



UNITED REPUBLIC OF TANZANIA

**PRIME MINISTER'S OFFICE
(POLICY, PARLIAMENT AND COORDINATION)
DISASTER MANAGEMENT DEPARTMENT**

HUMANITARIAN CASH TRANSFER GUIDELINE



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PREFACE

Tanzania is exposed to natural and human-induced hazards including floods, drought, cyclones, volcanic eruptions, landslides, earthquakes, marine accidents and tsunamis, all of which have the potential to cause social, economic, ecological, environmental and health impacts to the country. The frequency and severity of these disasters are increasing due to climate change and environmental degradation, posing significant challenges to sustainable development. When a disaster strikes, effective coordination and communication are paramount to ensure a timely and efficient response to the humanitarian disaster situation.

There are evolving humanitarian response initiatives and innovations in ensuring emergency and humanitarian lifesaving activities are timely addressed. Cash transfers have emerged as one of the most suitable responses during disasters, offering numerous advantages over traditional aid methods. Cash transfers provide affected individuals and families with the flexibility to address their most pressing needs, whether it be food, shelter or healthcare. In addition, depending on the availability of markets and supplies in the affected areas, cash transfers stimulate local economies by enabling beneficiaries to purchase goods and services locally, thus supporting small businesses and fostering community resilience. This approach builds resilience of households, strengthens their ability to cope with shocks and reduces the magnitude of future impacts.

The Disaster Management Act No. 6 of 2022 and its regulation recognize cash transfers as one response option in Tanzania. The regulation calls for a coordinated use of cash transfers in emergencies. This represents the importance of integrated response towards a more coordinated approach in humanitarian cash transfer programming in the country.

The development of this guideline is essential to ensure consistent and transparent implementation across all agencies and stakeholders involved in disaster response. This guideline outlines the processes for assessing needs, determining eligibility, delivering aid, and monitoring and evaluating the impact of HCTs. By standardizing these procedures, the government and stakeholders aim to improve the efficiency, accountability and the overall effectiveness of cash-based interventions during emergencies. The guideline will streamline our efforts and strengthen our capacity to leverage humanitarian aid as a tool for long-term resilience and development.



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ACKNOWLEDGEMENT

Humanitarian Cash Transfer (HCT) is getting prominence as humanitarian response measure in the form of money (either cash or e-cash) to beneficiaries (individuals, households or communities) during emergencies. Cash transfers aim to increase the purchasing power of people affected by disaster, enabling them to establish their own priorities and options, and the ability to establish or re-establish livelihoods quickly. This approach builds resilience of households and strengthens their ability to better cope with shocks in the future.

This guideline has been prepared through a consultative process involving a range of stakeholders, including MDAs, LGAs, United National Organisations, National and International NGOs. The Prime Minister's Office appreciates the cooperation and support from all disaster management stakeholders who contributed to the development of the document.

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ACRONYMS AND ABBREVIATIONS

AAP	Accountability to Affected Population
CVA	Cash and Voucher Assistance
EOCC	Emergency Operation Communication Centre
DRM	Disaster Risk Management
ID	Identification Card
FSPs	Financial Service Providers
GRMs	Grievance Redress Mechanisms
HCTs	Humanitarian Cash Transfer
HCTWG	Humanitarian Cash Transfer Working Group
MDAs	Ministries, Departments and Agencies
MEB	Minimum Expenditure Basket
M&E	Monitoring and Evaluation
NGOs	Non-Governmental Organisations
NSPP	National Social Protection Policy
PDPA	Personal Data Protection Act
PMO-DMD	Prime Minister's Office-Disaster Management Department
PSSN	Productive Social Safety Net
SSA	Sub-Saharan Africa
SOP	Standard operating Procedure
RGOz2	Revolutionary Government of Zanzibar
TDMA	Tanzania Disaster Management Agency
TASAF	Tanzania Social Action Trust Fund
TEPRP	Tanzania Emergency Preparedness and Response Plan
TWG	Technical Working Group
URT	United Republic of Tanzania
WFP	World Food Programme
UNICEF	United Nations Children's Fund

GLOSSARY

Assessment	Action aimed at understanding a situation in order to identify the problem(s), the source of the problem(s), and the consequences of the problem(s).
Baseline data	Initial information collected during an assessment. Baseline data include facts, numbers and descriptions that permit the measurement of the impact of projects implemented by comparing the situation that existed before and after project implementation.
Basic needs	Elements that are necessary for an individual to survive This can include safe access to essential goods and services such as food, water, shelter, clothing, health care, sanitation and education.
Capacity	A combination of all the strengths, attributes and resources available within an organization, community or society to manage and reduce disaster risks and strengthen resilience.
Delivery Mechanism	Distribution through a third party – in this case a trader, wholesaler, distributor such as a shop or supermarket, service provider.
Cash for Work	Ways of providing resources to a community and/or providing a source of income. It is a form of conditional cash grant that requires beneficiaries to fulfill the condition to 'work'. Cash for work is different from employment generation because the primary purpose of cash for work is to transfer income/resources to people and 'work' is a secondary purpose or a means to achieve the primary purpose.
Cash/Value Voucher	A paper or card that can be exchanged for cash or commodities up to a certain amount/value at specified local shops/traders. The traders are paid by the contracting agency upon production of these vouchers or proof of exchange between the trader and beneficiaries.
Commodity voucher	A paper or card that specifies the commodities and their amounts/numbers that can be exchanged against the voucher from specified local shops/traders.
Conditional cash transfer	Receipt of the cash transfer is conditional upon the beneficiary providing a service of some kind (such as work); for using a service such as attending a school or health clinic; or spending the transfer on an agreed commodity or type of commodity, such a shelter or restarting a business.
Evaluation	A systematic and objective assessment of an ongoing or completed operation, program or policy, its design, implementation and results. The aim is to determine the relevance and fulfilment of objectives, as well as efficiency, effectiveness, impact and sustainability.

Feasibility	This refers to whether a CT is logistically possible, timely and cost effective and if there are competent partners or there is availability of service providers no matter how small they are. It also refers to whether local markets have the capacity to supply basic needs / targeted goods in quantity and quality in response to the CTP.
Livelihoods	Capabilities, assets and strategies that people use to make a living. It is a set of activities essential to everyday life that are conducted over one's life span. Such activities could include securing water, food, fodder, medicine, shelter and clothing. That is, to achieve food and economic security.
Stakeholders	People who have, in one way or another, an interest in an organization or project and the outcomes of its actions and are impacted, whether positively or negatively by the organization or project.
Unconditional cash transfers /Cash Interventions	Cash transfers from governments or non-governmental organizations given without conditions attached to individuals or households identified as highly vulnerable, with the objective of alleviating poverty, providing social protection, or reducing economic vulnerability.
Vulnerability	The conditions determined by physical, social, economic, environmental and political factors or processes, which increase risk and susceptibility of people to the impact of hazards.

EXECUTIVE SUMMARY

Tanzania faces significant vulnerabilities as a result of climate-induced or man-made disasters. In recent decades, the country has been experiencing recurrent floods, droughts, and landslides, whose frequency and severity have increased significantly due to climate change. This trend is in line with that of Sub-Saharan Africa (SSA) and the rest of the world, as evidenced by the fact that Tanzania is among the top ten countries in SSA with the highest frequency of disasters emanating from natural hazards, while also ranking 30th out of 193 countries according to the World Risk Index 2024.

This Practical Guide for Humanitarian Cash Transfers (HCT) in Tanzania serves as a comprehensive tool for Ministries and Development Agencies (MDAs), regional disaster management committees, local disaster management committees and humanitarian actors engaged in a humanitarian disaster response. It aims to integrate and strengthen the design and implementation of cash-based assistance in line with existing Tanzania's disaster management legal frameworks and global humanitarian standards.

HCTs have proven to be cost efficient as a response approach because Humanitarian responders have no obligation on the cost of transportation, storage and distribution of emergency supplies. Depending on the availability of markets and supplies in the affected areas, immediate needs for the affected populations can be purchased at the local area. This approach, builds households' resilience, strengthens their ability to better cope with shocks and reduce vulnerability to future crises.

