February 4, 2016

Lessons Learnt Workshop

Contents

List of Acronyms & Abbreviations used in the document

AJK	Azad Jammu Kashmir
BRC	British Red Cross
CaLP	Cash Learning Partnership
CNIC	Computerized National Identity Card
CT(P)	Cash Transfer (Programming)
DRC	Danish Red Cross
Easypaisa	mobile money product of Telenor
ECHO	European Commission Humanitarian Aid
FATA	Federally Administered Tribal Areas
FGD	Focus Group Discussion
GB	Gilgit Baltistan
GRC	German Red Cross
ICRC	International Committee of Red Crescent
IFRC	International Federation of Red Crescent
KP	Khyber Pakhtunkhwa
MC	Mobile Company
NFI	Non-food items
NGO	Non-Government Organization
(N)HQ	(National) Headquarter
OCHA	Office for Coordination of Humanitarian Affairs
OD	Organization Development
PMER	Programme Monitoring Evaluation & Research
PoA	Plan of Action
PoS	Point of Sale
PRC	Pakistan Red Crescent
SBP	State Bank of Pakistan
SOPs	Standard Operating Procedures
UN	United Nations
WASH	Water, Sanitation & Hygiene

Introduction

Pakistan Red Crescent (PRC) implemented a pilot cash transfer project to respond the earthquake 2015 in Khyber Pakhtunkhwa province of Pakistan. This document is an outcome of the findings of a workshop that PRC organized to do a critical analysis of the actions of CTP Preparedness project and cash transfer program pilot and learn from the experience of this preparedness and implementation.

The use of cash transfer programming (CTP)[1] in humanitarian response has grown substantially in recent years with both the provision of cash and vouchers seen as rapid and appropriate modalities to meet the immediate needs of populations affected by disasters. According to the estimates available, while starting from pilots in 2004 the humanitarian aid through cash transfers had reached to 1.2 to 1.5 billion US$ in 2014 where 987 projects had provided cash to more than 37 million beneficiaries worldwide in multiple sectors including food security, WASH, protection, NFI, nutrition and others.[2] An evaluation study carried out by DG ECHO found that there has been a sustained increase in the number and scale of operations funded by DG ECHO using cash and vouchers for food assistance and nutrition: from 2% in 2007, 23.1% in 2011, 28% in 2102 and 34% in 2013. Where by the Agencies traditionally associated with in-kind transfer modalities have also increased the use of cash-based interventions significantly in their programmes. Among many examples, the case of WFP is notable. The proportion of DG ECHO funds used by WFP in cash and voucher projects has increased from 8% in 2011, to 17% in 2012 to 32% in 2013.[3]

A joint UNOCHA and NDMA workshop in November 2015 held in Islamabad on *Cash Transfer Programming in Emergencies in Pakistan* mentions that starting from response to 2005 earthquake, the use of Cash Transfers by the Government has substantially increased in Pakistan. The Government has also made a shift to use the new technologies in cash transfers. The Government is providing each registered family with an amount of PKR 25,000 and to date more than US$ 30 million have been transferred to more 86000 families. The workshop denotes Benazir Income Support Programme as another well-established social safety net system which is transferring cash electronically to more than 500,000 families on quarterly basis.[4]

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[1] The Cash Transfer refers to *the provision of assistance in the form of money (either physical currency/cash or e-cash) to beneficiaries (individuals, households or communities).* While the Cash Transfer Programming (CTP) *denotes all programs where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; not to governments or other state actors. CTP covers all modalities of cash-based assistance, including vouchers*

[2] (www.cash-atlas.org)

[3] http://documents.wfp.org/stellent/groups/public/documents/op_reports/wfp278447.pdf

[4] 20151230_ctp_workshop_report.pdf

Investing in readiness for cash transfers in contingency planning, preparedness and coordination of cash transfers within the existing system can help increase cash transfer and deliver cash more efficiently through strong locally accountable systems.[5] To allow for rapid delivery of cash transfers in a disaster response, adequate preparedness including systems, procedures and delivery capacity needs to be in place. Establishing this CTP preparedness and having the ability to provide emergency cash alongside other forms of disaster response assistance is the aim of PRC. It is recognized that cash transfer programming can be effective in supporting populations affected by disasters in a way that maintains dignity and choice for beneficiaries, while recovering the local economies and markets. Based on this notion and rationale PRC has adopted Cash Transfer Programming in Strategy Document 2020 under the Disaster Management priority areas for next 5 years[6]. The PRC envisioned establishing the capacity to provide cash alongside food and in-kind support, incorporating CTP into its response option analysis, based on the IFRC CTP Preparedness for Emergencies Guidelines[7] and Cash in Emergencies Toolkit[8] was consulted to create new tools and align CTP in PRC's Reporting in Emergencies (RiE) Toolkit, ensuring the assistance delivered best meets the needs of households and communities following a disaster.

