



What your audience needs to know in an emergency: Life-saving information

Topic-by-topic guide to core humanitarian issues

INTRODUCTION

These guides are for media professionals working to help audiences affected by humanitarian crises. They give a brief overview of common humanitarian issues in emergencies. They will help you:

- Understand what kinds of problems your audiences are likely to be facing in emergencies
- Work alongside relief experts to provide audiences with accurate, relevant and life-saving information

HOW TO USE THESE GUIDES

These guides contain information on core humanitarian topics. They are intended to serve as a starting point to help you identify the kinds of issues to address in your programmes and questions to ask relief experts. To help you identify which topics to prioritise, you should speak with local humanitarian specialists. If possible, speak with your audiences as well to find out what they need to know.

When using the guides remember to:

- Consider the local situation, culture and context to make sure the information is relevant
- Consider the specific needs of different audiences (for example, men, women, the most vulnerable people)
- Check for consistency with other sources of information being provided
- Consult qualified local specialists to check the validity and relevance of humanitarian information
- Use the guides in conjunction with BBC Media Action's Lifeline Production Manual, which contains guidelines on how to do effective programming in crises



Mercy Corps

CASH TRANSFERS



CASH TRANSFERS

What are cash transfers?¹

Cash transfers provide people in crisis with money so that they can buy what they need in local markets. This type of financial aid comes in different forms. Some aid programs give people physical currency, some give vouchers and some transfer money through mobile phones. Others give money through bank transfers or on cards that people can use to take money out of a cash machine. Some agency programs give people cash on a card that they can use to purchase supplies in particular shops.

Cash transfers can be given to individuals, households or occasionally to whole communities. The most common reason for giving people money in emergencies is to help them buy items to meet their basic needs e.g. food, kitchen and hygiene items, or clothing. But financial aid can also be given to help households pay for housing, repair their shelter or rebuild their livelihoods in some other way. Most cash programmes have particular conditions with them – such as stating that recipients must spend the money on specific items, or do particular work to receive the cash. Other programmes do not have any conditions and beneficiaries are free to spend the money on what they choose. It is important for people wanting to receive cash transfers to understand any rules attached to their particular program.

¹ <http://www.cashlearning.org/downloads/calp-updated-glossary.pdf> and <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALPROTECTION/EXTSAFETYNETSANDTRANSFERS/0,,contentMDK:22190222~menuPK:1552806~pagePK:210058~piPK:210062~theSitePK:282761,00.html>

Why are cash transfers important?²

Humanitarian emergencies may cause people to lose their homes, livestock or livelihoods. During difficult times like these, many poor families are forced to sell their assets or to take out loans with high interest repayments to cope. Receiving cash transfers can provide a way for people to buy what they need (for example, food, healthcare, education) without being forced into debt and greater poverty. It can help to protect their living standards and support their transition into more sustainable livelihoods.

In some contexts, cash transfers are considered a more effective form of humanitarian aid than the distribution of standard aid items (such as food or blankets), because cash can allow people to purchase the things they need the most, rather than receiving goods that may not necessarily be a priority for them. The money people spend can also help to strengthen local businesses, create jobs and have other benefits to the local community and economy.



² http://www.who.int/alliance-hpsr/alliancehpsr_dfidevidencepaper.pdf



What information can I share with audiences?

Media and communication interventions can provide a platform for people to ask questions, raise concerns and connect with experts to get guidance. Accurate information can help people to understand their situation and the options that are available to them, as well as manage their expectations. Speak to local humanitarian actors managing cash programmes to gather information that will help the population understand how they work. Your audiences may need answers to the questions outlined below.

Why has the cash assistance programme been set up?

What need is the cash programme designed to meet? (e.g. is it to support health/food/shelter/other?) Why is cash being given in this instance, rather than traditional forms of humanitarian aid, such as food distributions?

How can people register for the cash transfer programme?

What criteria do people need to meet to be eligible to receive cash? Who gets the money and who doesn't? What processes do people need to follow? For example: where and when should people register, what documents will they need?

Example information for audiences on criteria to receive cash transfers

Xxx (organisation) has been working with the community to identify the most vulnerable families at this time. They are providing these families with a sum of money to buy what they need to help their recovery. There are no conditions or work requirements. Criteria for receiving the money is XXXX. Contact xxx for more information

(Adapted from the CDAC message library)



How does the cash transfer system work in practice? (Remember that different systems may have been set up by different organisations, so you may need to differentiate between them).

If eligible, what should people expect to receive (for example, physical cash, vouchers, mobile money)? How should people expect to receive the money (for example, through an NGO, through their bank, through their mobile phone)? How much money are people entitled to? When will they receive the money and over what time period? Will it be a one off payment, or will they receive multiple payments?

