Increasing resilience to natural disasters with cash-based interventions 

LESSONS LEARNED AND BEST PRACTICES FROM CASH TRANSFER PROGRAMMING IN RESPONSE TO TYPHOON DAMREY IN VIETNAM
Cover photo: Bui Thi Hau welcomes her 10-year-old daughter Bui Thi Hoang Ngan back from school as life slowly returns to normal after Typhoon Damrey caused widespread flooding in central Vietnam in November 2017. As the sole breadwinner of the family, Hau dreams of saving enough as a day laborer to send Hoang to university. But she would have had to take a high-interest loan from a money lender to replenish the family’s rice stocks that were lost to the floodwaters. Catholic Relief Services, with the START Fund, rolled out an emergency project to directly support thousands like Hau with cash transfers. Hau was able to replace the rice they had lost in the storm.

*Photo by Lisa Murray for CRS*
Acknowledgments

To our colleagues in the following organizations, for their availability to answer our online questionnaire: Viet Nam Red Cross, the International Organization for Migration, the Food and Agriculture Organization of the United Nations, the United Nations Development Program, CARE International, Plan International, Save the Children, Development Workshop France and humanitarian partners who participated in the May 2018 Start Fund national workshop.

To government counterparts, for their valuable support, including the People’s Aid Coordinating Committee, the Vietnam National Disaster Management Authority, sub-national authorities of the Department of Foreign Affairs, and provincial and district committees for natural disaster prevention and control in Quang Nam province. We would also like to thank those who participated in our focus group discussions and key informant interviews at the national and sub-national levels.

To Roberta Tranquilli (FAO), Coordinator of the Cash Working Group, for sharing preliminary results of the UN Cash Transfer Programs After Action Review; Tran Pha, Team Leader of Viet Nam Red Cross national disaster response team; and Pham Thanh My, VNRC National Focal Point on cash transfers, who all shared important perspectives, lessons learned and best practices during the workshop.

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To the Start Fund, for its generous financial support, which made this cash transfer programming study possible. Your ongoing support will be essential to facilitate wider learning and sharing of cash transfer programming best practices and lessons learned, for more effective, impactful and efficient responses in the future.

To all those who found the time to share their interest and commitment to contribute useful and constructive recommendations to this study.
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<td>3W</td>
<td>Who, What and Where</td>
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<tr>
<td>AAR</td>
<td>after action review</td>
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<td>Agribank</td>
<td>Vietnam Bank for Agriculture and Rural Development</td>
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<td>AML</td>
<td>anti money laundering</td>
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<td>API</td>
<td>application platform interface</td>
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<td>BenReg</td>
<td>beneficiary registration</td>
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<td>CaLP</td>
<td>The Cash Learning Partnership</td>
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<td>CAT</td>
<td>Cash and Assets Transfer</td>
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<td>CBDRM</td>
<td>community-based disaster risk management</td>
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<td>CBI</td>
<td>cash-based intervention</td>
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<td>CCD</td>
<td>collaborative cash delivery</td>
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<td>CCNDPC</td>
<td>Central Committee for Natural Disaster Prevention and Control</td>
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<td>CCT&amp;V</td>
<td>conditional cash transfer and voucher</td>
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<td>CDD</td>
<td>customer due diligence</td>
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<td>CERF</td>
<td>Central Emergency Response Fund</td>
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<td>CGI</td>
<td>corrugated galvanized iron</td>
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<td>CNDPC</td>
<td>Committee for Natural Disaster Prevention and Control</td>
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<td>CRS</td>
<td>Catholic Relief Services</td>
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<td>CTP</td>
<td>cash transfer programming</td>
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<td>CWG</td>
<td>Cash Working Group</td>
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<td>DFAT</td>
<td>Department of Foreign Affairs and Trade</td>
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<td>DMWG</td>
<td>Disaster Management Working Group</td>
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<td>DoFA</td>
<td>Department of Foreign Affairs</td>
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<td>DONRE</td>
<td>Department of Natural Resources and Environment</td>
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<td>DRM</td>
<td>disaster risk management</td>
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<td>DRR</td>
<td>disaster risk reduction</td>
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<td>DWF</td>
<td>Development Workshop France</td>
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<td>ERP</td>
<td>emergency response plan</td>
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<td>FAO</td>
<td>Food and Agriculture Organization of the United Nations</td>
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<td>FGD</td>
<td>focus group discussion</td>
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<td>FS&amp;L</td>
<td>Food Security and Livelihoods</td>
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<td>FSP</td>
<td>financial service provider</td>
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<td>FTS</td>
<td>Financial Tracking Service</td>
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<td>GB</td>
<td>Grand Bargain</td>
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<td>GDP</td>
<td>gross domestic product</td>
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<td>GoV</td>
<td>Government of Vietnam</td>
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<td>HQ</td>
<td>headquarters</td>
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<td>IBPS</td>
<td>Inter-bank Electronic Payment System</td>
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<td>ICT4D</td>
<td>information and communications technologies for development</td>
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<td>IFRC</td>
<td>International Federation of Red Cross and Red Crescent Societies</td>
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<td>INGO</td>
<td>international nongovernmental organization</td>
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<td>IOM</td>
<td>International Organization for Migration</td>
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<td>JAT</td>
<td>joint assessment team</td>
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<td>KII</td>
<td>key informant interview</td>
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<td>KYC</td>
<td>Know Your Customer</td>
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<td>MARD</td>
<td>Ministry of Agriculture and Rural Development</td>
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<td>MEB</td>
<td>minimum expenditure basket</td>
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<td>MOH</td>
<td>Ministry of Health</td>
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<td>Acronym</td>
<td>Description</td>
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<tr>
<td>MOLISA</td>
<td>Ministry of Labor, Invalids and Social Affairs</td>
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<td>MONRE</td>
<td>Ministry of Natural Resources and Environment</td>
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<td>MPCA</td>
<td>multipurpose cash assistance</td>
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<td>NAPAS</td>
<td>National Payment Corporation of Vietnam</td>
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<td>NDRT</td>
<td>National Disaster Response Team</td>
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<td>NFI</td>
<td>non-food items</td>
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<td>ODA</td>
<td>Official Development Assistance</td>
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<td>PACCOM</td>
<td>The People's Aid Coordinating Committee</td>
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<td>PDM</td>
<td>post-distribution monitoring</td>
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<td>PDRT</td>
<td>Provincial Disaster Response Team</td>
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<td>PPC</td>
<td>Provincial People's Committee</td>
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<td>RTGS</td>
<td>Real Time Gross Settlement</td>
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<td>SC</td>
<td>Save the Children</td>
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<td>SDG</td>
<td>Sustainable Development Goal</td>
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<td>UCT</td>
<td>unconditional cash transfer</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNDP</td>
<td>United Nations Development Program</td>
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<td>UNOCHA</td>
<td>United Nations Office for the Coordination of Humanitarian Affairs</td>
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<td>UNDRMT</td>
<td>United Nations Disaster Risk Management Team</td>
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<tr>
<td>US</td>
<td>United States</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
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<tr>
<td>VND</td>
<td>Vietnamese Dong</td>
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<td>VNDMA</td>
<td>Vietnam Disaster Management Authority</td>
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<td>VNRC</td>
<td>Viet Nam Red Cross</td>
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<td>WASH</td>
<td>water, sanitation and hygiene</td>
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<td>WU</td>
<td>Women's Union</td>
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<td>WV</td>
<td>World Vision</td>
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Executive Summary