To support the "cash readiness" of PRC in order to increase the use of cash programing in emergency situations in the relief and recovery phases, DRC carried out a scoping mission on 10-11 December 2014 with the objective of discussing the interest and possibilities for cooperation in the area of cash preparedness and define next steps.

In continuation to scoping mission, PRC with technical and financial support from DRC and British Red Cross (BRC) with support from the International Federation of Red Crescent (IFRC) initiated a series of actions starting from June 2015 to December 2015 to develop CTP tools, systems and procedures and incorporate these into PRC's operational procedures. These actions were based on four areas/pillars of CTP preparedness; enabling systems, resources and capacity, programme tools and communication & coordination.

The Pilot Project

On the basis of CTP preparedness actions, Pakistan Red Crescent carried out the piloting of cash transfer to test CTP tools, systems and SOPs in October 2015 Earthquake response in affected Districts of Khyber Pakhtunkhwa (KP). Introducing cash preparedness, the PRC delivered cash to 795 households in Torghar[9], 300 in Shangla[10] and 300 in Chitral[11] Districts thus reaching directly

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[5] http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9828.pdf

[6] Strategy 2020, Pakistan Red Crescent-

[7] http://www.ifrc.org/Global/Publications/disasters/finance/cash-guidelines-en.pdf

8 http://rcmcash.org/

[9] **Torghar District** or **Tor Ghar** (means "Black mountains"), formerly Kala Dhaka , is the smallest district of Pakistan. Formerly a tribal area, it also became a settle area under Article 246 of the Constitution, when it official became a district on 28 January 2011

[10] **Shangla District** is located in the Khyber-Pakhtunkhwa province of Pakistan

[11] **Chitral** translated as *field*, in Khyber Pakhtunkhwa, Pakistan.

to 8,370 beneficiaries approximately, whose houses had collapsed in earthquake 2015[12]. The Telenor (www.telenor.com.pk) product *easypaisa* (www.easypaisa.com.pk; branchless banking-mobile money) was used as a cash transfer mechanism to disburse cash in Thorghar and Shangla while in Chitral PRC used *easypaisa* in combination with *pin mailers*[13] where mobile network and franchises not existed.

This was the first initiative of its kind where PRC used the mobile money to deliver assistance to the affected populations and a deliberate effort towards a shift from in-kind assistance to combination of in-kind and cash to meet the multiple needs of the affected populations. The mechanism was new for the project teams and has helped them to learn the new mechanism, develop their skills and capacity in cash transfers. To analyse how this pilot was implemented, what were the best practices adopted and what challenges the teams had to face in the implementation of this pilot, PRC organized a Lessons Learnt workshop with key stakeholders and the project team. Following were the objectives of this event;

Objectives:

- o To capture the lessons learned from the CTP preparedness Plan of Action (PoA)- based on Enabling Systems (policies and procedures including SOPs), Program Tools (to assess, deliver and account for CTP), Resources and Capacities (including trained staff and available funding), Communication and Coordination and through review of the tools provide feedback if any improvements and amendments are needed in the tools
- o To document the best practices and lessons learned from the Pilot Project implementation and share experience with other PRC branches with a future vision for cash programming
- o To prepare a strategic guideline with consultation of the branches for mainstreaming Cash Programming into PRC programs and set targets for next two years

Methodology

Almost 50 staffs from different functions participated in the one day workshop. For an effective and relevant review, analysis and feedback the participants were divided into four groups. One group which consisted of senior PRC management and representatives of Danish Red Cross (DRC), British Red Cross (BRC), International Federation of Red Cross (IFRC), Canadian Red Cross (CRC), UNOCHA, ECHO and German Red Cross (GRC) was assigned the task to prepare a strategic plan for cash programming, based on the pilot experience. The other three groups were

