

Editorial

Introducing the SDC Cash Workbook

Since 1999, the Humanitarian Aid Department of the Swiss Agency for Development and Cooperation (SDC), a division of the Federal Department of Foreign Affairs, has implemented a series of Cash Transfer Projects in different humanitarian contexts. Cash grants provided to more than 100,000 people in need have supported them in covering their most urgent needs.

The SDC Cash Workbook presented here is the result of experience and know-how gathered, accumulated, capitalised on and shared by the assessors, project managers, evaluators and desk officers involved. Its aim is to help improve and professionalize the planning and implementation of Cash Transfer Projects by providing tried-and-tested experience.

The new edition

The 1st edition of this SDC Cash Workbook was published in 2003 and designed as an SDC internal management instrument. Having experienced great demand from practitioners within the international humanitarian community, SDC decided to publish a new updated edition, freely accessible via internet for anyone interested.

This new edition provides a considerable number of new elements with a large collection of examples in its toolbox. It will allow the practitioner to be guided through specific processes of the project cycle as well as to access useful “tools” – useful as examples to avoid re-inventing the wheel. At this point I apologise if readers come across organisational matters or SDC-specific terminology which may not be appropriate for them.

Copyright and responsibility

Please keep in mind that the SDC Cash Workbook proposes tried-and-tested best practices. There can, of course, be no claim of universality. Readers should feel free to use whatever seems useful to them. When they do so, we appreciate it if proper reference to this workbook is made: e.g.

Rauch E. & Scheuer H. (2007): SDC Cash Workbook; Swiss Agency For Development & Cooperation, Bern.

It should also be noted that the authors, as well as SDC, disclaim all responsibility for any damage that may occur as a result of using information from this document or related additional information.

Acknowledgements

I wish to express my heartfelt gratitude to the authors of the Cash Workbook, Egon Rauch and Helmut Scheuer. They exhibited enthusiasm and perseverance in developing cash project concepts and supporting project monitoring. With great commitment they compiled the resulting experience, which led to the publication of this integrated user's guide.

Our project manager, Tom Meyer, Karl-Friedrich Glombitza, Carlos Marbach, Martin Gehri, Dieter Dreyer, and Hannes Herrmann, played a key role in the creation of the present publication. They were responsible for implementing the different cash projects and in this function testing the provided management instruments. I would like to thank them in particular for their outstanding work and their willingness to draw on experience whenever this facilitated the work at hand, and to adjust when necessary. This made it possible for our cash projects to achieve a high degree of professionalism.

Special thanks go to Alfred Jäckle of Helvetas, for contributing additional experience in the preparation of this workbook based on implementation of cash projects in Ampara, Sri Lanka, in the wake of the Tsunami of December 2004, and to Hannes Herrmann for his helpful contributions to the workbook with respect to database management.

Many thanks go to Theodore Wachs for thorough proofreading and Pascal Andres for layout work.

Last but not least, I wish to thank Hans Peter Lenz who, in his function as Head of the Division over many years, has actively supported the concept of knowledge management and was responsible for making this workbook a reality.

In the name of all my colleagues who have contributed to this publication, I hope that the Cash Workbook will provide useful support in your work on behalf of the people in need who will be reached through your projects.

Mathias Rickli, Head of Project Team Cash
Berne, Switzerland
1 January 2007

Your feedback is important

Please let us know if you have any inputs to or comments on this workbook, or if you have any questions related to Cash Transfer Projects. Also, do not hesitate to contact us if you encounter technical problems accessing our information platform on the internet:

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Tutorial

Scope of the SDC Cash Workbook

What is a “Cash Project”?

The terms “Cash Transfers,” “In-cash Support,” “Cash Projects” and “Cash-based Responses” can all be understood as synonyms for projects in humanitarian aid or development cooperation that provide cash grants to targeted individual beneficiaries, be they single persons or households. The beneficiary, who must endure a particularly difficult situation, is thus to be empowered to decide freely how to use the grant. Certain interventions might make the cash grant contingent on the fulfilment of specific conditions.