Typhoon Damrey hit Vietnam and flooded homes, towns and cities across 15 of the country’s central provinces on November 4, 2017. More than 100 people died and 4.3 million were affected as the storm devastated their homes, water infrastructure, food sources and livelihoods. In the early aftermath, at least 400,000 people were in need of urgent humanitarian assistance.

The typhoon’s severity was compounded because households and infrastructure had been made vulnerable by five storms that had hit the provinces earlier in the year.

Within four days of the typhoon, the Government of Vietnam (GoV) issued a request for international humanitarian assistance and, by the end of the month, with UN agencies, launched a one-year Emergency Response Plan estimated at US$54 million, for emergency relief and early recovery of food and livelihoods ($12 million), shelter ($30 million), and water, sanitation and hygiene, or WASH ($12 million).

By May 2018, $15 million in international assistance had been mobilized in the emergency response, with cash transfers and vouchers totaling $3.8 million, or 25 percent, reaching 41,300 families (households).

Just six days after the disaster, the Start Fund awarded $378,000 to Save the Children and $198,000 to Catholic Relief Services (CRS). And, within 21 days, CRS and Save the Children had distributed a combined $372,850 directly to the beneficiaries through cash transfers (CRS having distributed $82,061 and Save the Children, $290,789).

With all Start Fund projects peer-reviewed to identify actionable learning, CRS received the Start Fund 1 percent learning budget to conduct this study on cash transfer programs in Vietnam in response to Typhoon Damrey.

CRS interviewed 20 key informants, and surveyed 8 organizations using an online questionnaire. Respondents included humanitarian actors from international nongovernmental organizations, UN agencies, the Red Cross movement, government representatives and financial service providers. CRS undertook a secondary study to draw on a significant number of reports, studies, after action reviews, data analyses and articles. The team then triangulated the survey results with the interviews at the national and sub-national levels, the focus group discussions, and the secondary data. Unless otherwise stated, the findings included in this report reflect common trends and perceptions from across the different data sources.
BEST PRACTICES AND LESSONS LEARNED

Government and organizational preparedness/readiness for disaster response

- **Best practice:** National-level humanitarian aid actors, including the Cash Working Group (CWG) that had reactivated in October 2017, were prepared for natural disasters.

- **Lesson learned:** Organizations were not equally prepared or ready. For example, organizations had yet to systemically integrate cash into contingency plans, which resulted in a lack of strategic cash interventions at various phases of the response, as well as few established delivery mechanisms or pre-positioned agreements with financial service providers.

Mainstreaming of cash into cross-sectoral strategies, assessments and approaches

- **Best practice:** The mainstreaming of a cash and markets approach into the joint initial assessment enabled a harmonized response analysis, which led to a more strategic, appropriate and effective cash-based intervention—with the most cash distributed in such a response in Vietnam to date.

- **Lesson learned:** An initial damage assessment tool was difficult to use, and the lack of harmonized tools across humanitarian stakeholders delayed the initial joint assessment. A fast-tracking procedure for initial assessment is recommended to enable a more timely response analysis, as well as improved cash transfer programming.

Timely information collection and sharing

- **Best practice:** The frequency and timeliness of information collection and sharing about the humanitarian crisis helped to quickly mobilize funding for the response. Within three weeks of the typhoon’s landfall, cash transfer programming (CTP) was underway to meet people’s diverse needs. Government advocacy helped to mobilize funding from humanitarian organizations for the remaining needs.

- **Lesson learned:** A harmonization of approaches and targeting strategies over the different response phases could help minimize negative coping mechanisms and self-selection, where some beneficiaries preferred to decline the cash assistance thinking a larger amount would be awarded later. Blanket unconditional cash transfers and multipurpose cash grants could have been used in these early weeks as most local markets recovered quickly and nearly all households in the targeted community had suffered similar losses. People reported using loans, gifts, donations from local charities, and income from daily labor to buy available goods soon after the floods receded. A blanket cash distribution to all affected households during the initial phase of the emergency response would have ensured that the most vulnerable in some strategic geographical areas could have met their immediate needs, while buying time for consolidated information-sharing, selection and registration processes for a second, more targeted, round of cash transfers.
Price monitoring

- **Best practice**: Price monitoring is essential to ensure the value for money of cash distributed, and any needed adaptation of delivery mechanisms and modalities in case of a changing context.