In addition, HCTs allow a flexible coverage of a household's needs at the same time it is increasing its purchasing power. Affected populations can make their own informed decisions to meet their specific needs. Evidence has repeatedly shown that households who receive cash transfers spend on priority household needs such as food, housing, health and education. This is particularly true when unrestricted humanitarian cash transfers are used and sometimes in combination with in-kind distribution, thus supporting multisector outcomes, which is the preferred option in humanitarian contexts for efficacy, feasibility and human rights considerations. However, the successful implementation requires proper planning, coordination, risk mitigation, and accountability mechanisms.

This guidance is presented in six (6) parts whereby part one is the introduction which provides a background to the disaster situation in the country, an overview of HCT and its relationship with social protection and other forms of humanitarian support: Part two deals with objectives, scope, targeting audiences, rationale and guiding principles; part three contains the main guidelines components which elaborate on cash transfer assessment needs, market assessment, response analysis, beneficiaries, targeting verifications, and HCT common payment modalities and delivery mechanism; part four deals with coordination mechanism including HCT working group, disaster response functions and global HCT arrangement frameworks; part five explains about risk management; and part six elaborate on monitoring and evaluation.

1. INTRODUCTION

1.1. Background

In the recent decades, Tanzania has been experiencing recurrent floods, droughts and landslides, whose frequency and severity have risen largely as a result of climate change. This trend is in line with that of Sub-Saharan Africa (SSA) and the rest of the world as evidenced by the fact that Tanzania is among the top ten countries in SSA with the highest frequency of natural hazard induced disasters, while also ranking 30th out of 193 countries according to the World Risk Index 2024.

In addition to the displacement of people, such climate-induced disasters have also caused loss of lives as well as substantial damage to livestock and crops, houses, and infrastructure. This is detrimental, especially for poorer households, who are the most adversely impacted by climate change. These families largely depend on weather-sensitive activities such as herding, fishing and rain-fed agriculture for their livelihoods. Combined with limited financial savings, they are unable to adapt and build resilience towards the impact of disasters. Furthermore, climate change, along with demographic shifts and poverty, is a major contributor to malnutrition in the country. This situation risks undoing decades of progress in health and education, and will ultimately negatively affect the economic growth in the future.

In an attempt to mitigate the impacts of emergencies and ensure a comprehensive response, it is of paramount importance that the government makes a shift from reactive responses to proactive prevention and mitigation measures to protect people and their livelihoods. The government is actively pursuing this direction, with the Disaster Management Act No. 6 of 2022 and its associated regulations, which include provisions on using humanitarian cash during responses and leveraging existing social protection mechanisms to reach vulnerable households in times of emergency.

In support of this, Humanitarian Cash Transfers Guideline aims to provide a structured framework to efficiently deliver HCTs. In so doing, the government and stakeholders can ensure that aid reaches the most vulnerable populations efficiently and effectively. This proactive approach not only enhances the resilience of communities but also strengthens the overall disaster response capacity of the country. Through continuous improvement and adaptation of these measures, the government is committed to safeguarding its people and fostering sustainable development in the face of ongoing and future challenges.

1.2. An Overview on humanitarian cash transfers

Humanitarian cash transfers (HCTs) are financial payments provided either as physical currency or electronic cash (e-cash) to meet the urgent needs of individuals and households during emergencies. These transfers are highly effective in delivering humanitarian aid across various crisis situations. The primary goals of HCTs include but are not limited to addressing immediate survival needs, improving food security, and supporting long-term recovery and resilience. The exact focus of HCTs, however, depends on the phase of the emergency response. Initially, the emphasis is on meeting acute survival needs, such as food, water, and shelter. As the situation stabilizes, the focus shifts to recovery and developments, helping affected communities rebuild and strengthen their resilience. This phased approach distinguishes HCTs from regular developmental cash transfer programs and requires specific design considerations tailored to the unique challenges of each phase.

Globally, there is a strong agreement on the effectiveness of cash transfers as a fundamental method of providing assistance during emergencies. Since 2017, the use of cash transfers in humanitarian aid has been on the rise, with a consistent annual increase in the volume of

HCTs deployed in response to crises.¹ This upward trend is expected to continue as more humanitarian organizations recognize the benefits of cash-based interventions.

HCTs are designed to provide financial assistance to individuals in crisis, using various modalities tailored to the specific needs and conditions of the affected area. These modalities include direct cash payments, electronic transfers via mobile platforms or cards and vouchers redeemable for goods or services. The latter are particularly useful for receiving medical care or food, seeds, livestock from designated markets or shops. Each of these modalities can be provided unconditionally or conditionally. On the one hand, unconditional cash grants for families allow them to choose how they spend them. For example, families can use the grants to meet their basic needs or recover their livelihoods. On the other hand, cash can be provided under a specified condition (conditional cash grant). For example, under cash-for-work programs, wages are offered in exchange for labour on public works projects that enhance or restore community services or infrastructure. To be efficient and effective, the choice of the modality depends on its appropriateness to the local context, taking into consideration factors such as market conditions, financial infrastructure, and security considerations.

1.3. Relationship between humanitarian cash transfers, social protection and other forms of humanitarian support

In non-humanitarian contexts, cash transfer programs are increasingly common as national governments and populations demand the expansion of social protection schemes. This growing demand presents opportunities to systematically connect HCT programs to national social protection mechanisms. For example, HCTs can be effectively integrated into national social protection systems, offering a scalable and rapid response during disaster. By leveraging existing social protection programs, HCTs can utilize established infrastructure and beneficiary databases to either piggyback on these to expedite response times and reduce costs, or to vertically and/or horizontally expand existing social protection programs to include the affected population.² This integration ensures that aid reaches those in need more efficiently – especially in light of recent global and regional developments that have created a more favourable environment for using cash in humanitarian contexts. This makes it a viable option for addressing immediate needs while promoting long-term recovery.

¹ UNICEF (2021). UNICEF Humanitarian Cash Transfer Field Guidance.

² Horizontal expansion refers to the temporary or permanent inclusion of additional beneficiaries or new groups of people who were not previously covered by the existing social protection programme. This expansion is typically a response to crises or emergencies—such as natural disasters, economic shocks, pandemics, or conflicts—where the vulnerability of the population increases, and more people need assistance. Vertical expansion, on the other hand, consists of adjusting the benefit value of the existing beneficiaries of the social protection programme.

2. OBJECTIVES, SCOPE AND RATIONALE

2.1. Objectives of the Guideline

The primary objective of this guideline is to ensure disaster management committees lead an efficient, transparent, and accountable distribution of cash assistance to those in need in preparation for, response to and during recovery of an emergency. The specific objectives of this guideline are:

- (a) To promote coordination and collaboration among all stakeholders involved in the cash transfer process.
- (b) To enhance the overall effectiveness of the humanitarian response, ensuring that resources are used efficiently and that there is no duplication of efforts.
- (c) To provide the process of designing and implementing an HCT, including identifying and enrolling beneficiaries, distributing funds, as well as monitoring and evaluating impacts.

By establishing clear guidelines and protocols, the SOPs help to minimize errors, reduce the risk of fraud, and ensure that the assistance reaches the intended recipients in a timely manner.

2.2. Purpose of the Guideline

The purpose of this guideline is to provide a structured overview of how HCTs should be coordinated and implemented during a disaster response. The disaster management committees will maintain their leading role in coordination, and formulation of humanitarian cash transfer working group as a technical team when deemed necessary. This will support effective collaboration between the implementing partner undertaking cash-based programs in responding to disaster and emergencies in the Tanzania mainland at all levels.

2.3. Scope and Target Audience

This guideline applies to the Tanzania mainland for all types of disasters, including natural and human-induced hazards, climate-induced disasters depending on assessment recommendation. It provides cash transfer practical actions and steps on how to integrate and manage cash transfer in humanitarian settings. Alignment to the national disaster management legal frameworks, policy and regulations is highly considered.

The line Ministries and Development Agency (MDAs), regional and local government authorities, United Nations, International Organizations, Non-governmental organizations and community-based organizations are the targeted audience.

2.4. Core Principles and Standards

Disaster management actors should adhere to the following principles and standards

- (a) Humanitarian Principles: complying with fundamental principles of humanity, neutrality, impartiality and independence when carrying out disaster response interventions.
- (b) Environmental conservation and climate change: Mainstreaming disaster risk reduction and resilience concerns into feasibility and market assessments with a greater emphasis on multispectral approaches, so that HCT funds may be utilized by targeted communities to address local adaptation measures to environmental degradation and climate change.

