

VIETNAM RED CROSS SOCIETY

REPORT
ASSESSMENT OF EFFECTIVENESS OF THE CASH TRANSFER
PROGRAMMING (CTP) IN RELIEF ACTIVITIES OF VIETNAM RED CROSS

Hanoi, June 2015

I. BACKGROUND

The world is still facing major challenges due to natural disasters and other catastrophes. According to the World Disaster Report 2014 published by IFRC, during the last 20 years, up to 4.4 billion people were affected by disasters, of which, 1.3 million deaths, and total material damage amounted to US\$1.9 trillion. In 2013, there were 100 million people affected by natural disasters, of which, 87% living in Asia.

Located in the area of tropical monsoon climate with a long coastline and varied topography, Vietnam is ranked as one of countries most affected disaster in the Asia – Pacific, and is ranked as one of the 10 countries most heavily affected by typhoons, floods and global climate change. Annually, Vietnam suffers from 10 to 15 typhoons and many floods which severely affect 50% of the total land area and 70% of Vietnam's population living in the most disaster-prone areas. Only in 2013, there were 14 storms and floods occurred in Vietnam, affected up to 4.13 million people; the highest record in the recent 10 years.

The emergency relief program has assisted people affected by the disasters with many different forms. Recently, in Vietnam, the cash transfer programming (CTP) has gradually gained popularity and implemented successfully by several organizations (e.g. the Red Cross, Oxfam, Save the Children, Irish Aid, etc.) Relief goods sometimes were not suitable or did not meet the needs of the affected people. Besides the cost in time to collect, transport and storage, the recipients and local officials also faced many difficulties in goods distribution due to the difference in quality, design, types of relief items. Cash relief meets various needs of affected people, and at the same time it also saves the cost of procurement, transportation and distribution. Cash relief will also help the local staff to relieve from concerns about the quality or type of relief goods during the relief operations.

The Law on Red Cross Activities identifies that: emergency relief and humanitarian assistance and participation in disaster prevention and response are two of seven key tasks of the Red Cross operations¹. On that basis, the Vietnam Red Cross (VNRC) identifies the disaster prevention and response (including emergency relief) as one of its strategic tasks. The Central Standing Committee has issued and implemented a Resolution to all Red Cross levels on *"Improving VNRC's performance in disaster prevention and response in the new situation"* in order to create big changes in the awareness and understanding about quality and efficiency of its operations in disaster prevention and response to and climate change adaptation; whereby, when implementing relief operations, VNRC needs to be responsive, timely, effective, on right target and with high visibility of Red Cross.

CTP is one of three forms of emergency support (including household kit, cash distribution, and food and non-food items) that VNRC has successfully implemented in recent years.

CTP has been implemented in many countries around the world; but in Vietnam this form is still quite new. In 2009, with support from the American Red Cross, VNRC

¹ Other five tasks include: Health Care, First Aid, Blood and Organs Donation, Humanitarian Search for missing people due to wars and disasters, Humanitarian propaganda.

implemented its first unconditional cash transfer program in four provinces affected by the Typhoon No. 9 (Ketsana). The total expenditure of 6.9 billion VND was directly provided to 8,582 households. Next, VNRC implemented cash relief in different forms such as: providing unconditional and conditional cash grants (to support livelihood and house repair for the affected people).

CTP (unconditional and conditional) is considered appropriate form of relief in emergency response due to its dynamism in use and compact in management and distribution. In certain conditions, the distribution of cash can be a better alternative form of relief goods and helps people to recover soon when the commodity market resumes its normal operations. However, CTP norms, value, and procedures in relief activities are in still need of evaluation to assess its relevance, effectiveness and efficiency in order to increase the effectiveness of disaster response of VNRC in the new situation.

In recent years, there are some evaluations relating to CTP implemented in Vietnam (e.g. by Plan in Vietnam, Central Rural Development Centre, Asian Management and Development Institute, IDL Group) but it still does not provide complete, comprehensive, practical recommendations as well as were not given proper consideration and adjustment by competent authorities.

The "Assessment of effectiveness of the CTP in relief activities of VNRC" aims:

1. Review of CTP intervention of CTP over the past years.
2. Propose adjustment to CTP interventions in the VNRC future relief operations.

II. OVERVIEW

2.1. The CTPs implemented in the world

2.1.1. Germany, 2002:

After floods in 2002, the German Red Cross developed CTP.

The CTP consisted of three components: i) provision of small amounts of cash; ii) support to replace household goods and clothing; iii) reconstruction of buildings.

2.1.2. West Bank Gaza, 2003:

Target population communities in the territory of the Palestinian state were provided with (cash) vouchers to exchange for goods. The restricted movement and transportation of goods in the West Bank and between the West Bank and other areas made the Palestinian economy almost paralyzed.

The International Red Cross Committee launched a program to support 20,000 families worst affected in the towns in the West Bank, under which cash vouchers can be used in exchange for essential goods provided by some local vendors selected by the donor. Cash vouchers were used to exchange for specific items such as: soap, sugar, tea, oil and flour to eat, and also help people to buy food, household items and school supplies.

2.1.3. Iran (Bam), 2003:

After the Bam earthquake in 2003, the Red Crescent Society of the Islamic Republic of Iran and the British Red Cross jointly implemented a CTP to help victims

who heavily affected by the earthquake to meet their most basic needs. These families received support cash to buy household items and in some cases to pay for education.

Identifying and delimiting aid recipients faced some problems, such as Iranian Red Crescent Society wanted to conduct massive and blanket relief because people suffered equally. Meanwhile, the British Red Cross considered that zoning relief recipients must rely on different resilience of the affected people whether people could suffer the same, relief agency must consider these factors when implementing relief operations.

2.1.4. USA, 2005:

Due to the severe consequence of the Hurricane Katrina in 2005, the American Red Cross distributed "smart cards" for the survivors.

The amount of support was defined based on the urgent needs of each individual as catastrophic consequences of the disaster; it was encoded on the card. Card holders could use the cards to buy anything they need.

2.1.5. Indonesia (Aceh), 2005 to 2008:

From April 2005 to June 2008, the British Red Cross disbursed over US\$10 million in cash to provide direct support to over 10,000 victims of the tsunami and earthquake in Aceh in order to help them restore their production of agriculture and fisheries - the main sources of their livelihood.

2.1.6. Sri Lanka (Batticaloa), 2005-2008:

From 2005 to late 2008, aiming at overcoming the consequences of earthquakes and tsunami in Batticaloa (Sri Lanka), the British Red Cross implemented a CTP to help restore the livelihoods for 6,000 households.

Cash for livelihood was distributed to individuals, associations and community groups, while the beneficiaries were also required to open a bank account.

2.1.7. Bahamas, 2007:

After the Hurricane Noel, American Red Cross supported the Bahamas Red Cross to implement an unconditional CTP with an amount of US\$300 for 71 families to help them purchase supplies for basic needs.

2.1.8. Bangladesh, 2008 - 2009:

Immediately after the Typhoon Sidr in November 2007, Bangladesh Red Crescent Society and IFRC supported 4,997 families (approximately 25,000 people), as well as provided training on livelihoods.

At the final stage of the project, in November 2009, all project beneficiaries had restored their lives and livelihoods were stable with an individual saving account at local banks.

2.1.9. Chile, 2010:

To overcome the consequences of the earthquake in 2010, the Chilean Red Cross launched a CTP called payment card program or "Tarjeta RED" (Rehabilitation and Development), supported 8,400 households to rebuild or repair their homes or rehabilitate/improve living conditions in temporary shelters by allowing them to purchase building materials and necessary instruments.

Payment cards had a value of \$180,000 CLP (approximately 376 USD), with a term of limited use, and only allowed to purchase within 40 construction material stores which selected before in the quake zone and across the country.

2.2. Stakeholders operating CTPs

2.2.1. International and national non-governmental organizations:

National and international NGOs have played a pioneering role in implementing cash and voucher-based responses and developing guidelines. NGOs have also formed a Cash Learning Partnership (CaLP), which promotes knowledge-sharing, learning and capacity-building². The Red Cross Society has developed guidelines and supported responses in numerous countries.

The Red Cross Society developed documentation and provided support response in many countries.

2.2.2. UN organizations: adopted CTPs including cash grant and cash voucher

- The World Food Programme (WFP): In 2009, an estimated 2–2.5 million people were recipients of WFP cash and vouchers.