- **Lesson learned**: A price monitoring system would have helped the Ministry of Finance and local authorities in charge of inflation control after a natural disaster take appropriate and effective mitigation measures.

The law

- **Best practice**: Laws—including Natural Disaster Prevention and Control 2013, and Money Laundering Prevention 2012—and government systems are in place, and national humanitarian coordination architecture is well-designed for emergency preparedness and response. These create a centralized but enabling environment. Although they are not designed specifically around CTP, they are not barriers to CTP preparedness and response.

- **Lesson learned**: Laws and systems are not uniformly applied at the sub-national level.

Cash transfer programming in the recovery phase

- **Lesson learned**: Not having CTP in the recovery phase was a missed opportunity for people’s financial inclusion. We could have offered financial services beyond cash distributions. For example, some beneficiaries who experienced severe damage to their livelihoods or homes reported that they would have liked to access a loan to “build back better”.

Coordination beyond information sharing

- **Lesson learned**: Standardization of rates for multipurpose cash assistance and sector-specific cash at the different phases of intervention would have prevented beneficiary self-selection, and still covered their needs as the use of the cash was essentially the same.

Decentralized Cash Working Group

- **Lesson learned**: Although the sub-national emergency coordination structure was established with the provincial Natural Disaster Prevention and Control committee, the sectoral coordination—led by line agencies, the Department of Foreign Affairs (DoFA) for foreign aid coordination, and the Provincial People’s Committee for overall coordination and approval of projects—would have benefited from a decentralized CWG at the provincial level to facilitate the first few months of the CTP response, as well as to liaise with both national and sub-national stakeholders on CTP.

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1. Legal documents and guidelines, including Decree No. 66/2014/ND-CP, Decree 94/2014/ND-CP, KYC/CDD
Protection

- **Lesson learned:** Humanitarian access for people with disabilities, minorities and people at risk could have been improved, and there was limited use of the feedback system by beneficiaries.

Rapid response funding

- **Best practice:** Rapid emergency funding mobilization, particularly with the activation of the Start Fund, allowed for the fastest CTP response at scale in Vietnam to date.
- **Lesson learned:** While the rapid response funding was critical for a timely response, additional innovative funding, such as disaster risk financing products, is needed to address economic losses.

Electronic data collection

- **Lesson learned:** Having piloted electronic data collection (KoBoToolbox, an open-source mobile tool) and e-vouchers (RedRose) during the emergency phase, it was clear that capacity building for electronic data collection was needed at the commune level, especially for scale-up in future responses. Capacity building will improve efficiency during the assessment and registration phases. Piloting digital money in future responses is critical for deploying at scale.

The value of case studies

- **Lesson learned:** Case studies offer significant insights for addressing global gaps in CTP for disaster risk reduction, and for adapting future responses with CTP to natural disasters in Vietnam. Moreover, learning helps to address issues identified in CaLP’s *The State of the World’s Cash Report*, making progress toward Grand Bargain\(^2\) commitments, and replicating best practices globally.

Finally, this report presents recommendations for the ongoing development and improvement of CTP in emergency preparedness and response in Vietnam. It is hoped that these best practices, lessons learned and recommendations will contribute to the wider global discussions on the use and impact of CTP to increase resilience to natural disasters. We hope this learning can lead to a set of priorities that can serve as the basis for a proactive action agenda by the Cash Working Group, Disaster Management Working Group, UN Disaster Risk Management Team, INGOs and state actors.

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2. An agreement between more than 30 of the largest donors and aid providers, aiming to get more means into the hands of people in need.
Introduction

EMERGENCY CONTEXT

On November 4, 2017, Typhoon Damrey hit Vietnam and flooded homes, towns and cities across 15 of the country’s central provinces. More than 100 people died and 4.3 million were affected as the storm devasted their homes, water infrastructure, food sources and livelihoods. In the early aftermath, at least 400,000 people were in need of urgent humanitarian assistance.

Its severity was compounded because households and infrastructure had already been made vulnerable by five storms that had hit the provinces earlier in the year.

Within days of the typhoon, the Government of Vietnam issued a request for international humanitarian assistance and, by the end of the month, with UN agencies, launched a one-year Emergency Response Plan estimated at US$54 million for emergency relief and early recovery of food and livelihoods, shelter and WASH.

While central and local governments, and affected communities, immediately launched relief operations, the mobilization of additional financial support was vital to give communities urgent relief from the devastation, and the means to begin their recovery.

Vietnam ranks fifth globally in terms of overall material losses and mortality from climatic crises (1990-2009). It has significant exposure to several types of disasters, including typhoons. The country has lost an average of 1 to 1.5 percent of its gross domestic product (based on purchasing power parity) because of disasters over the last 20 years. In 2017, the Committee for Natural Disaster Prevention and Control recorded 16 storms and 4 tropical depressions in the country, which caused a loss valued at US$2.89 billion. After Typhoon Damrey, the economic loss was estimated at $1 billion.³

According to a 2016 World Bank natural disaster risk forecast,⁴ Vietnam has a 40 percent chance of incurring damages of more than US$6.7 billion from flooding, typhoons and earthquakes, in the next 50 years. Residential assets will make up 65 percent of that total damage, and public assets, 11 percent.

3. The information was extracted from an infographic developed by the UN Disaster Risk Management Team in consultation with the Vietnam Natural Disaster Management Authority.