- (c) Do No Harm and Protection Mainstreaming: Integrating humanitarian protection and minimizing exposure of affected population to further vulnerabilities during cash transfer response interventions; avoiding responses with unintended negative effects (do not harm), prioritizing safety and dignity; community empowerment, and engagement of local capacities.
- (d) Inclusion, Gender, and Diversity: Effectiveness of HCTs operation is decisive to the contextual and diversity factors such as political context, resources, and social-cultural norms that need to be taken into account before cash transfer designing and implementation. The multi-dimensional character of socio-economic and gender inequality imposes limitation on a systematic approach that a particular cash-based intervention is capable of achieving.
- (e) Accountability to Affected Population (APP): This requires the engagement and participation of the affected households across the program and operation management. Decisions about the affected population should be made and processed accordingly to ensure they are well guided and provided with useful information and insights. their complaints have to be addressed and feedback of the HCT operations timely given.

2.5. Rationale

HCTs are becoming increasingly relevant as the country grapples with more frequent and intense climate-related disasters – many of which lead to the destruction of homes, displacement of families, loss of crops, and depletion of agricultural assets. This leaves the affected population struggling to meet basic needs, especially those relying on agriculture and livestock.³ As a result, food insecurity and, subsequently, malnutrition rates rise.

In such a context, HCTs may be a highly relevant tool due to the following reasons:

- (a) HCTs allow for the immediate access to nutritious food if markets are functioning.
- (b) HCTs can stimulate individual productivity as they provide the affected households with the means to seek medical services or replace the loss of productive assets, such as agricultural inputs or livestock. The latter is of special importance in rural areas, where agriculture is the backbone of livelihoods.
- (c) HCTs play a key role in stimulating local economies. By injecting cash into affected communities, HCTs can help revitalize local markets, promote recovery by increasing demand for goods and services. This, in turn, supports local businesses and helps stabilize prices, which often spike during crises.

Therefore, PMO is coordinating the development of this guideline for effective operationalization of the HCT in Tanzanian mainland. The guide will provide all DRM stakeholders with guidelines on how the HCTs will be implemented during emergencies in Tanzania mainland including ways to undertake cash-related preparedness activities. The guideline will also indicate how best to use humanitarian cash transfers to reach the affected populations; and set up a timely and effective humanitarian cash response.

³ (IFRC, 2024)

3. HUMANITARIAN CASH TRANSFER GUIDELINES

Implementation of cash transfer is guided by the comprehensive assessment results and findings on whether HCTs is feasible and appropriate to the priority needs of the affected population. The humanitarian actors are required to align with Disaster Management Act No. 6 of 2022, and the Disaster Management Regulation of 2022 (26(2)-e).

3.1. Cash Transfer Assessment

In Tanzania, the disaster management legal frameworks and coordination structure guide and direct the local disaster management committees to facilitate needs and damage assessment when a hazard hits a community. In cash transfer operations, an assessment response team will conduct a multi-sectoral assessment to meet the multi-purpose cash transfer priority needs of the affected households. It is a holistic understanding of the priority needs (food, health, water, shelter, education) across different sectors of the affected population, market assessment and analysis as well risk analysis to determine cash transfer modality and delivery mechanism as shown in figure 1 below.

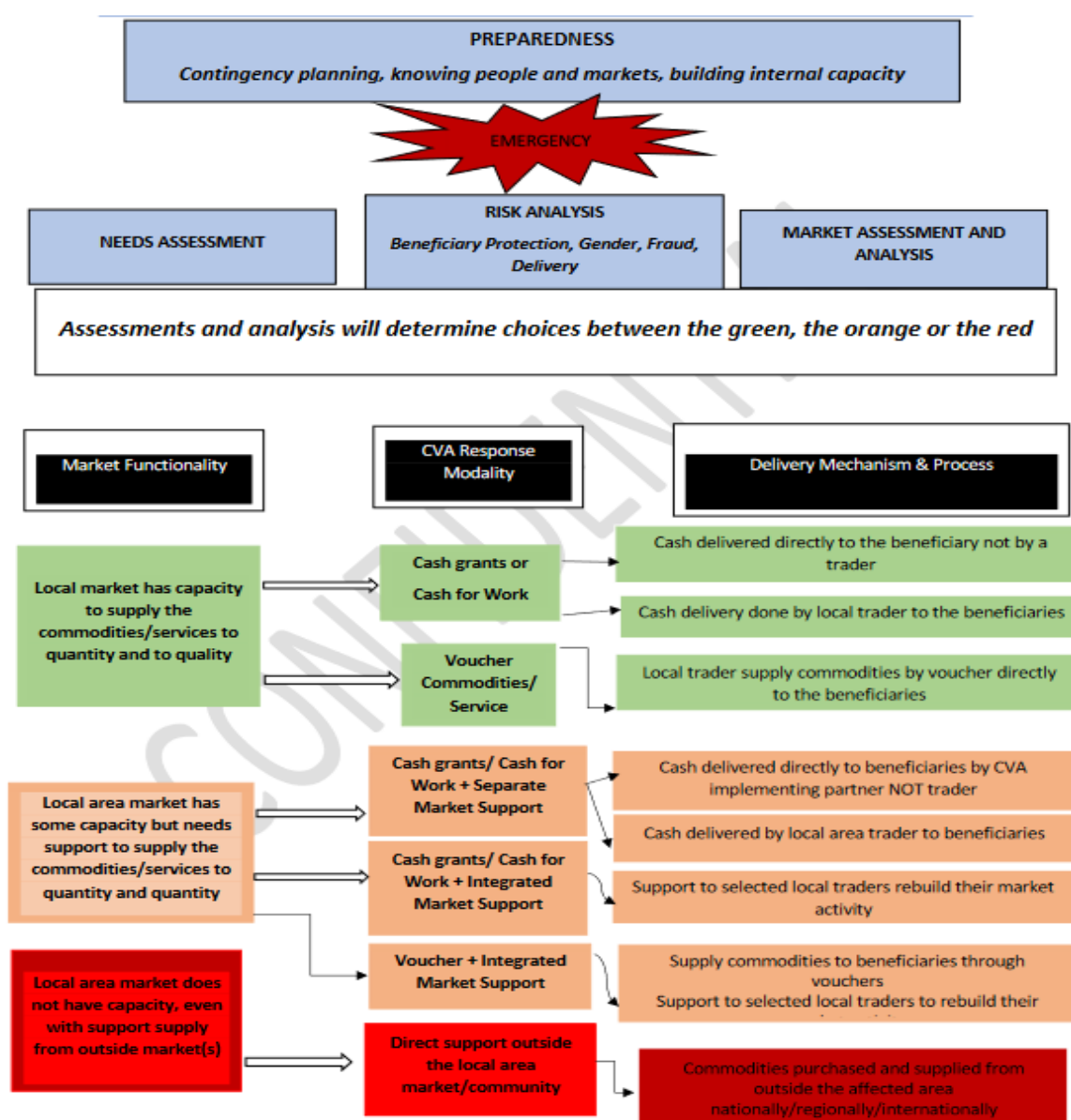


Figure 1: cash transfer assessment

Cash transfer interventions are determined by local capacities that include: market infrastructures, market functionalities and readiness, beneficiary access to the market and delivery facilities, financial service providers' capacities, protection and security of the affected households in emergency settings. The following steps outline practical actions to be considered in the comprehensive assessment to ensure feasible and effective disaster response operations (fig. 2):

- (a) Develop and decide on cash transfer assessment methodologies and tools.
- (b) Organize a baseline data collection exercise, which includes gathering existing secondary data on market functionality, magnitude of disasters, and population demographics.
- (c) Formulate a multi-sectoral needs assessment (shelter, health, water, food security, and infrastructure) technical team in collaboration with local responders on the ground.
- (d) Analyse the context, including market and security conditions; it is helpful to decide if a cash-based response is feasible.
- (e) Organize inclusive beneficiary registration and verification to consider people with disabilities and people without identification cards.
- (f) Conduct response analysis and determine the payment modalities (conditional, unconditional, cash for work, voucher) and delivery mechanism (cash in hand, mobile money transfer, bank (ATM) transfer, prepaid cards).
- (g) Design inclusive beneficiary communication channels.
- (h) Strengthen local feedback and complaints or grievance redress mechanisms and channels in cash transfer emergency operation settings.
- (i) Develop a cash transfer risk matrix to mitigate and address fraud or theft.