- The UN High Commissioner for Refugees (UNHCR) used cash in interventions to help i) returnees in Afghanistan, Burundi and Cambodia, ii) Iraqi refugees in Syria and iii) repatriated refugees from the Central African Republic, Djibouti, El Salvador, Eritrea, Guatemala, Liberia, Myanmar, Nicaragua, Somalia and Togo.

- United Nations Children's Fund (UNICEF): UNICEF used cash transfers in emergency recovery programmes in Indonesia and Sri Lanka, and supported voucher fairs for relief items in the Democratic Republic of Congo.

2.2.3. Governments:

- The Pakistan government provided cash transfers to 270,000 households following an earthquake in 2005. As of 2011, the government distributed preliminary tranches of \$233 to 1.3 million households in response to severe flooding which occurred in 2010.

- Government of China: Following the 2008 earthquake in Sichuan, the Chinese government gave \$44 a month to 8.8m survivors. Similar distributions were arranged following an earthquake in Yushu in north-western China in 2010.

2.2.4. Donors:

- *Agency for International Development (DFID)* supports cash-based interventions.

- *Agency for Development Cooperation of Switzerland (SDC)* plays a leading role in developing cash-based responses, including spending more than \$30m on cash transfer projects in Europe and the former Soviet Union.

- *The United States Office of Foreign Disaster Assistance (OFDA)* funds projects using cash grants, cash for work and vouchers.

²Members of CaLP include Oxfam GB, Save the Children UK, British RC, Norwegian Refugees Council for and Action Against Hunger-USA.

- *The European Commission Humanitarian Aid Office (ECHO)* explicitly includes cash transfers in its humanitarian food assistance policy (European Union 2010). ECHO also supports capacity development in aid agencies, including providing funding for CaLP. ECHO has a 100,000 Euro ceiling for funding of NGO-implemented cash grants.

2.3. Types of cash transfer modalities

2.3.1. Unconditional cash transfers: Unconditional cash transfers are given with no conditions as to how the money should be used. However, it is assumed that if basic needs have been identified in the damage and need assessment, the money will be used to cover these needs; if support to livelihoods or productive activities has been identified as a need, the cash distributed will be used for this.

Unconditional cash transfers are often used immediately at the start of an emergency.

2.3.2. Conditional cash transfers: Conditional cash transfers* are given on the condition that recipients must use cash grant according to the program requirement (e.g., cash grant to rebuild their house, to buy plant seeds, or fertilizer, etc.)

2.3.3. Commodity or cash vouchers: Commodity vouchers stipulate the items (and their amount/weight) or services for which the recipient can exchange their voucher. Cash vouchers have a specific value and can define a service and an item or a range of items for which the voucher can be exchanged. Alternatively the voucher can allow the recipient freedom of choice as to what to purchase with their voucher. Combined vouchers (cash and commodity values) also exist. Vouchers can be exchanged in pre-selected shops, with specified traders/service providers or at specifically organized fairs.

2.3.4. Cash for work: Payment for work on community or public works programmes which will improve or rehabilitate community services or infrastructure. Wages should cover basic needs, but be slightly below market levels to avoid competing with the labor market.

2.3.5. Social assistance transfers: Repeated, unconditional, predictable cash transfers provided to longer-term vulnerable or destitute households* or specific individuals (e.g., the elderly, pregnant women). These are preferably implemented in conjunction with government agencies and with requisite political support.

2.4. Cash transfer programmes in different situations

2.4.1. Pre-disaster: In preparation for a predictable shock or as part of a disaster risk reduction programme.

2.4.2. Initial stages of a disaster: To meet immediate and essential food, non-food items or protect/re-establish livelihoods and provide shelter.

2.4.3. Recovery or transition period: To help re-establish/support livelihoods and/or provide shelter or short-term labor opportunities for the benefit of the community.

2.4.4. Permanent or chronic crises: To contribute to poverty alleviation, shift from emergency relief to humanitarian assistance, address essential food and non-food needs and support/establish livelihoods.

2.4.5. Conflict: To meet immediate relief needs and contribute to livelihoods support or long-term recovery.

2.5. General advantages and disadvantages of cash-based approaches³

2.5.1. Possible advantages of cash:

- *Cost efficient* - distributing cash is likely to be cheaper than commodity-based alternatives because transport and logistics costs are lower⁴. Usually the beneficiaries have to bear some costs to carry/ transport goods from the distribution point to their houses. CTP can eliminate this issue.

- *More choices* - cash allows recipients to decide what they should spend the money on. This enables people to choose what they most need, and allows for this to vary from person to person.

- *Multiplier effects* - distributing cash can have knock-on economic benefits for local markets and trade if the money is spent locally, and it may stimulate agricultural production and other areas of livelihoods

- *Avoids disincentive effects* - unlike commodities (food, shelter) cash is unlikely to discourage local trade or production

- *Respect dignity* - cash can be better at maintaining the dignity of recipients. It may, for instance, be possible to avoid long, degrading queues.

2.5.2. Possible disadvantages of cash:

- *Inflationary risks*: if an injection of cash causes prices for key goods to rise, then recipients will get less for their money and non-recipients will be worse off.

- *Security risks*: moving cash around may create particular security risks for staff implementing cash programmes, and for the recipients of them.

- *More difficult to target*: because cash is attractive to everybody it may be more difficult to target, as even the wealthy will want to be included. If the aim of CTP is to provide food and nutrition, it seems that good relief is more effective.

- *More prone to diversion or misuse*: cash may be more attractive than alternatives and so particularly prone to being captured by elites, to diversion particularly where corruption is high and to seizure by armed groups in conflicts. Cash can be used to buy anything, even for buying goods for anti-society. Therefore, some governments of donors prefer good relief than cash.

- *May create some disadvantages for women*: women may be less able to keep control of cash than alternatives such as food.

³Source: Workshop on vouchers and CTP, Geneva 18 - 19/5/2006, version 7/2006 #1, IFRC.

⁴Examples from a real goods relief program: Tents purchased at price of 265 USD, air freight of USD 100; temporary shelter purchased at price of 35 USD, air freight of USD60. If the local market offers these items, clearly the cash support will much more conveniently and cost far less.

Advantages and Disadvantages of Different Types of CTP⁵

<i>Cash Grants</i>	<i>Vouchers</i>	<i>Cash for Work</i>
<i>Advantages</i>		
<p>Quick to distribute and circulate</p> <p>Minimal involvement of implementing agency at point of trade</p> <p>Low administration costs</p>	<p>Can be directed towards food purchase and consumption</p> <p>Voucher exchange is easy to monitor</p> <p>Less vulnerable to inflation and devaluation</p> <p>Security risks are sometimes lower than for cash for work or cash grants</p>	<p>Easier to target than vouchers or cash grants</p> <p>Creates community assets</p> <p>Registering laborers for cash for work is easier than registering beneficiaries for cash grants</p>
<i>Disadvantages</i>		
<p>Difficult to monitor usage</p> <p>Targeting and registration are difficult, because cash is of value to everyone</p>	<p>High administration costs</p> <p>Risk of forgery</p> <p>May create a parallel economy</p> <p>May need regular adjustment by agency to protect from Inflation</p> <p>Can take six weeks or more to organise</p>	<p>High administration costs</p> <p>Some of the poor or food-insecure households may not be able to participate (e.g. elderly, ill, labour-poor households, women with other household duties)</p> <p>Takes up to six weeks to organise</p> <p>May interfere with labour markets or other household activities or priorities</p>

⁵ Source: OXFAM CTP Guide.

