce impacts of disasters on livelihoods by supporting markets, where needed and as quickly as possible whilst having systems that are robust enough to provide protection from fraudulent applications.

What are the principles that guide cash based assistance?

NZRC has formulated six principles to guide cash based assistance in the post-disaster context. They are consistent with general recovery and cash programming principles.

↳ [Table 0.1 Principles of CT Programming](#)

What are the necessary pre-conditions for delivering cash based assistance?

- Sufficient capability to ensure evidence based decision-making within the wider response/ recovery programmes
- Adequate funding to meet estimated demand for a proposed cash transfer. Funding is most likely to come from Special Appeal funds
- Effective/operational markets in which goods and services needed by those affected by disasters are available for purchase

Where does this handbook live?

- Within the New Zealand Red Cross DRM Framework, supported by relevant organisational policy and guided by the New Zealand Red Cross Members’ Handbook

NEXT STEPS

Module 1: Basics of cash based assistance

⁴ New Zealand Ministry of Civil Defence and Emergency Management (2015). *A guide to the National Civil Defence and Emergency Management Plan. Chapter 14: Welfare Services*, p22. Department of Prime Minister and Cabinet. Wellington, New Zealand. Available at <http://www.civildefence.govt.nz/cdem-sector/cdem-framework/national-civil-defence-emergency-management-plan> [accessed 1/11/17]

Table 0.1 Principles of cash based assistance

Dignity and self-determination	<p>Cash recognises that individuals and communities are the experts in their lives and therefore best placed to decide on their needs post-disaster.</p> <p>The availability of cash can help people restore a sense of control and power over their immediate situation and restores feelings of self-worth, self-confidence and self-respect.</p>
Community-led and participatory	<p>Consider using a community-led governance mechanism, e.g. a Commission for decisions on the allocation and disbursement of cash based assistance.</p> <p>The design and delivery of cash based assistance should be undertaken in consultation with affected communities to ensure needs are met and targeting is relevant and appropriate within the Fundamental Principles.</p>
Coordination and partnership	<p>Cash based assistance is integrated within New Zealand Red Cross response/recovery programming and delivered in a coordinated manner with other forms of community assistance.</p> <p>Cash based assistance is aligned with other forms of community assistance provided by external agencies and organisations.</p> <p>The delivery of cash based assistance through innovative partnership models enables increased reach and impact, and strengthens existing community support structures.</p>
Flexible and evidence-based	<p>Cash based assistance ensures individuals and communities have the flexibility to spend appropriately according to their diverse needs and priorities.</p> <p>Ongoing evidence-based decision-making regarding cash based assistance ensures the ability to adapt to changing needs and that support remains relevant and targeted over time.</p>
Timely and cost-efficient	<p>Cash based assistance is utilised where it is as efficient time wise and cost wise as other equal forms of support.</p>
Responsible and accountable	<p>The public must receive clear communication regarding the rationale, criteria and process behind application of cash based assistance and have the ability to engage and appeal decisions made concerning their application status.</p> <p>Donors can be assured cash based assistance is delivered with integrity and professionalism.</p>

Module 1: Basics of cash based assistance

1 2 3 4 5

Cash based assistance is increasingly recognised as an effective means of delivering aid to communities affected by a disaster. Although people unfamiliar with cash programming may have concerns that it will create dependency or be spent in antisocial ways (e.g. on cigarettes, alcohol or gambling), international research indicates that when needs assessment and targeting of CTs are accurate and thorough, recipients use their CTs to meet the needs for which they were intended.

This module sets out the first steps towards delivering cash based assistance in the response and/or recovery phases post disaster.

Checklist

What are the first steps to delivering cash based assistance?

↳ [Checklist 1 Cash based assistance first steps](#)

NEXT STEPS

Module 2: Cash based assistance governance framework

Basics of cash based assistance

Where does cash based assistance sit within response/recovery?

↳ [Diagram 1.1 Cash based assistance decision tree](#)

What is the goal of your cash based assistance programme?⁵

↳ [Table 1.1 Cash based assistance project planning](#)

↳ [Appendix A Template 1 Project Planning documents](#)

What are the risks related to cash based assistance?

↳ [Table 1.2 Risk assessment and management](#)

What needs might cash address over the course of response, early recovery and longer-term recovery?

↳ [Diagram 1.2 Cash based assistance timeline](#)

What types of cash based assistance could you offer?

↳ [Table 1.3 Types of cash based assistance](#)

What are realistic turnaround times for your cash based assistance applications?

↳ [Table 1.4 Application processing timeframe](#)

What are the elements involved in delivering cash based assistance?

↳ [Diagram 1.3 The cash based assistance cycle](#)

↳ [Handbook road map](#)

⁵ Refer to New Zealand Red Cross DRM Strategy and Framework

Diagram 1.1 Cash based assistance decision tree

Where does cash based assistance sit within response/recovery?

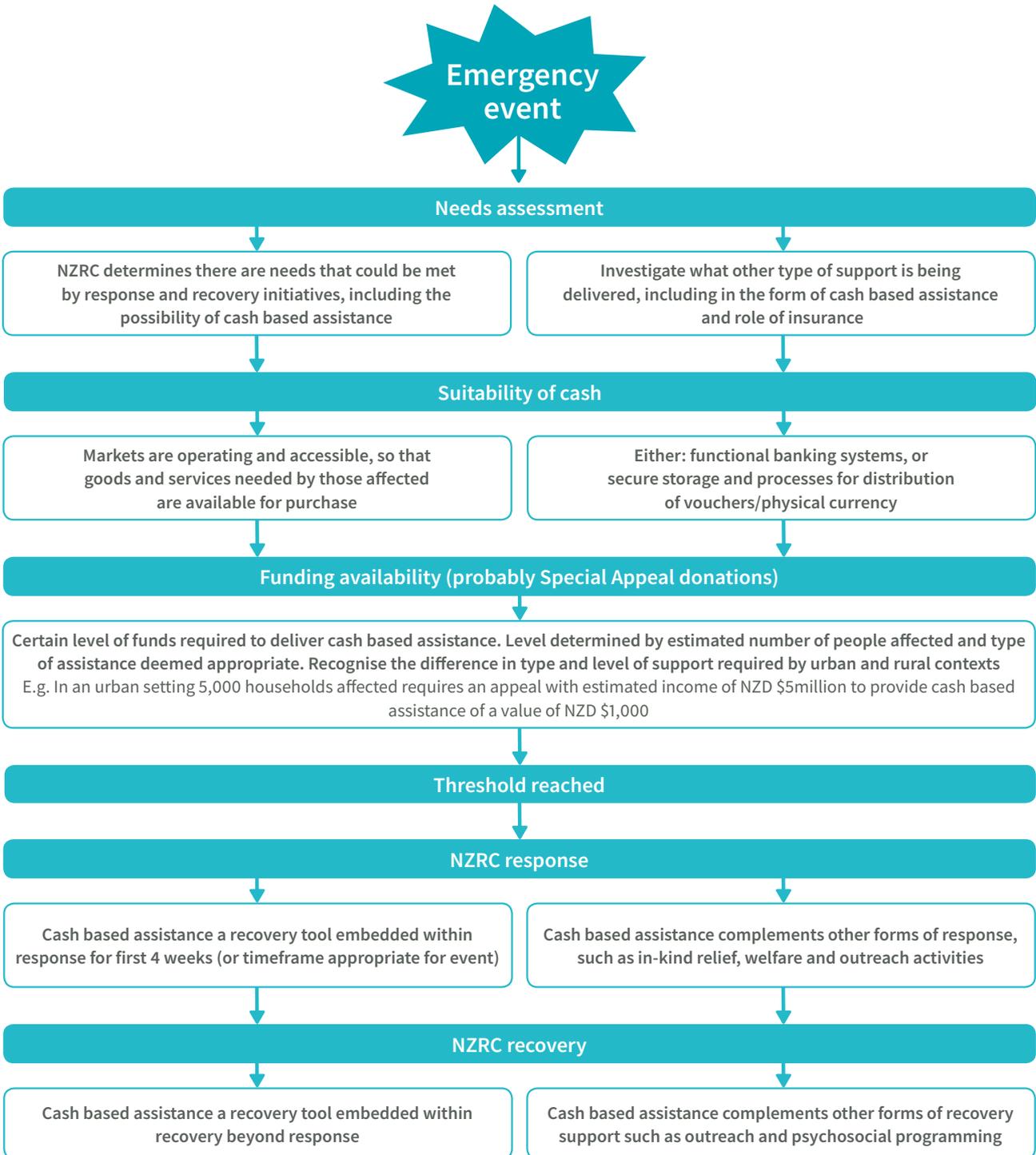


Table 1.1 Cash based assistance project planning

Cash based assistance planning should be carried out as part of the response/recovery programme planning process.⁶ Considerations specifically for cash based assistance include:

Goal	<ul style="list-style-type: none"> ■ Cash is not an end in itself, it is one type of support that can be provided to affected communities post-disaster. ■ Cash is a tool to achieve wider response/recovery goals. ■ The nature of the cash based assistance delivered (e.g. unrestricted, restricted) impacts on the level of detail you can claim in your project objectives (e.g. unrestricted cash based assistance can be used to meet broad objectives; the more restricted the use and targeted the criteria for cash based assistance, the more specific your objectives can be).
Outcomes	<ul style="list-style-type: none"> ■ An outcome-focused project (i.e. one that is not only measuring quantity or the number of cash transfers delivered but also shows that cash based assistance is meeting needs) will require specific monitoring. This may involve asking applicants “What other cash based assistance would you consider appropriate?” and “Are there needs not being met by existing cash based assistance?”
Outputs	<ul style="list-style-type: none"> ■ The design of cash based assistance must be based on a needs assessment and gap analysis.
Indicators of success	<ul style="list-style-type: none"> ■ A clear objective, or set of objectives, ensures you are able to monitor whether your project is on track (e.g. What is your targeted processing time for your applications? What number of recipients is the target for eligibility of each cash transfer?). ■ Include the community in your design, monitoring, assessment and evaluation where possible.
Exit strategy	<ul style="list-style-type: none"> ■ Capture the lessons from your delivery of cash based assistance for next time (think of this from the beginning so your data management enables this to be done easily). ■ What aspects of closing your cash based assistance programme (e.g. administration) need to be considered?

⁶ Refer to New Zealand Red Cross DRM Strategy and Framework.

RELATED INFORMATION

	APPENDIX A TEMPLATE 1 PROJECT PLANNING DOCUMENTS ▶
	TABLE 0.1 PRINCIPLES OF CBA ▶
	TABLE 3.2.2 MANAGING CBA DATA ▶
	TABLE 5.1.1 CBA MONITORING ▶
	TABLE 5.2.1 CBA REPORTING FRAMEWORK ▶
BACK TO	
◀ MODULE 1	CASE STUDY 5.2.1 CHRISTCHURCH EARTHQUAKE GRANT REPORTING SNAPSHOT ▶
◀ HANDBOOK ROAD MAP	TABLE 5.2.2 CBA EVALUATION ▶

Table 1.2 Risk assessment and management

Risk and source of information	Severity factor ⁷	Consequence	Potential mitigation measures
<i>Contextual</i>			
Government regulations	Medium	Unable to proceed with programme	Maintain strong relationships with Ministry of Civil Defence and Emergency Management Financial Assistance sub function group to access advice and support Have good understanding of New Zealand law regarding tax etc.
Conflicts within community	Medium	Most vulnerable not supported (e.g. gatekeeping, poor quality information)	Strong community engagement Clear communications strategy to manage expectations
<i>Programmatic</i>			
Funding availability	High	If demand exceeds funds then risk eligible people missing out If funds exceed demand then options to offer other cash transfers	Appeal fundraising forecasting to get accurate indication of likely funds available Timely accurate needs assessment Rigorous CBA design embedded in wider response/recovery programming
Relevance of criteria and targeting, e.g. unhelpful or inappropriate cash projects implemented	Medium	Most vulnerable not supported and needs not met	Timely needs assessments Clear guidance from community through governance mechanism
Markets non-operational or limited	Medium	Recipients unable to use cash as desired to meet their needs	Timely and ongoing market assessments CBA embedded in wider response/recovery programming with alternative supports
Low awareness of cash projects	Medium	Most vulnerable not supported and needs not met	Proactive communications strategy, using multiple channels to reach those who may be eligible
Partnerships fail to meet agreed obligations	Medium	Programmes don't deliver on objectives	Robust accountability and monitoring processes in place

(cont. on next page)

⁷ Within New Zealand Red Cross, severity factor is determined by a combination of likelihood and impact, as per the Risk Management Policy Version 1.

RELATED INFORMATION

	TABLE 3.2.2 CBA DATA MANAGEMENT ▶
	TABLE 4.1.1 DESIGNING INDIVIDUAL AND HOUSEHOLD CBA ▶
	TABLE 4.3.1 EXTERNAL COMMUNICATION RECOMMENDATIONS ▶
BACK TO	APPENDIX C SUPPORTING THE SUPPORTERS ▶
◀ MODULE 1	TABLE 4.2.2 BUILDING PARTNERSHIP CBA ▶
◀ HANDBOOK ROAD MAP	

Table 1.2 (cont.)

Risk and source of information	Severity factor	Consequence	Potential mitigation measures
<i>Organisational</i>			
Accountability, fraud and corruption	Medium	Fraudulent applications may negatively impact other potentially eligible applicants Reputational risk if not detected and acted upon immediately and gets out in the media	Robust application verification processes Robust fraud processes in place
Complaints not managed in an effective and timely manner	Medium	Complainants go to the media, impacts reputation	Establish robust accountability and feedback mechanisms
Reporting/feedback about perceived inappropriate spending	Medium	Potential donors are deterred Reputational risk	Proactive communications strategy - communicating cash based assistance best practice (e.g. dignity, choice, impartiality)
<i>Human resources</i>			
Insufficient staff capacity	High	Unable to meet delivery deadlines and applicant expectations	Ensure scale-up plans in place and activated early
NZRC unable to provide safe or healthy workplace in the short term post-disaster	Medium	Illness or injury to staff	Review evacuation procedures Flexible working arrangements Cordon off and/or clearly signpost unsafe areas
Staff fatigue/well-being	Medium	Staff burnout/fatigue	Ensure workplace well-being initiatives in place and work/life balance is managed
<i>Data management</i>			
Privacy breach or leaking of private data	Medium	Reputational impact Potential legal penalties Reduced security for those affected	Robust data management systems Clear processes regarding who/how data processing is done
Failure to retain key data	Medium	Unable to meet audit requirements Insufficient data for accurate reporting or evaluation	Robust data management systems Proactive monitoring and identification of critical data

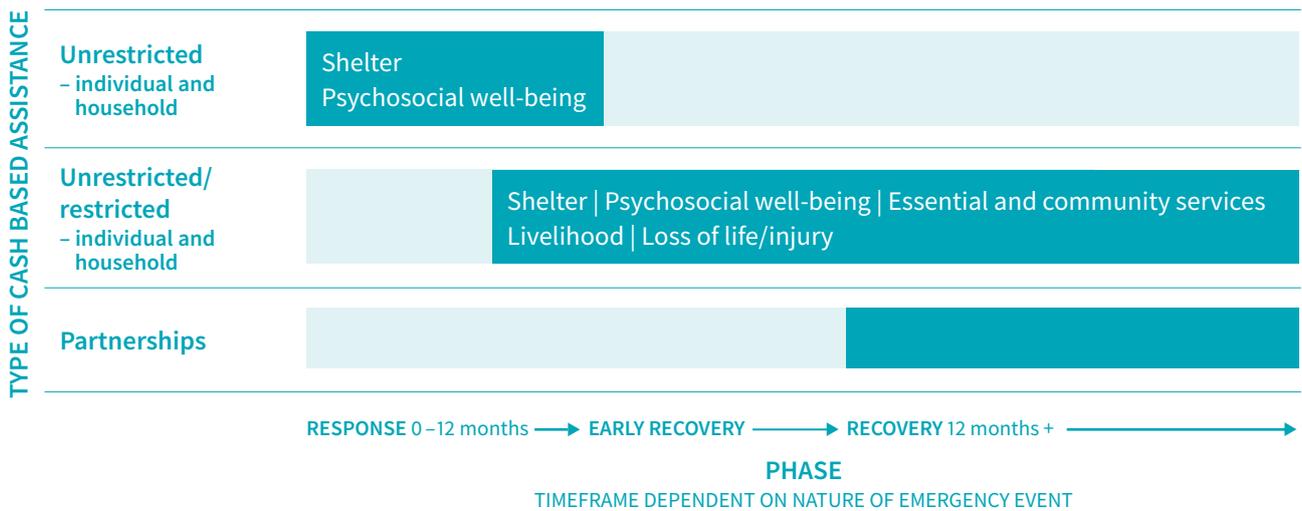
RELATED INFORMATION

	TABLE 3.2.2 CBA DATA MANAGEMENT ▶
	TABLE 4.1.1 DESIGNING INDIVIDUAL AND HOUSEHOLD CBA ▶
	TABLE 4.3.1 EXTERNAL COMMUNICATION RECOMMENDATIONS ▶
BACK TO	APPENDIX C SUPPORTING THE SUPPORTERS ▶
◀ MODULE 1	TABLE 4.2.2 BUILDING PARTNERSHIP CBA ▶
◀ HANDBOOK ROAD MAP	

Diagram 1.2 Cash based assistance timeline

For ease of illustration it is helpful to cluster related needs into sectors.