4. Financial protection strategy necessary to improve Vietnam’s resilience to natural disasters (The World Bank, November 15, 2016)
TYPHOOON DAMREY HUMANITARIAN RESPONSE

A joint initial assessment carried out by the Government of Vietnam, UN agencies, the Viet Nam Red Cross and INGOs, from November 6 to 16, 2017, showed the priority needs were food and livelihoods, shelter and WASH.

By June 2018, a total of US$15 million in international assistance had been mobilized to help families and communities start to recover, including $7.8 million reported on the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA) Financial Tracking Service (FTS). Funding support came from the UN’s Central Emergency Response Fund, the International Federation of the Red Cross, the United States Agency for International Development, the GoV’s Department of Foreign Affairs and Trade, New Zealand, Luxembourg, and the Start Fund, among others.

RESPONSE AND RECOVERY TIMELINE

A fast, coordinated and multi-stakeholder humanitarian response

October 2017: Heavy rains triggered flooding and landslides

4 November 2017: Typhoon Damrey makes landfall

14 November 2017: Government and Viet Nam Red Cross relief operations initiated

6-16 November 2017: Government, Viet Nam Red Cross, UN agencies and International Non-Governmental Organizations deploy joint needs assessments

November 2017: 26% of ERP mobilized (incl. US$4.2 million by CERF) for life-saving emergency operations

December 2017: Launch of the Flooding Response Plan 2017, US$ 54.0 million required

December 2017: Gov requests international assistance for recovery activities to help overcome the impacts of the typhoon

$49.4 million

$54 million

$4.2 million

Source: UN-Government Response and Recovery Timeline, December 2017

CASH TRANSFER PROGRAMMING

The Start Fund supported CRS and Save the Children with $576,000, of which they allocated $373,178 to help 7,918 households (29,604 people) begin to recover their livelihoods with unconditional multipurpose cash assistance and conditional cash transfers in Quang Nam and Quang Ngai provinces. Despite the initial intent of cash programming to focus on three sectors—food and livelihoods, shelter and WASH—CRS and Save the Children also used direct cash transfers and vouchers to meet people’s wider needs:

5. Emergency funding identified within the $15 million was: UNDP TRAC (US$78,000, approved on November 8), OCHA Emergency Cash Grant (US$100,000, approved on November 14), UN CERF grant (US$4.2 million, approved on November 28), Start Fund ($576,000, approved on November 11).

Which sector was your cash and voucher intervention designed for in the Typhoon Damrey response?

![Sector Distribution Chart]

Source: Online survey results of nine CTP projects through eight organizations

Number out of nine respondents that focused on the sector for CTP

Roots of cash programming in Vietnam

The use of cash has a long history in humanitarian development and emergency programming in Vietnam, and has increasingly become a preferred emergency response option. In fact, over the past 15 years, Vietnam has been seen as being at the forefront of the global cash picture.

Had your organization or implementing partner had cash transfer and voucher programming experience in Vietnam prior to the Typhoon Damrey response?

![Yes vs No Chart]

Source: Online survey results of nine CTP projects through eight organizations

The uptake of cash began in 2010, when the GoV’s social protection system, which included cash transfers for disadvantaged and poorest people, demonstrated immediate economic, health and social impacts. In 2012, the government modernized its social protection safety net to the poor with its new constitution, and activated a social protection channel for emergencies with the Law on Natural Disaster Prevention and Control (No. 33/2013/QH13). Cash distributions took place across the country through the Viet Nam Red Cross and a number of INGOs, including CRS, Oxfam, Plan, Save the Children, World Vision, CARE and Development Workshop France.

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7. Viet Nam: Cash transfer programming in emergencies (International Federation of Red Cross and Red Crescent Societies).
THE START FUND

The Start Network is made up of 42 aid agencies, ranging from large international organizations to national NGOs, across 5 continents, and “aims to deliver more effective emergency aid, harnessing the power and knowledge of the network to help people affected by crises.” The Start Fund is a multi-donor pooled rapid response fund that disburses money within 72 hours of a crisis. It is collectively owned and managed by Start Network members, and designed to fill gaps in the humanitarian funding architecture for three main areas:

- Underfunded small- to medium-scale crises
- Forecasts of impending crises
- Spikes in chronic humanitarian crises

Between its launch in April 2014 and April 2018, the Start Fund has been alerted to 228 crises and responded to 148 worldwide, reaching an estimated 8 million affected people, with 66 hours on average between alert and response (excluding anticipatory responses).

Start Fund activation mechanism and rules:

- Crisis alert to be activated within 24 hours
- From a crisis alert being raised, project is submitted within 48 hours; then project is approved and fund disbursed to INGO within 72 hours
- Project activities reach beneficiaries within 7 days
- Responses last for a maximum of 45 days

Just six days after the disaster, the Start Fund awarded $378,000 to Save the Children and $198,000 to Catholic Relief Services (CRS). And, within 21 days, CRS and Save the Children had distributed a combined $372,850 directly to the beneficiaries through cash transfers (CRS having distributed $82,061 and Save the Children, $290,789). With all Start Fund projects peer-reviewed to identify actionable learning, CRS received the Start Fund 1 percent learning budget to conduct this study on cash transfer programs in Vietnam in response to Typhoon Damrey.

SCOPE OF WORK FOR LESSONS LEARNED AND BEST PRACTICES STUDY

CRS aims to increase humanitarian agencies’ awareness of best practices for cash transfer modalities in Vietnam, and pave the way for improvements, for better preparedness to effectively meet the needs of vulnerable populations when disaster strikes. Specifically, the objectives of the learning study are to:

- Collect feedback from project participants and beneficiaries on the relevance, effectiveness and efficiency of the cash transfer approach
- Determine major successes, innovations, challenges and lessons learned from the cash transfer methods utilized during the project’s implementation
- Make recommendations for future cash transfer projects in Vietnam

Ultimately, we hope this study helps inform opportunities for replication of best practices, from Start Fund’s support of CTP in disaster response, in other areas of response and intervention.