Advantages and disadvantages of different CTP⁶

Cash delivery form	Advantages	Possible disadvantages
Direct delivery (cash in envelopes)	Speedy, simplicity, and cost. Flexible if recipients move location.	Security and corruption risks. Often labor intensive especially in terms of staff time. For recipients a lack of flexibility is in when they receive cash and possible long waiting times.
Delivery using bank accounts	Reduced workload for agency staff. Corruption and security risks may be reduced if institutions have strong control systems. Flexibility and convenience for recipients who can choose when to withdraw cash and avoid queues. Access to a financial system for previously unbanked recipients. Can link to existing social protection programmes which pay into bank accounts.	Time is needed to negotiate roles, contractual terms and establish systems. Reluctance to set up accounts for small amounts of money. Bank charges may be expensive. Recipients may be unfamiliar with financial institutions and have some fears in dealing with them. Possible exclusion of people without necessary documentation and children.
Without accounts using cheques	As above and can avoid delays that can be caused by having to verify transfers.	As bank accounts are not opened recipients do not gain access to the banking system.
Delivery using sub-contracted parties (remittance companies)	Sub-contracted parties accept some responsibility for loss. Security risks for agency reduced. Remittance companies may have greater access than agencies to insecure areas. Recipients may be familiar with these types of systems. Flexibility and access – these systems may be near to where recipients live and may offer greater flexibility in receiving their cash.	The system may require greater monitoring for auditing purposes. Reduced control over distribution time frame. Credibility could be at risk if the transfer company cannot provide the money in the agreed time schedule. Recipients may be more removed from the aid agency and so less able to complain if things go wrong.
Delivery via pre-paid cards or mobiles.	As with banks there is a possible reduced corruption and security risk, reduced workload for agency staff, greater flexibility for recipients. Greater flexibility regarding where cash can be collected from (e.g. mobile points of sale, local traders). A mobile phone (individual or communal) can be provided at low cost to those who don't already have them.	Systems may take time and be complex to establish. Risks of agents or branches running out of money. Costs and risks of new technology such as Smart Cards. Recipients may be unfamiliar with new systems. Form of identity required to use payment instrument depends on local regulations and may exclude some people.

⁶ Source: CTP forms by CaLP, page 21 (2010).

2.6. Minimum Standards in Humanitarian Response, Vietnam's poverty line, regulations on emergency social support of Vietnam Government, and VNRC's emergency relief program

2.6.1. Minimum Standards in Humanitarian Response:

The Sphere Project (Humanitarian Charter and Minimum Standards in Humanitarian Relief) was launched in 1997 by non-governmental organizations and humanitarian action and International Red Cross and Red Crescent (IFRC) Movement. The Sphere Project has defined a set of minimum standards for the 4 activities (to help the population affected by the disaster to survive and recover in a stable condition and to guaranty the rights) including: i) Providing clean water and sanitation services and hygiene practices encouraged; ii) Food security and nutrition; iii) Shelter, settlements, and non-food items; iv) Medical assistance.

These activities will be implemented through aid operations in the means of goods or manpower; though it is also possible for the affected people to buy local goods if they are supported by cash, cash vouchers or other ways as stated in CTP. In fact, the disaster affects local economy, so relief program often find relief goods elsewhere and distribute directly to individuals, families or communities. Therefore, the initial damage and need assessment reports need to determine whether the local market can supply relief goods or have to look at the surrounding areas, which not affected by the disaster. Where the local market is still operation or can remain active if there is a supply source, the implementation of a CTP (cash vouchers) for the populations affected by the disaster will create conditions for them to better manage their own needs on relief goods.

2.6.2. Vietnam's poverty line:

Along with the minimum standards in humanitarian assistance, Vietnam's poverty line should be considered in determining the (value) for emergency relief.

Poverty means a lack of opportunities to be able to live a lifecorresponding to certain minimum standards. Standards and causes of poverty vary by provinces and over time. The World Health Organization(WHO) defines poverty based on level of income, in which a person is considered poor if his/her annual income is less than half the average annual income per capita (Per Capita Income-PCI) of the country.

In Vietnam, the poverty line is a standard to measure the poverty levels of households in Vietnam. Since 1993, the Government of Vietnam has 5 times raised the poverty line. Recently, according to Decision No. 09/2011/QĐ-TTg dated 30 January 01, 2011 of the Prime Minister promulgating the poverty line, poor households applied for the period 2011-2015, the rural poor are households with an average income of 400,000 VND /person month (from 4.8 million VND / person /year) or less; urban poor households are households with an average income of 500,000 VND / person / month (from 6,000,000 VND / person / year) or less; rural near-poor households are households with an average income of 401,000 VND to 520,000 VND / person / month; urban near-poor households are households with an average income of 501,000 VND to 650,000 VND / person / month.

2.6.3. Regulations on emergency social support of Vietnam Government:

Article 6 of the Decree No. 67/2007/ ND-CP dated 13/4/2007 of the Government of Vietnam on policies to provide social support regulates that: the objectsto receive

extraordinary assistance (one time) are who or families facing difficulties due to the aftermath of natural disasters or other unforeseen reasons, including: Households having dead or missing; Households with serious injuries; Households whose houses are fallen, collapsed, drifted, burnt or severely damaged; Households lost the means of production, thereby suffering hunger; Households subject to urgent relocation due to the risk of landslides and flash floods; Households suffer from hunger due to food shortage; Persons at risk outside their residential area were seriously injured whose family did not know to take care of; Beggars who are awaiting to be sent to the social center.

Paragraph 8 of Article 1 of Decree No. 13/2010 /ND-CP dated 27/02/2010 of the Government on amending and supplementing some articles of the Decree No. 67/2007 / ND-CP regulates that: The lowest extraordinary support amount to those defined in the Article 6 of Decree No. 67/2007/ND-CP as follows: i) For households: Having a dead or missing: 4,500,000 VND / person; Having serious injured: 1,500,000 VND / person; Whose houses are fallen, collapsed, drifted, burnt or seriously destroyed: 6,000,000 VND/ household; Displaced households due to landslides, floods: 6,000,000 VND/ household; Households whose house affected on the provisions above if living in disadvantaged areas under the list of issued by the Prime Minister's decision, the level of support: 7,000,000 VND / household. ii) For individuals: Food allowance: 15 kg of rice / person / month, for a period of 1 to 3 months; Persons at risk outside their residence suffered serious injuries whose the family did not know to care for them: 1,500,000 VND/ person; Beggars who are awaiting to be sent to the social center: 15,000 VND/ person / day but no more than 30 days. Special cases must lengthen the time allowance shall not exceed 90 days and at the level of subsidies by the monthly food allowance at the base of social center. iii) For people who died outside their residential places whose family did not know to bury the death, the commune-level People's Committees, hospitals, offices, organizations, will received 3,000,000 VND / death person for covering the cost of burial.

Article 13 of the Decree No. 67/2007/ND-CP regulates that households whose main laborer were dead or missing; households lost production facilities; households whose houses are fallen, collapsed, drifted, burnt or severely damaged, thereby suffering hunger due to lack of food, in addition to the above benefits, are considering additional assistance until they escape from the poverty: Exemption or reduction of tuition for people who are attending school or vocational training; Be granted health insurance cards or free medical care at the State medical institutions; Preferential loans to develop production.

2.6.4. VNRC's emergency relief program:

Emergency relief is one of disaster prevention and response of VNRC; Emergency relief consists of 3 main types: cash relief (unconditional and conditional); provision of household kits; food aid and other non-food items.

- Cash relief (unconditional and conditional):

CTP in emergency and recovery: VNRC has been implementing CTP in emergency response in recent years. However, the form of visiting, encouraging and supporting the burial cost, treatment cost for affected families having people died or injured by the disaster, has been implemented by VNRC for many years. In 2009, supported by the American Red Cross, VNRC deployed an unconditional CTP for the first time in 4 provinces affected by the Typhoon No. 9 (Ketsana). Total expenditures

was 6.9 billion VND in direct support to 8,582 households. After that VNRC has implemented CTP in diverse forms such as cash relief to meet basic needs, cash for livelihood, cash house repairs...

Cash support is considered appropriate type of relief in emergency response because its dynamics in use, compact in management and distribution. In certain conditions, the distributions of cash can be a better alternative form in comparison to relief goods and help people to recover earlier when the commodity market is back to normal operations.

- Provision of household kits:

In response to the consequences of annual disasters which caused damage to the community, especially for families with difficult economic conditions, disadvantaged families, families with women as breadwinners, the demand of relief support in the mean of essential items is very necessary and urgent. VNRC and IFRC studied and used household kits in emergency response since 1997 - 1998 and formally applied in 1999 during the biggest flood in the history which occurred in the central provinces (most affected in Thua Thien Hue province). From this time, the relief activities of VNRC with support from international partners have become more professional: the support activities is proposed based on community needs, in which, household kit is considered suitable by people for most types of disasters in their localities.

