A Guide to Cash for Work Programming

CWS Church World Service

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Acknowledgements

This work would not have been possible without the generous financial support of ACT Alliance. Equally, during the writing of this guide book, many individuals including our project participants and implementation partners took time to reflect and engage with us throughout the different stages of the Cash for Work program process. We are sincerely thankful for the valuable feedback and contributions from the ACT Alliance Kenya forums members namely National Council of Churches of Kenya (NCCK), Lutheran World Relief (LWR), and Diakonie Katasrophenhilfe (DKH) as well as the Church World Service (CWS) Emergency Response implementing partners; Anglican Development Services–Pwani (ADS-Pwani), Farming Systems Kenya and YANG'AT.

The completion of this work could not have been accomplished without the commitment of our staff at CWS Africa. More specifically: Caroline Njogu, Mary Obiero, Allan Mbole, and Wilbert Nango who spent many hours creating this document.

Abbreviations

ACT Alliance	Action by Churches Together
ADS	Anglican Development Services
ADS-Pwani	Anglican Development Services - Pwani
CBA	Cash Based Assistance
CfW	Cash for Work
CTP	Cash Transfer Program
CWS	Church World Service
DKH	Diakonie Katastrophenhilfe
FSK	Farming Systems Kenya
ID card	Identity card
KRA	Kenya Revenue Authority
LWR	Lutheran World Relief
M&E	Monitoring and Evaluation
M-Pesa	Mobile money transfer service by Safaricom
NCCK	National Council of Churches of Kenya
NDMA	National Drought Management Authority
NG	National Government
PIN	Personal Identification Number
SIM card	Subscriber Identification Module card
VFM	Value for Money

1 Introduction

Church World Service (CWS) with the mission of *transforming communities around the globe through just and sustainable responses to hunger, poverty, displacement and disaster* worked with communities in Tana River, Baringo and West Pokot counties in Kenya to implement Cash for Work (CfW) projects in response to the 2017 drought emergency. This was through the generous support of Action by Churches Together Alliance (ACT Alliance), a global alliance of churches and related organizations that focuses on long-term development and humanitarian assistance.

Drawing from this experience, CWS, through a writing workshop (write-shop) with the ACT Alliance Kenya forum members namely; National Council of Churches of Kenya (NCCK), Lutheran World Relief (LWR), and Diakonie Katastrophenhilfe (DKH) along with its implementing partners – Anglican Development Services - Pwani (ADS Pwani), Farming Systems Kenya and YANG'AT, has documented best practices and lessons learnt to guide and provide its field facilitators as well as other interested actors in the development and humanitarian aid sector, with ideas for designing appropriate strategies and actions for CfW programming.

Suggested tools for use during the implementation of a CfW programme have been provided as annexes.

The CfW approach is an intervention used by humanitarian assistance organizations to provide temporary employment in early recovery projects such as restoration and rehabilitation of link roads, debris clearance; and other basic community infrastructure[1] to the most vulnerable segments of a population. The methodology is becoming increasingly common in food insecure, disaster-affected or post-conflict environments.

1.1 About Cash for Work

According to Cash Learning Program[2], Cash Based Assistance or Cash for Work refers to all programs where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance, the expression "Cash for Work" refers to the provision of cash transfers to individual, household or community recipients but not to governments or other state actors. The expression is used interchangeably with Cash Transfer Programming, Cash Based Interventions, and Cash and Voucher Programming. Cash for Work empowers individuals and supports the rebuilding and rehabilitation of community

1 The Community Infrastructure working group has defined the following infrastructure to qualify for projects' support:
- Repairing access /link roads
- Restoration of drainage systems
- Repairing/functionalizing village streets/pathways
- Rehabilitating/establishing/protecting walls, dykes and check-dams
- Rehabilitating of water channels and dams
- Restore community centers (mosques, hujras, funeral places, washing pads for women among others)

2 http://www.cashlearning.org/resources/glossary.

infrastructure as demonstrated by the CWS Tana River case.[3] However, CfW is limited as it cannot be applied to the whole population. It calls for higher monitoring and supervision requirements.

Cash Based Assistance covers all modalities of financial assistance such as vouchers. This excludes remittances and microfinance programs in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash).

1.2 Advantages of Cash for Work programming

The CfW approach empowers individuals, since direct cash transfers provide a flexible resource to the affected households and enables them to spend money according to their needs and priorities. CfW stimulates recovery of the local economy by creating short-term work, reintroducing income flow, supporting local businesses through the purchase of construction materials and other goods. It encourages households to purchase food and non-food items locally. CfW programs fund the rehabilitation of damaged community assets while maintaining the dignity of the affected populations through meaningful community engagement in the selection and implementation of projects.

Distribution costs for cash are usually lower than those of food or non-food items. Additionally, CfW can be implemented quickly and is not reliant on delay-prone shipping. CfW programs help prevent the selling-off of assets and accumulation of debts that often results from the short-term economic pressures caused by conflict or disasters. Cash earned through CfW activities can help break debt cycles, which may be exacerbated by the need for immediate cash in a post-disaster/post-conflict environment. CfW activities can involve large numbers of the population and can be designed to encourage the integration and participation of women and other marginalized groups in an area thus benefitting the entire community and not just a few individuals.

1.3 Disadvantages of Cash for Work

The CfW method has potential for exploitation and diversion of funds since cash can be diverted to unintended uses more easily than non-food items can be converted to cash. CfW can negatively influence local cultural norms by changing traditional responses to community needs or volunteerism. CfW projects may not always be appropriate for vulnerable persons including the elderly, sick or disabled and can create dependency. CfW programming can also create insecurity for both the implementing agency and beneficiaries such as risks of attack and extortion.