The sectors that may be supported by cash vary across the response/recovery cycle and reflect the changing needs in communities over time.



BACK TO

- ◀ MODULE 1
- ◀ HANDBOOK ROAD MAP

Table 1.3 Types of cash based assistance

There are a number of types of cash based assistance that could be offered based on the outcomes of the needs assessments and planning processes.

Table 1.3 highlights the advantages and disadvantages of different types of cash based assistance from an organisational point of view.

Note: ‘cash’ can be delivered in a number of different ways, including cash in hand, bank transfer, other electronic forms of transfer, vouchers (paper or electronic) or grants to partners. The examples provided below are taken from the Canterbury Earthquake Appeal Recovery Programme and the November 2016 Earthquake Recovery Programme.

Type	Purpose	Advantages	Disadvantages
<i>Targeting individuals or households⁸</i>			
Unrestricted cash (usually bank transfer)	To meet immediate needs, usually during the response phase e.g. 2011 Emergency & Hardship Grant, 2016 Damaged Home Grant	Relatively quick and easy to design and deliver Can be used to address a wide range of needs	Cash may be perceived to be spent in antisocial or unhelpful ways
Vouchers	To meet immediate needs, usually during the response phase e.g. 2012 Essential Items Card, 2013 Mobility Assistance Grant (taxi vouchers)	Support can be more targeted Can be used if banking system not working May be more secure than notes	Can be more administratively complex than cash Needs supplier agreements Timeframe for redemption can pose administrative challenges
Restricted	To meet needs during response and recovery Targets specific needs e.g. 2011 Independent Advice Grant	Ensures specific needs are addressed Can help mitigate external influences on spending such as community obligations, gender and power	Administratively complex Requires robust systems Not necessarily responsive to changing and emerging needs

(cont. on next page)

⁸ Usually cash based assistance will be utilised to support affected individuals and/or households. In some contexts it may be desirable to support other kinds of recipients, such as in the 2011 Independent Advice Grant for Small Business.

Table 1.3 (cont.)

Type	Purpose	Advantages	Disadvantages
<i>Targeting individuals or households</i>			
Special circumstances	Support to bereaved families e.g. 2011 Bereavement Grant	Can be inclusive of residents and non-residents Can build relationships with other Red Cross National Societies	Relies on support from external agencies e.g. Ministry of Health and the coroner
	Support to individuals who were seriously injured as a result of the event and require hospitalisation, surgery, etc. e.g. 2011 Seriously Injured Grant	Can build relationships with key agencies e.g. Ministry of Health, Work and Income	Requires expert advice and input to design and implement Setting criteria can be challenging Complex application process may create barriers for target group Relies on support from external agencies including Ministry of Health
<i>Working with partners</i>			
Partnerships	More likely in the recovery phase e.g. 2013 Christchurch Schoolchildren’s Grant, 2015 Community-led Recovery Grant Contributes to meeting longer-term recovery needs where needs are best met through existing community structures Extends the reach of NZRC into the community	Can build relationships with the community Contributes to ongoing needs assessment and gaps analysis	May create unrealistic community expectations about future funding, and dependency Administratively complex, requiring robust systems and ongoing support

RELATED INFORMATION

	DIAGRAM 4.1.1 CBA DESIGN PROCESS FLOW ►
BACK TO	TABLE 4.1.1 DESIGNING INDIVIDUAL AND HOUSEHOLD CBA ►
◀ MODULE 1	DIAGRAM 4.1.2 CBA RELEVANCY AND APPROPRIATENESS OVER TIME ►
◀ HANDBOOK ROAD MAP	TABLE 4.2.2 BUILDING PARTNERSHIP CBA ►

Table 1.4 Application processing timeframe

Being realistic helps to manage workload and applicant expectations.

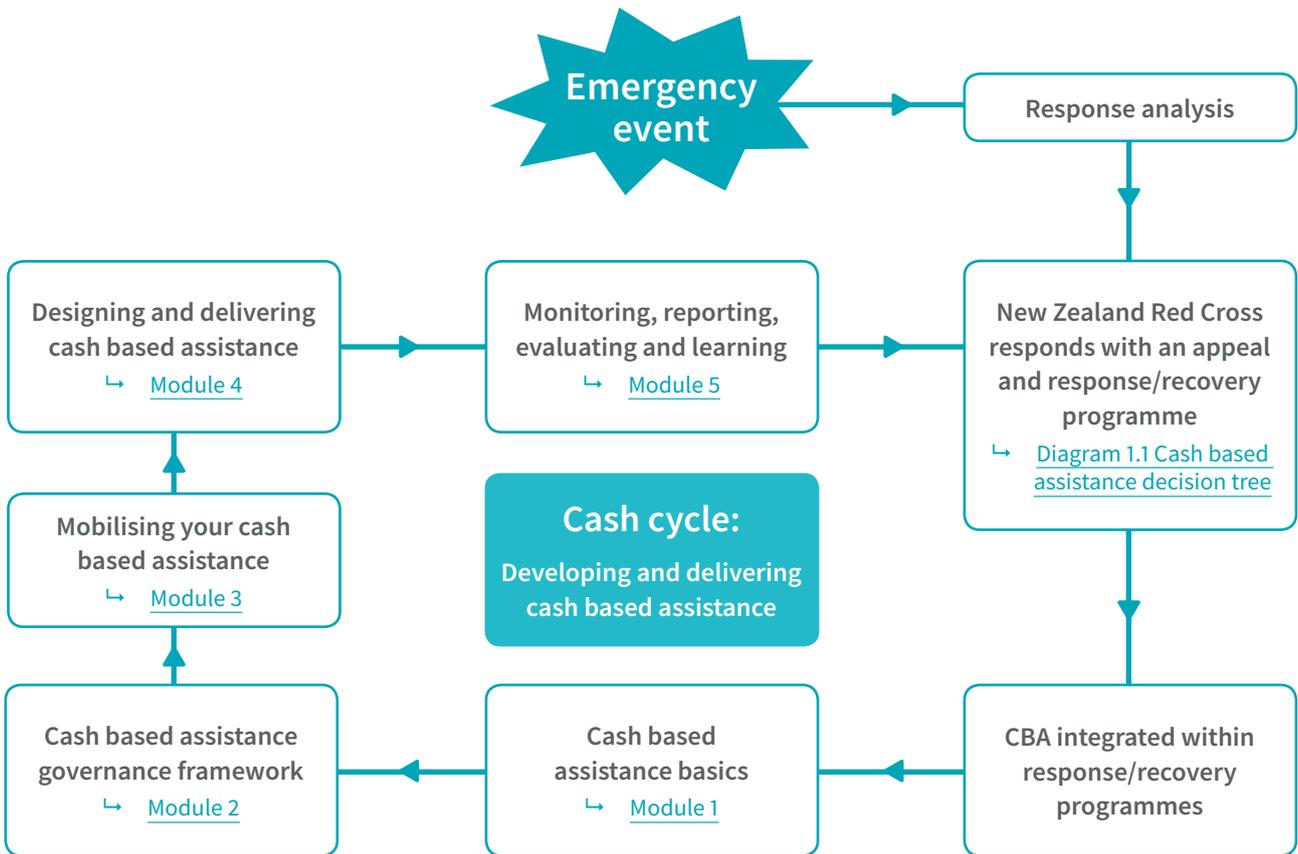
Managing applicants' expectations about turnaround times is very important and requires good links with the Communications team, especially when new cash based assistance projects are being announced or there are changes in timeframes.

Table 1.4 highlights realistic turnaround based on the Canterbury earthquake experience

Processing	Possible scenarios
Up to 7 days	Small-scale one-off emergency event with low numbers of affected people e.g. flooding
	Administratively straightforward applications e.g. unrestricted cash based assistance
	Requires adequately resourced team to design, deliver and process applications
Up to 1 month	Ongoing complex emergency event with high numbers of affected people e.g. earthquake with significant ongoing aftershocks
	More administratively complex cash based assistance e.g. restricted or special circumstances
	Requires adequately resourced team including capacity to manage surges in applications, follow-up of incomplete applications and management of applicant expectations
1 month +	Partnership cash based assistance

Diagram 1.3 The cash based assistance cycle

What are the elements involved in delivering cash based assistance?



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◀ MODULE 1

◀ HANDBOOK ROAD MAP

CHECKLIST 1 CASH BASED ASSISTANCE FIRST STEPS	✓
Decision made to progress with cash based assistance	
Cash Based Assistance Handbook in use	
Sufficient resources available from appeal to deliver cash based assistance	
Cash based assistance team embedded within response and recovery programmes	
Sufficient human and resource capacity to run cash based assistance	
Stakeholder and community engagement underway	
Good understanding of affected community's needs	
Adequate data collected for cash based assistance design	
Likely cash based assistance timeline estimated (e.g. 3 months, 6 months, 12 months, multiple years)	
Cash based assistance risk management plan drafted	
Initial cash based assistance projects developed for delivery	
Consideration given to: Governance of cash based assistance – establishment of Commission Systems for data collection	

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Module 2: Governance framework

1 2 3 4 5

New Zealand Red Cross is identified under Welfare Services section of the 2015 National Civil Defence and Emergency Management Plan as potentially being required to “manage a national relief appeal and financial support services in the form of an independent relief or recovery cash grants process”⁹.

Disbursement of Appeal funds through cash based assistance by NZRC in 2004, 2010 and 2011 was governed by an independent Commission. This model brings together highly respected and diverse community leaders to guide allocation and disbursement of Appeal funds. Commission members should be locally connected and invested in the recovery of their communities. A Commission ensures trustworthy, accountable and community focused decision-making.

Under Article 4.7.2 (iv) of the Constitution of New Zealand Red Cross Incorporated, the National Board holds the power to set up subcommittees or commissions that may be desirable in assisting the National Board in carrying out its tasks¹⁰. A Commission should be supported by a Secretariat.

Regardless of whether a full-fledged Commission is established or not, it will always be useful to consult ‘community voices’, possibly through a locally established governance group which includes NZRC members.

This module outlines the establishment and operation of a Commission, should one be appointed.

2.1 Establishing a Commission

2.2 Commission operation and closure

Checklist

What does it take to govern cash based assistance?

↳ [Checklist 2 Cash based assistance governance](#)

NEXT STEPS

Module 3: Mobilising your cash based assistance

2.1 Establishing a Commission

This section outlines the establishment of a Commission, its roles and responsibilities, membership and induction. It also highlights the role of the Commission Secretariat.

How is a Commission established?

A template for a Terms of Reference of a Commission – which outlines the legal basis of the Commission, the source of funds for disbursement, membership and other considerations - is available:

↳ [Appendix A Template 2 Commission Terms of Reference](#)

Who are Commission members?

↳ [Table 2.1.2 Commission membership](#)

How do you support the Commission?

↳ [Table 2.1.3 Commission induction](#)

What are the roles and responsibilities?

↳ [Table 2.1.1 Roles and responsibilities](#)

⁹ Ministry of Civil Defence and Emergency Management, 2015, National Civil Defence Emergency Management Plan Order 2015.

¹⁰ New Zealand Red Cross Members' Handbook November 2016

2.2 Commission operation and closure

This section provides templates for the operating of a Commission, including templates for a meeting agenda, papers, minutes and an action register.

It also identifies planning, monitoring, evaluation and reporting (PMER) requirements (including a Close Out report).

What are the operational elements of the Commission?

- ↳ [Case study 2.2.1 Snapshot of the Commission in action: NZRC Earthquake Commission](#)
- ↳ [Appendix A Template 3 Commission Agenda](#)
- ↳ [Appendix A Template 4 Commission Paper](#)
- ↳ [Appendix A Template 5 Commission Memo/Issue Paper](#)
- ↳ [Appendix A Template 6 Commission Meeting Minutes](#)
- ↳ [Appendix A Template 7 Commission Action Register](#)

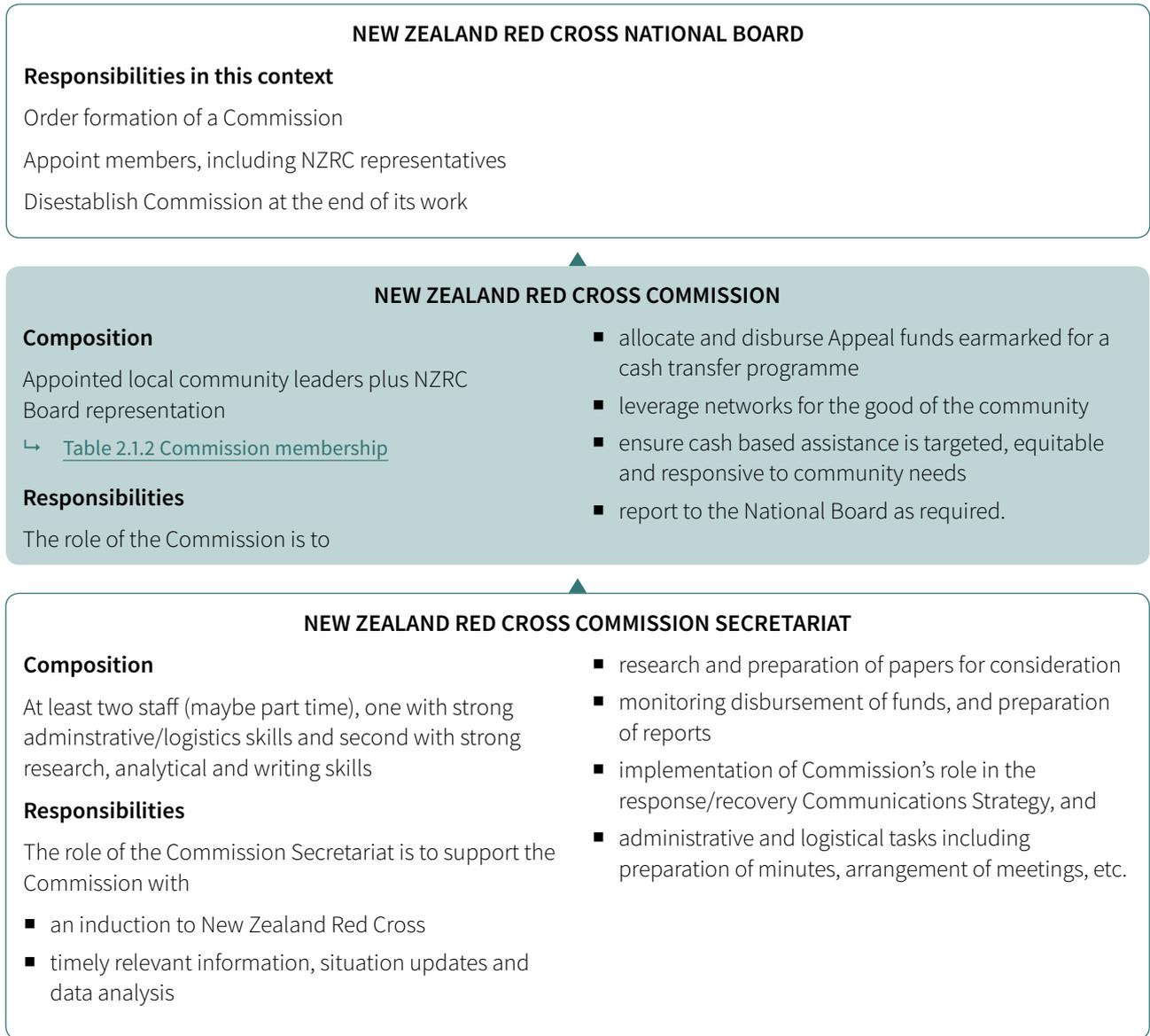
What are the reporting and evaluation requirements of and to the Commission?

- ↳ [Table 5.2.1 Cash reporting framework](#)
- ↳ [Appendix A Template 8 Commission Operational Report](#)
- ↳ [Table 5.2.2 Cash based assistance evaluation](#)

When is the Commission's role complete and how do you bring it to a close?