Household items in household kits since initiated hitherto virtually unchanged. Initially, the proposed items packed in cardboard boxes but it was not suitable to protect inside items, then it was replaced by a 40-liter plastic container for protection of items as well can be used directly as a water container. Household kits in the first years were purchased, contracted to pack, and shipped directly to the provinces. From 2002, the household kits were purchased by VNRC's HQs and stockpiled in the warehouses in Hanoi and HCMC; then from 2005, household kits have been stored in one more warehouse in Quang Tri province.

Through practical use, household kits are considered appropriate package, thus VNRC received support from IFRC and PNSs (Spanish Red Cross, French Red Cross, German Red Cross, Switzerland Red Cross...), Save the Children to develop this relief package (both funding and technology). In 2009 Save the Children supported Quang Tri province with 11,000 kits (applied the same RC model) and added personal hygiene package (including toothbrush and medicine toothpaste, soap, washing powder, sanitary napkins, children diaper, condoms) and accompanying each kit with 40 kg of rice and a mat. Many provincial RC Chapters (Quang Tri, Yen Bai ...) have proactively reserved household kits using provincial budget; especially in some districts frequently hit by natural disasters in the province of Yen Bai (Luc Van Yen and Yen) the RC Chapter also signed a framework contract with a business prior disaster season to provide immediate household kits in accordance with VNRC's standards if a disaster occurred.

Together with the use of more household kits in relief operations, the storage system of VNRC HQs has given investment in repairing, upgrading and building in three main areas: warehouse in Hanoi (it is a standard warehouse with support from IFRC to serve the relief work in the North and North Central); a warehouse HCMC (South Representative Officer of VNRC to serve the relief work in the Mekong Delta and South Central); and a warehouse in Danang (under construction) and warehouse located in Quang Tri Province to serve relief work in the central provinces; some

provinces and cities have also arranged some rooms to store relief goods. However, the VNRC warehouse system still lacks of transport machinery, staff lack of skills, or fire protection equipment was not enough (in Quang Tri the storage is also the office)...

- Food relief and non-food items:

Rice is the staple foods used in Vietnam. All affected households, including ethnic minority groups eat rice in daily meals. These households, affected by whose crops of grain reserves were damaged, would have to buy rice if they had not been provided rice from relief organizations. VNRC deployed rice relief over the past years. In the response activities to the Typhoon 9 (Ketsana) and Typhoon 11 (Mirinae) in 2009, VNRC deployed rice support in the largest scale ever. According to independent assessment report "The response activities to typhoons Ketsana and Mirinae" conducted by AMDI: VNRC distributed 5815 tons of rice to support 115,115 households in Quang Tri, Da Nang, Quang Ngai, Phu Yen and Gia Lai, the rice amount was equivalent to 0.014% of total production and 0.09% of total exports of Vietnam in 2009⁷.

In addition to rice, VNRC at all levels also provided other food items such as instant noodle, cooking oil, fish source, seasoning powder, and other non-food items to support affected communities in the past years. In 2014, VNRC HQs and provincial Chapters, IFRC, PNSs prepared goods for conducting emergency responses including: 48 billion VND in cash, 9,188 HH kits, more than 2 million aqua-tablets, 8 water filter system, 850 household water filters, 1,061 house repair kits, 1000 plastic sheets, 94 shelters, 30 mobile toilets, 4,396 wool blankets and some other goods, to use in emergency responses in Vietnam.

III. ASSESSMENT SUBJECTS AND METHODOLOGY

3.1. Assessment subjects

- Assessment subjects include:

+ 120 families have received emergency relief in cash in 2011 (floods in the Mekong River Delta) and 2013 (Wutip and Nari typhoons);

+ 90 Red Cross staff and officials of district departments and communes;

+ 40 Red Cross staff and officials from departments at provincial level (at the provinces and invited to Hanoi for attending the workshop);

+ 30 units of financial service providers, traders, wholesalers and retailers;

+ 20 officials of VNRC HQs involved directly in the technical departments: Disaster Preparedness and Response, Communications and Resource Development, Health, External Relations and Development, VNRC Office and members of the Disaster Response Team at national level;

+ 10 experts and partners within and outside the Red Cross and Red Crescent International Movement (IFRC, AMDI).

- VNRC HQs sent a dispatch to 24 provinces and cities which implemented a CTP, asking provincial Red Cross Chapters to conduct a meeting with related technical units to complete the questionnaires of 25 questions; this was participated by hundreds VNRC staff and officers.

⁷In 2009, Vietnam exported about 39 million tons of rice and ranked as the 2nd largest in the world which exported about 6 million tons (source VNINFO).

3.2. Assessment location

3.2.1. At local level:

- 2 provinces implemented CTPs in recent years were chosen to conduct the assessment in the field, including:

+ Dong Thap Province is representative for the southern region, deployed CTP with support from IFRC and the Humanitarian Aid Office of European Commission (ECHO) through the German Red Cross in 2011.

+ Nghe An Province is representative for the North – Central region, deployed a CTP with support from VNRC, IFRC and Spanish Red Cross in 2013.

+ In each province, 3 levels (provincial, district and commune) were surveyed for data collection, focus group discussions and in-depth interviews with the study subjects. In total, there were 2 provinces, 4 districts and 6 communes joined this assessment.

- In addition, the information also obtained from the survey of a CTP implemented in 2013 in Quang Nam and in 2014 in Ha Tinh province (primarily to learn about the cash level and the market) to be synthesized and used in the analysis.

Location of the assessment in local level

Province	District	Commune
Dong Thap	Tan Hong	Thong Binh
	Thanh Binh	Binh Thanh
		Tan Thanh
Nghe An	Hoang Mai town	Quynh Thien
	Thanh Chuong	Thanh Lam
		Thanh Mai

3.2.2. At central level, 2 main groups:

- VNRC HQs: to collect data, conduct seminars and interviews with the members of the Central Standing Committees, leaders and staff of technical departments and other relevant units.

- IFRC and PNSs: to collect data and interview the representatives or focal point staff highly experienced in supporting VNRC in implementing CTP

3.3. Assessment team:

3.3.1. At provincial level:

Staff participated in the assessment of 2 provinces

Full name	Position	Role
Nguyen Dinh Duc	Chairman of Dong Thap RC Chapter	Member
Le Thi Thanh	Head of Social Work Unit, Dong Thap RC Chapter	Member
Pham Anh Tuan	Head of Communication and Fund Mobilization, Nghe An RC Chapter	Member
Nguyen Lam Duyen	Staff of Social Work and Disaster Management Unit, Nghe An RC Chapter	Member
Pham Thi Hoa	Staff of Social Work and Disaster Management Unit, Nghe An RC Chapter	Member
Pham Viet Tinh	Staff of Health Unit, Nghe An RC Chapter	Member

3.3.2. At Central level:

Table 5: Officials and staff participated in VNRC HQs

Full name	Position	Role
Tran Quoc Hung	Director, Disaster Management Department	Team Leader
Ha Thai Binh	Deputy Director, Disaster Management Department	Deputy Team Leader
Vu Ngoc Kien	Officer, Disaster Management Department	Member
Pham Thi Thanh My	Officer, Disaster Management Department	Member
Tran Sy Pha	Officer, Disaster Management Department	Member
Nguyen Thanh Quang	Officer, Communication and Resource Mobilization Department	Member
Hoang Thi Nga	Officer, Communication and Resource Mobilization Department	Member

3.4. Assessment tools

- Developed and completed questionnaires to use in group discussions and in-depth interviews for CTP assessment, including:

- + The questionnaire to use with commune authorities and mass organization;
- + The questionnaire to use with beneficiaries;
- + The questionnaire to conduct market assessment
- + The questionnaire to use with provincial Red Cross officials and government departments;
- + The questionnaires to use with VNRC officials, IFRC and PNS representatives.

- The mail survey questionnaires with 25 questions to gather information from the provincial Red Cross Chapters about the use of CTP.

3.5. Assessment method

3.5.1. *Qualitative Research Methods*, Rapid Assessment and Response through:

- Collect secondary data (Secondary Data Collection): from VNRC HQs, 24 provincial Red Cross Chapters (implemented CTP)

- Collect secondary data (from field survey) in 2 provinces, through:

- + Conduct Focus Group Discussion;
- + Conduct In-depth Interview with a number of subjects who already participated in focus group discussion (selection of key informants to get more information);
- + Conduct Roundtable Discussion with the provincial Chapters and Central Steering Committee of VNRC, leaders and staff of relevant departments and office of

VNRC, 13 provinces implemented CTP in the most recent 5 years, representatives of IFRC and PNSs, AMDI.