What can the money be used for?

Are recipients free to buy what they choose, or must they purchase particular items or shop at particular vendors?

Are there any conditions to receiving the money? For example, is it a 'cash for work' scheme that involves them helping with reconstruction, attending a training session, or is it without conditions?

As well as giving detailed information, media programmes can also share creative stories of how people have used their cash assistance wisely to help inspire others to do the same.

Important!
People need specific information that is useful to them. **BUT**, there may be a security risk in broadcasting some information widely – such as where and how to receive cash payments. This type of information could create opportunities for people to abuse the system or put those receiving cash at risk of attacks or theft. It may be more appropriate to give a phone number where people can receive personal advice.



How can the media help address potential problems with cash transfers?

Market conditions / availability of produce:

Even with cash, the products that people need may not be available on the local market. Media and communication programmes can tell people where they can find the products they need or suggest alternative products and other solutions.

Insufficient cash to meet needs:

Cash programmes may be limited, there may not be enough money to meet the needs of recipients. Recipients may be disappointed with the amount of money they receive. They may expect more money for a longer period of time. Media and communication can help manage expectations by giving accurate information about cash programmes. They can keep people up to date with the situation as it evolves. The media can inform audiences of price inflations, market rates and stock supplies.

Community priorities may not match objectives of cash providers:

Communities or individuals may wish to spend the financial aid on items that are different to those listed by the aid agency. For example, an NGO may give out vouchers for fresh vegetables, when families would prefer to buy medicine. If a lot of people feel the cash project is not addressing their needs, the media can help by highlighting the problem to aid providers and donors so that they can address it.

Difficulty using e-payments (mobile cash transfers):

Limited network coverage can make accessing money through mobile phones difficult. Also, some people find it hard to use a new system. Not everyone can read the instructions on how to use e-payment cards or enter PIN codes. Media and communication programmes can help provide illustrations³ or short audio messages with simple instructions. Media can also tell people where they can get help to use the cash systems.

Recipients of cash may become targets of hostility from those who were not eligible:

Work with local community leaders and NGOs to clearly explain eligibility requirements. You can also share stories where people have pooled resources to create a service for the community to encourage social cohesion e.g. restoring a temple in Nepal.⁴

Example of how people used the cash transfer

Some families in xxx have received cash transfers to help them get back on their feet after the earthquake. In today's programme we will hear from one family who used the money to rebuild their home, another who bought chickens and now has fresh eggs, and lastly from a group of families in XXX who put their money together to build a community latrine.

“People often appreciate cash transfers because they are less visible than other forms of aid. This can help protect them from becoming targets of theft. In some cases, people may also feel ashamed by receiving financial aid. Remember to respect the safety and dignity of recipients in any communication and refrain from mentioning them by name on air.”

Example information for audiences on cash transfers

XXX (Organisation) is providing cash-for work programme to give people money to buy what they need to help them recover after the disaster. To receive the money you must take part in the reconstruction of their community. Contact XXX to register.

(Adapted from the CDAC message library)

The information in this document is based on the following sources:

Resources

CaLP (2011) A Quick Guide to Field Communications in Cash Transfer Programming.

http://www.cashlearning.org/downloads/resources/tools/calp_communicating_cash_to_communities.pdf

World Bank key facts - Safety nets and Transfers – key facts.

<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALPROTECTION/EXTSAFE-TYNETSANDTRANSFERS/0,,contentMDK:22190222~menuPK:1552806~pagePK:210058~piPK:210062~theSitePK:282761,00.html>

DFID Cash Transfers evidence paper on what works.

http://www.who.int/alliance-hpsr/alliancehpsr_dfidevidencepaper.pdf

CDAC Generic communication messages: <http://www.cdacnetwork.org/tools-and-resources/message-library/?language=english&filterA=threat&filterB=THR-Unsafe-water&filterC=&filterD=&local=global&format=html-cdac>

Cash Learning Partnership training materials.

Includes different formats (e.g. pictures cards) and languages.

<http://www.cashlearning.org/elan/cash-delivery-mechanism-sample-training-materials>

Further reading

Angle, S. Voices and views of beneficiaries on unconditional cash transfers, CaLP 2015.

<http://www.cashlearning.org/downloads/calp-beneficiaries-voice.pdf>

Smith, G. & Mohiddin, L. A review of evidence of humanitarian cash transfer programming in urban areas, IIED Dec 2015:

<http://www.cashlearning.org/downloads/a-review-of-evidence-of-humanitarian-cash-transfer-programming-in-urban-areas.pdf>

ODI, (2015) Doing cash differently. How cash transfers can transform humanitarian aid. Report of the High Level Panel on Humanitarian Cash Transfers.

<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9828.pdf>