3 HYPERLINK “https://cwsglobal.org/cash-work-tana-river-kenya-three-months/” https://cwsglobal.org/cash-work-tana-river-kenya-three-months/.

2 Steps in designing and implementing an effective CfW response - the CWS experience

The CfW programming approach requires effective planning prior to its actual implementation. The following are key considerations and best practices learnt from the Kenyan case:

KEY CONSIDERATIONS
BEST PRACTICES

1. Conduct a vulnerability assessment
2. Determine the project type and scope
3. Formulate project objectives
4. Engage stakeholders
5. Mobilize target communities
6. Identify beneficiaries
7. Select CfW committee members
8. Identify work/roles/activities
9. Define community tasks/work/roles
10. Set beneficiaries' daily wages
11. Select work supervisors
12. Determine the roles of the supervisors
13. Train the supervisors
14. Provide technical supervision
15. Coordinate payments for CfW
16. Monitor and report

2.1 Vulnerability assessment

Conducting a vulnerability assessment is essential as it facilitates the identification, quantification, and prioritization (ranking) of vulnerabilities within the affected community following a disaster. This involves assessing potential threats to the affected population and the infrastructure. In doing this, the physical, social-economic, socio-cultural, ecological and political dimensions and their implication on the implementation of the project must be considered.

2.2 Project objective

The project's objective provides a framework within which to operate. It gives an impression of how the situation will be once the CfW project has been completed. The objective should be specific, measurable, achievable and time-bound. Developing a good project objective ensures that the project that is designed is the best fit for the affected population.

2.3 Project type and scope

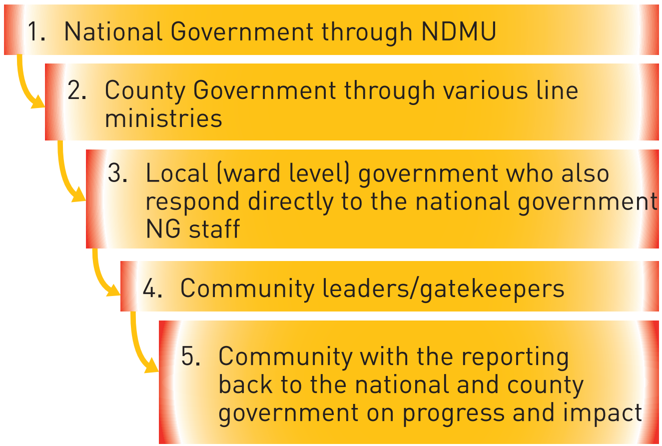
After the vulnerability assessment, it is germane to determine the type of project that is suitable in meeting the needs/gaps found during the vulnerability assessment as dictated by the project objective. The project's design and scope of information is based on both primary and secondary data. Primary data provides credibility while secondary data supports the primary data findings. In addition, the severity of the disaster informs the most appropriate project design to be adopted.

2.4 Stakeholder engagement

Systematic engagement with the appropriate agencies in order to ensure smooth entry into the affected community is important for securing the community's buy-in of the CfW project. In Kenya, effective engagement of the community involves working within existing county (local government) and national structures as shown below:

- First is the engagement of the National Government (NG) whose disaster management work is coordinated through the National Disaster Management Unit (NDMU).
- Next is the engagement at county level with specific ministries such as water, livestock and agriculture that support the specific CfW intervention. It is important to note that this can be both an asset and a disadvantage because agencies/organizations working in emergencies often provide services that are expected from county governments. It is also important to bear in mind the stage of the political cycle when the emergency occurs. For instance, working during electioneering season is challenging as agencies/organizations might be seen as being partisan (or politicians can take advantage to paint them as such). Should this happen, wisdom becomes key in dealing with circumstances as they are presented.

  Some agencies have had previous good links with critical stakeholders such as the National Drought Management Authority (NDMA) and appropriate line ministries and therefore work closely with them. This is a best practice since it allows agencies/organizations to have a good working relationship at the county level and in particular with the target community.
- After engaging with the national and county governments, the next stage is to engage with beneficiaries through existing community structures. A good practice identified by agencies that have implemented the CfW response is using community structures through the local government and community/cultural heads to introduce the project to the community. This is summarized in the diagram below.