3.5.2. Sampling method: to select 2 representative provinces for 2 regions, select 4 districts (2 districts/province) and 6 communes (3 communes per province) to conduct the assessment.

3.5.3. Qualitative data analysis: Used Triangulation method.

3.6. Assessment timeline

- Develop workplan, tools, questionnaires, focus group and data collection: March-April 2015.

- Sent Letter and questionnaires with 25 questions on CTP to 24 provincial RC Chapters: April 2015.

- Field survey: in Dong Thap from 06-10 April 2015, in Nghe An from 16-19 April 2015.

- Draft report: 01-10 May 2015.

- Roundtable discussion: Provincial level 12 May and Central level 13 May 2015.

- Complete the report: 15 June 2015.

IV. ASSESSMENT FINDINGS

4.1. Consolidated findings about CTP carried out in Vietnam (from 2010 to 2014)

4.1.1. Evaluation on CTP supported by Irish Aid:

The Project "Unconditional CTP for the people in flooded areas" in 3 provinces of Ha Tinh, Quang Binh and Quang Tri was funded by Irish Aid. The project decided to provide cash support for 3556 households who were worst affected by the double floods in October 2010 with two different levels. The support level of VND1,200,000 per household was applied for households with less than 4 members and the amount VND 1,500,000 / household for households with four members or more.

Plan in Vietnam and Central Rural Development Centre conducted a project evaluation in 3 provinces. This report reflected the results of the CTP operations after the relief project. Participatory research method was primarily used in this evaluation. There were 706 households (around 20%) in total of 3556 beneficiaries of the project were investigated by using the questionnaire. In addition, collection of information, secondary data, in-depth interviews with people and the relevant officers, field observations were used to collect information and data for evaluation. The study results showed:

- *Unconditional cash support is a very suitable relief method:* Most comments said that cash support were essential and important for the people to overcome the consequences of floods. Up to 97% of households surveyed wished to get cash relief in the future, because this method is effective, less expensive, less costly, and meeting the true needs of people after the disaster, the beneficiaries could decide to use the money on the things they needed. Only about 3% of the respondents wanted to receive aid in kind (food, non-food items) and a very small number (0.6%) wanted to get relief in the form of cash voucher. Up to 65% of households borrowed money (before the relief operations) to overcome the consequences of floods, and 35% of households did not borrow money. The reason why they did not borrow money was that they did not know

where to borrow and no one would give them a loan at that time, rather they did not have this need of borrowing money.

- *Cash support was effectively used:* 100% beneficiary households used for relief purposes, mainly invested in restoring production and livelihoods after the natural disasters; 51% of the total amount of cash support was to invest in recovering production activities (mainly purchased plants and animal breeding and production tools, equipment), 22% was used to repair houses, buy food, non-food items, while the rest (27%) is used for many different purposes, but are useful things. No household wasted the cash support.

- *CTP can bring a certain impact on the local market in the mountainous communes:* 73% of households said that they did not have any problems to access the goods market; the essential commodities were available and easily purchased at the local market. 65% of households used money to purchase goods in the local market and about 34% outside communes. Results also showed that 53% of them said that the prices of essential commodities did not increase after the emergency response, but 47% said that the prices increased. However, 82% of households said prices rose, the causes were not due to relief cash.

- *Most beneficiaries received correctly and in full amount of cash support:* 91% of the opinion said that there was no redistribution, 9% said that there was a compromise to redistribute money. The money collected was used to repair some of rural public works after floods or divided equally among the village households; no corruption of the project money was discovered.

From the practical implementation of this project, the evaluation report confirmed that: cash support was effective and could be done in Vietnam conditions but must ensure maximum participation, accountability and publicity like when carrying out relief activity using goods; CTP should be expanded in the future.

4.1.2. The study and evaluation of VNRC's CTPs:

- *Evaluation of response activities to typhoons Ketsana and Mirinae in 2009:*

CTP in Gia Lai, Kon Tum and Quang Ngai and Quang Nam was carried out by the American Red Cross (funding of 6.9 billion VND, implemented in 15 districts, 63 communes and 402 villages). The program decided to provide cash assistance for 8,582 households who were worst affected by typhoons Ketsana and Mirinae in 2009 with three different levels: one-member household with VND300,000, two-member household with VND600,000 and household with 2 or more 3 members with 1,000,000 VND).

The IDL in Vietnam conducted the evaluation in 4 provinces. Representatives of 400 households, in each province 100 households (nearly 20%) of the total number of households benefiting from the program was investigated by using both qualitative and quantitative survey. The study results showed:

Statistics on CTPs

Province	District	Commune	Village	Amount	No. of HH			Total	Total HHs
					1 person	2 persons	From 3 person		
Quang Nam	4	20	124	2,000	391	412	1,637	2,440	8738
Quang Ngai	5	24	140	2,000	1,071	940	1,118	3,129	6827
Kon Tum	3	10	88	2,000	51	92	1,930	2,073	9480
Gia Lai	3	9	50	900	23	57	860	940	4336
Total	15	63	402	6,900	1,536	1,501	5,545	8,582	29,381

Results from the household survey indicated that the majority of households (85%) used cash support to purchase food (mostly rice), 37% of households spent for house repairs, 30% of household spent on medical expense or livelihood, 15% of households used to repay debt. There were 87.5% of respondents rated the CTP "very transparent", 45% said that the cash distribution after 2.5-3 months was "a bit late but acceptable", the remaining recommended that implementing this program in approximately two weeks after the disaster. The majority of households (72.7%) spent the received amount immediately (within 3 days). The analysis results also showed that the cost of CTP was significantly lower than the distribution of food and non-food items.

- Evaluation of emergency relief and recovery after the flooding in the Mekong River delta in 2011:

Flooding in the Mekong River delta in September with a peak in October 2011 was much higher than the previous year. On 11.09.2011, IFRC on behalf of VNRC launched an Emergency Appeal with the amount of up to 1,107,185 Swiss Francs (over 20 billion VND) to support 10,000 households in three provinces worst flooded in An Giang, Dong Thap and Long An. As reported by VNRC HQs, until July 2012, the program was implemented in 13 districts of the province with 3 results: 5,220 families were granted cash, 5830 families HH kits, 364,000 water purification tablets, 1,500 water tanks of 300 liter, 500 water tank of 500 liter type, 8,750 water filters, 1,500 canvass (size 4x10m), 300 house repair tools, fishing nets and 1,666 boats, 1,125 kg of seeds and fertilizers.

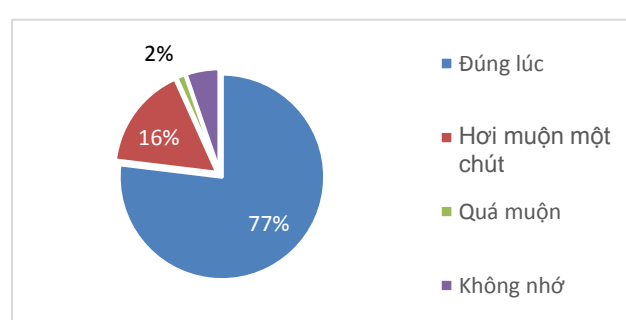
According to the evaluation report in the Mekong Delta in 2011, there were 3 types of distributing cash: i) ECHO through Spanish Red Cross and French Red Cross distributed unconditional cash grant (240,000 VND, 480,000 VND and 720,000 VND per household, depending on the number of members in the households; the program completed in February 2012), ii) Several PNSs in Vietnam (in response to IFRC Appeal) provided conditional cash grant to build house, 37-47 million VND depending on total area of each household: 24M2, 48M2, and 60M2, and per number of household members, which was conducted from June to October 2012), iii) German Red Cross implemented a cash voucher program for house repair from February to April 2012).

The program distributed cash to households in meeting their initial basic needs; did not detect redistribution. However, the distribution of funds was delayed, after 4-5 months which reduced the timeliness and effectiveness of the program.