For the sake of simplification and easier reading, the term “Cash Project” will be used throughout this workbook.

Needs-based approach

The consolidated experience presented in this SDC Cash Workbook originated from a series of Cash Projects implemented in response to a variety of disastrous events, such as conflicts, either frozen or armed (warfare), chronic poverty, natural disasters of all kinds, etc. In these humanitarian interventions, the project design was always focused on the specific situation of potential beneficiary groups and their needs.

From the perspective of the beneficiaries and their needs, a Cash Project generally represents a useful means of support for covering a number of urgent needs. The table below gives an overview of the interrelation of different parameters relevant to project design, such as:

- The intervention’s mechanism (i.e. the presence or absence of conditions attached to the grant)
- The intervention’s relation to the event (e.g. activity focusing on preparedness, emergency response, support for recovery or reconstruction)
- The intervention’s timing (i.e. before, during or after the event)

Any combination of these parameters may lead to a particular intervention involving cash grants. Accordingly, the table below makes reference to a number of SDC Cash Projects, experience with which is reflected in the SDC Cash Workbook. Detailed information on these projects can be found on the internet platform www.sdc-cashprojects.ch.

Beneficiaries' needs	Relation to the event	Timing	Mechanism	Description	Project examples
Temporary shelter	Emergency Recovery	<ul style="list-style-type: none"> ▪ During or after natural disaster or frozen conflict ▪ After warfare 	Unconditional cash grant	After a conflict/disaster, a family hosting refugees/IDPs is supported to better cope with the additional burden on the household, particularly in cases of delayed return.	<ul style="list-style-type: none"> ▪ Cash for Shelter Serbia, Ingushetia ▪ Cash for Host Families Banda Aceh ▪ Cash for Host Families Ampara (Sri Lanka)
Permanent shelter	Recovery Reconstruction	<ul style="list-style-type: none"> ▪ After natural disaster or conflict 	Conditional cash grant	A man whose house has been damaged or destroyed receives multiple, progress-related instalments to rebuild his home.	<ul style="list-style-type: none"> ▪ Cash for Housing Kosovo ▪ Cash for Repair & Reconstruction Sri Lanka
Livelihood	Preparedness Recovery	<ul style="list-style-type: none"> ▪ Before natural disaster ▪ After natural disaster or conflict 	Unconditional cash grant	Individuals who have lost or may lose their livelihood due to warfare or disaster, are supported in restoring / maintaining their business activity.	<ul style="list-style-type: none"> ▪ Cash for Herder Mongolia ▪ Cash for Livelihood Ampara (Sri Lanka)

Emergency assistance	Emergency Recovery	<ul style="list-style-type: none"> ▪ During or after natural disaster or frozen conflict ▪ After warfare 	Unconditional cash grant	Individuals who have fallen through society's safety nets receive assistance to cover the most urgent needs.	<ul style="list-style-type: none"> ▪ Cash for Rehabilitation Adygeya ▪ Cash for Most Vulnerable Moldova, Georgia
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This list is not complete. It is up to innovative and professional practitioners to enlarge the scope of possible applications. The following chapters may provide some useful guidance in doing this.

Evidence-based experience

Among actors in the fields of humanitarian assistance and development cooperation worldwide, Cash Projects have become more and more widely used.

The heated debate between those promoting cash-based responses and those denying any positive aspects of this approach has lost its ideological emphasis in recent years. Today, the wide range of documented evidence-based experience and a globally linked community of practice have ensured a professional treatment of the issue. The provision and direct distribution of cash during and after a disaster has proven able to empower victims and increase their ability to cope. More and more agencies active in emergency assistance, livelihood recovery, rehabilitation and social protection have begun to capitalise on such experience.

In this regard, the SDC Cash Workbook is one of the first comprehensive user guides to rely on experience gathered and on best practices.

Further reading

A wide range of Cash Project applications are known, from government-driven social welfare instruments, insurance schemes and remittances to gifts and grants, among others.