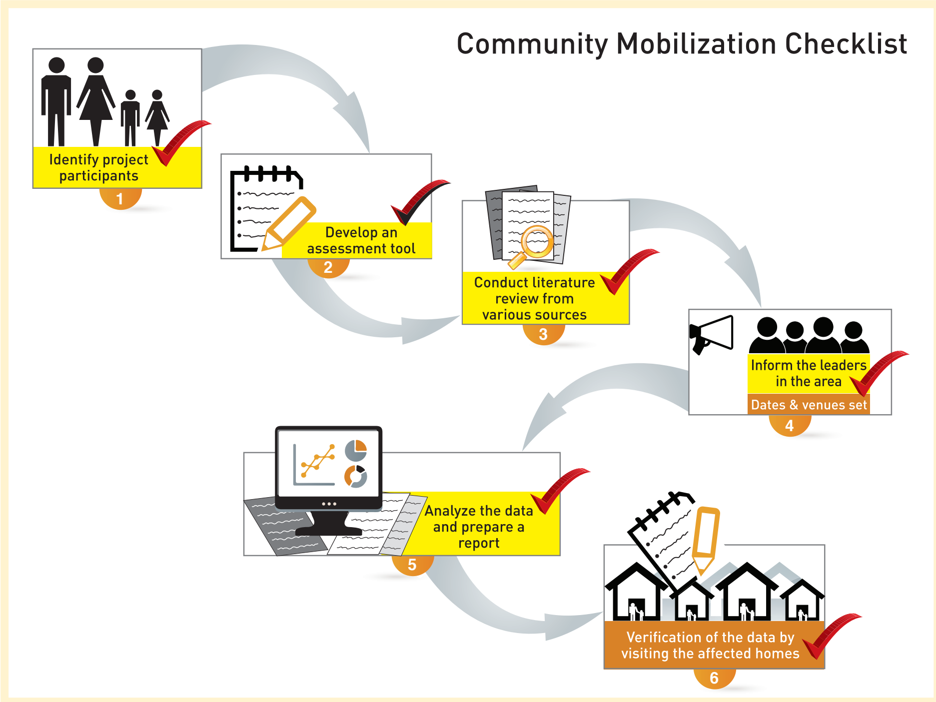


2.5 Community mobilization

After conducting a vulnerability assessment, the community should be mobilized by arranging meetings with community members within the selected areas of CfW implementation. It is during community mobilization meetings that agencies/organizations discuss the reasons the affected community has been selected for the CfW project and the project's objective. During these forums, preliminary activities can be undertaken including: selection of beneficiaries processes; explaining the time that the project will take, its intended impact and measurable outputs that are expected. Agencies and organizations implementing the ACT Alliance CfW response in Kenya have highlighted the importance of letting the community understand that the project will only reach specific members of the community who are most vulnerable and not the whole community directly. This helps the community to understand that though they may not directly benefit as workers for the CfW project, they will benefit from the infrastructure. This approach to the community improves buy-in and ownership especially when doing beneficiary selection. In relation to this, it is also important to set up a CfW committee elected by the whole community, with a specific date, location and time for the beneficiary selection process.

2.5.1 Community mobilization checklist

- Identify vulnerable persons and their location.
- Develop an assessment tool. Here, observation should be done using a needs assessment tool to determine the background of the beneficiaries, their needs and to develop a narrative about them.
- Conduct a literature review from various sources such as the NDMA, county government records, individual organizations or agencies' records, news items from the media, county steering groups, and reports from other agencies working or who have worked in the area.
- Inform leaders in the area and set dates and the appropriate venue.
- Analyze the data and prepare a report that is multi-sectoral in its approach. Ensure that the analyzed data collected is both qualitative and quantitative.
- Verify the data by visiting the affected homes. In refugee settings, get the manifest to determine the exact locations of the affected individuals. For example, within refugee camps, verify vulnerability with refugee leaders/community leaders. It is also important to undertake impromptu home visits. Lastly, visit and interact with other organizations working in the area.



2.6 Selection of project (target) beneficiaries

Using a community-based approach that is facilitated by agency/organization project staff, the selection of beneficiaries is done through a participatory approach at a public meeting or through door-to-door visits by agency/organization enumerators. Implementers of the ACT Alliance CfW Kenya project selected participants using both public meetings and door-to-door visits. The two approaches, the door-to-door approach was successful within camps/refugee living spaces as it enabled the organizers to get names of vulnerable members. It also aided in carrying out an enumeration exercise to measure vulnerability scientifically using a questionnaire. Working with community structure improves the outcome of the selection process whichever route is chosen.

Another consideration here is to agree upon a selection criteria giving special attention to vulnerable groups such as child headed households, the chronically ill, elderly and persons with disabilities among others. In this case, there is need to group people according to their villages/sub-locations as this enables them to identify each other easily and assign project staff to each group or village. There is also need for one to be sensitive to ensure inclusivity and balance so that none of the staff comes from the area and can thus become impartial. Encourage local leaders to be at a distance unless there are security issues. This is done in order to encourage openness/transparency and reduce the fear that beneficiaries are likely to have as a result of the presence of the local leaders. The last thing to do here is to verify the list of beneficiaries provided to confirm that the right beneficiaries have been selected. The above considerations in the selection process of beneficiaries are summarized in the checklist below:

- Past participation in similar projects
- Locality of the project and project coverage area
- Individual performance ability for proposed work (age, medical condition, among other factors)
- Individual availability/commitment to work
- Qualifications as per the specified target group
- Availability of data from the local leaders about the beneficiary
- Beneficiaries' level of vulnerability and need
- The agency should work with community leaders to develop criteria for beneficiary selection such as age, gender/sex, disability, elderly, sickly, family size, income level, among other indicators that may qualify one to be a beneficiary
- Availability of other support from other agencies working in the area such as Red Cross and World Vision among others.

2.7 Selection of CfW committee members

Selection of committee members is important because they are responsible for various roles, including the verification of selected project beneficiaries. Committees can be selected before or after beneficiary selection. To have an effective committee, consider the following:

- Based on best practices shared by organizations implementing CfW, committee membership should be representative and their role clearly discussed and outlined so that they are able to fully understand their functions.
- The committee should be representative of males and females; of most vulnerable or marginalized groups such as persons with disabilities, poorer families and the elderly who are able to fulfill their roles. Similarly, ensure that the different locations/villages/clans are represented within the beneficiaries selecting committee members.
- Establish the voluntary nature of the committee and clarify that members will not receive any incentives (unless it is part of the project).
- Discuss and clarify feedback and reporting mechanisms with the committee members highlighting the complaints and feedback process and sites for all aspects of the emergency process.
- Allow community discussions of any aspects they may be uncomfortable with in the committee. For instance, if there are members that the community is not comfortable having on the committee.

In addition to the foregoing, in the selection of committee members, it is important that the following are clearly highlighted:

- Clearly outline the roles of committee members
- Ensure consultation meetings with community leaders are conducted
- Conduct needs assessments and focus group discussions on community needs
- Encourage community participation in the selection of supervisors and committee members
- Ensure representation of community members based on various needs

2.8 Selection of work/roles/activities

The type of work or activity can be selected after the implementing organization defines the community's tasks together with the community. It should be participatory, community-led and inclusive. Some key guidelines on the selection of CfW roles or activities are:

- The roles should be aimed towards community rehabilitation or creation of assets for the affected community
- The work or roles should be environmentally sound
- Activities should use cheap and locally available materials
- Activities should be guided by the "Do No Harm" principle.