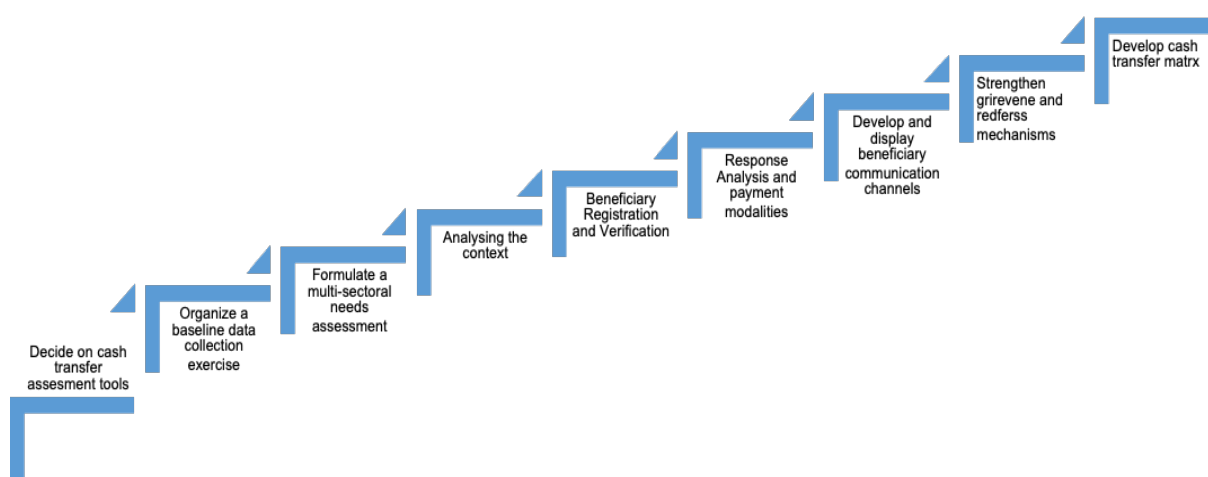


Figure 2: Cash transfer assessment steps in an emergency setting

Humanitarian Cash Transfer implementation will depend on various assessments that are typically undertaken in the aftermath of the event in order to assess the feasibility of using cash, and whether it can be used to meet the needs of the affected population. This includes i) **market assessments** to identify whether markets are still functional, and cash is an appropriate response; ii) **needs assessments** to determine the total needs of the affected population, and whether these can be met through cash; and iii) **a response analysis** to assess whether cash can also be implemented safely, securely and through what potential channels.

To be noted not all emergencies or humanitarian situations warrant a cash response. Information under which circumstances a cash transfer may be an appropriate response modality is provided in Box 1 below:

Box 1: When are cash transfers an appropriate response modality?

Cash is appropriate when:

- Markets are functioning
- Needs can be met through these markets
- Cash can be delivered safely and securely
- Cash as a form of aid has a support from the community
- Implementation channels are available to deliver the cash on time
- Implementers have the capacity to implement cash

(a) Market assessments

To assist with decision-making on the feasibility of cash, market assessments can look at the following:

- i. **Market functionality:** identifying whether local markets are operational and accessible, while also assessing the available essential goods. Must ensure that HCT will not disrupt local prices.
- ii. **Supply chain capacity:** examining the robustness and resilience of supply chains, and identifying bottlenecks, disruptions, as well as the capacity of suppliers to scale up production and distribution.
- iii. **Prices and inflation:** monitoring current price levels of key commodities, tracking price trends and anticipating future changes, as well as assessing the risk of inflation due to increased demand from cash interventions.
- iv. **Security and access:** evaluating the security situation in and around market areas, and determining the accessibility of markets for different population groups, including vulnerable subgroups but also service providers in terms of security and protection.

Market assessments are often done by organizations that have extensive expertise in the area, such as WFP and FAO. Joint planning of market assessments in the HCTWG in the aftermath of the emergency is therefore vital.

(b) Needs assessments

Needs assessments often look at the prevailing basic needs of the population and the extent to which they are able to meet these in the aftermath of the emergency. Among the areas typically assessed through needs assessments are:

- i. **Immediate needs:** identifying urgent requirements such as food, water, shelter and clothing, while also determining the extent and severity of these needs.
- ii. **Access to basic services:** assessing the availability and accessibility of basic essential services such as healthcare, education, water and sanitation.
- iii. **Protection and safety:** identifying protection risks, such as violence, exploitation, abuse and neglect, and assessing the safety and security of service providers and

affected populations, especially vulnerable groups such as women, children, and persons with disabilities.

- iv. **Preferences and priorities:** gathering inputs from affected populations about their preferences and priorities for assistance, and how they would prefer to receive the support.

Different organizations have different priorities when it comes to needs assessments. However, HCTWG should come up with standardized needs assessment forms by considering criteria stipulated in the Disaster Management Regulations of 2022. Key partners should prioritize a joint needs assessment.

(c) Response analyses

A response analysis is a critical step in determining how cash assistance can effectively be channelled to affected populations. It involves examining various factors to ensure that the chosen response modality is appropriate, efficient and meets the needs of the beneficiaries. It includes assessing:

- **Delivery mechanisms:** evaluating different cash delivery mechanisms (e.g., direct cash, mobile money, bank transfers, prepaid cards), assessing the reliability, assessing the cost-effectiveness, security, and convenience of each mechanism, and considering the infrastructure and capacity of financial service providers to deliver the cash.
- **Risks and mitigation factors:** analysing the risk and mitigation factors of providing cash assistance, considering factors such as security, access, costs, beneficiary protection and infrastructure.

The response analysis benefits greatly from investments into preparedness, including conducting financial service provider mappings, establishing long-term agreements with these service providers so as to minimize the bureaucratic hurdles of their engagement, or developing fiduciary risk management frameworks for utilizing cash in emergencies (See also *Section 10 on Preparedness*). Although a decision on the use of cash is typically only made once the aforementioned assessments are finalized, several other processes can be started. This includes those surrounding the targeting methodology and eligibility criteria of the HCT.

3.2. Planning and designing

The assessments must guide the planning process, which provides information about the different elements (beneficiary targeting and verification, payment modalities, delivery mechanisms, risk mitigation, protection, security, and communications channels). They are required to be included in the cash transfer planning, and designing the humanitarian cash transfer operation in Tanzania. Below are the cash transfer elements required for cash transfer in the disaster emergency settings;

- (a) **Payments transfer to the affected households:** This should coincide with the appropriate time; length of payment in line with short-term and long-term disaster impacts; state of the market; operation shift from emergency to transitional; and seasonal factors. The operation shift might necessitate additional needs that cash transfer will be needed to cover, and these seasonal factors include whether the beneficiary can access markets and financial facilities, particularly in the rainy season and in the planting season, to purchase agricultural inputs, labour, and services.
- (b) **Communication and dissemination:** it is important to devise a clear communication and dissemination strategy for cash transfer operations to address questions from stakeholders

and affected households. The communication desk should send messages aimed at a diverse range of possible target audiences, including people with disabilities, to inform them about the cash transfer operation. HCTs communication channels and tools are required to be culturally and locally appropriate; they should also be capable of communicating operations' intended objectives, targeted, and developed achievements within a given timeframe. Narratives required to be communicated and disseminated when posting or displaying communication posters or flip-chart are listed in Box 2 below:

Box 2: Communication Materials

Communication materials need to explain:

- The purpose of the cash transfer operation
- The targeting methods
- The selection criteria
- The expected impacts on markets
- How cash transfer value is calculated
- Implementation time frame
- Exit criteria and closure strategies

- (c) **Exit strategies and closure**, local disaster management committees with all stakeholders and responders should conduct participatory and inclusive exit strategies and closure. Together with communities, they should agree on exit criteria and closure strategies that will safeguard household recovery continuity, link to the livelihood interventions, microfinance, and access to health insurance coverage, and integration into the existing social protection systems, i.e., TASAF.

3.3. Beneficiary Targeting and Verification

Having identified the underlying needs of the (affected) population and the subsequent objectives of the HCTs, the next step to take is the identification of the target group.