- Assessment of emergency response to Wutip typhoon in 2013:

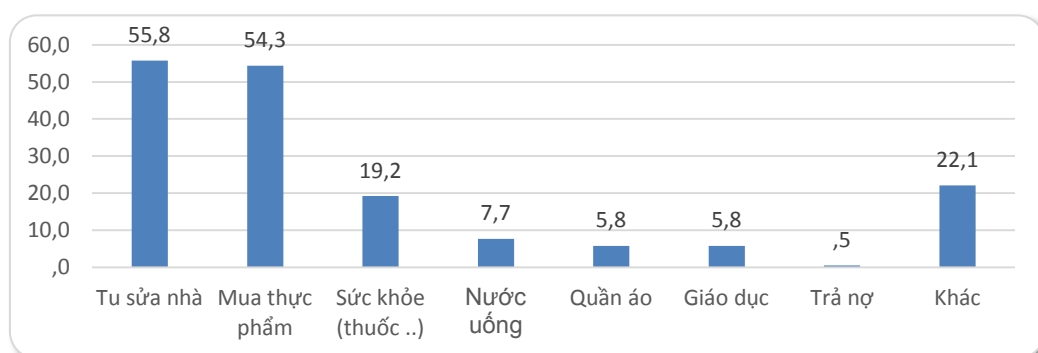
In 2014 AMDI conducted "Evaluation of emergency operations to Wutip typhoon 2013" in 17 communes in 6 provinces (Nghe An, Ha Tinh, Quang Tri, Da Nang, Quang Nam and Quang Ngai) which were severely affected by two consecutive typhoons (storm Wutip and Typhoon Nari).

With 37,850 households benefited from relief programs, 450 households were selected according to include in the sample in this assessment to evaluate the effectiveness of intervention, including a CTP component. There were 3 levels of cash support applied in this emergency operation: 400,000 VND (for 1 member households), VND800,000 (for household with 2 members) and 1.5 million (for households from 3 members and more). In addition, each household received 600,000 VND / each to repair their house, equivalent to 01 canvass of 4X10m size. The study results showed that:



The timeliness of unconditional cash support

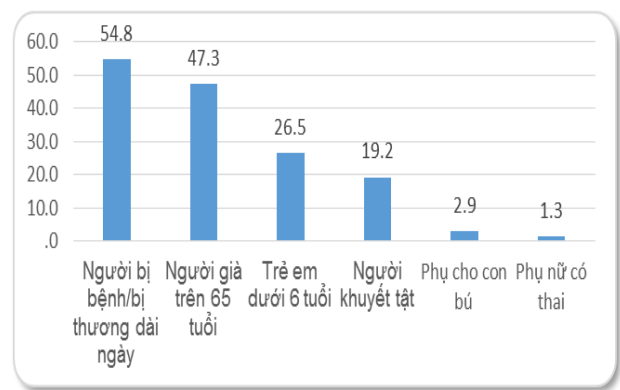
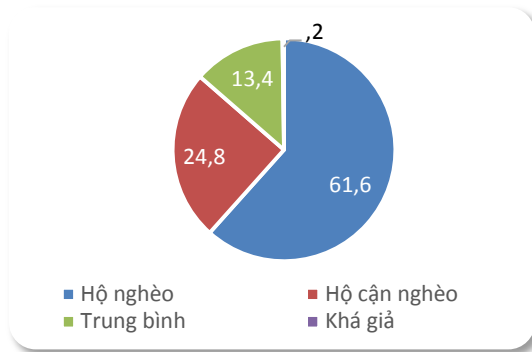
The Graph shows that the distribution of unconditional cash to beneficiaries was timely in the emergency operations. There were 76.9% of respondents said that households received cash in time, with 16.3% said that the support was little late and only 1.4% said that cash support came too late, the remainder (5%) did not recall. People used cash primarily for house repairs (55.8%), food (53.4%) and a number of other goods with a lower rate.



Purposes of using cash relief

Conditional cash grant was used for livelihood restoration, was considered within an acceptable timeframe (started from Feb 2014 and allocated in April-June 2014, 8 months after the storm passes through).

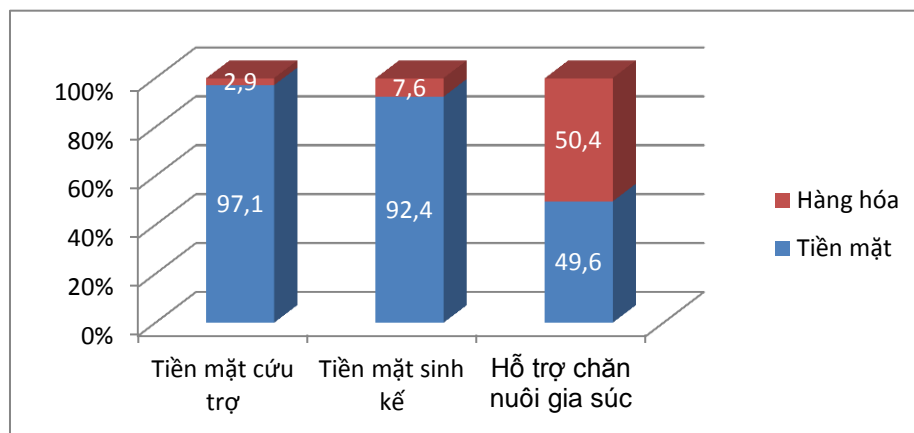
90% of households confirmed that the beneficiary selection process was fair, these households received support were worst affected by the typhoons as well as poor and near poor household.



HH economic status

Vulnerability status

97.1% of households wanted to receive aid in cash, 92.4% wanted cash for livelihood, approximately 50% of households preferred to receive cash rather than cow.



Wishes to receive forms of support

- Market surveys to collect information for determining cash support level:

In order to gather information related to relief cash amount in emergency situations and markets, two surveys were conducted by IFRC and VNRC in Quang Nam in August 2013 and in Ha Tinh in August 2014. The surveys conducted with poor households from 24 communes, 10 districts in the disasters-prone areas in Quang Nam and Ha Tinh.

The survey results suggested at least a minimum of 5 items that families need most right after the disaster, the item's price at 5 local markets and wholesale markets, wholesalers and retailers (supply chain factors as commodity inflation, fluctuations in the market when a disaster occurs, also considered and calculated), based on that to recommend unconditional cash support level in order to meet basic needs of households in one month is 400,000 VND for one-member household, 800,000 VND for two-member household and 1,500,000 VND for household with 3 or more members, this level may rise 10 -15% when the market price is changed (price increases in normal conditions or after a disaster).

4.2. Evaluation results on CTPs implemented by VNRC (in 2015)

4.2.1. Appropriateness and feasibility of CTP:

In previous years, the relief activities of VNRC mainly focused on distribution of HH kits, food, and non-food items. HH kit and relief items were allocated, transported, and distributed to the beneficiary households but not yet fully met their needs. For example, households had some rice reserve but still given rice support, so that some of them had to sell rice to get cash for paying debts or buying other essential goods (other food items, medicine, fuel...), so it reduced the value of relief goods and the quality of the aid.

“VNRC needs to be more drastic in transformation of types of relief from goods relief into cash relief, toward the trend of providing them what they need instead of providing them what we have” – Project Deputy of director in recovery phase, VNRC, Typhoon Emergency Operations, 2013

For CTP, the majority of beneficiaries, the local officials and functional departments considered it appropriate to the affected people because CTP increases the autonomy when the local market is functional again, it also meets basic relief needs of the local governments. Shortly after receiving relief cash, the families can buy rice, food, or cover family daily expenses, repair house, or pay debt (the money they had to borrow for buying rice, water, home repair before receiving cash support...).

Through the mail survey mail, 16 out of 19 provinces highly appreciated the CTP in emergency situation because in most affected areas, generally the local markets are quite developed, the wholesale markets and retailers have ability to operate normally again quite fast after the disaster; in addition these areas have a relatively convenient transportation network. Only in the big disasters which caused impact on a large scale and destroyed transportation systems that affected much on the market, then the application of CTP immediately after the disasters may not be a preferred (suitable) choice.

“Vietnam has a fast development economy, especially since the “Doi Moi-Renovation” policy, the market and goods have been developing with a very high speed. If we were still under the centralized economy (subsidy), the CTP would not be suitable because it was lack of goods even at the normal days...” – Commented by a Bank staff of Nghe An province

VNRC’s CTP is considered as a feasible program because it is relevant to the emergency relief trend of the IFRC Movement, and it has been widely adopted, and evaluated as a successful program in Vietnam.