- ↳ [Appendix A Template 2 Commission Terms of Reference](#)
- ↳ [Appendix A Template 9 Commission Close-out Report](#)

Table 2.1.1 Roles and responsibilities



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RELATED INFORMATION

APPENDIX A TEMPLATE 2 COMMISSION TERMS OF REFERENCE ▶

Table 2.1.2 Commission membership

Numbers	Chair	
	Members – minimum 5 and maximum 8	Number based on population of affected area (population size) and skills needed Includes 1 or 2 NZRC Board members
Composition	Recommended to include representatives of:	Local iwi Local and regional territorial authorities Parliamentarians representing government and main opposition party Special interest groups: people with disabilities, culturally and linguistically diverse communities, rural communities
	Reflective of local diversity:	Gender balanced Other groups e.g. significant migrant population group
Qualities, knowledge and experience	With relevant expertise, local networks	Commercial, technical and social experience Knowledge of Red Cross principles and values (New Zealand Red Cross Board representatives) Knowledge of local community Integrity and respect of the local community
	Example	<p>Commission for cash based assistance delivered in response and/or recovery phases for an event centred on Porirua City</p> <p>Based on a population of approximately 50,000 with 21% identified as Māori (largest iwi Ngāti Porou), 64% as European (Pakeha) and 26% as Pasifika</p> <p> A commission might comprise 1 Māori, 1–2 Pasifika and 2–3 unspecified or Pakeha representatives</p> <p>1 Chair plus 4 members, including 1 NZRC Board member</p> <p>Your members may be</p> <ul style="list-style-type: none"> ■ Former High Court Judge ■ Porirua City Council member who is also a disability advocate ■ Pasifika representative with a social services background ■ Ngāti Porou representative ■ New Zealand Red Cross Board member

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RELATED INFORMATION

APPENDIX A TEMPLATE 2 COMMISSION TERMS OF REFERENCE ▶

Table 2.1.3 Commission induction

New Zealand Red Cross (general)	Red Cross Red Crescent movement
	Code of Conduct
	Members’ Handbook – constitution and governance structure
Event specific information	Situation reports and any other background papers connected to the specific event – e.g. briefing papers, etc.
Cash based assistance	New Zealand Red Cross DRM Framework
	NZRC Cash Transfer Programming (Introduction)
	NZRC Cash Based Assistance Handbook
	Any relevant MOUs/agreements in place

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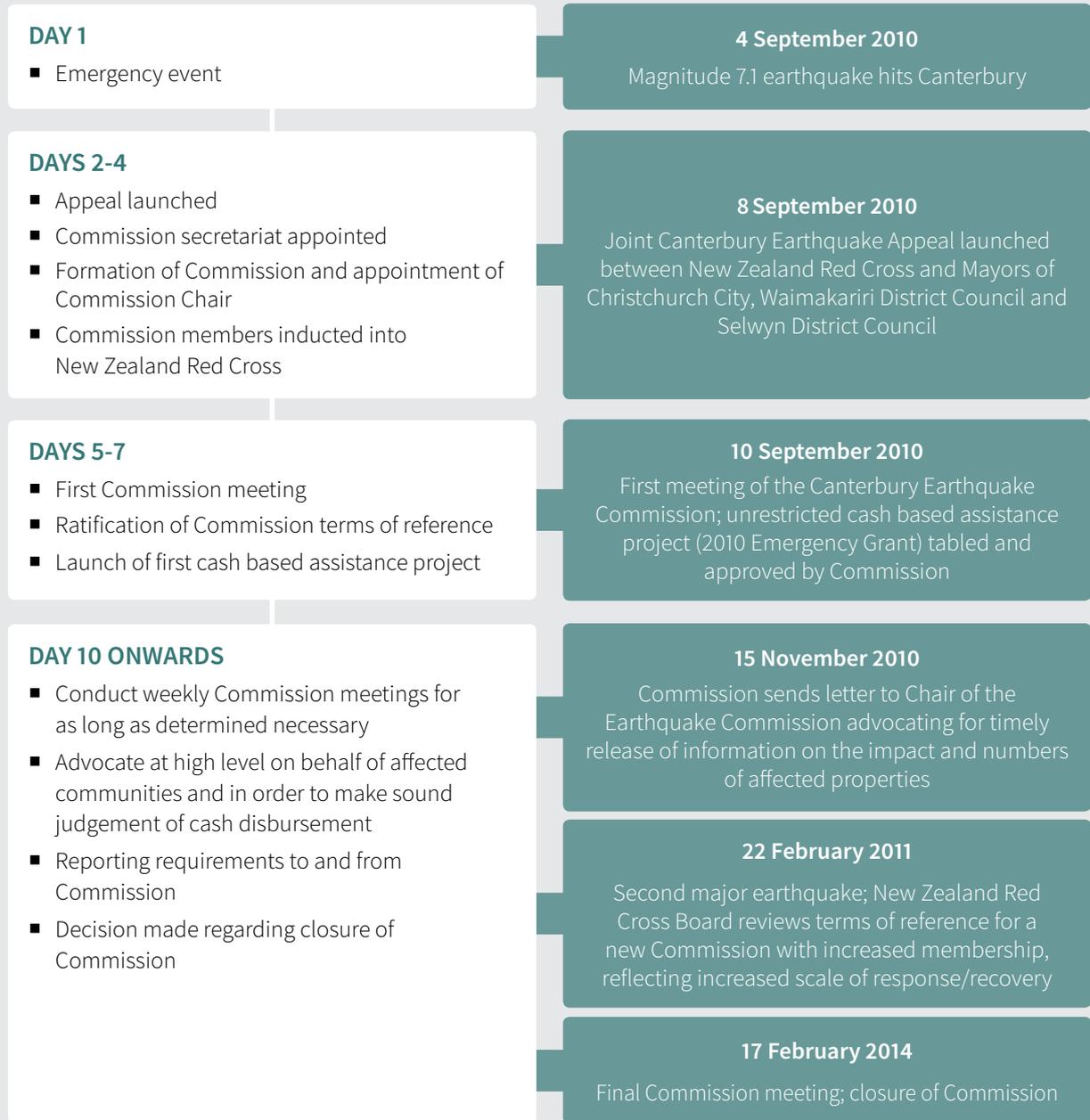
- [◀ MODULE 2](#)
- [◀ HANDBOOK ROAD MAP](#)

RELATED INFORMATION

[TABLE 3.3.2 CBA TEAM TRAINING ▶](#)

Case study 2.2.1 Snapshot of the Commission in action: NZRC Earthquake Commission

Below is an example of a Commission in practice taken from a period of action by the NZRC Earthquake Commissions in 2010 and 2011.



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- ◀ MODULE 2
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CHECKLIST 2: CASH BASED ASSISTANCE GOVERNANCE	✓
Potential Commission members identified and submitted to Board for approval	
Commission secretariat appointed	
Identified members invited to Commission	
Commission members provided with terms of reference	
Commission inducted by Commission secretariat	
Reporting system established between Commission and Commission secretariat and Commission and Board	
Commission meetings held according to agreed timeframe	
Board makes decision to disestablish Commission	
Commission close-out report	
External evaluation of Commission	

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Mobilising your cash based assistance

The operation of a large scale cash based assistance programme requires an investment in capacity (human and physical), dedicated/intentional support from the wider organisation and attention to workforce support.

An external evaluation of the NZRC Canterbury Earthquake Grants programme¹¹ highlighted the importance of providing adequate capacity and dedicated support to response/recovery operations. The evaluation recommended that to maximise the impact of cash based assistance it must be embedded:

- within the wider response/recovery programme (rather than a stand-alone programme) reflected in sharing of programme goals and management reporting lines
- within the wider organisation to support systems and processes through secondment of staff from relevant portfolios e.g. people and culture, communications, information technology and finance. This may require backfill of seconded staff.

Teams working post-disaster need intentional and dedicated support to ensure good integration of new team members. For example:

- induction into the organisation (mission, principles, values etc.)
- training in roles being expected to perform, including psychosocial support to applicants
- psychosocial support
- team-building across teams e.g. with local community programmes teams
- workplace support, acknowledgement that team members will often be carrying a double load, with dramatic increases in workload at home (responding and managing the impact on their own household) and work (with expectations of working long hours) and often providing support to their own impacted communities. This also applies to non-DRM staff in affected areas who may face significant increased workloads.

This module outlines the steps for establishing and equipping your team including health and safety in the workplace.

3.1 Establishing your Team

3.2 Equipping your team and managing data

3.3 Supporting the health and safety of your team

Checklist

What does it take to mobilise cash based assistance?

↳ [Checklist 3 Mobilising your cash based assistance](#)

NEXT STEPS

Module 4: Designing and delivering cash based assistance

¹¹ Leadbeater, A., Brewster, B., Murphy, M., & Clements, K. (March 2014). Evaluation of the New Zealand Red Cross Cash Grants Programme. (Appendix G).

3.1 Establishing your team

How will your cash based assistance team be embedded within the wider team?

- ↳ [Table 1.1 Cash based assistance project planning](#)
- ↳ [Appendix A Template 1 Project Planning documents](#)

Where will you locate your team?

- ↳ [Table 3.1.1 Peopling your cash based assistance team](#)

Will your team require external support?

- ↳ [Table 3.1.1 Peopling your cash based assistance team](#)
- ↳ [Case Study 3.1.1 Canterbury earthquakes – external call centre lessons](#)

What core skills does your team require to deliver cash based assistance?

- ↳ [Table 3.1.2 Core competencies within a cash based assistance team](#)

What are the key roles within a cash based assistance team?

- ↳ [Appendix A Template 10 CBA Programme Manager JD](#)
- ↳ [Appendix A Template 11 Cash Project Coordinator JD](#)
- ↳ [Appendix A Template 12 Partnerships Coordinator JD](#)

What role will members play in delivering cash based assistance?

- ↳ [Table 3.1.3 Members and other volunteers](#)

How will you recruit and assign shifts to your team?

- ↳ [Table 3.1.1 Peopling your cash based assistance team](#)

3.2 Equipping your team and managing data

What physical, IT and telecommunications resources do you need?

- ↳ [Table 3.2.1 Securing cash based assistance equipment](#)

How will you file and manage your data (both in hard and soft form)?

- ↳ [Table 3.2.2 Managing cash based assistance data](#)

Who do you need to communicate cash based assistance information to?

- ↳ [Table 3.2.3 Internal recovery communications – recommendations regarding cash based assistance](#)

3.3 Supporting the health and safety of your team

How will you identify risks and hazards?¹²

↳ [Table 3.3.1 Health and safety and your cash based assistance team](#)

How do you best lead in response and recovery?

↳ [Appendix B Leading in Disaster Recovery](#)

How will you ensure your team is trained?

↳ [Table 3.3.2 Cash based assistance team training](#)

How will you ensure outstanding performance from your team in an environment of uncertainty?

↳ [Appendix A Template 1 Project Planning documents – see Peak Performance Plan](#)

How do you best support people in response and recovery?

↳ [Appendix C Supporting the Supporters](#)

¹² Refer to New Zealand Red Cross Health, Safety and Wellbeing Protocol for more information.

Table 3.1.1 Peopling your cash based assistance team

Where will you locate your team? Will your team require external support? How will you recruit and assign shifts to your team?

Index	Event scale	
	For large-scale event consider:	For small-scale event consider:
Locating your team	<p>Locating the majority of your team within the affected area, seconding other New Zealand Red Cross people as required and embedding support from Finance, People and Culture (recruitment and payroll), IT and telecoms, and Communications within the core team.</p> <p>Note that locating core team outside of the affected area is not recommended, as it contributes to a lack of local understanding and reduced responsiveness to changing and emerging needs</p>	<p>Locating your team within the affected area, seconding other New Zealand Red Cross people to support as necessary</p>
Recruiting your team	<p>Utilising support from People and Culture to recruit your team and using online tools such as Facebook, NZRC website</p>	<p>Recruiting your team through existing New Zealand Red Cross connections within the local community</p>
Assigning shifts	<p>Assigning shifts to your team using an online tool such as shift planner</p>	<p>Utilising existing staff management tools</p>
External support	<p>Utilising a professional call centre, external to New Zealand Red Cross and outside of the affected area, in the initial period to provide information regarding cash based assistance.</p> <p>Note that internal customer care and reception staff are still likely to receive enquiries and need to be kept fully informed. Further, external call centres will not have access to applicant information and will not be able to provide follow-up information. Refer to Case Study 3.1.1 Canterbury earthquakes – external call centre lessons</p>	<p>Dedicating the manning of any requirement for an 0800 number to your local team. Equip staff with the information required to communicate with the public about cash based assistance</p>

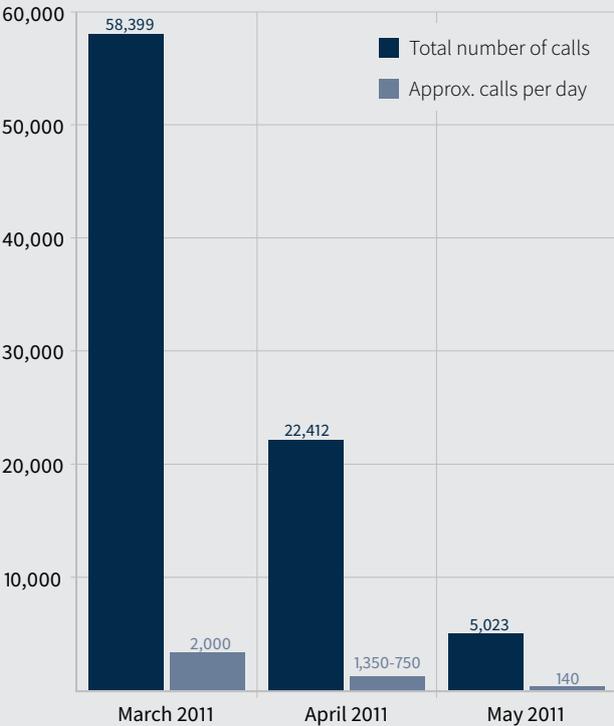
RELATED INFORMATION

BACK TO	TABLE 3.1.2 CORE COMPETENCIES WITHIN A CBA TEAM ►
◀ MODULE 3	CASE STUDY 3.1.1 CANTERBURY EARTHQUAKES – EXTERNAL CALL CENTRE LESSONS ►
◀ HANDBOOK ROAD MAP	TABLE 3.1.3 MEMBERS AND OTHER VOLUNTEERS ►

Case study 3.1.1 Canterbury earthquakes – external call centre lessons

Will your team require external support?

Following the devastating earthquake in Christchurch on 22 February 2011, New Zealand Red Cross engaged the services of Connect Global, based in Porirua, for call centre support. At its peak during the response and early recovery phase, 20 dedicated staff operated a free-phone 0800 number 7 days a week from 7.00am to 11.00pm. This began to gradually decrease from May 2011 as call volumes declined. By early June 2011, call volumes were greatly reduced and the majority of enquiries were application status related. At this time call centre responsibilities were transitioned to the New Zealand Red Cross earthquake grants processing centre based in Christchurch.



	Call time	Key information requested
March	Approx. 3.5 mins	How to apply for a grant, eligibility
April	Call time increases	Progress of existing application
May	Call time decreases	Other support available

This case study highlights a number of lessons to be considered regarding external support:

- For larger scale events a free-phone number linked to a professional external call centre provides vital capacity during response and early recovery.
- Call centre staff must be provided with adequate and up-to-date information on available cash based assistance, applicant processes and other forms of New Zealand Red Cross support.
- Enquires for information related to application status cannot be met by an external call centre. Another avenue for providing this information is required, such as through a personalised profile within the New Zealand Red Cross website, or through transfer to New Zealand Red Cross call staff.
- Utilise an online profile system allowing applicants to apply online and monitor the application process.

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RELATED INFORMATION

TABLE 4.3.2 APPLICATION OPTIONS ▶

Table 3.1.2 Core competencies within a cash based assistance team

What core skills does your team require to deliver cash based assistance?