CWS
DROUGHT EMERGENCY RESPONSE IN BARINGO

2.9 Definition of community tasks/work/ roles to the beneficiary community

This is done through a number of ways such as:

- Defining the objectives, expectations and limitations (during awareness creation)
- Discussing and agreeing on conditions and modalities of implementation with the affected community (including using locally available materials/resources but with some facilitation from the implementing agency such as through the purchase of tools)
- Discussing and agreeing on the framework of operation with the affected community (this includes the number of hours, the agreed upon wages, the number of days in a week that beneficiary should or can work among other considerations)
- Guiding and facilitating the formation of working groups and the selection of supervisors
- Defining the supervisors' roles which may include among others: filling in of daily registers, monitoring cards and dividing/allocating duties, reporting work progress to project officers among other agreed upon roles by the agency/organization
- Having beneficiaries identify the tasks that require work in the community
- Rating the tasks according to their prioritization/ranking
- Selecting the tasks through consensus building among the project beneficiaries
- Agreeing upon and selecting tools required for the identified tasks (identifying the locally available tools/ materials depending on the tasks) and developing work norms.

2.10 Wage setting: What guides this decision?

Implementing agencies under the ACT Alliance funded Disaster Response project noted that setting up of wages for the affected beneficiaries who are working under the CfW project requires communication with the affected community in order to determine the daily wage rate. The implementing organization or agency should be sensitive to ensure that they do not cause conflict or division within the affected community due to wages or work roles. Wages for CfW can be determined by:

- The level of emergency or extent of disaster requiring emergency intervention which should help determine the time required for reconstruction
- Community wage limits where the ration for work done should be based on existing standard community wage limits. Wages should be regional/county or community specific
- Type of work to be done, where implementing agencies should ask if the work or labor to be done is equivalent to a day's or half a day's work

- It can also be determined by other environmental factors such as weather. A good example is the number of hours used for work/labor in Baringo is not equivalent to that of Garsen
- Community willingness to cover the work within a specific time where some communities would prefer to use extra hours in order to work for shorter periods or in order to cover lost hours. Sharing out portions of work by implementing organizations/agencies helps affected communities to determine the number of hours a portion can take, and this is a best practice in determining the amount of time work will take within a community.

2.11 Selection of supervisors

Workstation supervisors are also elected after the registration of beneficiaries and selection of the micro-projects (CfW activities). Supervisors should have basic education and skills in line with their roles and responsibilities.

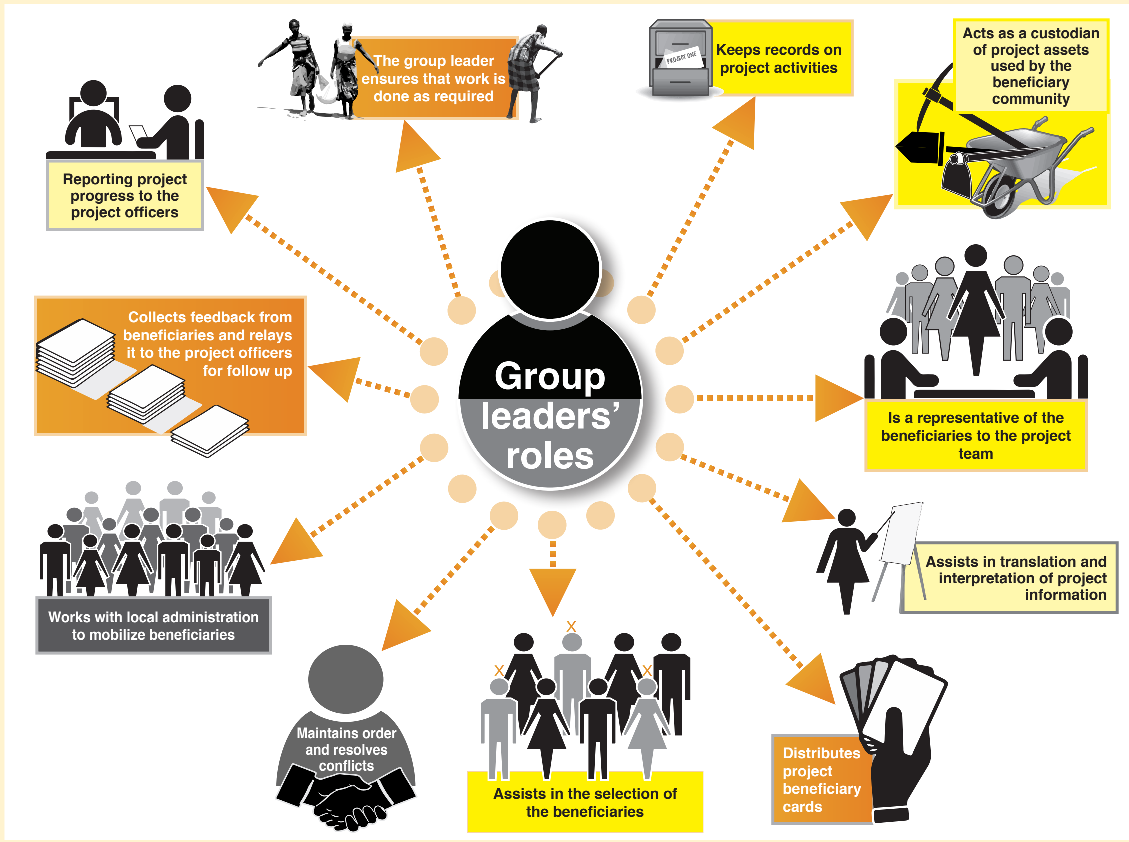
Each supervisor should be assigned to a group of beneficiaries, and assigned to one site (of CfW activities). Before they start the work, supervisors should be asked to sign a contract of service with the implementing agency.