Currently, VNRC’s HQs and disaster-prone provinces have trained and appointed focal point CTP staff; district and commune officials and Red Cross volunteers in the benefitted localities of the VNRC’s CTPs were trained and gained experiences in deploying a CTP. The implementation of CTP has favorable conditions because the majority of commune markets,

“Emergency response by providing goods seems to focus on affected households living near the roads/highways, because it was convenient for the humanitarian actors to directly provide their support. This led to a situation that one household received tens of instant noodle boxes, bottles of fish sauce, or some boxes of shampoo...” – Commented by a Staff of commune People’s Committee, Nghe An province.

shops, local retailers is developed and in regular operations with varied commodities even if a disaster occurs. The CTP is also received government support; the people are excited because they have autonomy to enhance their self-determination. These are the main factors which contribute to the success of the CTP if being implemented.

4.2.2. Timeliness in meeting the needs of affected households:

After disasters, the national disaster response teams (NDRT) in 2011, and the Provincial Disaster Response (PDRT) in 2013, were mobilized to assess damages and needs and conducted a market survey. However, the process of selecting beneficiaries for emergency relief and recovery was done in the same process, which was not suitable to meet household representatives in the villages to select beneficiaries. In addition, the deployment of CTP (unconditional and conditional) still had many shortcomings which lead to the delay in fund disbursement and a long project implementation (a few month, six months, even years) after the disaster occurred, which reduced the timeliness and effectiveness of the program.

According to the interviews with informants at the Central level, causes of the delay may be due to: i) VNRC at all levels were not proactively in preparing resources (especially cash), most CTPs were funded through the emergency appeals of IFRC or from relief projects (funding was not planned before the disaster season, only confirmed after the typhoon or floods occurred monthly); ii) Lack of clear standards for implementing a CTP, or the application was not smooth/professional (the norms and selection procedures, forms, one-program approach...); iii) Staff and officers lack of knowledge, skills and experiences to implement a CTP; iii) The findings from CTP program evaluations were not taken into consideration and adjustment timely in the next CTP; lack of comprehensive assessment and concrete recommendations...

The distribution of unconditional cash should be implemented as soon as possible, ideally within one month after the disaster. Immediately after the disaster, the market may not been recovered and the majority of households may have some food stocks for 5 to 7 days, so during the first 2 weeks after a disaster it is often the appropriate time to distribute emergency packages, household kits or other relief items. 13 out of 19 provinces participated in the mail survey suggested that cash relief was timely as compared to the commodity distribution because cash relief did not require time for purchasing goods, signing contracts, long shipping time and requiring manpower. However, there were also suggestions that VNRC should carefully consider a CTP in case of some specific disasters or in geographical areas having undeveloped markets or difficult travel and commodity prices may rise.

“The process to select beneficiary was suitable in the recovery phase but not suitable in the emergency phase due to the fact that the affected households usually had to overcome disaster consequences (e.g. repairing house, belongings, livelihood); they could not participate in selection meeting. At the same time the local authorities were also very busy with the emergency response and recovery. In Quynh Thien commune, after the disaster in 2013, there were 51 humanitarian delegations coming and provided supports to affected households; thus the beneficiary selection of the VNRC’s unconditional cash support was only carried out with participation of the local relief committee--- Commented by the leader of the commune People’s Committee of Quynh Thien, Quynh Mai town, Nghe An province.”

4.2.3. The relevance of level of cash support:

Right from the start of CTPs, the level of cash support was determined by VNRC based on the number of HH members and prices of basic essentials.

Responding to the storms in 2009, the floods in the Central in 2010 as well as the flooding in Mekong Delta in 2011, the level of cash support was based on the amount of rice that a normal person consumes in a month and the price of rice at the time of emergency operation to decide on the level of cash support. Responding to the Typhoons Wutip and Nari in 2013, the level of cash support was based on the basic needs in a month and for house repairs. The application of "one-program approach" was not well prepared/completed before the annual disaster season; the level of cash support was not based on justifiable evidence and consensus. Therefore, level of cash support was not consistent in the past years and in different provinces applied different norms.

Level of implemented cash support

Funding source	Level 1 (VND)	Level 2 (VND)	Level 3 ⁸ (VND)	Notes
Typhoon in 2009				
American Red Cross	300.000	600.000	1.000.000	Based on price, consumption amount or rice per month plus other essential food items
Flood in the Central in 2010				
IFRC	400.000	800.000		Based on price, consumption amount or rice per month
Flood in the Mekong Delta in 2011				
IFRC	500.000			Based on the level of 30 kg of rice / 1HH
ECHO via French Red Cross and Spanish Red Cross	240.000	480.000	720.000	Based on price, consumption amount or rice per month
Typhoons in 2013				
IFRC	1.000.000	1.400.000	2.100.000	Based on the basic needs of a HH in a month and house repair cost (600.000 VND/HH)
VNRC HQs, Germany's Ministry of Foreign Affairs via German Red Cross	400.000	800.000	1.500.000	Based on surveyed basic need of a HH per 1 month

With the level of cash support in the Table, the basic needs of the HHs, such as rice, oil, fish sauce, soap, meat, fuel ... can be met within 15 days to 30 days after the disaster (depending on the amount of reserves and the ability of farmers to earn a living after the disaster). However, the level of cash support was not uniform as well as regulated by each specific regulation of each donor which made it more difficult for

⁸Level 1 applied to HH with one person, Level 2: 2 HH with persons, Level 3: HH with more than 3 persons.

local authorities to select beneficiaries, implementation of CTP and preparing a completion report; even in onedistrict, there were two supports from two different sources with two different levels, with various forms which caused many difficulties in implementing the project.

Through a global project on "Capacity building in CTP" implemented by IFRC's Regional Office in 4 countries including Vietnam, a guidelines provided processes, forms, and norms for implementing unconditional CTP in emergency situations; in response to the Typhoons Wutip and Nari in 2013, it was the first time VNRC, IFRC and other PNSs in Vietnam agreed to develop and apply a common CTP procedures.

From this reality, VNRC wants to continue thoroughly the "one-program approach" in implementing the emergency operations.

4.2.4. Compliance in the implementation of CTP:

VNRC's relief activities in general and cash relief in particular in recent years have been performed as required by each specific program or relief project (with different processes and requirements); so far, there has been initially a standard procedure in the relief activities of VNRC. Through surveys in this study, the majority of respondents highly appreciated and agreed with the beneficiary criteria and selection steps, process and method for testing, evaluation and organization of distribution proposed by the Program. At locality, beneficiary selection process is properly followed: organize village meetings (with the participation of local government) to select beneficiaries; publicly post the list of the beneficiaries, display posters of selection criteria, norms and contact list of implementing staff with phone numbers to receive feedbacks; put comment boxes at some central points, cultural houses, village hall, distribution sites to collect feedback from people. Some localities selected beneficiaries in the form of "representative democracy": selected by commune/village relief committee and households with the approval of the local authorities based on the understanding of households' damage and the allocation of received relief funding. Monitoring and evaluation are carried out by competent staff with at least 10% of beneficiaries list, beneficiaries should be affected households, meeting the criteria set by the Program.

"We did not have enough staff to follow VNRC HQ's guidelines because there were a lot of cash and goods that need to be timely provided to the affected people; thus we could only conduct beneficiary selection based on the proposals of local authorities and relief committee. There were 51 relief delegations coming to our commune one after another; was this possible to conduct a lot of beneficiary selection meetings? – Commented by the Vice Chairman of commune People's Committee of Quynh Thien, Quynh Mai Town, Nghe An province.

Cash relief list is approved based on the instruction of VNRC: The local authorities, the Fatherland Front, Red Cross and commune/village relief committee approve on the beneficiary list and then conduct distribution. Results on relief performance are positive, with very few complaints, only a few cases in Ha Tinh province where the relief funds were redistributed but were completely solved. The establishment, training and mobilization of local volunteer team in beneficiary selection, inspection, monitoring, distribution, evaluation of beneficiary households achieved high efficiency, helping VNRC at all levels, local authorities, donors to ensure the implementation process and progress of the program. The communication of

program on cash distribution relief remains limited, incommensurate with the used resources; feedback channels and mechanism and the beneficiary selection process remains inadequately communicated.