Performing a typological differentiation of Cash Projects is clearly beyond the scope of this SDC Cash Workbook. However, detailed information, including a good overview of the variety of cash-based responses, is given in a recent literature research published by [P. Harvey \(2005\): Cash & Vouchers in Emergencies, HPG discussion paper, ODI.](#)

Aim of the SDC Cash Workbook

Aim

The aim of this SDC Cash Workbook is to make field-tested experience available. It may be used to implement high-quality Cash Projects in the broad spectrum of humanitarian contexts.

Emphasis is placed on professional project cycle management (PCM). Moreover, this SDC Cash Workbook contains elements which may be helpful in a wider scope of project management issues that go beyond Cash Projects.

Audience

This workbook is addressed to practitioners, be they desk officers at HQ or project managers in the field. It is meant to be a useful guide for beginners as well as for senior staff working with cash-based responses.

Knowledge management

Experience and know-how are among the most valuable goods that institutions or organisations have at their disposal. On the one hand, they are located among a highly qualified staff (implicit knowledge). On the other hand, to make sure that experience and know-how are anchored in the institution, they must be shared (explicit knowledge).

For SDC it has become a priority to assure that new experience and know-how are documented, updated, shared and used. This commitment is guided by the following principles:

- The application of tested standards increases the professionalism of interventions.
- Knowledge management requires additional personnel and financial resources.

- The quality of knowledge management instruments is largely dependent on how well they are used and how frequently they are updated.

Therefore this SDC Cash Workbook is part of a knowledge management cycle, which is described in more detail on the website www.sdc-cashprojects.ch.

How to use the Cash Workbook

Access

This new and fully revised edition of the SDC Cash Workbook is designed as a web-based publication. The aim is to provide easy access to the content of the book. Experience accumulated is divided into two main elements:

1. [SDC Cash Workbook](#)
2. [SDC Cash Toolbox](#)

The SDC Cash Workbook

The SDC Cash Workbook is designed as a user guide available as a text document in PDF format. It can be accessed on the internet platform www.sdc-cashprojects.ch.

The navigation menu leads visitors to the workbook entry portal. From there, the SDC Cash Workbook is downloadable as an entire document. To read documents in PDF format, you will need the Adobe Acrobat Reader.

The SDC Cash Toolbox

The SDC Cash Toolbox consists of more than 100 documents that may be used as examples, templates or checklists.

The SDC Cash Toolbox can be accessed the same way as the SDC Cash Workbook, on www.sdc-cashprojects.ch.

The navigation menu leads visitors to an entry portal which consists of an enhanced SDC Cash Workbook table of contents. All documents available are listed, described and labelled according to the corresponding chapter of the SDC Cash Workbook to which they are related. All documents can be downloaded and opened using the corresponding application of Microsoft's Office Package (Word, Excel, PowerPoint and Access).

Content

In terms of content, the SDC Cash Workbook is divided into two operational parts relating to the typically relevant elements of project cycle management (PCM):

Part A: Project preparation

The chapters in part A are dedicated to the preparatory work to be performed, from an original project idea (identification) to assessment and elaboration of the project document (definition).

Part B: Project implementation

The chapters in part B focus on the planning and steering of a Cash Project as well as on the set-up and administration of the field office.

Particular importance is attached to a detailed description of the management of a Cash Project at field level, since this is the particular focus of the SDC Cash Workbook. The reader is recommended to carefully work through this information-packed chapter beforehand in order to be able to cope, at field level, with any problem that may arise and be related to the particularities of a Cash Project.

Structure and specific text elements

Division of the sub-chapters

The content of the sub-chapters in parts A and B is always classified under three headings:




- In this chapter
- Benefits

- Procedure

This will allow users to access desired information quickly.

Text boxes

The Cash Workbook also contains three different types of textboxes that seek to emphasise statements of particular importance or interest:

	<p>Good experience from a project to which the workbook makes reference.</p>
	<p>General information of importance and to be considered during project management.</p>
	<p>Issue of concern that might cause problems during, or endanger, project implementation.</p>