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[12] The **October 2015 Hindu Kush earthquake** was a magnitude 7.5 earthquake that struck South Asia on 26 October 2015, with the epicenter 45 km north of ` Afghanistan. By 5 November, it was estimated that at least 399 people were killed, mostly in Pakistan; retrieved from https://en.wikipedia.org/wiki/October_2015_Hindu_Kush_earthquake

[13] A **personal identification number** (**PIN**) is a numeric password used to authenticate a user to a system, in particular in association with an ATM card or PoS. (https://en.wikipedia.org/wiki/Personal_identification_number)

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formed according to the functions and these consisted of; i) assessment and beneficiary targeting, ii) implementation of cash distribution and payment mechanism, and iii) beneficiary communication, coordination & complaint mechanism. These groups worked in two sessions for review of the tools used and the implementation experience. As the groups consisted of both the staff who had been through the pilot experience and those who were not involved in the pilot, it was ensured that the groups have a mix representation from both so that the experience sharing also takes place between the two. For more detailed and focused discussions the field teams who had been involved in the implementation of the pilot also held a focus group discussion (FGD) at the branch office in Shangla, Chitral and Torghar. All these groups prepared their presentations and delivered before the workshop participants for an agreed feedback and wider inputs while the inputs through FGD were shared later in writing and are incorporated herewith in the lessons learnt through this workshop.

Findings and Recommendations

The below paragraphs present the important findings, learning and recommendation from the different groups;

Review of Tools		
Tool / Activity	**Findings**	**Recommendations**
Market Rapid assessment tool – the tool is used to assess the market situation vis-à-vis functionality, accessibility & availability of commodities	Overall the tool is very useful and guides to carry on market assessment. The section 2.6 of the tool which is about commodity list should be improved	The commodity list should be further expanded while considering the quality of goods and preferences of the target communities. In cases it was found that some commodities are preferred choice of a certain community but may not be consumed by others – for example Hindu & Buddhist don't eat meat
Price mapping tool – the tool is used to decide the cash package value based on price of commodities	The tool is helpful and very much needed to design the package. The list of the items included for price mapping need improvement	The list of items should be clearer and explained better based on different types of the commodities, their prices based on brands and the quality and this should also be linked with the people preferences. For example Ghee/cooking oil prices may range from as low as Rs. 80/litre to Rs. 210/litre. It is suggested that for future

		assessments RAM & MAG tools should be used.
Rapid Needs Assessment Questionnaires (Multi - Sector)- the tool is used to determine needs of the target communities in multiple sectors	Section 2, Section 3.1, Section 3.2 need some improvement	Under Section 2 "Household Coping Strategies" first five bullets should be in detail or rephrased/revised. For example adding a list of choices of different coping strategies which communities commonly adopt in crisis Section 3.1 Market Capacity, last bullet to be further elaborated (market chain to be defined clearly). Section 3.2 Price Mapping, guidance note for commodity list should be included.
Beneficiary selection criteria	The criteria for beneficiary targeting was helpful in reaching to vulnerable households. Fully damaged house was mandatory criteria indictor for eligibility however it was recognized that the households whose houses had not collapsed but uninhabitable or dangerous to live equally need the assistance	The damage to the household should be clearly explained and elaborated so that it doesn't exclude the households who are potentially at high risk as their houses are damaged and not liveable but might not be collapsed at the time of assessment. Future selection criteria might also consider adjusting the criteria to other vulnerabilities like households headed by women, children and taking care of disables and prioritization of the most vulnerable
Beneficiaries Profile Registration Form- used beneficiary identification & registration	The form is detailed and aligned with the information needed for payments through *easypaisa*. However pieces of information seem unnecessary	The registration form should be aligned with the criteria and requirements of information from the payment provider however should be critically analysed and unnecessary information asked should be

		removed to make it more simple, brief and less time consuming
Assessing mobile company - the tool is used to assess the mobile payment provider	The sections on financial regulations, past experience and financial capacity and network coverage of the mobile company are very useful. The sections on area coverage and time needed for processing contract with a mobile company should be updated.	In cases it is found that mobile company (MC) network coverage is fine for a broader area however the project areas and some villages in the project areas might not have the network coverage which make it difficult to communicate messages to intended beneficiaries. The guidelines therefore should include more details on assessment of network coverage of MC. In case of a complete failure or dysfunctional system the alternate solutions would also be included including in-kind distributions, use of other networks or alternate cash distribution mechanisms like using Tameer Bank services, arranging distribution days etc
		The time needed for contract with the MC is a critical factor for timely distributions. The ever changing requirements for contracts and longer time taken to materialize the agreement with the MC, the process timelines for reaching a contract should be clearly stipulated in the tool and contracts with multiple companies should be considered to more secure in terms of availability of a service provider
		The contracts with the Service providers /MC should be long term minimum for three years. The provinces may contract with more than one service provider

