Cash transfers in emergencies: A practical field guide
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Cash transfers in emergencies: A practical field guide

The purpose of this document is to provide a practical step by step guide to planning, determining beneficiaries and managing the cash grant. This guide is not exhaustive, nor does it cover all of the complexities of cash transfers. The methodologies presented in this guide are based on the experiences of several organisations, as well as the Humanitarian Charter and Sphere Minimum Standards in Disaster Response. HelpAge International supports and upholds the Code of Conduct for International Disaster Relief Response Programmes as defined by the Sphere Project.¹

Section 1: Cash transfer overview

What is the role of cash transfers in emergencies?

Cash transfer is an alternative way of conveying aid to populations affected by natural disasters such as earthquakes, floods, droughts, as well as temporary or chronic food insecurity due to prolonged conflict and/or poverty. It broadly implies giving money rather than assistance in-kind such as food, shelter, livelihoods, medicine.

All cash programmes aim at increasing the purchasing power of disaster-affected people, enabling households to establish their own priorities and giving them the choice as to the items they need.

Cash transfers are a relatively new approach that links with the increased use of social assistance in the shape of social cash transfers for poverty reduction. HelpAge has been promoting social pensions and other forms of cash transfers for promoting income security in old age. In recent emergency interventions i.e. Indonesia (Banda Aceh and Padang), Myanmar and Vietnam, cash transfers were provided. Based on this experience, the following guidelines for implementation have been developed.

¹ UNICEF, Oxfam GB, World Vision, ACF, WFP, UNDP, International Red Cross and Red Crescent Movement, European Commission (DG ECHO)
The importance of responding to and involving older people in disaster response:

Older people make up a large proportion of the most vulnerable in disaster-affected populations, but they also have key contributions to make in survival and rehabilitation. Isolation is the most significant factor creating vulnerability for older people in disaster situations. Along with the disruption to livelihood strategies and family and community support structures, isolation exacerbates existing vulnerabilities derived from chronic health and mobility problems and potential mental deficiencies. However, experience shows that older people are more likely to be aid givers than receivers. If supported, they can play important roles as carers, resource managers and income generators, while using their knowledge and experience of community coping strategies to help preserve the community’s cultural and social identities and encourage conflict resolution. – The Sphere Project 2004
Section 2: How to plan the cash transfer

Cash transfer plans should:

- Assess the specific needs and challenges of older people.
- Consult other NGOs, development actors, government officials, and local leaders about the proposed programme.
- Avoid duplication of cash transfers.
- Explain the purpose of the project to the community.
- Strengthen or establish community-based groups such as older people’s associations (OPAs)
- Recruit and train project staff – field monitors, accountants, and food security/emergency livelihoods staff – to assess and supervise and monitor the project activities.
- Develop targeting criteria.
- Set the value of the cash grant.
- Develop a system for paying the beneficiaries.
- Collect baseline information to plan and monitor the receipt, use, and impact of the grant.
- Develop a monitoring system.

Step 1: Determine if a cash transfer strategy is appropriate by conducting an initial rapid assessment

Before planning to undertake a cash-based relief project, a rapid assessment should be carried out to determine the appropriateness and feasibility of the response. This includes weighing the benefits against the risks, information analysis of older people’s household needs, food and income security, market and the security situation.

The information gathered during an initial rapid assessment will not only assist in determining the impact of the disaster but is crucial in

“Cash transfers can stimulate the economic recovery by encouraging traders to move supplies from areas of food surplus to areas of food deficit.” - Oxfam
deciding whether a cash-based response is feasible and appropriate in the given context. Assessments should be conducted in consultation with the relevant national authorities, the UN cluster group and local and international NGO's.

The rapid assessment will also provide the baseline, or reference point for comparison, that enables meaningful conclusions to be drawn about effects of the crisis and priority responses.

The rapid assessment should answer the following:

- Location and accessibility of disaster site?
- Number of those affected?
- Are the needs of older people are being considered or met?
- What NGOs, development actors, government officials, and local leaders are involved in the recovery and what are their plans?
- How has the disaster personally impacted the elderly? (conduct interviews, focus group discussions, etc.)
- How has the disaster affected the following sectors? Food security, water and sanitation, access to health care, loss of livelihoods, shelter (homes and other buildings), local markets, loss of non-food items, damage to infrastructure (electricity, water supply, roads, communications), security issues.