Type of role	Core skills
Skills may be contained within one or more roles that sit within the response/recovery team:	
Management	<ul style="list-style-type: none"> Partnership building and networking Advisory support and best practice knowledge Collaboration Representation Staff management Leadership in times of uncertainty
Operations	<ul style="list-style-type: none"> Project/contract management Advocacy Research, needs assessment Data processing and entry Monitoring and evaluation Administration, including managing phone calls, front of house, filing Customer service, including interactions with people who may be highly stressed

Table 3.1.3 Members and other volunteers

Response/recovery role	Contribution to cash based assistance
Disaster and welfare support	<ul style="list-style-type: none"> Needs assessment and reporting of trends in community Distribution of CBA information and application forms Promote availability to most vulnerable
Outreach	<ul style="list-style-type: none"> Needs assessment and reporting of trends in community Distribution of CBA information and application forms Promote availability to most vulnerable Support to applicants with forms and processes
Data entry	<ul style="list-style-type: none"> Process application forms and enter applicant data into project management system

RELATED INFORMATION

	DIAGRAM 4.1.1 CBA DESIGN PROCESS FLOW ▶
BACK TO	TABLE 4.1.1 DESIGNING INDIVIDUAL AND HOUSEHOLD CBA ▶
◀ MODULE 3	TABLE 4.1.6 CBA FOR SPECIAL CIRCUMSTANCES ▶
◀ HANDBOOK ROAD MAP	TABLE 4.2.2 BUILDING PARTNERSHIP CBA ▶

Table 3.2.1 Securing required equipment for cash based assistance

How will you meet the physical resource (computers, scanners, printers) and IT and telecommunication requirements for processing cash based assistance?

That will of course depend on the size of the programme.

The ‘Grants in a Box’ kit in the Christchurch DRM office includes practical resources to establish a processing team and can be multiplied up as the team increases in size.

Minimum requirements for a small team (3-4 people)

Hardware	<ul style="list-style-type: none"> ▪ Laptops ▪ Portable printer/scanner for printing/scanning application forms ▪ Internet access (possibly using a data stick) ▪ Mobile phone for internet access and/or phone calls ▪ Multi-outlet powerboard
Logbook	for recording information, actions, follow-up etc.
Paper copies of key files	<ul style="list-style-type: none"> ▪ Key Contact List ▪ Process Flowchart ▪ How-To Guides: <ul style="list-style-type: none"> ▪ Scanning ▪ Data Entry ▪ Payments ▪ Complaints Log Template
Stationery	<ul style="list-style-type: none"> ▪ Whiteboard, whiteboard markers ▪ Pens, highlighters, correction tape/fluid ▪ Maps of affected area (this may be via internet if there is sufficient access) ▪ Envelopes and postage stamps (boxes of 100) ▪ Rubber stamps (Date, “Received”, “Approved”, “Paid”, “Private & Confidential”)

Depending on the scale of the event and the cash based assistance delivered, a large amount of hardware may be necessary. This should be secured as close to day 1 of operation as possible and may require pre-event backend processes to be made to ensure this is possible.

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Table 3.2.2 Data management and cash based assistance

How will you file and manage your data (both in hard and soft form)? Your processes need to take multiple factors into account, including legislative and ethical duties to members of the public, and retention of applications for auditing.

Factors	Examples
Data capture	<p>Data required for processing and approval, e.g. criteria verification, payment details</p> <p>Data required for monitoring of objectives / indicators of success, e.g. demographics, geographical information, insured/non-insured)</p> <p>Data required for process improvement and evaluation, e.g.:</p> <ul style="list-style-type: none"> ▪ measuring turnaround time (dates application was received, approved, paid) ▪ reaching the most affected (geographic area, demographics, level of insurance) ▪ applicant feedback (how they heard about CT, any difficulties applying) <p>Data for particular reporting requirements, e.g. for NZRC’s annual report to IFRC</p>
Data management and protection	<p>Cash based assistance software application must capture, report on and store all information relating to applicants and cash based assistance processing</p> <p>Cash based assistance software application requirements:</p> <ul style="list-style-type: none"> ▪ an easy and intuitive interface ▪ simple and automated processes ▪ limitations to access based on role (robust data security) ▪ wide search functionality ▪ customisable to meet other specifics of CTs ▪ ability to link to online applicant profiles <p>All information and private data must be managed in accordance with the New Zealand Privacy Act, especially in regard to sensitive information</p>
Data storage	<p>The timeframe of your cash based assistance and therefore the timeframe for storage (noting that for audit purposes, approved applications should be retained through two end-of-financial-year-audits and declined applications retained through six)</p> <p>Plan for close of programme, including what is destroyed and who will have access to what is kept</p> <p>A filing logic for electronic documentation so navigation remains easy as programme grows</p> <p>How hard copy documentation will be filed, with consideration for capacity, privacy/ security and eventual destruction procedures</p>
Data rights	<p>Applicants have the right to access their information and correct it if required</p> <p>Applicants have the right to have their information respected and protected</p>

Table 3.2.3 Internal communications – recommendations regarding cash based assistance

Who do you need to communicate cash based assistance information to?

What	When	To whom		
		DRM staff	Members	Other staff
Introduction to CTs	As necessary	✓	✓	✓
CT operations report	Daily, weekly or monthly	✓		
CT briefing, including application processes and criteria	Upon release of new CT			
	Upon any changes to existing CT	✓	✓	✓
Application forms	Upon release of new CT	✓	✓	✓
Other support available	Updated as necessary	✓	✓	✓

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RELATED INFORMATION

TABLE 4.3.1 EXTERNAL COMMUNICATION RECOMMENDATIONS ▶

Table 3.3.1 Health and safety and your cash based assistance team

Refer to NZRC Health, Safety and Wellbeing Management System Framework and associated standards, available on RedNet.

Undertake a risk assessment and put in place appropriate risk mitigation measures.

Complete a hazard register matrix (available on RedNet under People and Culture).

Remember to include hazards associated with:

- staff safety and physical security, e.g. not working alone with members of the public, dealing with distressed/angry members of the public. See “Health, Safety and Wellbeing Standard: Dealing with abusive behaviour” available on RedNet
- any ongoing aspects of the event, e.g. earthquake aftershocks, flood contamination, impact on buildings, etc.
- staff/member/volunteer well-being, e.g. regulation of work hours, appropriate training for role, psychosocial support and encouragement of self-care. See NZRC Health and Wellbeing Protocol available on RedNet

Consider professional supervision for those with ongoing client-facing roles. See NZRC Professional Supervision policy and procedures available on RedNet.

Make use of proactive strategies such as regularly celebrating success and displaying ‘thank you’s on a noticeboard for team members to see.

RELATED INFORMATION

	TABLE 4.3.1 EXTERNAL COMMUNICATION RECOMMENDATIONS ►
BACK TO	CASE STUDY 4.3.1 CANTERBURY EARTHQUAKES – LESSONS IN COMMUNICATING ►
◀ MODULE 3	APPENDIX A TEMPLATE 20 RECOVERY COMMUNICATION STRATEGY ►
◀ HANDBOOK ROAD MAP	APPENDIX C SUPPORTING THE SUPPORTERS ►

Table 3.3.2 Cash based assistance team training

Recommended minimum training	
Training	Content
Introduction to Red Cross	Introduction to Red Cross Knowledge Hub modules as required, but at minimum: <ul style="list-style-type: none"> ■ Onboarding policies (including Code of Conduct, IT policy, media and social media policies) ■ Child Protection Policy ■ Health and Safety ■ Privacy Awareness
Introduction to cash based assistance	What is cash based assistance Cash based assistance principles/design New Zealand Red Cross cash based assistance processes (including complaints/feedback processes) Data management Cash based assistance team roles
NZRC Recovery Matters and Psychological First Aid	Psychosocial impacts in recovery and principles of psychosocial support Communication skills Self-care and well-being
NZRC Essential First Aid (1 day)	Basic first aid skills

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RELATED INFORMATION

TABLE 2.1.3 COMMISSION INDUCTION ▶

CHECKLIST 3: MOBILISING YOUR CASH BASED ASSISTANCE	✓
Cash based assistance team located within impacted community	
Dedicated financial, IT, HR and communications personnel in place	
External call centre support secured (where appropriate)	
Equipment secured and IT and telecommunication systems established	
Team members with core competencies required recruited	
Member volunteers provided with clear role and supervision	
Relationship between teams (e.g. DRM and community programmes) managed	
Data management system (including application, payment and application monitoring) in place	
Logical and secure electronic and hard copy filing system in place	
Internal communication procedures in place	
Health and safety management plan in place	
Appropriate training provided to team members	

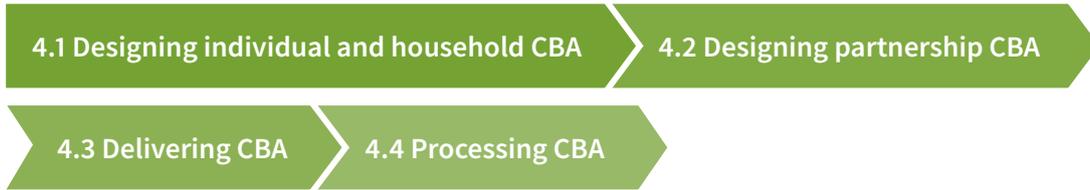
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◀ **MODULE 3**

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Module 4: Designing and delivering cash based assistance

This module explores the mechanics of the design, delivery and processing of individual, household and partnership forms of cash based assistance.



Checklist

What does it take to deliver cash based assistance

↳ [Checklist 4 Cash based assistance design and delivery](#)

NEXT STEPS Module 5: Monitoring, reporting, evaluating and learning

4.1 Designing cash based assistance for individuals and households

<p>How is cash based assistance designed?</p> <ul style="list-style-type: none"> ↳ Diagram 4.1.1 CBA design process flow ↳ Table 4.1.1 Designing individual and household CBA 	<p>What are the criteria for your cash based assistance?</p> <ul style="list-style-type: none"> ↳ Table 4.1.5 Setting criteria for individual and household CBA ↳ Case study 4.1.1 Canterbury earthquake – lessons in setting criteria
<p>What needs is your CBA aiming to meet?</p> <ul style="list-style-type: none"> ↳ Table 4.1.2 Community needs and CBA types 	<p>How do you build cash based assistance with specific criteria?</p> <ul style="list-style-type: none"> ↳ Table 4.1.6 CBA for special circumstances
<p>How do you build cash based assistance for individuals and households?</p> <ul style="list-style-type: none"> ↳ Diagram 1.2 CBA timeline ↳ Table 4.1.3 Calculating CBA value ↳ Table 4.1.4 Multiple application cash projects ↳ Appendix A Template 13 CBA Application Base Form ↳ Appendix D Sample of Historic New Zealand Red Cross CBA Application Forms 	<p>How will you respond to evolving needs?</p> <ul style="list-style-type: none"> ↳ Diagram 4.1.1 CBA design process flow ↳ Case study 4.1.1 Canterbury earthquake – lessons in setting criteria
	<p>How will you ensure the accessibility of your cash based assistance?</p> <ul style="list-style-type: none"> ↳ Table 4.1.7 CBA accessibility

4.2 Designing partnership cash based assistance

Why do you partner and collaborate with others?

- ↳ [Table 4.2.1 Partnership benefits](#)

How do you build partnership cash based assistance?

- ↳ [Table 4.2.2 Building partnership cash based assistance](#)
- ↳ [Appendix D Sample of Historic NZRC CBA Application Forms - Schoolchildren's Grant \(*partnership*\)](#)
- ↳ [Appendix B Leading in Disaster Recovery](#)
- ↳ [Table 4.1.2 Community needs and types of CBA](#)

4.3 Delivering cash based assistance

How will you communicate your cash based assistance to the public?

- ↳ [Table 4.3.1 External communication recommendations](#)
- ↳ [Case study 4.3.1 Canterbury earthquake – lessons in communicating](#)
- ↳ [Appendix A Template 20 Recovery communications strategy](#)

How do people feedback, complain or appeal their application status?

- ↳ [Table 4.3.3 CBA feedback, complaints and appeal process](#)
- ↳ [Appendix A Template 22 Feedback and Complaints Summary](#)
- ↳ [Appendix A Template 23 Feedback and Complaints Fact Sheet](#)

How will people apply for cash based assistance?

- ↳ [Table 4.3.2 CBA application options](#)
- ↳ [Case study 4.3.2 Canterbury earthquake – lessons in application processes](#)

4.4 Processing applications for cash based assistance

How will you process applications?

- ↳ [Table 4.4.1 Processing CBA applications](#)

How will you deal with a surge in applications and calls from the public?

- ↳ [Table 4.4.2 Application surge](#)
- ↳ [Table 3.1.1 Peopling your cash based assistance team](#)
- ↳ [Case study 3.1.1 Canterbury earthquake – external call centre lessons](#)

How will you notify people of the outcome of their application?

- ↳ [Table 4.4.1 Processing applications](#)
- ↳ [Table 4.3.2 CBA application options](#)
- ↳ [Case study 4.3.1 Canterbury earthquake – lessons in communicating](#)
- ↳ [Appendix A Template 16 CBA Applicant Active Letter](#)
- ↳ [Appendix A Template 17 CBA Applicant Successful Letter](#)
- ↳ [Appendix A Template 18 CBA Applicant Unsuccessful Letter](#)

Diagram 4.1.1 Cash based assistance design process flow

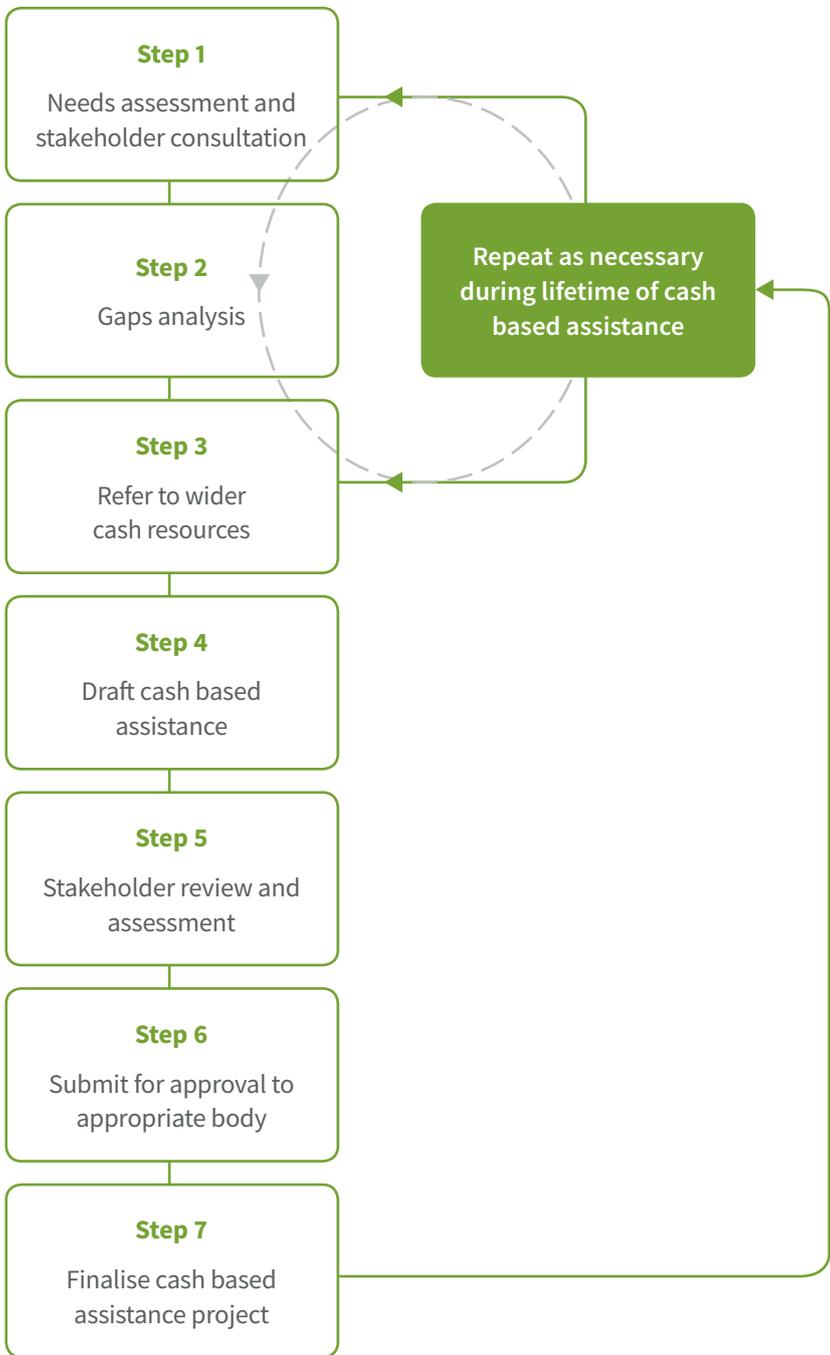


Table 4.1.1 Designing individual and household cash based assistance

How is cash based assistance designed?