Although basically, the CTP has been implemented following the process, but some households (in one village of Dong Thap and in one districts of Nghe An) did not participate in the selection meetings and did not directly come to receive relief cash, the reasons were: the head of household was away from home to sell lottery tickets, family member was sick... It was discussed among the team that: the signing should be adjusted more appropriately that any representative of the household can sign on the receipt if they bring legal ID card of household head, or family record book, or written confirmation of village leader. Beneficiary criteria need to be extended, not only include poor and near-poor households but also include households with difficulties, suffering from permanent sickness, in food shortages or major labor in family suddenly die, has accident and loses working ability, frequently in debt. There should be concern and support for poor Red Cross's staff and members who are severely affected by disasters.

4.2.5. The feasibility of distributing cash through financial institutions (banks):

In order to improve accountability, increase transparency in the implementation process, towards immediate support on broad area for many households at the same time in the cash distribution program, VNRC has been initially working with financial institutions and services such as banks, post office, mobile services... to test ways to transfer cash to the program's beneficiaries.

The banking system survey was conducted in Quang Nam, Ha Tinh, Nghe An and Dong Thap provinces. For each bank, in addition to surveying the transaction network, branches and offices (from provincial to district and commune levels of each bank), resources, facilities and settlement systems are also under consideration. A scenario (assumed) was sent to the banks to make a service bid. The results showed that, in Quang Nam and Dong Thap, to the time of completion of this report, no bank meets the requirements of the program. Regarding Ha Tinh and Nghe An provinces, the network of AgriBank is the widest and gave quotation as well as organization plans if there was cooperation. Specifically, in Ha Tinh province, transaction fee is VND10,000/01 beneficiary household (surveyed in 2013), Nghe An VND22,000/01 beneficiary household (surveyed in 2015) and VND3,300 / 01 beneficiary household if they open ATM service card.

Through the survey with provinces and VNRC on the cooperation with financial institutions at the locality, 14/19 provinces proposed direct cash distribution (as at present) for the reason: matching the ability of localities and the common wish of people to get money directly from the Red Cross, better communication on the Association's activities; less procedures, no need to go to the transaction office (especially for the elderly, the disabled, people without transportation ...); on the other hand, the banking system has not extended to the communes, some towns have not had trading offices, the low relief funds do not promote efficiency of banks, many procedures and time taking. The remaining provinces proposed cash through the banking system, as: ensuring security and safety of the beneficiaries, convenient for distribution with many type of notes available; VNRC has more time for the selection of beneficiaries and distribution. However, the distribution of cash via credit institutions or banks should be carried out at commune, ensuring the visibility of the VNRC's activities and need to test and instruct carefully before widespread implementation.

V. CONCLUSIONS, RECOMMENDATIONS AND SUGGESTIONS

By qualitative research, assessment and rapid response technology (overview research and analysis of the available research results, field surveys and opinions from the provincial Red Cross Chapters, VNRC HQs, IFRC, PNSs and stakeholders), 310 interviewees/direct meeting, 19 provincial Red Cross Chapters giving comments in writing or by email, the research team for “Evaluation of the efficiency of CTP in VNRC’s relief activities” come to conclusions, recommendations and suggestions as follow:

5.1. Current situation of the VNRC’s CTP in recent years

5.1.1. CTP is appropriate and highly feasible in the relief activities of the VNRC: the majority of beneficiaries, local authorities assess it to be appropriate to people's needs and expectations, consistent with the relief trend of IFRC, increasing activeness when the local market becomes active again, meet the basic relief requirements of local authorities; 97.1% of households (received cash relief after Typhoon Nari and Wutip 2013) preferred unconditional cash relief, and 92.4% of households preferred conditional cash relief through livelihood support.

5.1.2. CTP meets the immediate needs of affected households; however it needs to be faster: the program has solved the urgent needs in a short time period, creating activeness, increasing the autonomy and responsibility of beneficiaries in selecting goods suitable for household activities; 85% of households (received cash relief after Typhoons Ketsana and Mirinae 2009) spent the amount granted for food (mostly rice), 37% of households spent to repair the house, 30% of households spent for medical drugs or spent on livelihood, 76.9% of households (cash relief after Typhoons Nari and Wutip 2013) said that they received timely and promptly.

5.1.3. CTP has gradually built up appropriate norms, based on the number of family members and prices of basic essentials: despite the difference of the levels of support (VND240,000-1,000,000 / 1 family member), it is uniformly divided into 3 levels (Level 1 applies to one-member household, Level 2: household with 2 members, and Level 3: 3 and more members). This has basically met the needs of households within 15 days to 30 days after the disaster (depending on the stock and the ability to earn a living after disasters), gradually implementing "one-program approach" in the relief programs of VNRC.

5.1.4. CTP strictly follows the implementation process; however needs to adjust to be more flexible: so far, there has been initially a standard procedure in the relief activities of VNRC (selection criteria, beneficiary selection process, how to examine and evaluate the organization and distribution...); 87.5% of households (cash relief after Typhoon Ketsana and Mirinae 2009) assessed the program to be "very transparent", 90% of households (the cash aid after storm Wutip Typhoon Nari 2013) confirmed that the process of beneficiary selection was fair; however, in emergency relief, beneficiary selection process need to be adjusted flexibly in a simpler way.

5.1.5. The CTP has not had opportunity to test the distribution through financial institutions (banks) or other modern forms: in addition to the traditional forms (mostly focused distribution sites, direct delivery - receipt between VNRC and the people, or cash vouchers for house repairs, conditional cash grant for housing), VNRC has not been able to implement modern forms, application of information technology and other modern technologies, however, cash distribution via banks may be feasible to pilot early in some localities.

5.2. The solutions for VNRC's CTP to be faster and more efficient in the future

5.2.1. CTP should be fast and timely: unconditional cash distribution should be implemented as soon as possible, ideally within 1 month after the disaster, conditional cash relief may come later, depending on the types (livelihood and housing support take longer) but not more than 6 months (so that the people can rotate the capital and build more resilience for the next disaster season).

Involve more participation of relevant stakeholders from the beginning and in all stages of CTP of the VNRC at all levels, local authorities and RC volunteers.

5.2.2. CTP process should be continuously standardized, strict but simple, clearly decentralization and devolution, strengthening monitoring and evaluation:

- Conduct village meeting to select beneficiaries with participation of the local authority, mass organization and community, with participation of at least more than 60% of the affected households; during emergency phase (first week after major disaster with many sources of support) beneficiary selection should be in the form of "representative democracy" (selected by commune / village relief committee with the participation of local authorities and representative of the households and village head).

- Adjust the selection criteria to be simple, clear and concise and into 2 groups (mandatory criteria and priority criteria) which can be scored, giving more attentions to poor households and vulnerable groups (target groups of VNRC).

- Give more proactive decision-making power and responsibility to provincial RC chapter, and commune People's Committee (written correspondence); Strengthen monitoring and evaluation and report of VNRC at all levels; Make reporting forms more simple closer to Vietnamese context, user-friendly and relevant to the local context.

5.2.3. The level of unconditional cash support level (in emergency phase) based on the minimum standards of humanitarian response, poverty and the actual conditions in Vietnam, as well as requirements of the donor: accordingly,

- Level of cash support should be based on the actual number of household members and divided into 3 levels: minimum level of 500,000 VND for one-member households; 1,000,000 VND for two-member households and 1,500,000 VND households with 3 members or more. For special areas, should adjust the level to suit with the context.⁹

- For conditional CTP, cash level in the medium-term livelihood support, house repair... should be performed after assessing damage and needs (based on actual need, the ability of donors, and regulated by VNRC).

5.2.4. Strengthen awareness-raising and communication on CTP, in which:

- Strengthen awareness-raising and communication on CTP, as a part of the whole relief program and disaster preparedness of VNRC, before, during and after disaster on mass media.

- Establish and maintain feedback channel and mechanism such as on poster, leaflet, cash envelope, etc.

⁹This level applied to households already received support for burying the death and medical expenses for the injured from the Emergency Fund of VNRC.

- Strengthen the communication on beneficiary selection and feedback mechanism on loudspeaker and other direct communication means available in the communities.

5.2.5. *Gradually apply the cash allocation model in the world to increase the effectiveness of the program, under which:*

- In the meantime, focus on traditional CTP approach by distributing cash directly through local RC system.

- Pilot cash distribution through banking systems, postal, cell phone; soon will implement cash voucher and cash for work.