2.12 Determining the roles of supervisors

The following are the roles of supervisors:

- Ensuring that work is done as required
- Acting as a custodians of project assets such as the tools used by the beneficiary community
- Taking responsibility for keeping records on project activities
- Reporting to the project officers on the progress of implementation
- Representing beneficiaries to the project team
- Collecting feedback from beneficiaries and relaying it to the project officers for follow up
- Distributing project beneficiary cards

- Assisting in the selection of the beneficiaries
- Maintaining order within the group and resolving conflicts
- Together with the local administration, supervisors should mobilize beneficiaries
- Assisting in the translation and interpretation of project information to the community members and the project team.



2.12.1 Qualities of supervisors

In order to realize the project objective, the organization is supposed to have a leader with qualities that are in line with the project goals. Therefore, a supervisor should have the following qualities:

- They must ascribe to the general leadership ethics and code of conduct
- Be literate so able to read and write
- Be acceptable by the group/beneficiaries in the locality
- Be available and demonstrate commitment towards their role
- Be influential and trustworthy; not selfish
- Have good communication skills
- Be team players and have both leadership skills and the willingness to serve
- Qualify as beneficiaries
- Be identified and voted for by community/ beneficiaries
- Must command respect within the affected community
- Be transparent and able to resolve conflicts in the community.

2.13 Training of supervisors

Supervisors should be trained in the following areas:

- Communication skills
- Leadership and responsibilities skills
- Record keeping
- Group formation and group dynamics
- Safety and security
- Project management

2.14 Community works

Depending on the selection of CfW micro projects, tools and materials should be provided to selected beneficiaries. These should be in the form of: shovels, seeds and protective clothing among others. It should be ensured that the quality of the tools is in line with the nature of work to be undertaken.

2.14.1 Social agreement

A social agreement should be signed between the agency, the supervisors, and the local authorities which signs on behalf of the beneficiaries and the community. This agreement stipulates the roles of the beneficiaries, activities to be completed, and monetary amounts to be paid to each participating beneficiary as well as the duration of tasks. The agreement should state the hours to be worked and the time when work should begin and end. It should also stipulate agency regulations and procedures that must be adhered to. Examples of the regulations could be:

All CfW beneficiaries should understand the social agreement and sign a CfW form in agreement with the working conditions.

In cases where beneficiaries are not literate, the CfW supervisors should explain to them the terms of the agreement.

Below are selected agency regulations.

- All supervisors are responsible for all the tools and documentation.
- All CfW activities should be completed on time as stipulated in the project implementation time frame. If they are not completed as required, the Agencies should obtain a written acceptable explanation for their non-accomplishment. Otherwise, the agencies should discuss with the community and local authorities to reach a reasonable solution.
- No beneficiary should sign any document on behalf of any other beneficiary; however, each case should be reviewed on its own merit.
- Agencies should ensure adherence to work norms and provide support to the supervisors.

2.15 CfW agreement

Beneficiaries should sign a CfW agreement form that sets forth the obligations and the remunerations agreed by the agency and the beneficiaries, before they are provided with appropriate tools, depending on the activities. In addition, the beneficiaries' representative shall sign the code of conduct committing the beneficiary to do a particular portion of work every day (task based CfW is the preferred option or work for a particular number of hours per day). If the task cannot be quantified, beneficiaries should receive the agreed full payment. The quality of work ought to be checked as well. To record this, the workers sign a daily attendance worksheet under the direction of the supervisors who then submit the sheets to the CfW agency representative at the end of the week to facilitate payment.

2.16 Provide technical supervision

During the preparation of this guide book, ACT Alliance emergency response implementers presented scenarios and highlighted the roles of supervisors based on what worked well for their organizations. The roles of supervisors included the selection and training of group leaders as well as supervision of CfW activities, marking of registers for work done and in some instances sharing of work-loads among beneficiaries. Supervisors are assigned to a single site and have a group of beneficiaries assigned to them. It is a good practice to have the supervisors sign contracts with the implementing agency/organization stating their roles and responsibilities prior to beginning their supervisory role.

In some organizations this is done by program officers who come in to supervise what is done depending on the magnitude of the intervention. In situations where the work is a lot, the program officer can come in to support the supervision of the work. However, if an organization or agency has lean staffing, then the selected committees who are in charge of different areas take the supervision role and ensure that beneficiaries are actually at their work stations; they mark registers; apportion work and ensure it is well supervised. ADS-Pwani for example used this approach successfully. In other organizations, the group leaders double up as supervisors and the chief or local administrator is taken as the overall supervisor. The chief/local administrator also monitors implementation to ensure the realization of tasks given; maintains law and order as well as security. The day to day co-ordination is done by the group leaders and overall supervisor comes in on specific days.

2.17 Payments for CfW – M-Pesa and bulk payment best practices

Payments of CfW take different forms such as through M-Pesa bulk payment depending on the nature of the work and the beneficiaries. The following aspects determine the choice of mobile bulk payment over other forms of payment such as cash.

- Number of beneficiaries
- Access to location and value for money
- Confidentiality
- Access to networks and infrastructure for mobile money payment and withdrawal
- Ease (for both beneficiaries and implementing agency)
- Security

2.18 Monitoring and reporting

Some of the monitoring tools used in the CfW program include:

- Master beneficiary register
- Program monitoring cards/file
- Beneficiary daily attendance sheet
- Cash for work payment form
- Training report template
- Mobile money transfer statements
- Baseline tool and final evaluation tool.