CRS based its approach for this study on the USAID Learning Lab’s ABC’s for Capturing Lessons,¹⁰ with three learning questions:

- What happened?
- What did we learn from it?
- What could have been done differently during the process, and what can be replicated?

QUALITATIVE ANALYSIS OF CTP

The methodology used for capturing the lessons learned and best practices included a desk review, an online questionnaire, key informant interviews and focus group discussions. Starting on April 23 and concluding with a workshop on May 22, 2018, the stages of this process included:

A desk review identified preliminary lessons learned and best practices from secondary data in order to build research questions and hypotheses for additional primary data collection in Quang Nam province.

An online questionnaire was developed as a result of the challenges the Cash Working Group faced in comparing data across organizations that were implementing CTP. The questionnaire aimed to gather comparable data in order to benchmark interventions across eight organizations in nine CTP projects: CRS, Save the Children, and other Start Network members: FAO, IOM, UNDP, DWF, Plan International, and VNRC.

¹⁰ Shell Lessons Learned: ABC’s for capturing lessons (USAID).
What was the role of your organization in response to Typhoon Damrey?

- Lead agency (oversaw project and/or received the grant, but did not implement the project)
- Implementing partner (implemented the project)
- Lead agency and direct implementer (oversaw and/or received the grant and implemented the project)
- Lead agency and co-implementer in some activities

Source: Online survey results of nine CTP projects through eight organizations

Twenty key informant interviews (7 national and 13 sub-national) and 8 focus group discussions collected qualitative data and sought to triangulate information and verify the hypotheses. The discussions took place in 4 villages of 3 communes in Quang Nam province, and included 3 groups with only men, 3 groups of only women, and 2 mixed groups. Two field teams, led by a national consultant and a CRS technical advisor for cash and markets, had one notetaker and one interviewer each.

The qualitative data was then coded and analyzed using Atlas.ti qualitative data analysis software used to analyze trends, capture isolated but important patterns, and identify quotations to give a voice to the various stakeholders.

Finally, a national workshop with national and sub-national stakeholders invited participation from representatives of the GoV, UN agencies, donors, VNRC, the Cash Working Group, Start Network members, local implementing partners at provincial, district, and commune levels, and other humanitarian partners. Taking place in Hanoi, the workshop focused on sharing, collecting and validating experiences in CTP in the Typhoon Damrey response, and formulating recommendations for future CTP use in the country and in other responses.

STUDY LIMITATIONS

Limitations of the study in terms of depth and quality of information are partly due to the period in which data was collected (more than six months after Typhoon Damrey), and the limited access to information sources in the field. It was challenging for some of the interviewees to recall events and context more than six months after the disaster. Additionally, all interviews in the field took place at the commune People’s Committee (PC) premises at pre-agreed times, so this limited access to “roadside” and semi-structured interviews.

11. Atlas.ti
Furthermore, the qualitative approach focused on a **limited sample size** in four selected villages, which did not represent the collective voice of the general population and local implementing partners.

Finally, it has been **challenging to compare CTPs between projects and organizations** because of a limited common understanding of the *definition* of CTP delivery mechanisms and modalities, as well as a discrepancy between the CTP activities and results reported and those actually implemented. It was also challenging to compare the implementation of CTPs in different phases and across sectors, given that organizational approaches, targeting, distribution amounts and objectives differed vastly.

*Some of the above limitations will be addressed through an end-term after action review survey conducted by the UNDP and FAO, and a case study by IOM in May-June 2018.*
Against the backdrop of a tree felled by the typhoon, Bui Thi Hau continues her daily chores. With the cash grant from CRS and the Start Fund, she was able to replenish her rice stocks and buy other food to feed her family.

Photo by Lisa Murray for CRS
Stakeholder analysis

REGULATORY ENVIRONMENT OVERVIEW

The Natural Disaster Prevention and Control 2013 (New Disaster Risk Management Law) has helped bring more areas of disaster risk reduction regulation under one umbrella. For years, Vietnam had regulations on disaster preparedness and response. But this newer law helps to specify and define the GoV’s institutional architecture for natural disaster preparedness and response, and the roles of humanitarian stakeholders, particularly INGOs.

In clarifying the roles and responsibilities of organizations and communities in natural disaster prevention and control, the law outlines provisions on the rights and obligations of agencies and households—notably, prioritizing the socialization proactivity of families, individuals and agencies to mobilize all possible resources. It describes the comprehensive and extensive global integration of Vietnam in the area of disaster control, and also enacts the commitments and international conventions that Vietnam has signed or joined.

Following the law’s passage, a number of complementary legal documents and guidelines were published, including Decree No. 66/2014/ND-CP, which details the law’s articles on organizational structures and tasks of steering and commanding agencies for natural disaster prevention and control. It also outlines the mechanism of coordination between the Central Steering Committee for Natural Disaster Prevention and Control and the National Committee for Search and Rescue. However, the law and sub-law documents do not specifically mention cash transfer programming in humanitarian response, except for a regulation on price monitoring.

The National Strategy for Natural Disaster Prevention, Response and Mitigation to 2020 (Strategy 2020), legalized by a Prime Ministerial Decision in 2007, regulates in detail the longer-term aspects of disaster risk reduction. It applies a comprehensive multi-risk approach that includes earthquakes and tsunami risks, although most of the focus is still on floods and storms. The National Strategy, however, does not have a specific regulation on the appeal for, collection of, receipt and distribution of goods and cash in the wake of an emergency.
The Vietnam Law on Money Laundering Prevention 2012 stipulates the measures to prevent, detect, stop and handle the organizations and individuals involved in acts of money laundering; the responsibilities of agencies, organizations and individuals in the prevention of money laundering; and international cooperation on anti money laundering. The law aims to prevent money laundering that funds terrorism, which is also covered by the regulations of the Penal Code and the law on the prevention of terrorism. While Vietnam is technically compliant with international standards, its banking supervision for anti money laundering is inadequate, and its domestic banks lack policies for Customer Due Diligence and Know Your Customer.12

No further details of the Know Your Customer requirement were explored during the study. It is important to note that while most beneficiaries of CTP had documentation, stakeholders also reported that often ethnic minorities lacked proper (or any) documentation.