The primary reasons for beneficiary targeting are to ensure that the transfer reaches the affected households, and its approaches need to be clear and acceptable to receipts and non-receipts in the affected communities. This must align with well-defined eligibility criteria and methodologies so that HCT programs can effectively support those who are most affected by disasters and help them recover more quickly. Table 1 below describes potential beneficiary targeting methods to be considered in emergency context.

Table 1: Potential HCT targeting methods

Targeting method	Description
Universal targeting	Universal assistance may be offered to everyone, particularly during the initial phase of an emergency, to address the survival needs of all households.
Geographical targeting	Due to financial constraints, targeting may need to concentrate on the most severely affected areas and provide assistance to all beneficiaries within these; or on a specific number of beneficiaries in each affected sub-location. The former can be particularly effective for areas with limited or outdated data coverage.

Targeting method	Description
Categorical targeting	This method is the simplest, most transparent, and least resource-intensive for targeting. It uses clear and easily identifiable criteria to select the most vulnerable individuals in need of assistance – such as children, people with disabilities, the elderly or single-parent households. The selection process can include open registration, where those who meet the criteria are registered after a quick verification of relevant documents.
Community-based targeting	This approach involves collaborating with local stakeholders from affected communities so as to establish the selection criteria, and subsequently, select beneficiaries through an open, community-based process that is participatory and transparent. This necessitates working with government counterparts and local partners to communicate the purpose of the HCT to the community and to provide clear information about each program and its benefits. However, it also requires expertise in managing community processes to ensure that vulnerable groups are not overlooked.
Proxy means testing (PMT)	This approach involves using proxy indicators to assign a score or value that assesses a household's economic status. Beneficiary households can be identified through surveys or a verification process following open registration. However, PMT can be non-transparent, time-consuming, and resource-intensive, making it less suitable for short-term emergency programs unless poor and vulnerable households were identified before the crisis. Even if identified, additional targeting may be necessary to include those affected by the crisis, which are not on the social protection beneficiary list. Yet, before using such a list, it is recommended to review the lists for inclusion and exclusion errors.
Multi-sectoral vulnerability scorecard	Households and individuals at risk of or affected by the socioeconomic impacts of a crisis can be identified through a rapid multi-sectoral survey, conducted in coordination with clusters and the HCTWG. This survey collects and scores data based on various demographic and sector-specific criteria to indicate socioeconomic vulnerability. This approach is quicker and less technical compared to the PMT.

The Local Government Disaster Management Committee shall maintain and use its beneficiary targeting and verification protocols while ensuring communities participate in establishing the selection criteria. Grant beneficiaries should be carefully selected in order to avoid gender bias and maximize protection. The list eligibility criterion to be considered is presented in Box 3 below:

Box 3: Samples of Eligibility Criteria

- Household with 60-year-old person or older.
- Household with difficulty in meeting their basic needs.
- Unable to work - Loss of employment of older persons or bread-winners in the family
- Limited or no access to food and water.
- Unable to access healthcare or to purchase necessary medicines.
- Damage or destruction of home or other assets.
- Loss of livestock and productive assets
- Injury or death of primary wage earner

The Local Government Disaster Management Committee and responders should take a leading role on beneficiary names compilation, and preliminary identification exercise with reference to the vulnerability selections criteria. The common legal accepted categories of identification cards will be used including NIDA card, Passport and Voter Card. Declaration forms /proxy letters will be used to those people who do not have a legal identification card.

To ensure fair beneficiary verification exercise, there should be a room for accessing extensive informal consultation with key informants, local authority leaders, and religious leaders. The team is encouraged to randomly visit home beneficiaries to verify the level of vulnerability. Organizing focused groups verification is preferred in order to assist those who cannot speak out public. After this exercise the verified list should be posted or displayed in the public announcement boards/ places or names should be read in public for community endorsement and acceptance.

A cash transfer disbursement or voucher distribution team should issue the verified beneficiary with an identification card. The ID card has to be stamped and signed by the local government authority or the designated implementing agency on the ground. Also displaying, personal ID should also contain the beneficiary photo, information and serial number.

Beneficiaries should receive information on the date of payments and be instructed to carry their ID cards with them to cash distribution sites.

Use of existing databases or registries

Where existing accurate and robust databases or registers of households are available, using these can be a quick and cost-effective method for identifying potential beneficiaries. To save time in the aftermath of a disaster, permission to access such databases should be established prior to an emergency. A key source to consider is the national social protection system. This entails the National Social Registry or the Unified Registry of Beneficiaries (URB) under the PSSN II – each of which could be used to inform the targeting of an HCT. Previous examples of using social protection datasets are presented in Box 4 below.

Box 4. Experience in using TASAF's URB data to target HCTs

Developed for the PSSN program, TASAF's URB System is currently the most comprehensive data source to identify poor households in the country. It includes households enrolled in PSSN, along with others identified as poor but not meeting the program's eligibility criteria. Key informant interviews revealed that several organizations have used the URB to target cash-based emergency response efforts in the URT. Examples include:

- **The 2022 drought in Longido**, where the Adventist Development and Relief Agency (ADRA) provided cash transfers to a total of 750 affected households. Of these, a total of 400 poor households were rapidly identified through the URB and prioritized for assistance. The remaining 350 households were affected by the emergency but not included in the URB. To identify these, a combination of categorical and community-based targeting was used. This involved the identification of particularly vulnerable households, such as female-headed and elderly-headed households, by local government authorities and village executive officers in areas hardest hit by the drought.
- **The COVID-19 pandemic**, where WFP partnered with TASAF to expand the PSSN horizontally (i.e., adding additional beneficiaries to the program). By the time the pandemic began, TASAF had already identified urban beneficiaries in its registry as a part of an expansion plan. WFP provided financial resources to extend the coverage of PSSN cash transfers to these households.

The TASAF registry has also been used to avoid duplication of emergency aid efforts. For instance,

- World Vision used a community-based targeting approach to implement emergency cash transfers in Ngoma and Nyakitondo. To support a broader range of households, the TASAF registry was employed to exclude households identified by the community but who were already receiving support from the PSSN programme.
- UNICEF, in collaboration with TASAF and PMO DMD, was able to provide emergency cash transfers through the PSSN delivery system. TASAF clustered the 212 individuals into 69 households according to PSSN targeting and payment procedures. Cash payments were done to 59 households whereof 9 households were in Bukoba MC and 50 households in Bukoba DC. Each household received a lump sum of Tshs 120,000 (calculated @ 30,000 per month for 4 months).

While the URB remains the most comprehensive database in the URT, it faces significant limitations for shock-responsive interventions. First, it was not specifically designed as a national social registry. As such, coverage is restricted to approximately 2 million households. Second, it primarily captures households that were vulnerable prior to an emergency, limiting its ability to identify those newly affected by crises. Third, data is often outdated, with updates only occurring every three years in selected regions. Last, the lack of MoUs for accessing TASAF data during emergencies has caused delays in past responses. Yet, despite these challenges, the URB serves as a valuable foundation for building a more robust and inclusive social registry for emergency preparedness and response.

3.4. Humanitarian cash transfer common payment modalities and delivery mechanisms

(a) Cash transfer payment modalities

The local disaster response assessment team will identify needs and priorities, and determine whether rebuilding their houses, planting seeds, rebuilding schools collapsed structures, re-establishing or establishing livelihood transfer is appropriate as humanitarian assistance

approaches in reaching and meeting needs of the affected households. Determination of transfer modalities and delivery mechanisms will be informed from the assessment results with a focus on beneficiary preference and local appropriate. Table 2 describes humanitarian transfer modalities depending on needs assessment and identified.

Table 2: Types of cash transfer payment modalities

Type of Transfer Modality	Guidance	Description
Conditional Cash Transfer	Provide it as restricted cash. However, one will be paid after completion of a particular community or household activity.	<ul style="list-style-type: none"> - Rebuild their house - Plant seeds - Rebuild schools - Re-establish or establish livelihood
Unconditional Cash Transfer	<ul style="list-style-type: none"> - Often distributed immediately at the start of an emergency. - Provide it to meet the identified priority needs indicated from the assessment report 	<ul style="list-style-type: none"> - Give it without restriction on how money should be used - Meet multipurpose emergency needs (i.e. food, health, shelter, education), re-establish business or income generating activities
Cash Voucher	<p>Specify a cash amount or specific commodities/ services that a voucher can be exchanged for with service providers.</p> <ul style="list-style-type: none"> - Intentionally restrict beneficiaries in goods or service selection - Pre-select traders or shops for collection. 	To meet intended priority needs
Cash -For -Work	<ul style="list-style-type: none"> - Cash is paid to household in exchange for them taking part in works project. - Wage payment should cover basic needs, to be slightly below market levels to avoid competing with local labour market. 	<ul style="list-style-type: none"> - To rehabilitate community services or public buildings and infrastructures.