Master beneficiary register

This contains all the names of the selected beneficiaries from the designed selection criteria. It should include; the name of the beneficiary, village of residence, phone number, identification number, and other necessary demographic information.

Program monitoring cards

Program monitoring cards are issued to all the selected beneficiaries of the program and are updated every day the beneficiary attends the daily communal tasks. The team leader signs off the card once the beneficiary completes the days' task.

Beneficiary daily attendance sheet

Beneficiary attendance sheets help to track the beneficiaries who turn up for the daily task and number of hours worked. The beneficiary signs off the register at the end of the day as a proof of his/her presence to undertake the days' communal task.

Cash for work payment form

The cash work payment form is used to process payments for the beneficiaries who have worked and quantifies the number of days/hours worked as detailed in the beneficiary daily attendance sheet.

Training report template

The training report template is used to document any trainings conducted to the community during the project implementation timeline.

Mobile money transfer statements

The mobile money transfer statements act as a proof of payment to the beneficiaries for the work undertaken during the project implementation.

Baseline tool and final evaluation tool

The baseline tool and final evaluation tool is used at the beginning of project implementation and during the final evaluation conducted at the end of the assignment. Impact might not be realized immediately due to the time factor but the outcomes can be evaluated, documented and disseminated for future project direction. The set of areas to consider while conducting the baseline and final evaluation are listed in the table below.

A picture story of Ruth, a beneficiary of the CfM programme

Ruth buying fruits for her family

Ruth feeding fruits to her children and nephews

Ruth showing the new house she is completing

BASELINE SURVEY – QUESTIONS TO ASK

- What is your main source of income?
- What is your age?
- What is your gender?
- How many dependents do you have?
- What is the impact of the disaster on you/your family?
- What is your greatest need?
- How do you cope with the disaster?
- How do you compare the current emergency with the previous one?
- What is your source of food/water/health services?

IMPACT EVALUATION – WHAT TO ASSESS

- The beneficiaries' use of the cash
- The work accomplished
- The gender representation and composition of beneficiaries taking note of special groups such as persons with disabilities among others
- The payment options available based on time, effectiveness, costs and related challenges
- The coverage of the emergency intervention and whom it targets
- Negative unintended results occurring and establishing if the project provides value for money

3 Other considerations

3.1 Planning

After considering the above points, the organization should determine how long the CfW intervention or project will last. In order to determine the duration of the CfW intervention, the implementing organization should consider the following questions in relation to different factors that inform the effectiveness of projects:

- **What is the budget?** This is determined through estimating the amount of cash to be used or made available for the CfW project.
- **Who are the beneficiaries?** How many beneficiaries is the organization targeting to reach or impact directly through the CfW response? What are the current selection criteria of beneficiaries and what are the proposed selection criteria? If the current criteria and the proposed criteria are different, what is the reason for the difference?
- **What is the nature of community work preference?** What type of work is preferred by the affected community and what responsibilities will they bear?
- **What is the season?** Take a critical look at the weather, seasons and environmental conditions and address any that may affect the intended CfW project. For instance, will the weather support full or half day work, and what kind of work will be appropriate for that weather?
- **What kind or type of tasks should be done?** Is it hard labor or medium labor? Is the community fasting or not?

  The consideration of these factors is vital in determining the type of work that will suit the community. Possible work that can be done for cash by the community should be identified and careful, thought must be given as to how the agency will ensure that all genders complete the tasks they are assigned.
- **What is the wage setting?** It is prudent to set daily wage and agree whether the work to be done is equivalent to a full day's or half day's ratio of work.
- **What are other competing interests?** Are there other cultural or socio-economic/political activities going on in the target population? Such activities may include but not limited to planting, market days, and cultural events such as circumcision rituals or political campaigns.
- **What is the nature of the disaster?** How long are its impacts going to last and who does it affect most?
- **How secure is the project location?** Will beneficiaries be able to access project sites? Which payment method is the most secure and appropriate for beneficiaries?
- **Which asset/materials should you acquire?** Assets and materials for CfW are acquired based on the individual agency or organizational procurement procedures and thresholds. This guides the purchase of various tools and materials for work that include hoes (jembes), shovels, machetes (pangas), rakes, watering cans, mallets, axes, spades, wheelbarrows, hammers and crowbars among others.

3.2 Logistics

What logistics are required? Are these requirements feasible given the time frame? Below is a checklist of logistical requirements for effective planning.

LOGISTICS	FOR WHICH TASKS?
• Transport/vehicles/ fuel	Transportation to the various service providers' offices Engagement of communities and facilitation of travel such as transporting staff
• Human resources	Human resources in any organization is paramount. Key staff for a CfW project include: program coordinator/manager, emergency response manager, M&E staff, finance staff, logistics staff, volunteers and community leaders.
• Financial resources	To pay staff salaries, beneficiaries, suppliers, meeting facilitators, security/KPR, office equipment procurement, bank charges and other service providers such as vendors among others.
• Office equipment	These include computers, printers, cameras, mobile phone handsets and telephone systems among others.
• Communication	Communication within logistical planning includes routine exchange of messages, compiling reports and documents and generating and posting information online and to social media platforms.
• Warehouse/stores	This is especially essential for storing project tools.
• Security	When planning for logistics, security is vital as it allows for access to the community. This may take the form of police escorts in high security risk areas.
• Administration/ coordination	Administration and coordination among logistics includes the finance and administration team, the county and ward administrators, local chiefs, other non-governmental organizations and like-minded agencies working within the affected area.
• Power supply	Power supply is essential for charging staff mobile handsets and for beneficiaries to facilitate mobile payments, registration of beneficiaries on various mobile networks, facilitating mobile cash transfers/ payment, general usage and lighting.
• Supply chain	The supply chain involves supply of tools, mobile money (in this case the project uses M-Pesa), banks, reliable money agents and mobile agents.
• Procurement	The procurement process includes acquisition of tools to be used by the beneficiaries, mobile handsets where relevant, SIM card and bulk payment systems among others.