Although some gaps remain in both the legal framework and its implementation, the law seems likely to address many of them, especially the well-established implementation mechanisms through relevant ministries and People’s Committees (PCs). These mechanisms assist in the integration of cash transfer guidelines and principles into Vietnam’s legal and policy environment, which in turn contribute to helping communities build back better and enhance their resilience in the face of natural hazards.

The Viet Nam Red Cross and the Vietnam Women’s Union, UN agencies and a number of international NGOs—such as IFRC, Oxfam, Save the Children, Plan, CARE, Action Aid and World Vision—have accumulated extensive experience in distributing cash grants. For INGOs, cash transfer programming has been mostly used in the aftermath of natural disasters since 2005.

The most common benefits of CTP, as shared by INGOs at the workshop, are that it puts beneficiaries at the center of the response and offers people the dignity of choice. When markets are functioning, CTPs can also be a more cost-effective way of programming, and help to revitalize the local economy. The CTPs described by the INGOs complemented government-led emergency responses. These collective experiences have resulted in various technical guidelines, lessons learned and case studies being developed by the Viet Nam Red Cross and other INGOs, aimed at more timely, effective and diverse cash transfer modalities. They have promoted the facilitation of joint CTP capacity building initiatives with GoV partners to enable customization, replication and upscaling of the programs. Today, large-scale cash transfer programming has been well institutionalized in the Viet Nam Red Cross and among leading INGOs in the country.

According to the Chief of Office of the National Committee for Search and Rescue, Typhoon Damrey was the strongest storm to make landfall in Khanh Hoa Province and the south-central region in the last 20 years. The recorded danger level of Typhoon Damrey was higher than that of Typhoon Doksi, which hit the central region in September 2017.

The Central Committee for Natural Disaster Prevention and Control (CCNDPC) took on the main responsibilities for the emergency typhoon response, in coordination with the National Committee for Search and Rescue and other relevant ministries and localities. Key tasks performed by the CCNDPC included early warning, evacuation, and guidance on the operation of reservoirs and water supply infrastructure. The CCNDPC undertook interdisciplinary coordination and, with the authority of the Prime Minister, communicated guidance to responders across the 15 provinces.

Also taking part in the coordinated response were key ministries, including the Ministry of Agriculture and Rural Development, the Ministry of Labor - Invalids and Social Affairs, the Ministry of Health, the Ministry of Planning and Investment, and the Vietnam National Disaster Management Authority. They took on joint field damage and needs assessments, technical assistance, mobilization of resources and program implementation.
Highlights of activities include the following:

- Between November 6 and 16, 2017, rapid damage and needs assessments were conducted\(^{13}\) by the Vietnam Disaster Management Authority, UN agencies, INGOs, the People’s Aid Coordinating Committee and the Viet Nam Red Cross. The KoBoToolbox was used to pilot electronic data collection for some assessments.
- The GoV distributed 500 tons of rice to each severely affected province, and up to 200 tons to each moderately affected province.
- Local authorities in the affected provinces distributed a one-time cash payment to households that had lost family members, or whose homes had suffered severe damage or collapsed. For example, the government provided US$220 (VND 5 million) each to three households that had lost family members; a family whose home had totally collapsed received the same amount; and homes with damaged roofs were supported with between $88 and $132.
- The Viet Nam Red Cross provided unconditional cash transfers, conditional cash and vouchers to more than 30,000 households, with 120,000\(^{14}\) people benefiting across Binh Dinh, Khanh Hoa, Quang Nam, Quang Ngai, Thua Thien Hue, Phu Yen, and Dak Lak provinces. The cash was used for food, essential goods, and animals, seeds and tools for livelihoods recovery. Out of the total VNRC response budget of $4 million, 85 percent was provided through cash transfers.
- In Thua Thien Hue and Khanh Hoa provinces, the FAO, in collaboration with the Viet Nam Red Cross, provided unconditional cash transfers and vouchers for agricultural inputs, livestock, seeds, fertilizer, and fishing tools. These reached 7,468 households (28,043 people) considered poor and near poor.
- World Vision Vietnam distributed both unconditional and conditional cash transfers to 3,073 typhoon-affected households in Quang Nam province, to support their food, livelihoods, shelter and educational needs.
- CRS provided 2,767 households in Quang Nam province with unconditional cash grants to support their basic food needs.
- Save the Children provided unconditional multipurpose cash grants and conditional cash transfers for agriculture livelihood recovery, reaching 5,151 households, or 20,604 people, in the provinces of Quang Nam, Quang Ngai, Khanh Hoa and Da Nang.
- CARE International, in collaboration with the provincial and district chapters of the Viet Nam Red Cross, supported 1,240 poor and near-poor households in Hue and Quang Nam with unconditional cash transfers of $78 per household to ensure their access to food, as well as cash grants worth $275 per household for livelihoods recovery.

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\(^{13}\) Two VNDMA-UNICEF joint assessment team (JAT) missions to Khanh Hoa, Binh Dinh, Phu Yen (9-12 Nov); VNRC’s deployment of NDRT and PDRT (all six most-affected provinces); plus three GoV-UN-INGOs-PACCORD-VNRC JAT missions to six provinces on 13-16 Nov 2017.