Type of Transfer Modality	Guidance	Description
Social Assistance Transfer	<ul style="list-style-type: none"> - Implemented in conjunction with government agencies - Provide to address longer-term vulnerable households or destitute households 	<ul style="list-style-type: none"> - To assist specific households i.e. elderly, child headed family, widows, people with disabilities

(b) Cash transfer delivery mechanism

Cash transfer delivery refers to the method or mechanism through which cash assistance is delivered to beneficiaries in emergency situations. Cash transfer assessment results and finding will inform different variables to determine delivery mechanisms (direct cash, mobile money, bank transfers, prepaid cards), and assess the reliability, security, and convenience of each mechanism, and consider the infrastructure and capacity of financial service providers to deliver the cash.

Here are some cash transfer delivery mechanisms:

- i. Cash in Hand: Direct distribution of physical cash to beneficiaries, often in the form of banknotes or vouchers. This modality requires a robust distribution network and security measures to ensure the safe delivery of cash to intended recipients.
- ii. Mobile Money: This involves transfer of cash assistance directly to beneficiaries' mobile phone number, which they can then access through local agents or mobile money service providers. This modality is particularly appropriate in areas with high prevalence of mobile phone and well-established mobile money systems.
- iii. Bank Transfers: Transfer of cash assistance directly to beneficiaries' bank accounts, allowing them to withdraw funds from local banks or Automatic Teller Machines (ATMs). This modality is appropriate in areas where banking infrastructure is accessible and reliable.
- iv. Vouchers: Distribution of paper or electronic vouchers that can be redeemed for specific goods or services, such as food, shelter, or healthcare. Vouchers can help to ensure that assistance is used for its intended purpose and support given to local markets by stimulating demand for goods and services.

4. COORDINATION INSTITUTION ARRANGEMENT

4.1. Coordination arrangement

This guideline will make use of the existing disaster management structures as stipulated in the Disaster Management Act No. 6 of 2022. The Disaster risk management in Tanzania mainland is under the Prime Minister's Office (PMO) which is responsible for coordination of disaster risk management and humanitarian services. The disaster management legal frameworks have defined roles and responsibilities for steering and technical disaster managements committees from national to district level and disaster management committees at ward and mtaa/village level. These committees support disaster response at their proximity. In the course of cash transfer assistance, the same coordination structure is deployed from national to village levels (Figure 3).

Therefore, institutional arrangement considers the existing governance structure from national to local level and involves various stakeholders ranging from government Ministries, Departments and Agencies (MDAs), Regional Secretariats (RSs), Local Government Authorities (LGAs) and Public Institutions, Academic and Research institutions, UN and International Agencies, Private Sector, non – Governmental Organisations, Faith and Community Based Organisations, Media and influential persons.

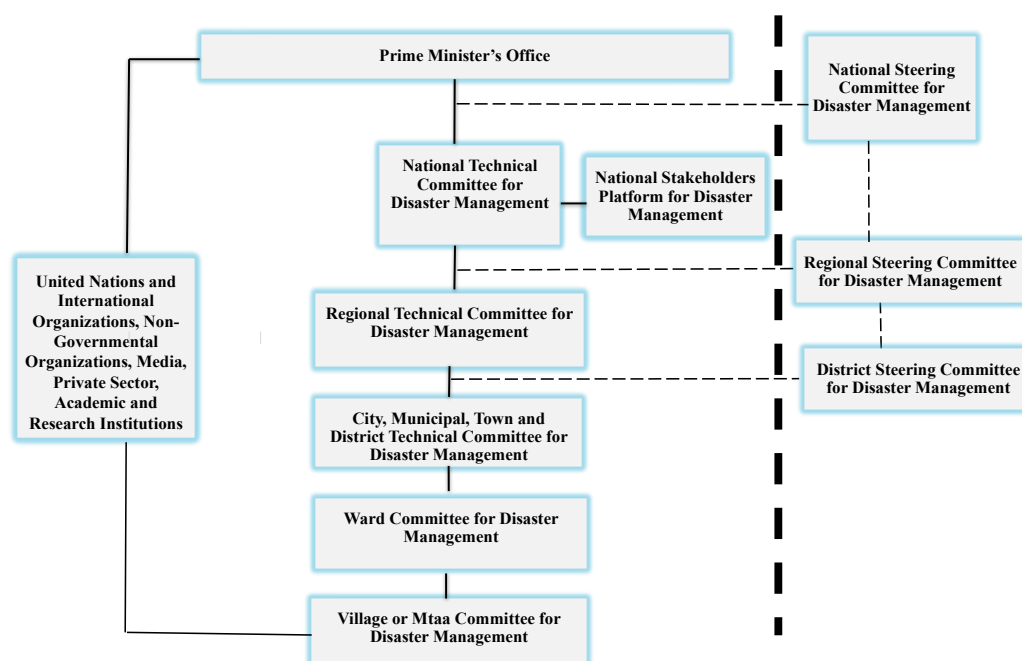


Figure 3: Coordination Institutional Arrangement in Disaster Management

4.2. Humanitarian cash transfers working group

The coordination structure for the implementation of humanitarian cash transfers responses in Mainland Tanzania will involve formation of working group which will support the committee at respective levels. The working group will involve stakeholders responsible for disaster management, social welfare, community development, social protection as well as international and local humanitarian actors. For this purpose, a Humanitarian Cash Transfer Working Group (HCTWG) will be established according to the assessment needs and decision of disaster management committees at the respective level. The HCTWG will represent a sub-committee within the technical committees for disaster management at different levels. Depending on need, the HCT working group can identify multi-functional

work streams which will consider functions in existing structure (i.e., operations, finance, logistics, information management, education, monitoring and evaluation, etc.) to focus on sector specific matters.

The HCTWG is responsible for coordinating and advising technical committees for disaster management on cash transfer programming during a humanitarian response. It provides a platform whereby members can exchange knowledge and establish common standards and a harmonized design for cash-based responses. Key tasks include:

- (a) Strategic coordination: Developing and implementing strategies for humanitarian cash transfer programming, ensuring alignment with broader humanitarian response plans and national social protection systems.
- (b) Data sharing and analysis: Facilitating the sharing of needs assessments, beneficiary data, and monitoring information among members to avoid duplication, identifying gaps and enhancing program effectiveness.
- (c) Standardization and harmonization: Establishing common standards, guidelines, and tools for humanitarian cash transfer programming to ensure consistency in program design, implementation and evaluation.
- (d) Capacity building and support: Providing technical support and capacity-building to partners involved in cash transfer programming, including training on best practices and operational procedures.
- (e) Monitoring and evaluation: Overseeing the monitoring and evaluation of cash transfer programs (from design to implementation), reviewing outcomes and impacts, and making recommendations for improvements based on feedback and evidence.
- (f) Advocacy: Advocating for policy changes and resource mobilization and allocation necessary for effective humanitarian cash transfer programming and ensuring that programs remain responsive to evolving needs and challenges.

4.3. National Frameworks for disaster management

Tanzania has established a comprehensive legal and strategic framework for enhancing disaster prevention, mitigation, preparedness, response, and recovery. This framework is designed to ensure coordinated efforts among various stakeholders, including government agencies, non-governmental organizations, and local communities. The framework which supports disaster management including humanitarian cash transfer is outlined as follows:

- (a) The Disaster Management Act No. 6 of 2022: This provides a robust legal foundation for various tools for disaster management and has established the National Disaster Management Fund in Section 34 and modalities for implementation through the Disaster Management Regulations, 2022. The Fund, among other, measures, will facilitate the implementation of response measures during disaster. The Regulation 26(2)(e) has a provision regarding the collection of donations and contributions during disasters including humanitarian cash transfer.
- (b) The National Disaster Management Strategy (2022-2027): This strategy describes the URT's approach to disaster risk reduction and management over a five-year period. It aims to build a disaster-resilient society through the following measures: i) enhancing understanding of disaster risks, ii) improving community resilience, iii) strengthening early warning systems, iv) promoting coherence. The strategy also recognizes the need to provide social protection to vulnerable groups including cash transfers for recovery wherever possible.