		operational in that area in the pilot phase and then prioritize them as needed based on the experience with their service
		The MC payment outlets number should also be considered and if the number is less compared to caseload, MC should be asked to increase the PoS as needed
Reporting tools- the tools/formats are used for donor reporting, internal financial reporting and reconciliation with the MC	The tool is very useful for donor reporting, transparency and accountability. Payments on CNIC and the donor wise reporting provision are very helpful. Authentication of beneficiary identification and donor reporting formats should be further improved	For authenticated and error free beneficiary identification, the biometric verification may be included along with CNIC based identification of the payment recipient The SOPs should include mechanism for payments to the beneficiaries without a CNIC, female headed HH and persons with disabilities who have mobility limitations The format for donor reporting should be further improved to provide a tranche wise reporting and also the gender and age segregated beneficiary numbers.
Overall response on tools	There are a lot of tools which may increase the workload unnecessarily while also duplicating the efforts of data collection All the team members are not able to understand the tools developed in English	As much possible different tools should be combined and simplified or aligned to the present PRC disaster management tools All the tools should be translated into local languages where they need to be applied
Payment Mechanism & Distribution		
Payment mechanism & distribution	There is ceiling of Rs. 15,000 per month cash transaction on a particular CNIC – in case our package ceiling is higher than this or sometimes beneficiaries may receive other personal transactions as well in same	Prior approval should be taken from competent authority for wavier of the monthly ceiling and also NGO should collectively advocate with the authority to get a permanent waiver for cash transfers for

	month, they can't get the payment	humanitarian assistance in emergencies PRC/IFRC should involve in Cash Working Group and become part of the platforms in the sector
Accuracy of beneficiary information	The errors in the CNIC number and the mobile number cause problems in payments – delays, no payment at all and time wasted for corrections are some of the consequences of the incorrect information. 5% errors were noted in beneficiary CNIC numbers which is not big but increases cumbersome effort to address issue for a larger beneficiaries number	From very start the potential beneficiaries should be informed that the accuracy of this information is very crucial The PRC staff must ensure that they collect the correct information The data entries should be rechecked and information confirmed from beneficiaries before sending to the mobile company
Preparation & dissemination of cash disbursement plan	Due to short time, limited number of Point of Sale (PoS) and cash liquidation capacity of PoS beneficiaries had to face multiple issues including longer waiting time, repeat visits and substandard arrangements at distribution points	As the list is shared with payment provider it should be split in a manner that beneficiaries are divided village wise and in a manageable number to avoid longer waiting time
		Payment counters should be arranged with a gender consideration
		Payment provider should inform the payment agents to arrange cash accordingly so all beneficiaries who come on PoS on a particular day can collect their cash comfortably and with dignity
		In case the longer waiting time is expected at PoS, then PRC should provide drinking water, shade in case of hot weather and also ensure that a toilet facility is available nearby. The arrangements should also

		include privacy arrangements for women who have to breastfeed their children
		The PRC should arrange orientation & sensitization sessions with the payment agents and suggested to cover below points; Sensitize them that the people coming to them are disaster affected and need respectable treatment That they may not be familiar with procedure or have less technical literacy so don't be panic and treat them respectfully & patiently That they should provide payments on priority to the disable, elderly and pregnant women.
Message to the beneficiaries for payments	The messages which were sent to intended beneficiaries for collecting payments were in English which many beneficiaries could not read	The messages should be in local language or Urdu. In case those are not read or well taken by beneficiaries, the same may be repeated through the voice messages
Beneficiary orientation on payment collection	Many beneficiaries didn't have technical literacy how to use pins and other information to collect their payments	The orientation to beneficiaries should be made part of the payment process. The PRC staff or bank staff should arrange orientation sessions with the intended beneficiaries involving community committees, using communal places and gatherings
Beneficiary acknowledgement of payment receipt	One form needed beneficiary signature or thumb impression once they collect their payment but this was difficult to manage as beneficiaries were scattered and collecting payment through mobile money	The PRC may revisit its financial controls and audit requirements due to changing mechanism of payments to the beneficiaries.