\(^{14}\) This reported the number of beneficiaries VNRC reached with cash, and also includes those reported by IOM, UNDP and FAO respectively. The learning study team made efforts to avoid double counting.
SUB-NATIONAL ROLES AND RESPONSIBILITIES FOR CTP

The Typhoon Damrey emergency response illustrated a motto long-maintained by the GoV for flood and storm control: “Four-on-the-spot,” which refers to command on the spot, manpower on the spot, means and supplies on the spot, and logistics on the spot. This motto also captures the value of individual and community participation in flood and storm control, especially in response and early recovery.

Key government actors involved in the response included the provincial, district and commune Committees for Natural Disaster Prevention and Control, People Committees, Vietnamese Fatherland Front, Viet Nam Red Cross, and mass organizations such as the Women’s Union, Youth Union and Farmers Association. At the village level, substantive roles were taken by local volunteer brigades, beneficiaries, non-beneficiaries, the private sector, the financial sector (Agribank), technology companies and local charity agencies.

Local authorities in the affected provinces helped 35,200 people (8,500 households) who had been displaced by the floods return to their homes. The participation of the armed forces, the police, Red Cross volunteers, youth and members of other mass organizations were important for mobilizing human resources for disaster risk management activities at the sub-national level.

According to the State Budget Law, the People’s Council at the provincial level has the authority to approve and allocate budgets based on needs prioritization. This includes operational budgets for disaster risk management, such as the Central Committee for Flood and Storm Control’s allowances, equipment, utilities and administrative costs. However, although the responsibilities are decentralized, local authorities generally have insufficient financial resources for the training of volunteers and local staff, and the purchasing of equipment needed to carry out these duties effectively. Since funding is not consistent, these take place on an ad hoc basis.

Increased efforts are being made to involve communities in preparedness, adaptation and mitigation activities through Official Development Assistance-funded or NGO projects. Significantly, the 2009 Decision No. 1002/QD-TTg on community-based disaster risk management emphasizes the involvement of people and communities. Specifically, it stipulates subsequent action planning at the provincial level for rolling out community-based disaster risk management in 6,000 disaster-prone communes, out of 11,112 communes in the country.
Key actors at the sub-national levels have notable gaps in capacity and skills in following participatory approaches:

- **A market-based approach** for assessments of rapid damage and needs, and vulnerability and risk needs; also consideration of social inclusiveness—including gender, protection and vulnerability—in the assessments.
- **Skills for community mobilization** (especially for vulnerable groups, such as people with disabilities).
- **Cash-based emergency interventions** Based on a gap analysis provided by the Viet Nam Red Cross in mid-November 2017, only 8,278 shelter repair kits had been distributed to affected households in the provinces of Thua Thien Hue, Binh Dinh and Khanh Hoa. In addition, more than 130,000 households (520,000 people) in the affected provinces had yet to receive emergency shelter assistance.
- **Responses that ensure a comprehensive and holistic approach** to needs (food security and livelihoods, shelter, water and sanitation).
- **Response planning that considers using participatory approaches**, setting up effective feedback mechanisms, effectively handling complaints and monitoring capacity.

At the sub-national levels, there were unprecedented large-scale cash and voucher response operations by the Viet Nam Red Cross, UN agencies (UNDP, UNICEF, FAO and IOM), and many INGOs (IFRC, CRS, CARE, Save the Children, World Vision and Development Workshop France) in nine of the most-affected provinces, complementing traditional in-kind response interventions. These responses were coordinated through existing networks at the national level, and facilitated through the Disaster Management Group with representation from agency heads, and with People’s Committees and line agencies at the provincial, district and commune levels.

Despite 30 percent of adults in Vietnam having a bank account (2015), transactions are largely cash-based for those in rural areas and among ethnic minorities, making cash transfer delivery and distribution in emergencies a labor-intensive, heavily paper-based endeavor.

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Bui Thi Hoang Ngan, 10, completes her homework in the modest home she was forced to flee when the typhoon hit. CRS, with the Start Fund, provided a cash transfer to help the family replace rice they had lost in the storm.  
*Photo by Lisa Murray for CRS*
Best practices and lessons learned

To capture best practices and lessons learned from this emergency response, and thus increase disaster resilience through cash-based interventions, it is important to understand the sequence of events of CTP for the typhoon.

After Typhoon Damrey made landfall, it took, on average across the 8 agencies, 62 days for provision of the first cash distribution. The fastest first cash distribution took place within 21 days, thanks to support from the Start Fund, while the slowest took place 94 days after the disaster.

It is noteworthy that markets were functional, but it took three to five days minimum for them to return to normal.

Before they received humanitarian assistance in cash or voucher form, beneficiaries described having taken a loan from family and/or credit at a store of, on average, VND 1 million to 2 million ($44 to $88), received gifts of money of VND 100,000 to 200,000 ($4.40 to $8.80) or performed daily labor to earn money to buy food, water, clothing, shelter materials (tarps, CGI, canvas), livestock, and livestock food.

Cash distribution timeline and number of households reached per agency

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After Typhoon Damrey made landfall, it took, on average across the 8 agencies, 62 days for provision of the first cash distribution. The fastest first cash distribution took place within 21 days.
The above graph summarizes the public response to the Government of Vietnam appeal, which focused on cash-based interventions implemented by both Start Fund recipients (top two bars) and non-Start Fund recipient agencies. Cash transfers and vouchers—totaling $3.8 million, or 25 percent of the total mobilized response budget—reached 41,300 households (approximately 150,000 individuals) in 9 out of the 15 typhoon-affected provinces from November 2017 to May 2018.

The Start Fund’s rapid disbursement process enabled its members, CRS and Save the Children, to quickly launch emergency relief efforts. The speed with which they were able to address survival and livelihoods needs with programs that upheld the dignity of the person, resulted from a combination of two factors: rapid funding mobilization and disbursement through the Start Fund mechanism.