**Step 2: Conduct Market assessments in affected area**

A market assessment is essential in order to determine whether a cash intervention is appropriate in any particular situation. At the very least it should establish whether markets are functioning or likely to recover quickly following a disaster, and whether the basic items that people need are available in the market. This can be done quickly in the first few days following a rapid-onset emergency, by visiting markets and interviewing traders.

The market assessment should answer the following:

- Before the emergency were older people able to purchase a significant proportion of essential goods and services through market mechanisms?
- Are sufficient food supplies and/or other goods available locally to meet the needs?
- Are markets functioning and easily accessible to older people (consider road transport, restrictions on movements of goods, warehousing, etc.)?
- Can food supplies and non-food items be delivered to the affected area if not available locally?
Step 3: Develop criteria to identify beneficiaries

It is difficult to target only older people on the context of an emergency. In our experience, wider approaches have to be taken, based on households or households with older people. Older people living alone are always a first priority. In most cases, older people are the formal recipients of the grant, unless the assessment shows that older people are limited to manage the grant.

The following are basic criteria that should be considered in determining beneficiaries in cash transfer interventions:

- Household with 60-year old person or older. This could be flexible. In some countries people 55 years old are considered “old”.
- 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

Once the criteria have been clearly established with all stakeholders the process of beneficiary identification can begin.

Note: The information collected during the rapid and market assessments will also help in determining appropriate criteria.

Step 4: Identify beneficiaries

- Contact the local community leaders to inform them of your agency’s intention to conduct interviews to identify potential beneficiaries for “emergency relief”.

Important: Staff should not at this time inform community leaders or community members that the potential “donation” is cash as this may have a negative effect on interviews.
- Use the Beneficiary Identification Form (BIF) to collect data from each potential beneficiary. See attached BIF.

**Note:** Potential beneficiaries should not be told that the interview is for the purpose of determining recipients for cash grants but rather that your agency is conducting interviews to assess the needs of those affected by the disaster.

- Once data has been collected on all potential beneficiaries in the targeted region use the criteria already determined to narrow down and create the final list of actual beneficiaries.

- This is the stage at which the local village leader(s) should be a part of the process to assist in determining the legitimacy of the Potential Beneficiaries.

- When the list of actual beneficiaries has been determined transfer the names and other pertinent information to the Grant Distribution Payment Spreadsheet (GDPS). See attached GDPS.

- Prepare a separate “Grant Distribution Payment Spreadsheet” for each community to avoid confusion.

**Note:** All data recorded on paper forms should also be computerized and subsequently forwarded to the country office.

**Step 5: Determine the size of the grant**

The following questions, in conjunction with data collected from rapid assessments and the BFI, will assist in determining the size of the grant.

- What is the amount available for distributing?
- What is the purpose of the intervention?
- Is it a one time grant or ongoing and for how long?
- What are the market prices and exchange rates?
- Are the beneficiaries targeted in other relief activities? (Government, UN, local/international NGOs)

The size of the grant depends greatly upon the purpose of the intervention and if the grant is a one time distribution or it will be spread through a certain period. A grant to meet immediate essential needs can be a one-off, while those aimed at reestablishing livelihoods or shelter can be spread in several disbursements.
Section 3: How to implement cash transfers

If the assessment and planning stages have been properly considered, the beneficiaries should now be identified and documented.

Step 1: Administrative preparations

- Order money from the bank in small denominations.
  
  **Note:** Money often needs to be ordered from banks in advance.

- Prepare envelopes to put cash in with beneficiary name, village, distribution point and unique reference number from the Grant Distribution Payment Spreadsheet.

- Go to the bank, count the cash and put payment in the prepared individual envelopes.
  
  **Note:** Money should be counted and witnessed by three or more staff.

- The amount of cash put into each envelope should be sealed.
  
  **Note:** Give yourself plenty of time to count the money to avoid making errors. Counting large amounts of money of small denomination takes longer than you think.

- Once the amount in the envelope is determined to be correct, seal the envelope.

- Organize envelopes of cash into bundles for each distribution point.

- Put money in a sealed box in a safe at the bank until payment day.