Beneficiary Communication & Coordination

Complaint mechanism and beneficiary communication	The complaint mechanism is very useful and clearly explained however need more efforts to communicate it to larger communities	Orientation sessions for volunteers should be arranged well before start of field activity BenCom section should be made part of PRC programme
		Dissemination of information to the communities should be ensured right from the beginning of field activities
		The village committee should also be oriented on the complaint mechanism
Post distribution feedback	The feedback and user experience from the cash recipient was delayed	The post distribution feedback should be collected timely; for any corrective actions it should be taken immediately after the grant is received through exit interviews may be at PoS and a formal post distribution monitoring survey would be conducted within one week time

Overall Program Feedback

- The program was started at the right time and was able to provide assistance to the beneficiaries timely.
- The cash had certain advantage over in kind as the affected people were able to fulfil their most immediate basic needs as per their priority while it also decreased workload of program staff and the costs of program associated with the logistic arrangements for in kind supplies. This should be evidenced when piloted across other Provinces.
- The payment of cash through mobile money was a good initiative. The past experience of disbursing cash through post office had many challenges during the 2010 Floods Integrated Recovery Programme where it was noted that one design does not fit all affected areas and the need for multiple options in CTP.
- The payments through third party (financial service provider – mobile company) help ensure the transparency. The involvement of other stakeholders at level ensures the transparency and quality of the process. The beneficiary selection criteria are set with consensus of PRC, District Government, and donor representatives. The lists of beneficiaries also pass through different tiers during approval process thus signed finally by the District Secretary PRC.

- The PRC staff in Chitral and Shangla branches did not have previous experience on cash transfer and training could not be arranged for them. It is suggested that the staff capacity building should be done for all branches falling in areas which are identified as being most at risk by NDMA and such events should be organized well before onset of program or the emergencies.
- The formation of local community committees can be very helpful in the implementation of the program in a number of ways; communicating with beneficiaries, arrange gatherings, convey messages for payments, help in verifying information and crow control at distribution points. In all future programs the involvement of local communities through the formation of the representative committees should be ensured. The representation of men and women in the committees or the context specific separate men and women committee should be formed.
- The drafted Cash transfer programming SoPs used and followed the steps and processes stated in the document, adopted the CTP tools and templates for assessment, implementation and monitoring in combination with existing tools of PRC disaster management. However, it was emphasized that the SoP and toolkit should be translated into Urdu and circulated/shared with provinces for feedback.

Feedback from Telenor / *easypaisa*

The Telenor *easypaisa* was the mobile money agent to distribute cash to the beneficiaries through their franchised Point of Sale (PoS) in the respective project areas. The Telenor *easypaisa* representative delivered a presentation and shared their feedback for project staff. The lessons shared from Telenor are below;

Findings	Recommendation
Beneficiary data was collected manually which has more chances of errors, duplication and longer time needed for processing	PRC should think of digital data collection and processing. This will help reduce errors, save time for entry and processing and integration with the MC
Rectification of beneficiary details during or after disbursement caused delay, for example if two out of ten beneficiaries data needed rectification, the beneficiaries had to wait extra time to receive disbursement (70-100 out of 1700 families faced this issue)	Developing a mechanism and train staff and volunteers to communicate with and handle beneficiary data related issues. At field level allocate enough time to verify the recorded information, verifying mobile or CNIC number, spellings of names, number of children etc. This will help reduce delays in reaching out to service provider through field office to HQ and vice versa

Exhaustion of monthly limit; some of the beneficiaries had already availed the monthly limit of Rs. 15000 per month.	Consultation and agreement between PRC and SBP to seek formal approval for increasing limit of Rs.15, 000 because in cases like shelter provision which is costly, greater limit is required.
Some beneficiaries missed out or mistakenly deleted the SMS received from mobile company. On various occasions, full phone memory ultimately affected the payment cycle.	The issue of beneficiaries deleting SMS mistakenly can be resolved through conducting training and education sessions for beneficiaries before distributions so they realize the importance of the messages shared with them
Payment paid in instalments due to SBP limit policy (enhancing limit of 15000 per month). This increases costs for organization, beneficiaries and more time is consumed	The PRC should talk to SBP and seek approval/waiver in advance to resolve issues faced at later stage
Partial payments of service charges from PRC to Telenor lead to delay as this contradicts Telenor policy	Finding solution to constraints faced by organization such as paying Services charges in instalments. Paying in advance lump sum is recommended.
Duplication of mobile number. Some families provided one mobile number for two or three families so there was some level of confusion regarding which transaction id belonged to which family.	Such information should be clearly mentioned in the beneficiary information shared with the MC and also during the training to the beneficiaries the issues related to such cases should be clearly explained. The beneficiaries using one mobile number for more than one payments may be clearly mentioned in the list and also this should be approved in advance by the PRC authority. It is suggested that a mobile ownership declaration may be signed by each beneficiary so to avoid any conflict between PRC & beneficiary.