4 Mobile money payment

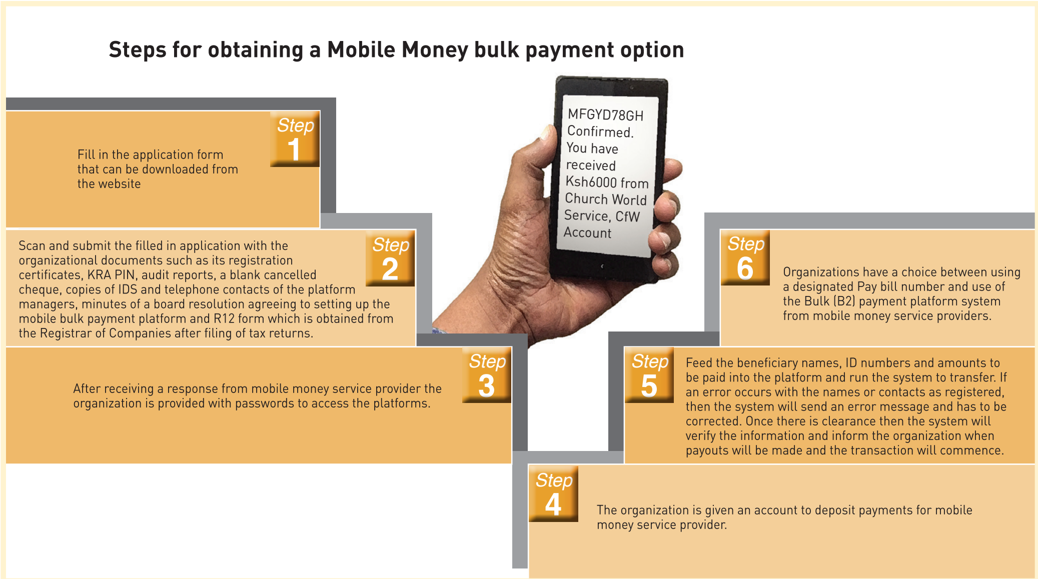
4.1 Process of obtaining mobile money payment system

i. Fill in the application form which can be downloaded from the mobile provider's website

ii. Scan and submit the filled in application with the organizational documents such as its registration certificates, KRA PIN, audit reports, a blank cancelled cheque, copies of identity cards (ID) and telephone contacts of the platform managers, minutes of a board resolution agreeing to the setting up the mobile bulk payment platform and the R12 form which is obtained from the Registrar of Companies after filing of tax returns.

iii. After receiving a response from mobile money service provider, the organization is provided with passwords to access the platform.

iv. The organization is assigned an account to deposit payments to the mobile money service provider.



v. The names of beneficiaries, their ID card numbers and amounts to be paid into the platform should be fed into the system to transfer payment. Should an error occur with the names or contacts as registered, the system sends an error message ensuring that the information that gets captured is accurate. The system then verifies the information and alerts the organization when the transaction will commence.

vi. Organizations have a choice between using a designated pay bill number or using bulk (B2B) payment platforms provided by mobile money service providers.

4.2 Advantages of using M-Pesa payment

- Bulk purchasing and registering of mobile phone SIM cards for beneficiaries ensures easier bulk payment through M-Pesa.
- Bulk payments via M-Pesa are safer than carrying cash in emergency responses.
- Having CfW-implementing agencies cater for transaction charges on behalf of project beneficiaries enables the beneficiaries to own mobile phones and not just SIM cards.
- Implementing agencies can facilitate beneficiaries' ownership of SIM cards through collating their IDs and facilitating bulk registration to the M-Pesa platform through a local M-Pesa agent.

4.3 Benefits for SIM card registration for project beneficiaries

- When CfW-implementing organizations pay transaction charges on behalf of project beneficiaries, this enables the beneficiaries to own SIM cards and therefore encourages project ownership by beneficiaries even in emergency situations.
- The best practice for mobile money registration as shared by CfW-implementing agencies remains identifying a local vendor or mobile agent and facilitating the agent or vendor to come closer to beneficiaries (in the community) so that the beneficiaries themselves can register SIM cards. SIM cards can be purchased in bulk by the implementing organization. Better still, beneficiaries can be encouraged to purchase SIM cards themselves once the agent is located in close proximity to them. To make it easier for beneficiaries who may not have money to own SIM cards, the CfW-implementing organization can advance them the money and recover it from their earnings thereafter. This way, beneficiaries are more likely to purchase their own SIM cards and have a sense of ownership of the CfW project.

4.4 Benefits of using M-Pesa for bulk payments in CfW

- M-Pesa payments are private.
- They are fast and timely where beneficiaries in the emergency response program can get the cash immediately thus are able to manage disasters better.

- M-Pesa payments reduce the security risks associated with carrying bulk cash for payments in the field.
- There is no transportation cost required to make M-Pesa payments, which enhances value for money.
- The beneficiaries can do their own savings and this has more impact on the individual and household.
- M-Pesa payments reduce the workload on the accounts team.
- M-Pesa ensures that there is ease in accounting with financial statements available both to the organization and to beneficiaries, hence improving accountability.
- There are minimal errors due to individualized payments via M-Pesa.
- M-Pesa enables people to own and learn how to operate phones. A good example here is the case of Turkana where the CfW intervention enabled easier communication with many beneficiaries owning mobile phones for the first time in their lives. The beneficiaries were also able to use the mobile phones for payouts and also for general communication.
- M-Pesa payment has also motivated people to acquire national ID cards.
- Due to the privacy or confidentiality associated with M-Pesa, mobile money payment for work done in the CfW project, there is a reduction in domestic violence/conflict at family level over money.
- The use of M-Pesa for CfW payment has helped the affected communities to embrace technology.
- M-Pesa use for CfW is also a source of livelihoods for agents/vendors and this has a positive impact on the local economy.