**Important:** Avoid keeping money at the office, in vehicles or in hotel rooms for extended periods of time. Money should never be left unattended.

- Prepare the logistics and planning schedule. This should include the distribution time frame, responsibilities of each staff member, the amounts of cash per distribution point and any necessary security precautions.

- Prepare all other supplies, i.e. forms, camera, pens, ink pads, agency stamp, markers, bull horn, clipboards, tables, chairs, water, etc.
Step 2: Prepare the community

- After the selection of beneficiaries has been made, inform all stakeholders in the community (including leaders and non-recipients) about how payments will be made and the purpose i.e. is the cash grant for a specific purpose/need or is it for general recovery?

- Inform the local leaders of the names of the beneficiaries.

- Local leaders at each distribution location MUST provide a safe environment from which to distribute the cash.

- Work in coordination with the local leaders to determine the location, time and date of the distribution.

- Remind the local leader to have each beneficiary bring their ID card.

**Note:** If this is not possible ensure that a community leader(s) from that village can identify each beneficiary.

- Consider if any of the older people chosen as recipients may not be able to travel to a distribution. If this is the case staff will need to travel to older people’s homes which will add time and other security issues.

- Ensure that the community understands the consequences of any threat to security: in other words, those programs will be withdrawn or suspended if necessary. Communities will protect you in order to protect themselves.

- Ask the local leaders to provide tables and chairs if needed.

**Note:** Tables can provide a sense of order and create a safe barrier between staff and beneficiaries.

- Limit the number of people who have information about payments. Only two or three people in the agency should have access to information about the date and time when a payment is to be made.

- Considering the risk of theft, beneficiaries should be given notice of when payments are to be made no more than one day in advance.
Step 3: Withdraw and transporting the cash

- Contact the local leaders the morning of the distribution to confirm the time and location and to make sure that everything is in place to begin the distribution upon the arrival of the staff.

**Important:** Remind the local leader again to have each beneficiary bring their ID card.

- Go to the bank the day of the distribution; take only the exact bundles of envelopes needed for disbursement on that specific day.

**Note:** Request lockable CASH BAG(s) from the bank.

- Bank staff and the staff withdrawing the funds should both sign that the correct amount of cash has been handed over.
- Once the cash has been withdrawn it should be transported by staff directly to the distribution location, in as secure manner as possible.
- When transferring cash by vehicle divide the money into two or more bundles and hide them in different parts of the car: attackers may leave once some money has been surrendered to them.
- Ensure that the vehicle has a mobile phone and/or high frequency radio for communication (in contexts without mobile phone network available).

Step 4: Distributing the cash to beneficiaries

**Important:** Ensure that payments are completed in time for beneficiaries to reach their homes during daylight.

- Upon arrival, the staff should meet with the community leader(s) to confirm beneficiaries are present, have their ID cards and to work through any problems.
- The beneficiary list, i.e. “Grant Distribution Payment Spreadsheet”, should be checked and agreed upon with local community leader(s).
- Once the staff members are ready to begin the distribution, they should introduce themselves, explain the purpose of the grants and the process by which they will be distributed.
- Beneficiaries are called three at a time, to avoid accusations of favoritism or other wrongdoing.
- Staff should open envelopes with the beneficiary observing. The staff should first count the money and then the beneficiary to make
sure that both parties agree upon the amount received.

- Beneficiaries must sign their names and make a fingerprint to confirm receipt of the money.

- All the payment sheets should be countersigned by field officers, partner staff, and local authorities.

- At the end of the distribution clearly document if any funds have not been distributed due to the absence of beneficiaries.

**Important:** DO NOT leave cash with local leader(s) or relatives of absent beneficiaries.

- Any cash not distributed should be deposited back into the bank account.

- Avoid spending the night at the project site when disbursing cash, even if you have finished making the payments. Travelling on the following day might encourage the assumption that you have more cash.

- At the completion of the cash transfers all documents, reports, photos and remaining cash should be safely returned to the lead partner and shared with the donor according to their requirements.

**Important:** If any of the recipients are unable to travel to a distribution site staff will need to travel to individual beneficiaries’ homes. The logistics, security and time needed all need to be factored into each distribution.
Section 4: Monitoring and evaluation

Monitoring is imperative during the life of the project in order to assess whether it is achieving the intended impact and is appropriate to benefit: Although the purpose of this document is not to cover the specifics of “how to” conduct monitoring and evaluation the following should be considered by the cash transfer.