Step	Task
1. Needs assessment and stakeholder consultation	Consultation with Manager of Recovery and Manager of DRM and any established governance mechanism for cash based assistance
	Market analysis – ensure cash is appropriate and how to mitigate inflation of prices
	Collect primary (DWST, outreach) and secondary data (situation reports, media) from key sources and analyse for trends to inform evidence base
	Consultation with community, agencies and other service providers, non-governmental organisations, donors, industry, feedback provided by public
2. Gaps analysis	Thorough gaps analysis (ensure cash based assistance fits within gaps and is not duplicating services or new forms of support provided in the community) using stakeholder mapping
	Example: New Zealand stakeholder map (non-exhaustive list):
	Government and non-governmental organisations: Ministries of Social Development, Education, Civil Defence and Emergency Management, Business and Innovation, District Health Board, Work and Income, state insurer (e.g. EQC), central government recovery authority (e.g. Canterbury Earthquake Recovery Authority); territorial local authorities; Women’s Refuge; Salvation Army; Age Concern; local marae; Community Energy Action
	Community fundraising bodies: Prime Minister’s fund; Mayoral fund; Heritage building trust fund; Lions; Rotary; Variety Club; Business recovery trust fund
	Rural support agencies and resources: Rural Support organisation; Rural women; Federated Farmers
	Other funding sources: Accident Compensation Corporation; private sector agencies
3. Refer to wider cash resources	Utilise resources from IFRC, other National Societies and information available from other sources including the Cash Learning Partnership (www.cashlearning.org) to support needs assessment and design of specific cash based assistance project
4. Draft cash based assistance project	Utilise Cash Based Assistance Handbook in drafting specific cash project Utilise Template 3.5 in Appendix A or other PMER resources that are available
5. Stakeholder review and assessment	Consultation with affected communities, agencies, organisations and community groups to inform appropriateness of specific cash project Assessment and testing of draft project with key stakeholders Collaboration with key stakeholders to inform their gap analysis
6. Submit for approval to appropriate body (possibly a Commission)	Format draft as required by Manager of Recovery, ideally utilising paper developed at Step 4
	Submit paper for approval
7. Finalise cash based assistance	Incorporate feedback and revise as necessary
	Finalise implementation plan including communications plan

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DIAGRAM 4.1.1 CBA DESIGN PROCESS FLOW ▶

Table 4.1.2 Community needs and cash based assistance types

What needs is your cash based assistance aiming to meet?

Area of need		Assistance type	
Shelter	Housing damage	Restricted, Unrestricted or partnership	
	Relocation – temporary or permanent		
Essential and community services	Damage/disruption of essential services (water, sewer and power)		
	Damage/disruption of roads/transport		
	Closure (temporary/permanent) of schools and community facilities		
Psychosocial well-being	Well-being of communities		
	Well-being of children and young people		
	Well-being of individuals		
Livelihood	Impact on small businesses		Restricted or Unrestricted
	Impact of loss of employment		
Loss of life/injury	Families who have lost loved ones	Special circumstances	
	Children who have lost a parent/caregiver		
	Individuals who have been seriously injured requiring hospitalisation, surgery and/or further hospital treatment		
Examples from Canterbury earthquakes cash based assistance programme:			
Shelter 2011 Emergency and Hardship Grant	Assist individuals/households forced to leave their home due to damage and/or loss of essential services, or assist individuals/households who remained within homes lacking essential services	Unrestricted	
	Open to applications for 5 weeks		
Essential and community services 2013 Essential Services Grant	Assist vulnerable households requiring financial assistance to complete essential earthquake-related repairs and works	Restricted	
	Open to applications by referral for 2 years		
Psychosocial well-being 2013 Christchurch School-children’s Grant	Partner with schools to meet needs impacting on health, well-being and educational outcomes and foster resilience and positivity amongst children and young people	Partnership	
	Open to applications for 5 weeks; Available for implementation for up to 2 years		
Livelihood 2011 Independent Advice for Small Business Grant	Assist small businesses (fewer than 10 employees) to access professional legal, accounting or engineering/ building advice in relation to the impact from earthquakes on their business	Restricted	
	Open to applications for 20 months		
Loss of life/injury 2011 Seriously Injured Grant	Assist the most affected group of injured people with the ongoing expenses associated with their injuries from the earthquakes	Special circumstances	
	Open to applications for 8 months		

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RELATED INFORMATION

TABLE 1.3 TYPES OF CBA ▶

Diagram 4.1.2 Individual and household cash based assistance relevancy and appropriateness over time

What needs is your cash based assistance aiming to meet?



Table 4.1.3 Calculating value for cash based assistance

How do you build cash based assistance for individuals and households?

Things to consider:

- Need (from needs assessments)
- Relativity to other NZRC cash based assistance and financial assistance from other sources
- Anticipated/estimated demand to ensure there is sufficient funding to meet it
- Likelihood of ongoing needs that may be addressed by cash based assistance

Type of value	Advantages	Disadvantages
Fixed amount	Administratively straightforward	Inflexible
Scale – amount dependent upon certain factors (e.g. household numbers)	Targets needs	Administratively difficult Requires applicants to provide evidence of increased need
Approximate amount (relevant when only one project is run and entire Appeal amount divided by applicants)	Ensures spending of all funds	Unable to communicate cash value to applicants until Appeal closure

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◀ MODULE 4	TABLE 4.1.1 DESIGNING INDIVIDUAL AND HOUSEHOLD CBA ▶
◀ HANDBOOK ROAD MAP	TABLE 4.1.4 MULTIPLE APPLICATION CASH PROJECTS ▶

Table 4.1.4 Multiple application cash based assistance projects

How do you build cash based assistance for individuals and households?

Application options	Meets	Advantages	Disadvantages
Multiple opportunities for applicants to apply for the same cash based assistance project	Ongoing need	Administratively complex	<p>Gap analysis must be strong to avoid creating dependency</p> <p>Communication strategy must be strong to ensure expectations can be met</p> <p>Collaboration and consultation with existing community supports must be undertaken to ensure CT is appropriate to meet needs in ongoing capacity – can partnership models be explored to ensure needs are met by community?</p>
One off application	Time-bound need	Administratively straightforward	May be difficult to make judgement regarding whether need is time-bound or ongoing, may need to modify criteria

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TABLE 4.1.3 CALCULATING CBA VALUE ▶

Table 4.1.5 Setting criteria for individual and household cash based assistance

Purpose	To ensure those most in need of assistance receive it
Process	Should be determined by programme objectives and based on available data
Ensuring accessibility	Criteria should ensure cash projects assist those requiring support, not create barriers for any groups in need. Engage meaningfully with stakeholder groups and diverse communities to help ensure the accessibility of cash based assistance
Challenging assumptions of vulnerability	Do not assume that traditional criteria of vulnerability provide a full picture of need post-emergency. Recovery can create ‘new vulnerable’ and your criteria need to reflect this
Types of Targeting	
Geographic targeting	Areas most affected and where needs are greatest (based on multi-agency needs assessment data/ vulnerability or impact mapping)
Administrative targeting	Screening of individual applications on basis of specific eligibility criteria (e.g. impact of disaster and loss of asset/loss of essential services/damage)
Community-based targeting	Members of community are responsible for development of specific criteria
Key criteria concepts	<ul style="list-style-type: none"> ■ Locally accepted: relevant to local population, corresponds to their own assessment of need ■ Community involvement: increases transparency and may reduce complaints ■ Clear: straightforward, unambiguous and easily understood ■ Direct criteria: e.g. damage to homes/loss of services (however may not be most vulnerable) ■ Proxy indicators: e.g. people with medical conditions/disability (however may not be most vulnerable) ■ If using multiple criteria or distributing several different cash projects, ensure criteria do not contradict each other ■ Quota based: e.g. targeting practices linked to ‘poorest 10%’
Modifying criteria	Cash should provide targeted and relevant support to those affected. Ongoing monitoring, needs assessment and gap analysis should be used to ensure relevance over course of CBA timeframe. Where criteria change, consider whether applicants newly meeting criteria will be able to retrospectively apply; team administrative capacity may need to be increased
Example	<p>The 2010 New Zealand Red Cross Earthquake Commission applied the following base criteria across all their decision-making:</p> <ul style="list-style-type: none"> ■ Problem/issue the grant is addressing must be earthquake related ■ Applications can be received from any person in Canterbury ■ Monies disbursed by way of a grant ■ No means testing, no requirement for recipients to account for their use of the grant ■ No distinction between those insured and those uninsured (except for grants specifically targeting un- or under-insured) ■ Criteria should be consistent across all grants

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[CASE STUDY 4.1.1 CANTERBURY EARTHQUAKES – LESSONS IN SETTING CRITERIA ▶](#)

[◀ HANDBOOK ROAD MAP](#)

[APPENDIX D SAMPLE OF HISTORIC NEW ZEALAND RED CROSS CBA APPLICATION FORMS ▶](#)

Case study 4.1.1 Canterbury earthquakes – lessons in setting criteria

What are the criteria for your cash based assistance?

As part of the 2011 Christchurch Grants programme, the 2011 Independent Advice Grant was established in order to assist vulnerable homeowners with their ability to make an informed decision on how to proceed with the repair, rebuild, or sale of their earthquake-affected property. Initially, there were three key restrictions:

- The grant was available only to households which included an individual aged 65 years or over, under 18 years, or with a pre-existing medical condition or disability
- The grant was available to those whose home was part of the ‘residential red zone’ or those whose damage was assessed at over \$100,000 to repair or rebuild
- The grant was paid directly to a qualified provider of advice, and applicants could not receive a retrospective payment for advice sought prior to application.

These restrictions were based on the assumption that these households would incur more expenses and that they were more likely to struggle after a disaster and/or be less able to support themselves. As the recovery progressed, needs assessments and information from stakeholders¹³ began to challenge and change these assumptions.

Many people traditionally considered ‘vulnerable’ were coping well with their changed environment. Meanwhile, many other households were struggling with increased stress and reduced well-being due to issues such as insurance, repairs and rebuilds, high earthquake-related costs and debts and disruptions to home life.

Additional land zone categories were introduced, one of which (Technical Category 3 or TC3) required that any foundation repair or rebuild include potentially costly site-specific geotechnical work.

To reflect these changes in the recovery environment and to ensure that cash based assistance continued to ‘support the most vulnerable’, eligibility was revised to include the new TC3 homes and remove any restrictions based on age or health. The restriction on retrospective payments was also lifted, so that those who had not been eligible at the time they sought advice would not be disadvantaged.

This case study highlights a number of lessons to be considered when setting criteria:

- Targeted criteria ensure those in most need receive support; however, be mindful that the impacts of a disaster can challenge traditional assumptions of vulnerability – age may not be the most relevant identifier of need
- CTs with targeted criteria require ongoing needs assessment and gaps analysis to ensure they remain relevant
- If criteria changes occur, consider issues of fairness and whether applicants newly meeting criteria will be able to retrospectively apply.

¹³ Key sources included Ministry of Social Development (MSD), Waimakariri Earthquake Support Coordination Service and CanCERN

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RELATED INFORMATION

TABLE 4.1.5 SETTING CRITERIA FOR INDIVIDUAL AND HOUSEHOLD CBA ▶
TABLE 5.1.1 CBA MONITORING ▶

Table 4.1.6 Building cash based assistance for special circumstances

How do you build cash based assistance with specific criteria?

Need	Considerations
<ul style="list-style-type: none"> Families who have lost loved ones, including children who have lost a parent/caregiver Individuals who have been seriously injured requiring hospitalisation, surgery and/or further hospital treatment 	<ul style="list-style-type: none"> Design and implementation must be undertaken with oversight and input by the following: <ul style="list-style-type: none"> New Zealand Red Cross psychosocial advisor Professional bodies (e.g. coroner, health system) Applicants may include internationally based family/loved ones of the deceased; make allowances for international payments, applications in other languages Use a targeted application process, e.g. directly invite those who meet the criteria to apply Appoint a dedicated liaison to support applicants through the cash based assistance process
Setting criteria	
<ul style="list-style-type: none"> For those who have lost loved ones, give careful consideration to who will be eligible - who is the next of kin? For the seriously injured, work in collaboration with relevant professional bodies to develop appropriate criteria 	

Table 4.1.7 Cash based assistance accessibility

How will you ensure the accessibility of your cash based assistance?

Techniques	Guidance
Community diversity reflected in the membership of your New Zealand Red Cross Commission	↳ Table 2.1.2 Commission membership
Needs of diverse communities monitored and reported back by members	↳ Table 3.1.3 Members and other volunteers
Needs assessment and wide stakeholder engagement ensures all communities reached and reflected in cash based assistance design process	↳ Table 4.1.1 Designing individual and household CBA ↳ Diagram 4.1.1 CBA design process flow
Engage with diverse communities to ensure your criteria meet their needs and do not inadvertently create a barrier to application by any groups in need	↳ Table 4.1.5 Setting CBA criteria

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RELATED INFORMATION

◀ MODULE 4	DIAGRAM 4.1.1 CT DESIGN PROCESS FLOW ▶
◀ HANDBOOK ROAD MAP	TABLE 5.1.1 CBA MONITORING ▶

Table 4.2.1 Partnership benefits

Why partner and collaborate with others?	
Support your needs assessment	Ensures your cash based assistance is relevant and targeted at those in most need Ensures your cash based assistance is accessible to the communities you want to reach
Support your gaps analysis	Ensures your cash based assistance is not duplicating support provided by others
Greater reach	Partnering with existing community support structures helps maximise the impact of the cash amount
Relevancy over longer-term recovery	Partnering with existing community support structures ensures support remains targeted in longer-term recovery when it becomes difficult to link needs to event impact Flexible nature of cash based assistance supports partners to adapt to meet changing needs
Meet recovery goals most effectively	Supporting community to support itself by strengthening local capacity best practice for building community resilience

Table 4.2.2 Building partnership cash based assistance

How do you build partnership cash based assistance?

Need and purpose
<ul style="list-style-type: none"> Reach affected people who may not receive support via traditional support options Provide support in longer-term recovery where it is difficult to target need Support community resilience through funding existing community-based organisations
Details
<ul style="list-style-type: none"> The partnership cash based assistance must use funds strictly for purposes that align with Programme and/or Appeal intent depending on the source of funds Partnerships based on a formal relationship with each intermediary organisation Strict application criteria and robust approval processes support accountability and transparency measures Partnership cash based assistance is set up as a funding agreement, not a contract for service Establish a reference or working group of specialists to support with design, delivery and monitoring Establish clear roles and responsibilities with partners Establish clear lines of communication with partners Examples from the Canterbury Earthquake include the 2013 Christchurch Schoolchildren’s Grant and the 2015 Community-led Recovery Grant

Table 4.3.1 External communication recommendations

How will you communicate your cash based assistance to the public?		
Who (audience)	What (level of information)	How (examples)
Cash based assistance recipients and communities	<ul style="list-style-type: none"> Basic outline of CBA principles and purpose Specific facts regarding available assistance – criteria, requirements or conditions for receiving the assistance, duration of availability of the assistance Application process – including expected application turnaround time How to access support and information regarding status of application What the complaints process is, how to complain or protest an outcome Other available support 	<p>Use as many different communication channels as possible:</p> <ul style="list-style-type: none"> Face-to-face Mass media – newspaper, including local community papers, radio stations, online sources Pamphlet distribution to service outlets – petrol stations, supermarkets and libraries Included with relevant bills (e.g. assistance covering power included with energy bills) NZRC website and social media Stakeholder contacts: agencies, community organisations and groups
Non-recipients (such as nearby communities, people relocated from impacted area)	<ul style="list-style-type: none"> Basic outline of CBA principles and purpose Specific facts regarding available assistance – criteria, requirements or conditions for receiving the assistance, duration of availability of the assistance Application process – including expected application turnaround time Other available support 	<ul style="list-style-type: none"> Mass media – newspaper, including local community papers, radio stations, online sources Pamphlet distribution to service outlets – petrol stations, supermarkets and libraries New Zealand Red Cross website
Partners and national and local authorities	<ul style="list-style-type: none"> Expected timeframe and location of CBA operation Number of recipients and payments distributed Specific facts regarding available cash based projects Modality and payment method Their role in CBA delivery 	<ul style="list-style-type: none"> Stakeholder meetings Stakeholder publications
Media	<p>Communicate CBA best practice to ensure understanding and mitigate concerns regarding cash creating dependency on ‘hand-outs’ and/or that cash will be spent in antisocial ways (e.g. on cigarettes, alcohol or gambling). These concerns do not align with evidence from international research suggesting that when needs assessment and targeting of CBA is accurate and thorough, recipients use the cash to meet the needs for which it was intended.</p>	<ul style="list-style-type: none"> Press releases

RELATED INFORMATION

BACK TO	CASE STUDY 4.3.1 CANTERBURY EARTHQUAKES - LESSONS IN COMMUNICATING ▶
◀ MODULE 4	APPENDIX A TEMPLATE 20 RECOVERY COMMUNICATION STRATEGY ▶
◀ HANDBOOK ROAD MAP	APPENDIX F 2012 EVALUATION OF APPLICANT SATISFACTION BY COLMAR BRUNTON ▶

Case study 4.3.1 Canterbury earthquakes – lessons in communicating

An external review of the Christchurch Grants Programme¹⁴ that focused on processes found generally very high levels of applicant satisfaction. However, one area highlighted for improvement was in the area of communication, particularly communication to the public about availability of cash based assistance, eligibility criteria, etc.