- (c) The National Disaster Preparedness and Response Plan (2022): Aligned with the Disaster Management Act No. 6 of 2022 and the National Operational Guidelines for Disaster Management, the NDPRP provides detailed guidelines for disaster preparedness and response. More specifically, this plan outlines actions to be taken by government officials, UN Agencies, international organizations, NGOs, volunteer organizations and all other disaster management stakeholders.
- (d) The National Disaster Communication Strategy (2022): This strategy aims to improve communication and information sharing during disasters. It ensures that all stakeholders are well-informed and can coordinate effectively. Key aspects include information sharing platforms and public awareness campaigns.

4.4. Disaster Response Functions

Cash transfer calls for inclusive and integrated coordination structure in line with the national disaster management policy, strategy, plan, procedures, act, and regulation. The local disaster management committee takes the leading role in disaster response operations, collaborating with ward and village disaster responders to harmonise cash transfer approaches adopted. The coordination of these stakeholders is envisioned in steering and technical disaster management committees from national to sub-national levels.

- (a) Direction and control
- (b) Communication and warning
- (c) Evacuation
- (d) Fire Fighting
- (e) Law enforcement
- (f) Health and medical service
- (g) Search and rescue
- (h) Shelter and mass care
- (i) Public information
- (j) Damage and needs assessment
- (k) Public works and engineering
- (l) Energy and utilities
- (m) Resource management and supplies
- (n) Transportation
- (o) Psychosocial support

The primary and support agencies in each disaster response function perform disaster responsibilities that require a special needs group. The same coordination structure is activated and applicable in the humanitarian cash transfer operation in Tanzania when a cash transfer or voucher is feasible and needed to address needs in the respective functions.

4.5. Global Humanitarian Cash Transfer disaster management frameworks

There are a number of international standards that are relevant to cash-based responses as outlined below:

- (a) Inter-Agency Steering Committee (IASC) Guidelines on Cash Transfer Coordination (2022): Provides a structured cash transfer approach for inter-agency coordination at the country level.
- (b) United Nations Common Cash Statement (2018): A commitment by UN agencies (OCHA, WFP, UNICEF and UNHCR) to collaborate on cash assistance and work towards interoperable systems.

- (c) Sphere Standards (2018): Provide minimum standards in humanitarian response, including guidelines for cash and voucher assistance in meeting basic needs, livelihoods, shelter, and WASH.

5. RISK MANAGEMENT

The use of cash transfers is not riskier than the use of other humanitarian aid modalities, but operational and programmatic risks do exist and must be accounted for, with measures put in place to minimize harm. Cash transfer risk matrix involves risk identifications, assumption and mitigation measures. Thus, the implementation of HCT requires transparency and accountability in program and operation management, steps and processes from beneficiary identification up to the release of assistance. Potential and common cash transfer risks with corresponding mitigation measures across HCT implementation cycle are described in Table 4. By proactively addressing risks, stakeholders can improve the resilience of affected populations and ensure that HCTs contribute positively to their recovery and well-being.

Table 3: Potential HCT risks and its mitigation measures

Stage	Potential risks	Mitigation measures
Activation and response analysis	<ul style="list-style-type: none"> - A lack of clarity and confusion: A big number of assessments undertaken by many stakeholders, combined with varying methodologies, definitions and reporting standards, lack clarity of the response and recovery phases. - Resource and accessibility constraints: Limited access to affected areas and scarcity of resources (like transportation, funds, or skilled personnel) can hinder the assessment process and reduce data quality. - Delayed recovery: Poorly conducted assessments may lead to inadequate or misaligned interventions, ultimately prolonging recovery and undermining resilience-building efforts. 	<ul style="list-style-type: none"> - Standardize methodologies: Develop and communicate clear guidelines and standardized methodologies to minimize confusion and ensure consistency across assessments. - Enhance accessibility: Increase resources, such as transportation and skilled personnel, and improve access to affected areas and enhance data quality. - Timely assessments: Implement rapid assessment techniques alongside thorough evaluations to ensure both speed and depth, facilitating timely recovery interventions.
Targeting, registration and enrolment	<ul style="list-style-type: none"> - Inaccurate targeting: Misidentifying eligible beneficiaries can result in assistance reaching the wrong individuals or groups, either excluding those in need or including ineligible recipients. This can be the result of outdated data, for example. - Data privacy and security: Collecting personal information poses risks related to data protection, including potential breaches that can compromise beneficiaries' privacy. - Communication gaps: Insufficient outreach and information dissemination can lead to confusion about eligibility criteria and enrolment procedures. 	<ul style="list-style-type: none"> - Data verification: Regularly update and verify beneficiary data to improve targeting accuracy and ensure that eligible individuals receive assistance. - Protect data privacy: Implement robust data protection policies anonymize personal data where possible, use secure and compliant data storage solutions to safeguard sensitive information, and set up training on data protection for staff who work with beneficiary data. - Effective communication: Enhance outreach efforts to inform potential beneficiaries about eligibility criteria and enrolment procedures and utilizing multiple channels to ensure broad access.

Stage	Potential risks	Mitigation measures
Payment	<p>Risks throughout the payment process largely depend on the payment modality (i.e., whether electronic, cash or using vouchers). Common risks include:</p> <ul style="list-style-type: none"> - Security risks: Carrying and distributing large amounts of cash/vouchers can make both the distributors and recipients targets for theft and robbery. - Fraud and corruption: Cash can be misappropriated or diverted by corrupt officials or intermediaries before it reaches the intended recipients, while vouchers can be counterfeited, duplicated, or sold on the black market at a discount. - Cybersecurity threats: systems can be targeted by hackers and beneficiaries by phishing scams, which can lead to the potential theft of funds and/or personal/sensitive information. - Risk of inflation: An influx of cash or vouchers can drive up prices of goods and services leading to a reduction in purchasing power. - Operational challenges: These include destroyed/damaged infrastructure, hard-to-reach locations, a lack of network coverage and electricity, loss of mobile devices or bank cards, as well as unavailable or limited stocked ATMs. - Exclusion risks: These include a lack of access to distribution points; necessary technology, connectivity and documentation; as well as a lack of technical skills to use digital payment systems effectively. 	<ul style="list-style-type: none"> - Ensure security: Employ security personnel and use secure transportation methods to protect cash during distribution. Where possible, the use of digital cash transfers/vouchers can reduce the risks associated with handling physical cash/vouchers. - Prevent fraud: Implement robust grievance mechanisms as well as monitoring and evaluation systems to track the distribution and use of (electronic) cash and vouchers, while additionally conducting frequent security audits to identify and address any vulnerabilities. - Enhance cybersecurity: Strengthen cybersecurity measures to protect payment systems from hacking and phishing attacks. - Manage inflation risks: Coordinate with local markets to monitor prices and adjust cash transfers accordingly to mitigate inflation impacts. - Improve operations: Develop contingency plans to address potential disruptions whether they be logistical or technical in nature. - Foster inclusion: Provide resources and support to ensure all affected populations can access payments, including training on digital systems, create alternative access points, or provide an alternative method of payment. - General improvement: Establish feedback mechanisms to gather input from recipients and improve the program, including its modality of payment, based on their experiences.
Grievance management	<ul style="list-style-type: none"> - Ineffective response mechanisms: Grievances may not be addressed in a timely or appropriate manner, leading to frustration and dissatisfaction among beneficiaries. - Lack of awareness: Beneficiaries might be unaware of how to lodge grievances or the processes involved, which can result in unreported issues and unresolved complaints. 	<ul style="list-style-type: none"> - Streamline processes: Establish a clear, efficient grievance response mechanism to ensure timely resolution of complaints and maintain beneficiary trust. Ideally, this mechanism will be centralized and used for standard social protection programs as well as emergency responses. - Increase awareness: Conduct communication campaigns that educate