**Note:** Although the purpose of this document is not to cover the specifics of “how to” conduct M&E, the following should be considered.

Monitoring and evaluation should answer the following and also take into account the reporting requirements of the donor and/or partner:

- Did the cash transfer achieve the attended impact?
- Was the amount given appropriate to meet the beneficiaries’ needs?
- How was the cash grant used? Was it used appropriately or inappropriately?
- How were the beneficiaries’ lives directly impacted by the cash grant?
- Was the cash distributed in a way honoring local customs and culture?
- How was the community impacted by the cash grants?

The following methods can be utilized to answer the above questions:

- Interviews with sample beneficiaries within each location
- Focus group discussions
- Before-and-after photos/videos
- Household surveys
- Key Informant Interviews

**Note:** The Final Evaluation should be conducted by an outside evaluator to provide an unbiased report on the achievements of the project against the indicators for meeting the goals and objectives developed at the beginning of the project.
# Annex 1

**Beneficiary Identification Form (BIF)**

<table>
<thead>
<tr>
<th>Agency name</th>
<th>Name of interviewer</th>
<th>Date and Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Country</th>
<th>Province &amp; District</th>
<th>Community/village</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

## Candidate basic information

<table>
<thead>
<tr>
<th>Full name</th>
<th>Age</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone number(s)</th>
<th>Government ID#</th>
<th>Other ID#</th>
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<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>House address</th>
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</thead>
<tbody>
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</table>

## Details of dependants

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
</tr>
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</tbody>
</table>

1.  
2.  
3.  
4.  

Use the back of this form to list additional dependants

## Loss of livelihood

Occupation:

Monthly income before emergency?

Minimum monthly expenditures before emergency?

Are you able to work? YES NO

In NO, why?

What livelihood tools were lost in the disaster?

Other current sources of income?
<table>
<thead>
<tr>
<th>Ability to access food, water, healthcare and other essentials</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food:</strong></td>
</tr>
<tr>
<td>If NO, why?</td>
</tr>
<tr>
<td><strong>Water:</strong></td>
</tr>
<tr>
<td>If NO, why?</td>
</tr>
<tr>
<td><strong>Healthcare:</strong></td>
</tr>
<tr>
<td>If NO, why?</td>
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<tr>
<td><strong>Medication:</strong></td>
</tr>
<tr>
<td>If NO, why?</td>
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<tr>
<td><strong>Other:</strong></td>
</tr>
<tr>
<td>If YES, please identify?</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Loss of livestock</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you own any livestock?</td>
</tr>
<tr>
<td>If YES, how were they affected?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loss of shelter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has the shelter been affected?</td>
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<tr>
<td>If YES, how?</td>
</tr>
<tr>
<td>What is needed to rebuild or repair the shelter?</td>
</tr>
<tr>
<td>Do you own or rent?</td>
</tr>
<tr>
<td>What do you estimate is the cost to repair or rebuild?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loss of other assets</th>
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</thead>
<tbody>
<tr>
<td>What other assets have been lost/damaged in the disaster?</td>
</tr>
</tbody>
</table>

Considering your current circumstances, what are your most immediate needs?
Other relief support already provided or committed

<table>
<thead>
<tr>
<th>Have other NGO’s or Government agencies already supported you or committed to support you in any way?</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

If YES, WHO?

If YES, in what way?

Final Interview Questions:

Where were you when the disaster happened?

From your viewpoint as a senior citizen, how has this disaster affected you or your family?

Do you have any other special needs/circumstances that you think our agency should consider?

If you could tell the various relief agencies anything what would it be?

Is there anything else you would like to tell us?