The review indicated that word of mouth was a highly successful means of communication, with 59% of surveyed applicants finding out about a specific cash based project in this way. To be an effective means of communication, word of mouth relies on good community connectedness and ownership of information. We know that communities and social networks are people’s most important form of support after a disaster; however, those who are socially isolated or outside the community may not be able to access information in this way. Therefore it is important to ensure a wide range of communication channels are used to help the messages reach everyone, including those who are hard to reach.

Later evaluation of the full Canterbury Earthquake Recovery Programme¹⁵ found that informal community hubs sprang up naturally in areas where usual communication channels were disrupted. These included schools, community halls and sports clubs, but also ‘information hubs’ on fences, around port-a-loos and at water sites.

This case study highlights a number of lessons to be considered when developing a communications plan:

- Ongoing advertising of cash based assistance using traditional (e.g. TV, radio) and social media (e.g. Facebook, Twitter) channels
- Include community meetings, letterbox drops, flyers in key locations (e.g. supermarket/community notice board, library, school, informal hubs)
- Utilise local newspapers and newsletters (paper and electronic)
- Ensure information is accessible and easy to find on the New Zealand Red Cross website
- Ensure information is clear and concise, including application process, criteria and timeframes.

¹⁴ Colmar Brunton (2012). New Zealand Red Cross Grant Survey. Auckland, NZ: Colmar Brunton. Appendix F.

¹⁵ Moody, S., Morley, L., & Davidson, C. (2017). *Evaluation of the Canterbury Earthquake Appeal & Recovery Programme*. Christchurch, NZ: Research First. Appendix H.

RELATED INFORMATION

BACK TO	TABLE 4.3.1 EXTERNAL COMMUNICATION RECOMMENDATIONS ►
◀ MODULE 4	APPENDIX A TEMPLATE 20 RECOVERY COMMUNICATION STRATEGY ►
◀ HANDBOOK ROAD MAP	APPENDIX F 2012 EVALUATION OF APPLICANT SATISFACTION BY COLMAR BRUNTON ►

Case study 4.3.2 Canterbury earthquakes – lessons in application processes

How will applicants apply for cash based assistance?

During the 2011 Christchurch Grants Programme, applicants wanting information regarding their application needed to contact New Zealand Red Cross, either by telephone (a specific 0800 number was available), email or by turning up at the office. This included acknowledgement that the application had been received or how it was progressing.

With almost 70,000 applications received in the six months immediately following the 22 February 2011 earthquake, using the technology available at the time, cash based assistance staff were not able or struggled to proactively contact applicants with status updates on their applications. Nor were they able to provide applicants with a means to independently track progress on their applications.

The 2012 Colmar Brunton survey recommended New Zealand Red Cross improve the way it communicated/ provided information to applicants on the status of their application. The survey indicated that the lack of proactive communication by New Zealand Red Cross resulted in higher volumes of call to the 0800 phone number than might have otherwise been the case. This put pressure on cash based assistance processing staff and diverted their attention from processing applications, and furthered a sense of uncertainty for applicants under already stressful circumstances. Applicants felt unsure whether New Zealand Red Cross had received their application and often the only indication of a successful application was the bank transfer and funds appearing in their bank account.

This case study highlights a number of lessons to be considered when establishing application processes:

- Provide applicants with a variety of ways to access information related to their application, including support with the application process, acknowledgement of receipt, updates on status and the outcome
- Either establish a separate free-phone number or utilise the existing New Zealand Red Cross phone number but ensure that the hours of operation include early mornings and evenings
- Ensure those answering calls are able to deal efficiently and effectively with queries, passing on queries to trained staff or member volunteers as appropriate
- Enable applicants to apply online, ideally creating an online profile where they access all information relating to their applications. This would be particularly useful if people apply for more than one cash project
- Provide updates on application status, particularly outcome before a bank transfer is made.

Update (as of December 2018)

As part of the Customer Care project, development of a new data management system will address a number of these issues.

RELATED INFORMATION

BACK TO	TABLE 4.3.2 APPLICATION OPTIONS FOR CBA ►
◀ MODULE 4	APPENDIX F 2012 EVALUATION OF APPLICANT SATISFACTION BY COLMAR BRUNTON ►
◀ HANDBOOK ROAD MAP	APPENDIX G 2014 EVALUATION OF NZRC CHRISTCHURCH EARTHQUAKE GRANTS PROGRAMME ►

Table 4.3.2 Application options for cash based assistance

Online application process:

Applicants establish an online profile through the New Zealand Red Cross website and upload their details, description of their situation, register their need for support and apply for cash based assistance

Data syncs to New Zealand Red Cross data management system

Advantages	<ul style="list-style-type: none"> Provides applicants with clear, up to date information regarding application status; reduces applicant stress and leads to significant reduction in incoming calls Eliminates incomplete applications (require all information in order to apply) Enables very timely access to application data and reduces processing time Creates data that is easily monitored, evaluated and reported on Reduces need for applicants to provide the same information for multiple CTs Allows for further support to be offered, a level of engagement and follow up with applicants not possible through hard copy application process Process could be offered in multiple languages to ensure accessibility to those with English as a second language Reduces paper waste and administration burden related to cash processing Accessible and flexible as can be utilised on numerous devices Encourages public engagement with New Zealand Red Cross website
Disadvantages	<ul style="list-style-type: none"> Only of relevance to areas of high internet penetration Reliant on utilities which may be disrupted after a disaster Requires some computer literacy (could be mitigated by the availability of online support) Complexity of initial set up negates benefits for anything other than CTs delivered in large scale over a long-term response/recovery

Paper-based application process:

Applicants collect hard copy or electronic application forms for each cash transfer applied for

Application forms are mailed, emailed, physically delivered to New Zealand Red Cross

Advantages	<ul style="list-style-type: none"> Ensures those without devices and internet can access application process In-person support provides personalised application process Enables partnering agencies and organisations to participate in process through distribution of forms
Disadvantages	<ul style="list-style-type: none"> Administratively burdensome Reliant upon external factors – mail, transit systems for delivery of application forms Provides applicants with no ability to monitor application process, resulting in high incoming call rates May increase likelihood of replication, where the same form is both emailed and posted

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RELATED INFORMATION

CASE STUDY 4.3.2 CANTERBURY EARTHQUAKES – LESSONS IN APPLICATION PROCESSES ▶

Table 4.3.3 Cash based assistance feedback, complaints and appeals

How do people feedback, complain or appeal their application status?

Feedback and complaints¹⁶

It is important to capture applicants' opinions to improve the quality and effectiveness of your assistance during the course of delivery and to feed into the lessons learnt process for future response/recovery programming.

- Applicants and stakeholders have the right to provide feedback, anonymously or otherwise
- Ensure feedback is accessible by providing various avenues of communication:
 - In person: provide access to staff and members at your operation centre, through community outreach and at community hubs
 - Comments box: provide a comments box for anonymous feedback
 - Over the phone: provide a free call phone number
 - Written: provide email and postal addresses
 - Online: provide a mechanism for the submitting of comment from an online account
- Clearly communicate to applicants and stakeholders how they can feedback, complain or appeal their application.
- Educate staff and members regarding the importance of collecting feedback and complaints. Provide all staff and members interacting with applicants with a means of collecting feedback and complaints (see Appendix A Templates 22 and 23)
- For complaints to have an impact at the programming level they need to be collated, analysed and reported on to decision-makers. Only with this information will learnings from the complaints change programming
- Positive feedback confirms you are meeting your commitments and the expectations of recipients and stakeholders. Positive feedback can be used for reporting against your project objectives and in publications and communications (with permission from the recipient)
- Utilise best practice tools and resources in establishing feedback and complaint processes that fit your context and meet the expectations of applicants¹⁷

(cont. on next page)

¹⁶ Table based upon World Vision International. (2009). Complaint and Response Mechanisms: Resource Guide.

¹⁷ See World Vision International. (2009). Complaint and Response Mechanisms: Resource Guide and Humanitarian Accountability Partnership www.hapinternational.org for more information.

Table 4.3.3 (Cont.)

Processes for handling feedback, complaints and appeal:	general feedback	complaints process	request to appeal
Register message (on official 'Request to appeal a denied application' form if appropriate), collecting as much information as possible, e.g.:			
<ul style="list-style-type: none"> ▪ name and contact details ▪ date ▪ detail of feedback or complaint ▪ permission to contact for followup (presumed 'yes' for declined application appeals) 	✓	✓	✓
<ul style="list-style-type: none"> ▪ detail of cash based assistance applied for ▪ reason for appealing decision ▪ applicant signature 			✓
Provide a receipt/acknowledgement of feedback or appeal request	✓	✓	✓
Request permission to use positive feedback for publications/communication purposes.	✓		
Log details of feedback or message in a database, capturing the following:			
<ul style="list-style-type: none"> ▪ name and contact details of person giving feedback ▪ date ▪ person receiving the feedback or appeal ▪ programme/project or cash based assistance that feedback relates to ▪ description of feedback or reason for appealing decision ▪ person responsible for providing acknowledgement of feedback ▪ date acknowledgement sent ▪ attach copy of feedback or official appeal request 	*	*	✓
<ul style="list-style-type: none"> ▪ method of feedback (e.g. verbal, letter, card, email) ▪ whether further contact agreed to 	✓	✓	
<ul style="list-style-type: none"> ▪ note any additional items included (e.g. photograph, memento), and instructions for where to access original version (e.g. scanned letter, copy of photos) ▪ whether permission granted for use of feedback in publications/communications ▪ date of any publications/communications in which feedback was used ▪ detail of any publications/communications in which feedback was used 	✓	**	**
<ul style="list-style-type: none"> ▪ person responsible for acting on/following up feedback (CT Manager if appeal) ▪ action/resolution taken or outcome decided ▪ person responsible for communicating outcome to the complainant or applicant ▪ date action or outcome communicated to complainant or applicant ▪ date closed 		✓	✓
Capture the overall number of feedback, complaints and application appeals, and categorise the sub-types of each for analysis and to include in reporting.	✓	✓	✓

* only if permission granted

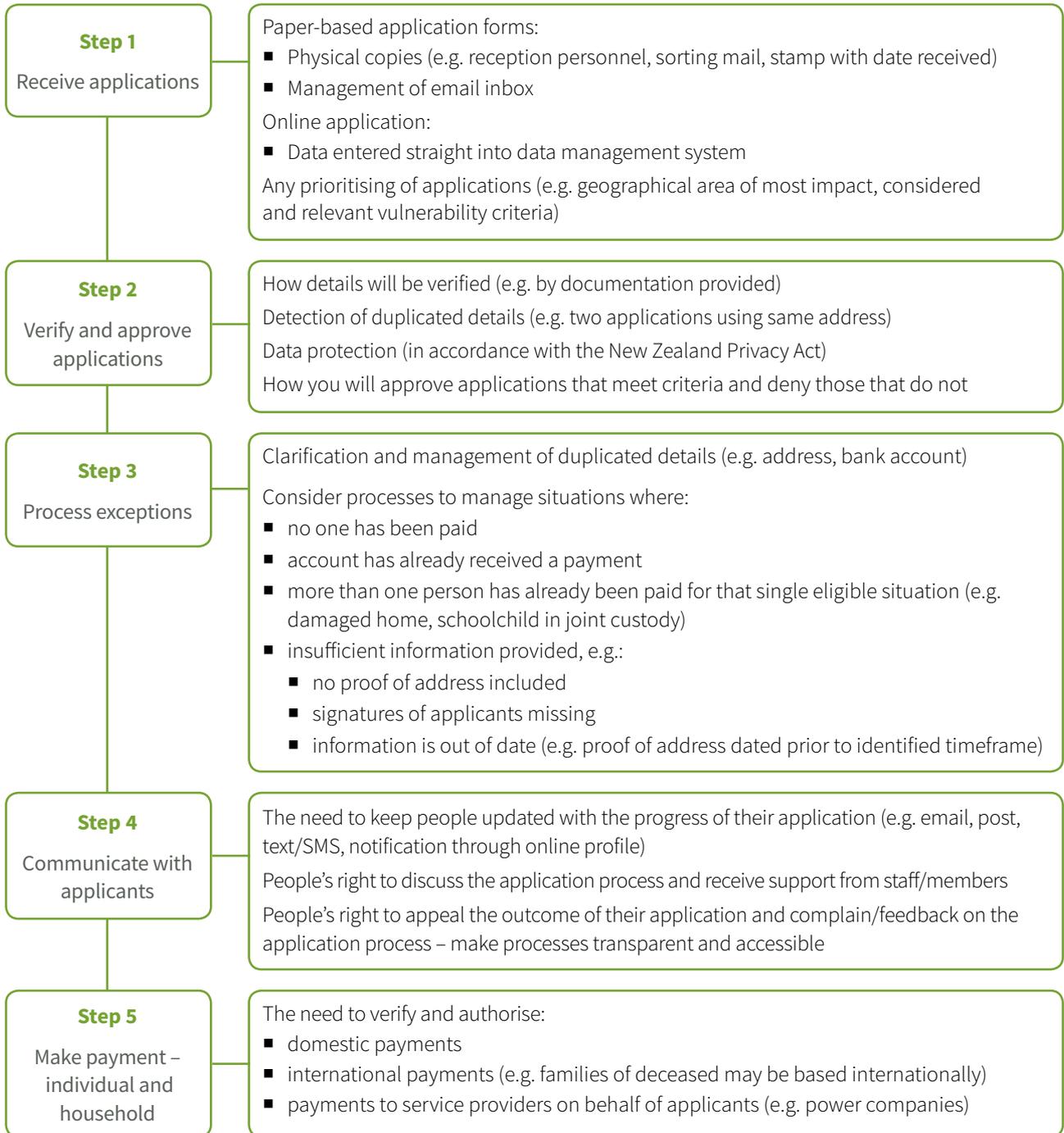
** if relevant

BACK TO	RELATED INFORMATION
◀ MODULE 4	APPENDIX A TEMPLATE 22 FEEDBACK AND COMPLAINTS SUMMARY ▶
◀ HANDBOOK ROAD MAP	APPENDIX A TEMPLATE 21 FEEDBACK AND COMPLAINTS FACT SHEET ▶

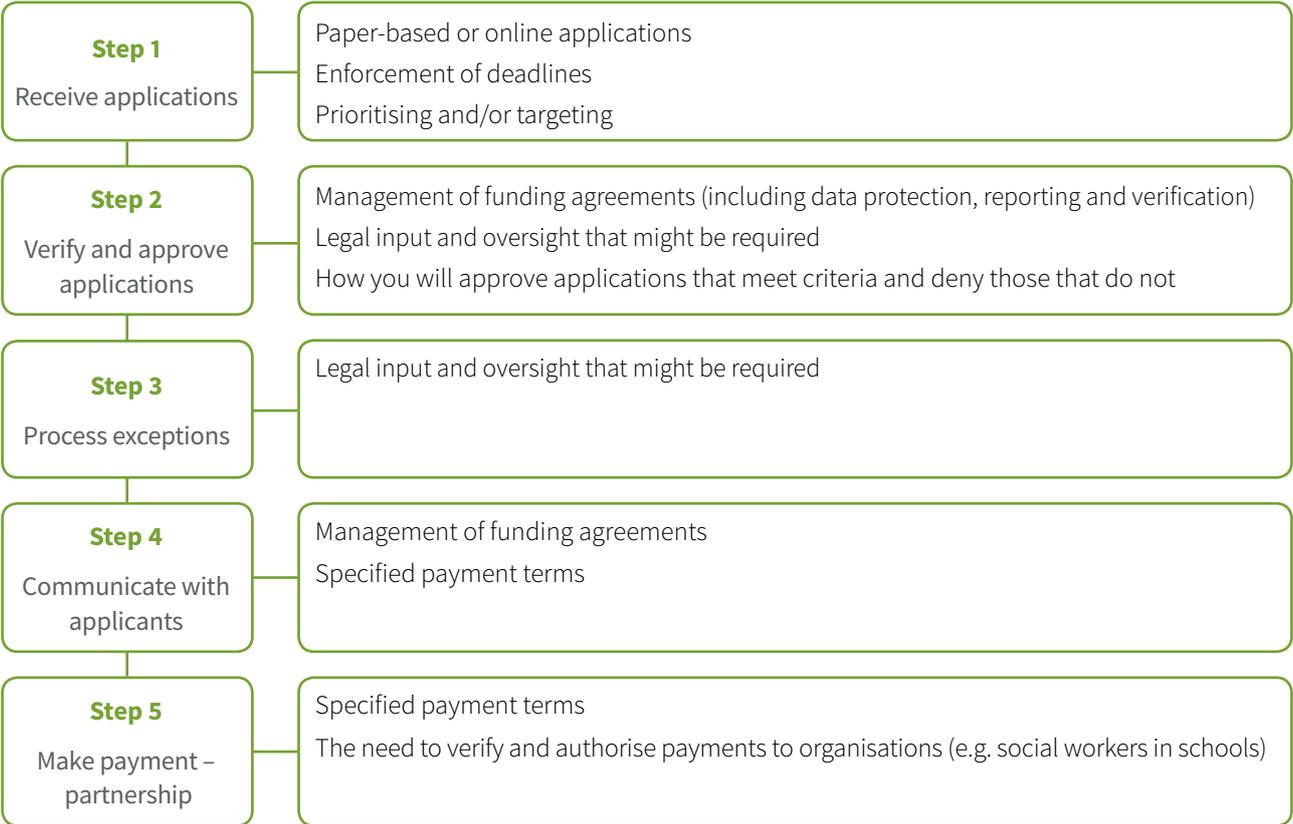
Table 4.4.1 Processing cash based assistance applications

How will you process cash based assistance applications?