Stage	Potential risks	Mitigation measures
	<ul style="list-style-type: none"> - Insufficient training of staff: Inadequately trained staff may lack the skills for handling grievances effectively. This can exacerbate problems and lead to further complaints. - Under-resourced systems: Limited resources for grievances management can hinder the effectiveness of the process, leading to backlogs and unresolved issues. 	<p>beneficiaries on how to file grievances.</p> <ul style="list-style-type: none"> - Train staff: Provide comprehensive training for staff involved to equip them with the necessary skills and knowledge. - Allocate resources: Ensure sufficient resources are dedicated to grievance management to prevent backlogs and unresolved issues.
Activation and response analysis	<ul style="list-style-type: none"> - A lack of clarity and confusion: The big number of assessments undertaken by most stakeholders, combined with varying methodologies, definitions and reporting standards, lack the clarity of the response and recovery phases. - Resource and accessibility constraints: Limited access to affected areas and scarcity of resources like transportation, funds, or skilled personnel can hinder the assessment process and reduce data quality. - Delayed recovery: Poorly conducted assessments may lead to inadequate or misaligned interventions, ultimately prolonging the recovery time and undermining resilience-building efforts. 	<ul style="list-style-type: none"> - Standardize methodologies: Develop and communicate clear guidelines and standardized methodologies to minimize confusion and ensure consistency across assessments. - Enhance accessibility: Increase resources, such as transportation and personnel, to improve access to affected areas and enhance data quality. - Timely assessments: Implement rapid assessment techniques alongside thorough evaluations to ensure speed and depth, this facilitating timely recovery intervention.
Targeting, registration and enrolment	<ul style="list-style-type: none"> - Inaccurate targeting: Misidentifying eligible beneficiaries can result in assistance reaching the wrong individuals or groups, this may involve either excluding those in need or including ineligible recipients. This can be the result of outdated data, for example. - Data privacy and security: Collecting personal information poses risks related to data protection, including potential breaches that can compromise beneficiaries' privacy. - Communication gaps: Insufficient outreach and information dissemination can lead to confusion about eligibility criteria and enrolment procedures. 	<ul style="list-style-type: none"> - Data verification: Regularly update and verify beneficiary data to improve targeting accuracy and ensure that eligible individuals receive assistance. - Protect data privacy: Implement robust data protection policies, anonymize personal data where possible, use secure and compliant data storage solutions to safeguard sensitive information, and set up training on data protection for staff who work with beneficiary data. - Effective communication: Enhance outreach efforts to inform potential beneficiaries about eligibility criteria and enrolment procedures. Also utilize multiple channels to ensure broad access.

Stage	Potential risks	Mitigation measures
Payment	<p>Risks throughout the payment process largely depend on the payment modality chosen (i.e., whether electronic, cash or the use of vouchers). Common risks include:</p> <ul style="list-style-type: none"> - Security risks: Carrying and distributing large amounts of cash/vouchers can make both the distributors and recipient's targets for theft and robbery. - Fraud and corruption: Cash can be misappropriated or diverted by corrupt officials or intermediaries before it reaches the intended recipients, while vouchers can be counterfeited, duplicated, or sold on the black market at a discount. - Cybersecurity threats: systems can be targeted by hackers and beneficiaries by phishing scams, which can lead to the potential theft of funds and/or personal/sensitive information. - Risk of inflation: An influx of cash or vouchers can drive up prices of goods and services leading to a reduction in purchasing power. - Operational challenges: These include destroyed/damaged infrastructure, hard-to-reach locations, a lack of network coverage and electricity, loss of mobile devices or bank cards, as well as unavailable or limited stocked ATMs. - Exclusion risks: These include a lack of access to distribution points; necessary technology, connectivity and documentation; as well as a lack of technical skills for using digital payment systems effectively. 	<ul style="list-style-type: none"> - Ensure security: Employ security personnel and use secure transportation methods to protect cash during distribution. Where possible, the use of digital cash transfers/vouchers can reduce the risks associated with handling physical cash/vouchers. - Prevent fraud: Implement robust grievance mechanisms as well as monitoring and evaluation systems to track the distribution and use of (electronic) cash and vouchers, while additionally conducting frequent security audits to identify and address any vulnerability. - Enhance cybersecurity: Strengthen cybersecurity measures to protect payment systems from hacking and phishing attacks. - Manage inflation risks: Coordinate with local markets to monitor prices and adjust cash transfers accordingly to mitigate inflation impacts. - Improve operations: Develop contingency plans to address potential disruptions whether they be logistical or technical in nature. - Foster inclusion: Provide resources and support to ensure all affected populations can access payments, including training on digital systems, creating alternative access points, or providing an alternative method of payment. - General improvement: Establish feedback mechanisms to gather input from recipients and improve the program, including its modality of payment, based on their experiences.
Grievance management	<ul style="list-style-type: none"> - Ineffective response mechanisms: Grievances may not be addressed in a timely or appropriate manner, leading to frustration and dissatisfaction among beneficiaries. - Lack of awareness: Beneficiaries might be unaware of how to lodge grievances or the processes involved, which can result in unreported issues and unresolved complaints. 	<ul style="list-style-type: none"> - Streamline processes: Establish a clear, efficient grievances response mechanism to ensure timely resolution of complaints and maintain beneficiary trust. Ideally, this mechanism will be centralized and used for standard social protection programs as well as emergency responses. - Increase awareness: Conduct communication campaigns that educate

Stage	Potential risks	Mitigation measures
	<ul style="list-style-type: none"> - Insufficient training of staff: Inadequately trained staff may lack the skills for handling grievances effectively, which can exacerbate problems and lead to further complaints. - Under-resourced systems: Limited resources for grievance management can hinder the effectiveness of the process, leading to backlogs and unresolved issues. 	<ul style="list-style-type: none"> beneficiaries on how to file grievances. - Train staff: Provide comprehensive training for staff involved to equip them with the necessary skills and knowledge. - Allocate resources: Ensure sufficient resources are dedicated to grievances management to prevent backlogs and unresolved issues.

6. MONITORING AND EVALUATION

The government shall ensure HCT is dynamic and continuously evolving based on lessons learned from past events, emerging risks, and new opportunities. Thus, regular monitoring, evaluation, and feedback mechanisms will be prioritised to identify areas for improvement and adapt the strategy accordingly. This will involve periodic reviews of the HCT guideline, incorporating stakeholder feedback, and updating national disaster management legal frameworks, policies, strategies, and plans.

Evaluating HCTs programs involves systematically and periodically assessing their effectiveness, impact, and overall performance. The primary goals of such evaluations are to determine how well the program meets its objectives, identify areas for improvement, and provide valuable insights for future program design and implementation. In addition, they validate whether the program's outcomes align with its intended goals and assess the program's long-term viability and success. This is essential for ensuring that the program remains effective, efficient, and responsive to the needs of beneficiaries, while also maintaining transparency and accountability to stakeholders, including donors, beneficiaries, and implementing partners.

Practical steps that partners can take are mentioned in **Box 5** below.

Box 5: Adherence to humanitarian principles in M&E practices – Practical steps

- **Ensuring inclusivity and participation:** Monitoring and evaluation strategies should actively involve beneficiaries in the design, implementation and evaluation processes. This can be achieved by conducting participatory assessments where beneficiaries provide inputs on the indicators and methods used, and by creating feedback mechanisms that allow them to express their views on the program's impact. This approach not only adheres to the principle of humanity by respecting and valuing the voices and agency of affected populations but also enhances the relevance and accuracy of the data collected.
- **Maintaining neutrality and impartiality in data collection:** to uphold the principles of neutrality and impartiality, monitoring and evaluation activities must be free from political, ethnic or religious bias. During monitoring and evaluation, one should ensure that the selection of participants for surveys or focus groups is representative of all groups within the beneficiary population, and that the data collection teams are trained to approach issues without prejudice. In addition, data interpretation and reporting should be conducted objectively, thus avoiding any manipulation that could favour certain groups or outcomes.
- **Prioritizing 'do no harm' and protection principles:** This step includes embedding the 'do no harm' principle into all monitoring and evaluation activities by conducting risk assessments to identify and mitigate any potential harm that could arise from the data collection or dissemination processes. This also involves protecting sensitive information to prevent any adverse consequences for participants and ensuring that all data handling complies with ethical standards and local data protection laws.

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