May we take your picture?  YES  NO

File number of picture on camera:

Other clues to help you remember what picture belongs to this person:

Interviewer observation

*Note any meaningful observations regarding the potential beneficiary, his/her surroundings, family members, etc that may be helpful in the beneficiary selection process.*
<table>
<thead>
<tr>
<th>Assigned #</th>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
<th>Govt. ID#</th>
<th>Other ID#</th>
<th>Staff initial</th>
<th>Beneficiary signature</th>
<th>Finger print</th>
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</tbody>
</table>
The following confirm that the above beneficiaries received their cash grant

<table>
<thead>
<tr>
<th>Field officer: <em>(print name)</em></th>
<th>Signature:</th>
<th>Finger print:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partner staff: <em>(print name)</em></td>
<td>Signature:</td>
<td>Finger print:</td>
</tr>
<tr>
<td>Community leader: <em>(print name)</em></td>
<td>Signature:</td>
<td>Finger print:</td>
</tr>
</tbody>
</table>
Annex 2
Cash transfer project reporting form

1. Background summary:
The background can include information from the initial assessments but should also include up to date data from other sources as well, such as recent reports from www.reliefweb.int.

2. Problem summary:
Explain the problem that was identified during initial assessments

3. Methodology:
Please explain the methodology that has been used or will be used for the following:

- Development of beneficiary criteria
- Selection of beneficiaries
- Preparation of funds
- Distribution of Funds
- Monitoring of how funds are used

4. Outlook on each Objective (Input each of the objectives from your project)

<table>
<thead>
<tr>
<th>Objective</th>
<th>Indicator (projected numbers: data)</th>
<th>Activities</th>
<th>Total achievements (final numbers: data)</th>
<th>Deviance (problem/issues)</th>
</tr>
</thead>
</table>
| Cash grants distributed    | 1,000 Cash Grants distributed to 1,000 beneficiaries by Nov. 30, 2009 | - Preparation of cash, met with village leader to confirm beneficiaries present. | 991 cash grants distributed | - 9 beneficiaries did not come to the distribution
- Some roads were inaccessible due to flooding so distribution took 3 days longer than planned. |

EXAMPLE: Objective #1: Narrative
NOTE: Create your own based on your activities, experiences and observations of each objective.
During the week of November ____ , 2009 the partner_______ travelled to the following villages__________.  ____# of Cash Grants were distributed to ____ # or women & ____ # of men. They ranged in age from ____ to ____. The drive to each location took about ____ # of hours depending on weather and road conditions. The leaders in each village were cooperative and assisted in any way they could…………..

EXAMPLE: Objective #1: Lessons Learned
(What worked well? – What would you do different?)
<table>
<thead>
<tr>
<th>Objective #1</th>
<th>Indicator (projected numbers: data)</th>
<th>Activities</th>
<th>Total achievements (final numbers: data)</th>
<th>Deviance (problem/issues)</th>
</tr>
</thead>
<tbody>
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</table>

Objective #1: Narrative

Objective #1: Lessons learned

<table>
<thead>
<tr>
<th>Objective #2</th>
<th>Indicator (projected numbers: data)</th>
<th>Activities</th>
<th>Total achievements (final numbers: data)</th>
<th>Deviance (problem/issues)</th>
</tr>
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<tbody>
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</tbody>
</table>

Objective #2: Narrative

Objective #2: Lessons learned
5. Cash distribution summary

<table>
<thead>
<tr>
<th>No.</th>
<th>Distribution date</th>
<th>Location (province, district, village, commune)</th>
<th>Number of beneficiaries</th>
<th>Currency and amount distributed to each beneficiary</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
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</tbody>
</table>
6. Beneficiary Case Studies:  

NOTE: Please provide at least 5-6 Case Studies.

The following case study should be conducted with older people that have been recipients of the cash grant. Include: Story with quotes, name(s), age(s), location, observations and two pictures.

<table>
<thead>
<tr>
<th>Case study questions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What will you spend the cash grant on and why?</td>
</tr>
<tr>
<td>2. How will the cash grant impact you and your family?</td>
</tr>
<tr>
<td>3. Have you received assistance from other NGO's, if yes, what?</td>
</tr>
<tr>
<td>4. From your viewpoint as an older person how has this disaster affected you personally?</td>
</tr>
</tbody>
</table>

NOTE: Please feel free to add additional related questions.
Other key questions to be answered by field staff:

- Summarize the effect of the disaster on older people.
- What has been the involvement of Older People Associations in the relief recovery?
- Have other NGOs included older people in their relief response? If so, who and how?
- What partnerships were formed with NGO’s, Govt. agencies, local authorities, etc. during your agencies relief efforts?
- Additional comments