Create processes that take into account:



Specifics for partnership cash based assistance:



RELATED INFORMATION

	TABLE 4.3.2 APPLICATION OPTIONS FOR CBA ▶
	TABLE 3.2.2 CBA DATA MANAGEMENT ▶
	APPENDIX A TEMPLATE 16 CBA APPLICANT ACTIVE LETTER ▶
	APPENDIX A TEMPLATE 17 CBA APPLICANT SUCCESSFUL LETTER ▶
	APPENDIX A TEMPLATE 18 CBA APPLICANT UNSUCCESSFUL LETTER ▶
BACK TO	TABLE 4.3.3 CBA FEEDBACK, COMPLAINTS AND APPEAL ▶
◀ MODULE 4	TABLE 4.2.2 BUILDING PARTNERSHIP CBA ▶
◀ HANDBOOK ROAD MAP	

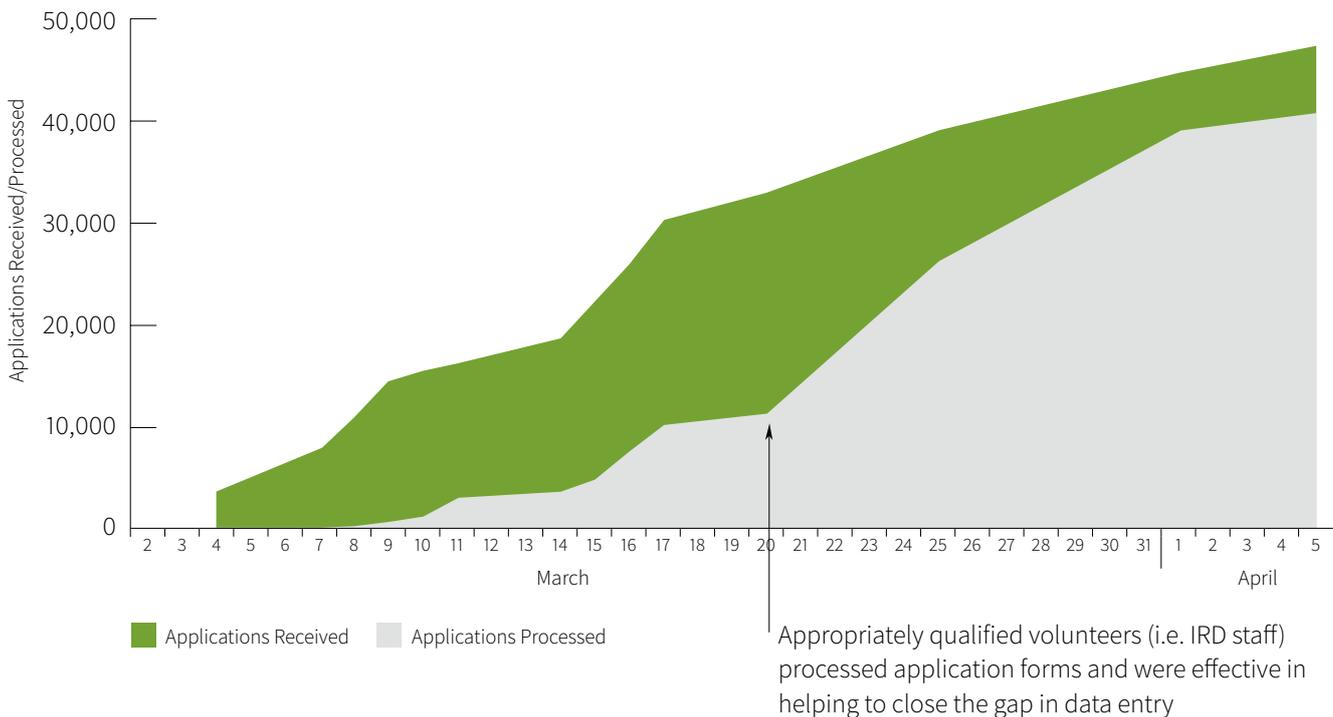
Table 4.4.2 Application surge

How will you deal with a surge in applications and calls from the public?

In order to maintain expected application turnaround times you need to be prepared to manage a surge in applications:

- Build processing capacity within your team.
- Establish robust processing systems including linkages between online application and data management systems.
- Support other teams who might be impacted (e.g. service centres, call centre or other New Zealand Red Cross business units) with phone line and mail sorting capacity.
- Communicate realistic processing time frames to the public and keep this information updated.
- Prioritise processing by areas of most impact or considered and relevant vulnerability criteria.
- Consider using staff seconded from a relevant government agency or organisation to support data entry.

Snapshot of application surge – 2011 Emergency and Hardship Grant



RELATED INFORMATION

BACK TO	TABLE 1.4 APPLICATION PROCESSING TIMEFRAME ▶
◀ MODULE 4	TABLE 4.4.1 PROCESSING APPLICATIONS ▶
◀ HANDBOOK ROAD MAP	APPENDIX F 2012 EVALUATION OF APPLICANT SATISFACTION BY COLMAR BRUNTON ▶

CHECKLIST 4: CASH BASED ASSISTANCE DESIGN AND DELIVERY	✓
Capacity in place to conduct key tasks regarding assistance design and processing	
Data management systems (including application, payment and applicant monitoring) in place	
Needs assessment and gaps analysis conducted	
Timeframe of cash based assistance considered	
Relevant cash based assistance for timeline identified	
Consultation with stakeholders underway	
Criteria and targeting of cash based assistance decided	
Value of cash based assistance confirmed	
Cash based assistance application forms created	
Specific cash based project sent to Commission for approval	
Communications strategy in place	
Feedback and complaints mechanism established	

BACK TO

- ◀ MODULE 4
- ◀ HANDBOOK ROAD MAP

Monitoring, reporting, evaluating and learning

The fundamentals of monitoring, reporting and evaluation are no different for cash based assistance than for any other project. Generic guidance applies, existing organisation guidance documents should be utilised. The planning process should be carried out as part of the response/recovery programme planning process.

5.1 Monitoring and reflecting

5.2 Reporting and evaluating

5.3 Learning

Checklist

What are the steps for monitoring, reporting, evaluating and learning from cash based assistance?

↳ [Checklist 5 Monitoring, reporting, evaluating and learning](#)

5.1 Monitoring and reflecting

How will you know your cash based assistance is achieving its intended aims?

- ↳ [Table 5.1.1 CBA monitoring](#)
- ↳ [Diagram 4.1.1 CBA design process flow](#)
- ↳ [Case study 4.1.1 Christchurch earthquake – lessons in setting criteria](#)

Is your CBA integrated into the broader response/recovery programme? Reflect on your planning documents:

- ↳ [Table 1.1 CBA project planning](#)
- ↳ [Appendix A Template 1 Project Planning Documents](#)

Is your CBA monitoring integrated into the broader response/recovery programme?

- ↳ [Diagram 5.1.1 Integrated monitoring](#)

5.2 Reporting and evaluating

What do you need to report, how often and to whom?

- ↳ [Table 5.2.1 CBA reporting framework](#)
- ↳ [Case study 5.2.1 – Christchurch earthquake grant reporting snapshot](#)
- ↳ [Appendix A Template 14 CBA Operational Report](#)

How will you evaluate your programme?

- ↳ [Table 5.2.2 CBA evaluation](#)
- ↳ [Appendix E External Evaluation ToR – New Zealand Red Cross Christchurch Grants Programme](#)
- ↳ [Appendix F 2012 Evaluation of Applicant Satisfaction by Colmar Brunton](#)
- ↳ [Appendix G 2014 Evaluation of New Zealand Red Cross Christchurch Earthquake Grants Programme](#)

5.3 Learning

Where can you find New Zealand Red Cross cash based assistance lessons learnt documents?

↳ [Appendix I Key CBA close-out reports](#)

Table 5.1.1 Cash based assistance monitoring¹⁸

Why monitor your cash based assistance?	
	Check whether cash based assistance is meeting needs as planned and achieving the expected impact.
	Ensure relevance and enable adjustments to be made if CBA is not meeting objectives. Particularly important where CBA is provided over a long timeframe with more than one cash project delivered.
	Enable evaluation to be conducted that can feed lessons learnt into future response/recovery programming.
	Feed into reporting of key indicators (e.g. where this is required under terms of funding) and enable communication of programme successes to stakeholders and members of the public.
What do you monitor?	
Local context	Track changing and emerging needs to ensure your CBA (and wider response/recovery programme) is targeted correctly, and adapt when necessary. Track changes in availability or pricing of relevant goods and services in local markets, to ensure that CBA can be easily utilised and value remains sufficient. Ensure your CBA is filling gaps in support and not duplicating existing supports.
Wider response/recovery programme	Monitor indicators that link to your response/recovery programme objectives and allow you to evaluate programme effectiveness. Ensure your indicators can be integrated across projects, for example to allow you to differentiate between the total number of times support was given vs. the total number of people who received support.
CTs: process	Use indicators that enable you to determine that recipients are treated with dignity, that communication meets their needs, and that cash projects are delivered in a timely manner.
CTs: impact	Monitor for both positive and negative impact. CBA should build resilience rather than dependency and projects may have unanticipated outcomes. Indicators such as ‘how cash was spent’ help confirm that needs assessment is correct by investigating whether recipients used the CBA to meet the needs it was intended to.
CTs: recipients	Use indicators that will help you ensure that the intended recipients received their CBA, and that CBA reached the people in most need. Patterns may reveal unintentional barriers to subgroups in your target population.
Relationships with partners	Indicators should ensure conditions of funding agreements are being met, and that responsibilities are met on time and on budget.

¹⁸ Adapted from International Red Cross and Red Crescent Movement, 2007, Guidelines for Cash Transfer Programming.

Examples:

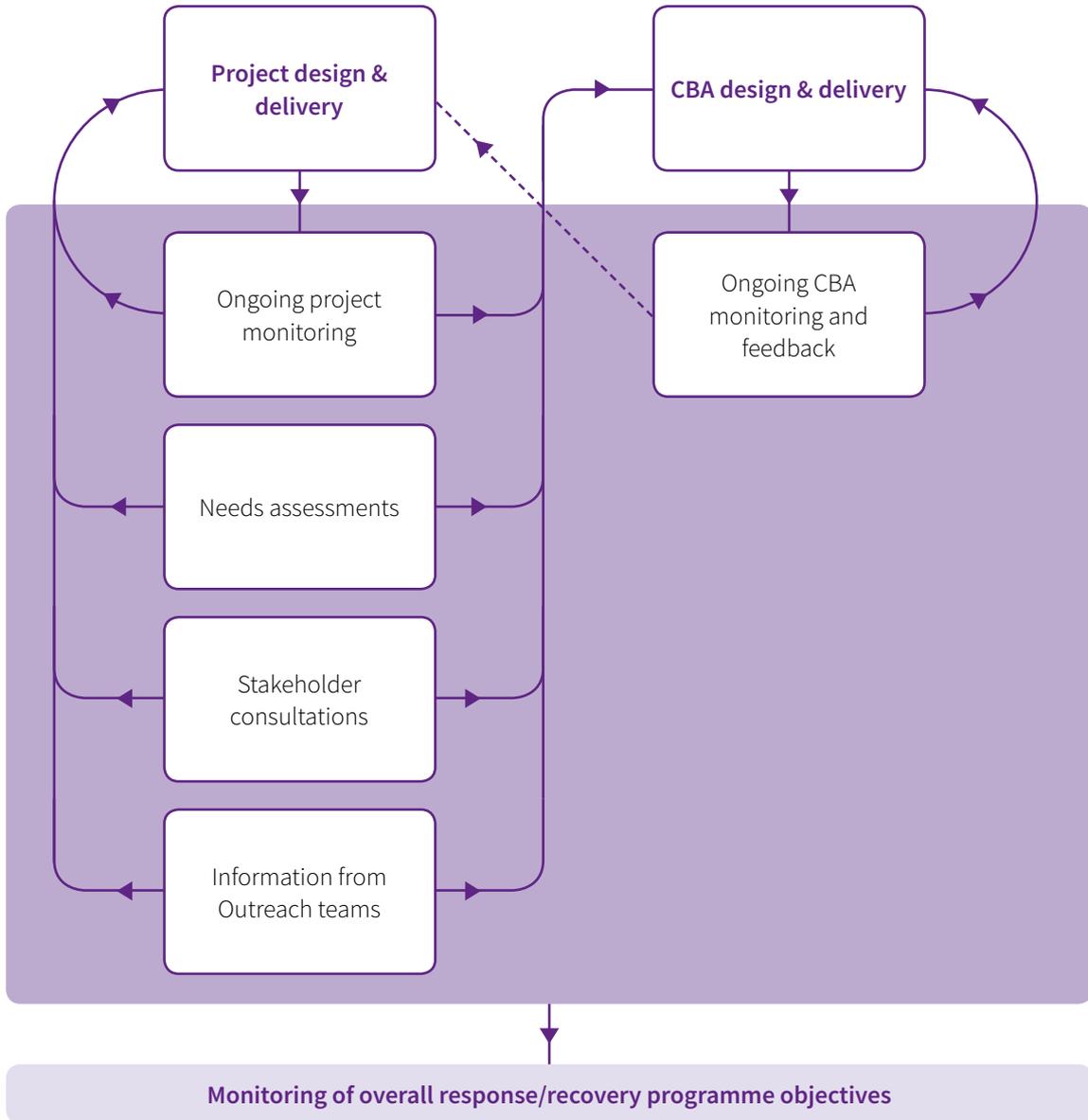
Programme level	<ul style="list-style-type: none"> What amount of Appeal funds have been allocated and disbursed? Were the target people reached?
Process	<ul style="list-style-type: none"> How well was each cash transfer managed (e.g. timeliness of approval and disbursement process)? Did applicants have adequate information, did they understand the purpose, criteria and application process? Did applicants know who to contact with enquiries? Were the recipients and other stakeholders satisfied with the application process? Was the payment timely? What groups received your cash based assistance? Was the value of the cash adequate to meet the recipient's need?
Impact	<ul style="list-style-type: none"> Were recipients better off as a result of the cash (e.g. able to meet the identified need)? How have coping strategies changed as a result of the cash based assistance? What did the recipient purchase with the cash? What other support are recipients receiving? Have there been any changes in consumption patterns? Would households/ individuals have gone without the service/good if not for the cash? Who controlled use/made decisions regarding use of the cash? Would recipients have preferred an alternative form of support (e.g. in-kind assistance, income generation projects, etc)? Could another form of cash based assistance have met recipient needs more appropriately?

RELATED INFORMATION

BACK TO	TABLE 1.1 CBA PROJECT PLANNING ▶
	TABLE 3.2.2 CBA DATA MANAGEMENT ▶
◀ MODULE 5	TABLE 5.2.1 CBA REPORING FRAMEWORK ▶
◀ HANDBOOK ROAD MAP	TABLE 4.3.3 CBA FEEDBACK, COMPLAINTS AND APPEAL ▶

Diagram 5.1.1 Integrated monitoring

Integration means that monitoring of your cash based assistance informs the wider response/recovery programme, and monitoring data from other parts of the response/recovery programme inform your cash based assistance. Some indicators may consist of joint totals.