Recommendations from Strategic Group

The strategic group was comprised of the following;

- Director Operations PRC
- Provincial Secretary KP, Punjab, GB and FATA
- UN OCHA representative
- Program Coordinator IFRC
- Country Coordinator GRC

- Country Coordinator   DRC
- British Red Cross- Country Manager for Pakistan, Afghanistan
- Danish Red Cross, Humanitarian Advisor
- Country Coordinator DRC
- ECHO Representative

The group extensively worked on developing a broader strategy for a period of two years. The group considered the following aspects while preparing their strategy;

I. How to mainstream cash in emergencies as a response option for PRC at scale
II. How many branches in next two years should be prioritised on a stage process for cash programming as an emergency response
III. What resources and capacity exist at present with the PRC
IV. What new resources will be needed to implement the strategy planned

The group came up with the following analysis and strategy based on their discussions;

- Conventional & routine in-kind response methods and CTP are part of the overall response strategy of PRC and can complement each other in situations as appropriate; The CTP does not replace the traditional response methods as cash is not an appropriate option in every situation. The key will be building competencies to identify where cash can be used appropriately to complement existing PRC response options.

- Areas of focus to develop capacities and competencies should focus on the Need Analyses; Conditionality and circumstances for CTP; intervention options; risk factors; and timeframe for emergencies at scale are the critical factors to be considered.

- Conduct a critical and detailed stakeholder analysis mapping of various CTP systems and users already in place by Province. This would help PRC to determine where cash interventions already exist what preparedness requirements for PRC is needed and capacity building baseline and support will be needed.

- The PRC will take CTP as a response option to be considered for all types of hazards and disasters where this adds value, appropriateness, efficiencies and effectiveness.

- A capacity assessment survey of the branches to asses technical, operational, financial and human resource capacity of the Provincial branches

- As part of the phase planning, mapping of branches will be carried out. Those branches which are in the areas at the higher risks of disasters will be prioritized first for cash preparedness support

- A phased approach will be used for piloting the CTP across the Provinces. During the first phase districts from Punjab, Sindh, and Khyber Pakhtunkhwa will be selected, based on the mapping information against those at greatest risks as per the NDMA ranking. In second phase districts from FATA, Baluchistan, GB, and AJK will be selected

The group proposed that the strategy will focus on preparedness activities to provide an enabling system to institutionalize for CTP into PRC. The preparedness activities will involve but not limited to;

- Identifying key personnel and cash transfer focal persons at provincial level who will be responsible to manage CTP, liaison and coordinate with National Headquarters and various stakeholders.

- Through the relevant functions roll out the preparedness components at provincial level and district levels

- A CTP focal person shall be appointed at National Headquarter level with provision of d required training and linked to existing global CTP training platforms.

- The CTP will be incorporated in the annual Disaster Management contingency planning for large scale disasters.

- The PRC country management will look at options to build into the pre-disaster planning and seek commitment from potential donors and Partner National Societies contributing towards a CTP disaster response fund at PRC to respond to the emergencies.

- PRC should establish closer links with relevant cash based national and provincial platforms in order to better coordinate efforts, ensure alignment and sustainability to support development, roll out and possible joint assessment options with various CTP forums such as CaLP, UN OCHA, ECHO, or INGOs/NGOs and Cash Working Groups/Cash Secretariat.

- Maintain advocacy within PRC on the merits of cash transfer programming to ensure that leadership and key staff maintain support for CTP.

The strategy group also worked on a generic resource mapping to move forward with the CTP and illustrated following important findings;

- A dedicated skilled Human Resource pool will be needed at all branches (focal person at NHQ, additional role assigned to branch staff and on the job training of response team on cash programming) to lead on CTP interventions within the existing DM capacities., develop ToT from PMER on RAM and MAG to replicate at Provincial/district level.