Unconditional beneficiary, Lomilia Lale, after withdrawing his money from an M-Pesa agent

4.5 Challenges of using M-Pesa for bulk payments

Despite the above benefits, there are a number of challenges related to the M-Pesa payment mode. The following are some of the challenges witnessed:

- There is a high transaction cost for unregistered beneficiaries thus making it more expensive for the implementing organization.
- It requires a lot of initial documentation. This is a challenge for refugee/migrant and pastoralist communities as they do not have valid paperwork recognized by Safaricom (the mobile service provider).
- In refugee settings, there is need for thorough verification due to the type of papers that refugees have. This demands a lot of time from the project organizers as they have to liaise with key informants and social services agents in order to fulfill the stringent requirements refugees must meet to access payments via M-Pesa. M-Pesa payment operation is done through the SMS platform, which becomes a challenge for illiterate beneficiaries as they cannot read messages when payments are made thus compromising the confidentiality/privacy associated with mobile money payments.
- Setting up the M-Pesa bulk payment system is a tedious process which takes a lot of time.
- Mobile service providers do not always alert users of the services whenever they upgrade or update their system. This affects the efficient running of an agency/organization's payment services.
- Mobile money service providers are located far away from communities affected by disasters.
- There is also a challenge in relation to the M-Pesa verification system for migrants and refugees whose paperwork is not recognized or those who were registered using other people's national ID cards. The system does not recognize their alien IDs or mandate cards as proof of identity. This situation also raises questions on accountability by the implementing organizations.
- The M-Pesa payout system depends almost absolutely on the internet. For instance, one of the partners who used the system had it installed using the Internet Explorer browser which is relatively slow. The same also reduced the machine's speed. As a result of this, the partner had to have it reinstalled by Safaricom which was the service provider. This took a lot of time thus affecting the implementation of the project.
- The installation of the M-Pesa payment system is limited to only one computer per organization and if that computer breaks down, it must be re-installed afresh in another machine. An additional challenge is that the payment system cannot be moved to other gadgets such as smart phones. This is a challenge for agencies that have to be in the field or on other project assignments.
- Access to network coverage can also be an issue especially due to poor communication networks in some remote areas in the country, yet such areas are the ones more prone to disasters and emergencies.

5 Sustainability and exit strategy

The following are the things to consider when exiting a CfW project.

- Sustainability–what will happen to beneficiaries once the project is completed? Good practice requires that beneficiaries be made aware of the project's timeline. This information should be shared at the beginning of the project since emergency responses are never long term.
- Activities that can translate into longer term development interventions should be identified since they are already organized for emergency response. For example, NCCK established a successful poultry project in Kakuma Refugee Camp. This is a sustainable project for the community even though it had begun as an emergency response.
- Identify linkages that could be made with other long term projects being undertaken in the area for sustainability.
- Update the inventory of assets used during CfW and explore if these can be provided to support longer term initiatives that can continue supporting beneficiaries beyond the emergency or which they can use to start their own small enterprises.
- Organize stakeholder forums to inform beneficiaries about the project end/exit and use these forums to explore options available for beneficiaries to utilize the skills and resources acquired during the life of the emergency project to sustain their livelihoods.
- Retrain the project committees in order to ensure they are able to effectively manage any other emerging projects on their own upon expiry of the emergency project.

SUCCESS STORY

One success story of this is evident in East Pokot/ Baringo where the ACT Phase Three Emergency Response partners identified roads under the county governments' plans that had not been levelled or graded for long yet they were crucial. As part of the CfW response, the community chose to do some work on the road and later handed the road to the county government for upgrade. The implementing agency has been in talks with the relevant county government officers through whom the county government has plans to upgrade the roads and maintain them as part of sustainability.

Beneficiary daily attendance sheet

Insert organization's logo

Name of the community: ______________________ From (Date): ____________ To (Date) : ____________

______________________ Task: ______________________

Village: ______________________

HH No	Name of the participant	ID Number	Day 1 sign	Day 1 sign	Day 3 sign	Day 4 sign	Day 5 sign	Supervisors' signature
1								
2								
3								
4								
5								

Signed by: ______________________ Reviewed by: ______________________

Cash for work household monitoring card

Insert organization's logo

Household name:_______________			Household number:_______________		
	Hours worked	Supervisor's Sign		Hours worked	Supervisor's Sign
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		
Date:____/____/________			Date:____/____/________		

Cash for work payment form

Insert organization's logo

Name of the community: ______________________ Date: ______________________

Village: ______________________ Task: ______________________

HH No	Name of the participant	Gender	Age	ID Number	Phone number	# of days worked	Amount received	Beneficiary signature
1								
2								
3								
4								

Signed by: ______________________ Reviewed by: ______________________

Training template

Insert organization's logo

Training Report Date: ____________________

TRAINING OVERVIEW

Training Dates ______________________________

Location and Venue ______________________________

Lead Trainer: ____

Other Trainers/Facilitators: ____

Number of participants: Tot		Male		Female	

Training objectives:

1. ____

2. ____

TRAINING SUMMARY

Were there any practices you used in the training that seem particularly promising (i.e. tried a new exercise, or facilitated an existing exercise differently)? Please describe what they were and how you used them.

Please describe any challenges you faced in this training and actions you took to handle them.

Do you have any feedback on the curriculum and/or the training support materials?

Were there parts that worked particularly well? Were there parts that did not work as well?

Do you have any other general comments on the training?

CWS
Church World Service