BACK TO

- ◀ MODULE 5
- ◀ HANDBOOK ROAD MAP

Table 5.2.1 Cash based assistance reporting framework

What do you need to report, how often and to whom?

Report type	Content	Who responsible	Audience
Appeal report (daily/weekly)	<ul style="list-style-type: none"> Actual funds Projected funds Appeal closing date 	Fundraising and Communications	<ul style="list-style-type: none"> Organisation governance (New Zealand Red Cross ELT and Board) Commission / secretariat Cash manager
Operational report (daily/weekly/monthly depending on phase of project)	<p>CBA total figures:</p> <ul style="list-style-type: none"> Total applications received Number of payments made Number of unique recipients Total amount spent <p>Per CBA project:</p> <ul style="list-style-type: none"> Amount spent, as dollars and as percentage of allocated amount Number of payments made: most recent period / project to date <p>Enquiries, feedback and complaints:</p> <ul style="list-style-type: none"> Types, numbers, and actions taken If any fraud, then type and response (e.g. referral to police) <p>↳ Appendix A Template 22 Feedback and Complaints Summary</p>	Cash manager	<ul style="list-style-type: none"> Commission / secretariat Organisation governance
CBA project close-out report	<p>Summary of CBA project with all relevant details</p> <p>↳ Appendix A Template 15 CBA Close-out Report</p>	Cash project coordinator /Cash manager	<ul style="list-style-type: none"> Organisation governance
Commission operational report	<p>Summary of Commission activities</p> <p>↳ Appendix A Template 8 Commission Operational Report</p>	Commission secretariat	<ul style="list-style-type: none"> Organisation governance Commission Donors

RELATED INFORMATION

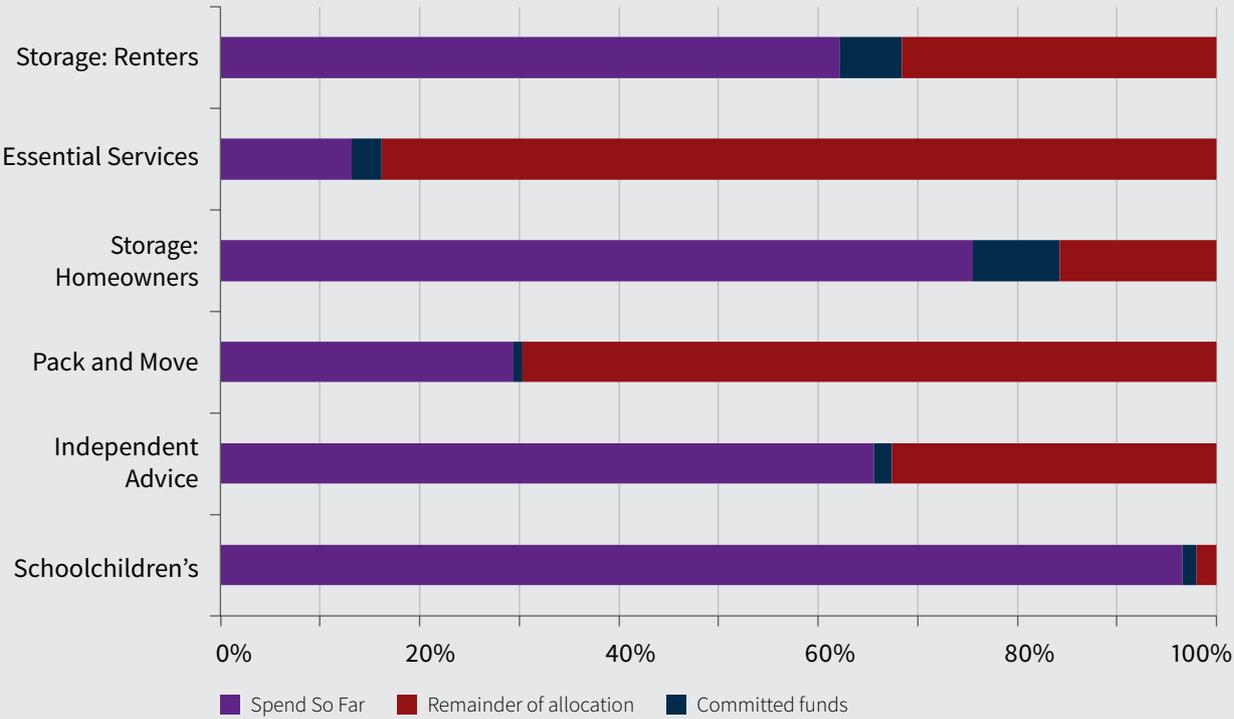
	TABLE 2.1.1 ROLES AND RESPONSIBILITIES WHEN USING A COMMISSION ▶
	APPENDIX A TEMPLATE 14 CBA OPERATIONAL REPORT ▶
	APPENDIX A TEMPLATE 15 CBA CLOSE-OUT REPORT ▶
	APPENDIX A TEMPLATE 8 COMMISSION OPERATIONAL REPORT ▶
	TABLE 4.3.3 CBA FEEDBACK, COMPLAINTS AND APPEAL ▶
BACK TO	TABLE 3.2.2 CBA DATA MANAGEMENT ▶
◀ MODULE 5	CASE STUDY 5.2.1 – CANTERBURY EARTHQUAKES GRANT REPORTING SNAPSHOT ▶
◀ HANDBOOK ROAD MAP	

Case Study 5.2.1 Canterbury earthquakes – grant reporting snapshot

Extract from Christchurch grants monthly report – May 2013

Week	Date	Reception	Call Centre	Applications Received	Applicants Paid	Amount Paid
19	6/05/2013	13	49	10	0	\$303,218.43
19	7/05/2013	11	36	14	0	
19	8/05/2013	6	45	11	0	
19	9/05/2013	12	41	7	0	
19	10/05/2013	8	44	13	142	

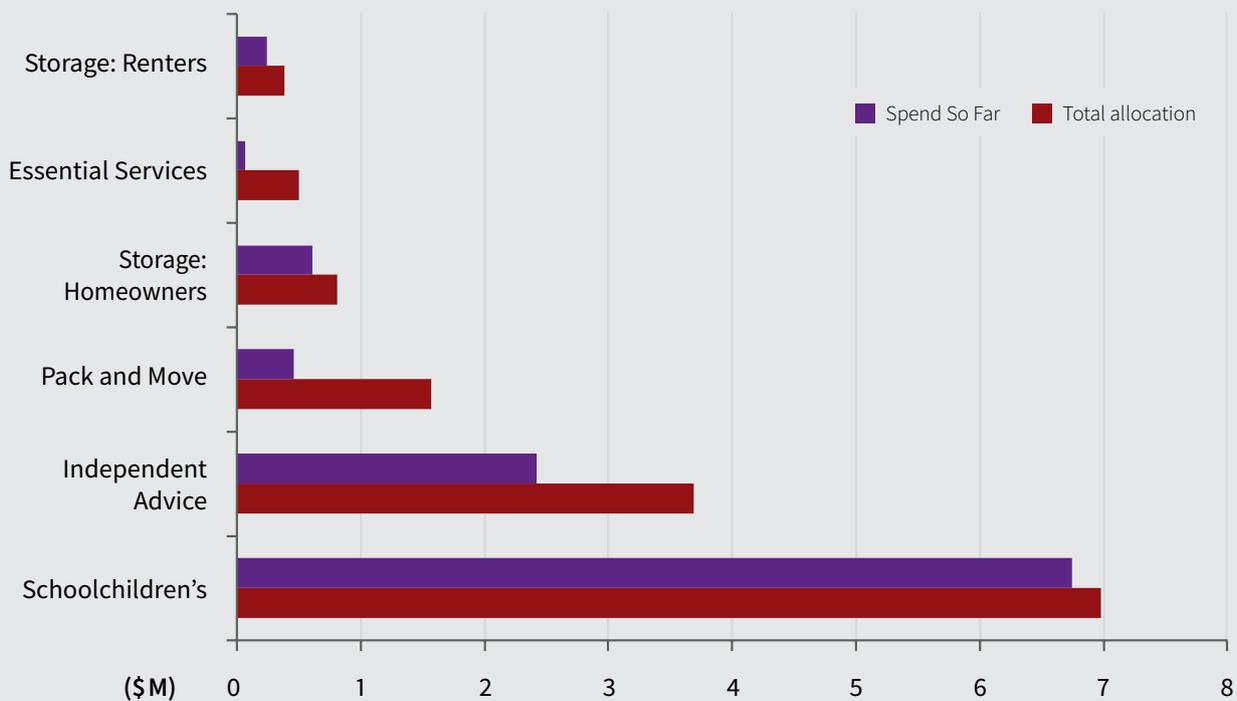
% of allocation spent and committed



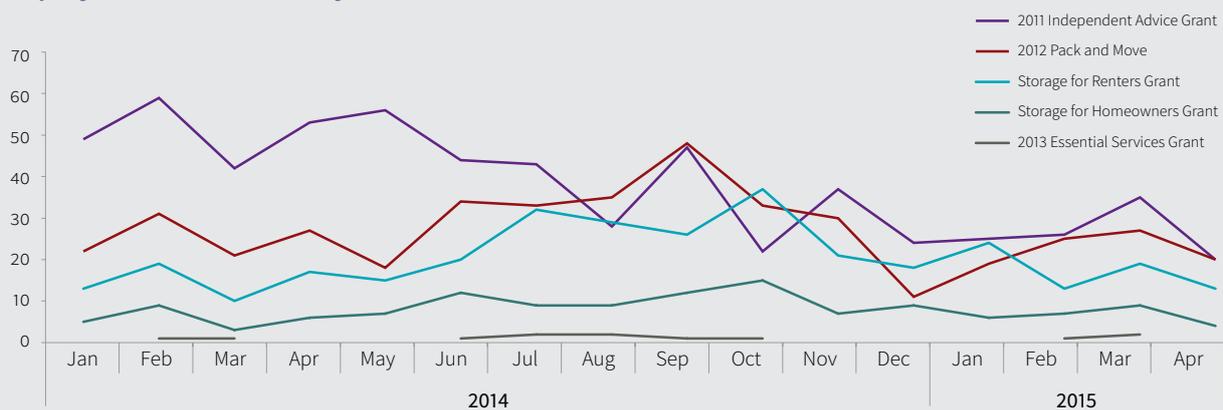
BACK TO

- ◀ MODULE 5
- ◀ HANDBOOK ROAD MAP

\$ Spend and Allocation



payments monthly



RELATED INFORMATION

◀ MODULE 5	TABLE 5.2.1 CBA REPORTING FRAMEWORK ▶
◀ HANDBOOK ROAD MAP	TABLE 3.2.2 CBA DATA MANAGEMENT ▶

Table 5.2.2 Cash based assistance evaluation

How will you evaluate your programme?

An external evaluation of your governance, design and delivery of your cash based assistance, either of the CBA alone or as part of a larger recovery evaluation, should be conducted at the key milestones of your response/recovery programme.

Use the following criteria¹⁹: appropriateness, coverage, connectedness, impact, effectiveness and efficiency.

Note: It may be challenging to evaluate cash as an input into households where the cash goes into the ‘household pot’, making it potentially difficult for recipients to split out and identify usage and therefore attribute impact.

Consider the following cash-specific questions within your evaluation:	How
<p>Appropriateness (relevance):</p> <p>Did the recipients prefer cash over other types of assistance?</p> <p>How was eligibility/criteria determined?</p> <p>Did the Commission governance model result in community-led decision-making?</p>	<ul style="list-style-type: none"> ■ Monitoring reports ■ Recipient feedback ■ Survey ■ Interviews with stakeholders and within organisation
<p>Coverage:</p> <p>How were recipients targeted?</p> <p>Was targeting perceived as fair?</p>	<ul style="list-style-type: none"> ■ Focus group consultation with community ■ Household interviews ■ Analysis of whether recipients met targeting criteria
<p>Connectedness:</p> <p>How did cash based assistance interact with other forms of assistance?</p> <ul style="list-style-type: none"> ■ Other support from within organisation ■ Other support from other stakeholders and community 	<ul style="list-style-type: none"> ■ Interviews with community and stakeholders, and within organisation ■ Mapping of other interventions
<p>Impact:</p> <p>What was the effect on people’s lives?</p> <p>What multiplier effects may have occurred due to the provision of cash?</p> <p>Any influence on debt?</p> <p>Any gender tensions over the use of cash?</p> <p>How has cash based assistance affected traditional community self-help systems?</p>	<ul style="list-style-type: none"> ■ Focus group consultation with community ■ Interviews – vulnerable groups, cash recipients, other groups
<p>Effectiveness:</p> <p>Did people get the right amount of cash?</p> <p>Was payment timely and efficient?</p> <p>What did people spend cash on?</p> <p>Did recipients see payment levels as fair and equitable?</p> <p>Was there any corruption, abuse by staff or partners in targeting or distribution?</p> <p>Was there any evidence of antisocial use?</p> <p>Were there any cases of fraud?</p>	<ul style="list-style-type: none"> ■ Database documentation ■ Focus group consultation with community ■ Analysis of fraud cases ■ Key informant interviews

(cont. on next page)

¹⁹ Common to humanitarian projects internationally, derived from the Organization for Economic Co-operation and Development – Development Assistance Committee.

Table 5.2.2 (Cont.)

Consider the following cash-specific questions within your evaluation:	How
Efficiency and cost effectiveness:	
How efficient and appropriate were the delivery systems?	<ul style="list-style-type: none"> Key informant interviews with programme and finance staff
Did New Zealand Red Cross have sufficient skills to manage the design and delivery of cash based assistance effectively?	<ul style="list-style-type: none"> Focus group discussion with programme team
Did partners have sufficient skills to manage their cash based assistance effectively?	<ul style="list-style-type: none"> Assessment of key staff qualifications
What were the management costs/requirements for implementing the cash based assistance?	
What was the total cost of project?	

CHECKLIST 5: MONITORING, REPORTING, EVALUATING AND LEARNING	✓
Project planning documents reflected upon	
Monitoring system in place, linked to project objectives and goals	
Reporting framework in place	
Lessons captured in form of close-out reports and exit reports from staff	
Evaluation of cash based assistance conducted	
Cash Based Assistance Handbook evaluated and updated with lessons learnt	

RELATED INFORMATION

	TABLE 1.1 CBA PROJECT PLANNING ▶
	TABLE 5.1.1 CBA MONITORING ▶
	TABLE 5.2.1 CBA REPORTING FRAMEWORK ▶
BACK TO	APPENDIX F 2012 EVALUATION OF APPLICANT SATISFACTION BY COLMAR BRUNTON ▶
◀ MODULE 5	APPENDIX G 2014 EVALUATION OF NZRC CHRISTCHURCH EARTHQUAKE GRANTS PROGRAMME ▶
◀ HANDBOOK ROAD MAP	

Appendices

Appendix A: Templates

Template 1 Project Planning Documents

Template 2 Commission Terms of Reference

Template 3 Commission Agenda

Template 4 Commission Paper

Template 5 Commission Memo/Issue Paper

Template 6 Commission Meeting Minutes

Template 7 Commission Action Register

Template 8 Commission Operational Report

Template 9 Commission Close-Out Report

Template 10 Programme Manager CBA Job Description (JD)

Template 11 Cash Project Coordinator JD

Template 12 Partnerships Coordinator JD

Template 13 CBA Application Base Form

Template 14 CBA Operational Report

Template 15 CBA Close-out Report

Template 16 CBA Applicant Active Letter

Template 17 CBA Applicant Successful Letter

Template 18 CBA Applicant Unsuccessful Letter

Template 19 Request to Appeal a Declined Application

Template 20 Recovery Communication Strategy

Template 21 Feedback and Complaints Fact Sheet

Template 22 Feedback and Complaints Summary

Template 23 Feedback and Complaints Template

Appendix B: Leading in disaster recovery, a companion through the chaos

Appendix C: Supporting the supporters in disaster recovery

Appendix D: Sample of historic New Zealand Red Cross CBA application forms

Emergency and Hardship Application Form

Essential Services Application Form

Independent Advice Application Form

Pack and Move Application Form

Relocation Application Form

Storage for Renters Application Form

Winter Assistance Application Form

Schoolchildren's Application Form (*partnership*)

Appendix E: External 2012 evaluation of New Zealand Red Cross Christchurch Grants Programme – Terms of Reference

Appendix F: 2012 Evaluation of applicant satisfaction by Colmar Brunton

Appendix G: 2014 Evaluation of New Zealand Red Cross Christchurch Earthquake Grants Programme

Appendix H: 2017 Evaluation of New Zealand Red Cross Canterbury Earthquake Recovery Programme executive summary report

Appendix I: Key historic New Zealand Red Cross CBA close-out reports



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