- The PRC will carry out an ongoing planning and review process to ensure that cash based interventions are included in its existing DM SOPs/procedures and disaster response plans for 2016

- Financial and technical resources allocation will be needed for baselines at provincial level, mapping of service providers, staff capacity building on cash transfer SoPs and toolkit as well orientation sessions for staff and volunteers.

- The focal person at each branch will play a vital role in streamlining all cash programming related meetings, activities and coordinate with relevant functions and stakeholders to mitigate any challenges. The same will be responsible to coordinate with the focal person at HQ and will work under his/her guidance for cash component, including market analysis processes.

The group also came up with the following way forward after this workshop to move ahead on cash programming within PRC;

- Within next two months a detailed road map will be prepared and rolled out mentioning timelines, resources needed and targets to be achieved in next two years

- Based on the road map prepared by HQ, each selected branch will prepare a Plan of Action document for the implementation of the activities defined in the road map. This would also identify the responsible personnel at branch level to complete the needed tasks

- Hiring of PRC cash transfer program focal person at National Head Quarter as soon as possible,

- Identify multiple service providers and sign-off agreements at provincial level for scalable cash transfer programing in emergencies.

Participants of Workshop:

PRC leadership and key decision making staff from the relevant departments at HQ, provincial HQ, District branch secretaries, key staff and volunteers involved in CTP piloting, Disaster Management, Finance and Internal Audit, Logistics, OD and Branch Development, Volunteer Management, PMER, media and Communications, Fundraising and Human Resources, representatives of PNSs, IFRC and ICRC.

External Guests; UN OCHA, ECHO, Telenor e*asypaisa* Representative

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Workshop Agenda

Date: 4th February 2016
Location: Best Western Hotel, Islamabad.

CTP Lesson learnt workshop (4th February 2016)		
	Facilitator/Speaker	Time
Arrival of guests and participants	Mr. Abaid Ullah will facilitate the opening session of the workshop	08:30 - 09:00
Recitation from Quran	Abiad Ullah	09:00 – 09:05
Welcome remarks	Dr. Rizwan Naseer, Secretary General Pakistan Red Crescent	09:05 - 09:20
Sharing of CTP Preparedness Activities and Piloting in Tor Ghar by DRC	Mr. Asif Aman Khan, Country Coordinator-DRC	09:20 – 9:30
Sharing CTP Implementation in Shangala and Chitral by GRC	Ms. Hennelore, Country Coordinator	09:30 – 09: 40
PRC experience in CTP	Mr. Ghulam Muhammad Awan, Director Operations-PRC	09: 40 – 10: 10
TEA BREAK		10:10 – 10: 30
What has been done to Prepare PRC for Cash transfer program Implementation of CTP Preparedness plan of Action- for Cash programing based on; a) Enabling systems (SoPs, Guidelines) b) Programme tools (assessment, Implementation, PMER, Bencomm, Finance/Logs) c) Resources and Capacities (training of staff and volunteers, NDRTs/DRTs d) Communication and Coordination	Mr. Muhammad Atique, Lead Facilitator PPT/Group work & group presentation	10:30 – 12:30

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External guests speakers/experience sharing • Telenor easypaisa/Tameer Bank	Mr. Babar Hameed/ MR. Hashim Ali, Telenor Easypaisa representative PPT	12: 30 – 13:10
•		
LUNCH & PRAYER BREAK		13:10 – 14:10
How Did it work during; Piloting of CTP in EQ 2015 response (Tor Ghar, Shangala & Chitral) • CTP Post Distribution Monitoring and evaluation findings • Challenges and issues • Experiences and best practices • Recommendations	Mr. Musa Baig, External Evaluator Mr. Javed Ahmed- DD PMER PRC PPT, Qs & As	14: 10 – 15:00
Finalise recommendations based on sessions and relate to - CTP Draft SOPs and Toolkit • Updated and validation of Draft PRC CTP SoPs and Toolkit based on findings of CTP piloting (by Technical working group) • Document and forward recommendations to PRC for approval of SOPs	Mr. Muhammad Attique, Lead Facilitator PPT/Group work	15 : 00 – 16: 00
• Wrap up of Lesson learnt workshop	Mr. Muhammad Attique, Lead Facilitator	16:30
Vote of Thanks	Secretary general/ Director Ops	