In both cases, the two Start Fund recipients selected the unconditional multipurpose direct cash grant modality, and worked directly with local implementing partners at sub-national levels to deliver cash in envelopes. Moreover, both Start Fund recipients received support from local authorities to fast-track the project approval process at the provincial and district levels, while deploying experienced humanitarian response staff to work with commune and village partners to accelerate field implementation, which included beneficiary identification, registration, verification and planning for distribution.

Within just three to five weeks of receiving the Start Fund grant approval, CRS and Save the Children had delivered cash in envelopes, shelter materials, hygiene kits and water filters. Roofs had been repaired and further emergency relief had been provided through various sources for families whose lives had been devastated by the typhoon. CRS and Save the Children also conducted post-distribution monitoring, and periodic reviews with local partners and communities within 45 days.

This learning study utilized various methodologies to gather evidence of CTP impact from other agencies. As seen in the graph on Page 21, most other cash response operations prioritized food security, livelihoods and shelter recovery in the emergency response phases (early recovery and recovery), based on the needs identified in the joint Government-UN Emergency Response Plan. It is important to note that the local government and affected communities played a key role in the emergency phase (first 72 hours to 3 weeks) to meet people’s most urgent needs through their own means. Also, the choice of cash transfer modalities to meet sectoral objectives was complicated to set up, as it required significant customization and technical assistance (also called Cash Plus), which took time to establish with local authorities, vendors and targeted beneficiaries.
In summary, the graph on Page 21 and the short description of the response demonstrate that The funding mechanism, CTP objective (sectoral or multipurpose), type of cash transfer delivery mechanism (cash in envelopes, at branch or voucher), and modality (conditional/unconditional, restricted/unrestricted) had an impact on the timeliness, effectiveness, quality and accountability of cash responses.

In the following pages, we identify the best practices and lessons learned for each phase of the CTP project cycle.

**Preparedness**

**Best practice 1:** With the frequency of natural disasters in Vietnam, national-level humanitarian aid actors were prepared, as inter-agency contingency planning had been updated prior to the crisis. Also, coordination networks had been strengthened. The Disaster Management Working Group, UN Disaster Risk Management Team and Disaster Management Group had senior representation for rapid decision-making. On the cash preparedness side, the Cash Working Group had been reactivated in October 2017, when joint needs assessment tools and reporting templates were reviewed, with the cash approach mainstreamed into the tools.

**Best practice 2:** At the sub-national level, the review of the disaster preparedness and response was performed at semi-annual meetings, held in December and June. The main output of the June 2017 meetings was the formulation of the 2017-2018 disaster prevention, mitigation and response plan at the commune, district and provincial levels, and the allocation of the GoV’s emergency fund reserve. This reserve is activated only in the case of loss of human life, serious injury, and loss of property (public infrastructure, houses and agriculture); it is delivered under the umbrella of the GoV’s social protection system. Also, emergency scenarios and annual drills (for the most likely scenarios) had been performed in disaster-prone areas, with community-based emergency brigades formed and equipped with minimum lifesaving equipment (lifebuoys, life vests, ropes and torches).

**Lesson learned 1:** Although 77.8% of respondent organizations had previous experience in CTP, they were not equally prepared and ready. Apart from the Viet Nam Red Cross, most did not have customized internal procedures, capacities and systems for CTP for the different phases of the response. This delayed both distribution and reconciliation time, as operations teams were not equipped or trained in CTP.

**Lesson learned 2:** Cash was not systematically integrated into contingency planning. This resulted in a lack of strategic cash interventions at various phases of the response (although the kind of humanitarian assistance delivered was appropriate).
Specifically:

- **The scale of the response could have been larger**, and the response more efficient, with an unconditional multipurpose cash transfer for more beneficiaries in the emergency phase (first 72 hours to 3 weeks). It could have also been progressively more targeted, and/or utilized conditional sectoral cash transfer and/or Cash Plus for later phases of early recovery and recovery.

- **The needs coverage could have been more accurate** for multipurpose cash assistance or sectoral cash, with the calculation of a minimum expenditure basket for different sectors prior to the crisis, and the basket updated on a regular basis at different phases of the response (or whenever significant price changes took place).

- **Beneficiaries expected the cash distribution to have been more timely** to meet sectoral objectives, synchronized to the different phases of the intervention, and relevant to local seasonality.

**Lesson learned 3:** Pre-positioning of delivery mechanisms and pre-agreements with financial service providers would offer multiple cash delivery options, which could be adapted to each phase of the response and changing context, while being compliant with tendering procedure. All organizations delivered cash-in-hand because, with the lack of mapping of financial service providers and pre-positioning, it was a faster solution for cash delivery. Although humanitarian organizations developed safety precautions to minimize risks, their humanitarian staff did not feel comfortable carrying large amounts of cash. **Outsourcing cash distributions to a financial service provider or digitalizing cash transfers could significantly reduce risks to humanitarian workers, and more accountably segregate the duties between financial service providers and humanitarian agencies.**

**Initial assessment**

**Best practice 3:** The VNRC and VNDMA were deployed in affected provinces from November 6 to 8, only two days after Typhoon Damrey made landfall, which allowed a quick mobilization of international humanitarian assistance in Vietnam to appeal for funding and respond. VNDMA-UNICEF were deployed in Khanh Hoa, Binh Dinh, Phu Yen from November 9 to 12, and UN-DMWG-PACCOM-VNDMA joint assessment teams (JAT) were dispatched to six central provinces from November 13 to 16. On November 19, a UN-DMWG-PACCOM-VNDMA JAT meeting took place to debrief the GoV, donors and humanitarian community on lifesaving needs (1-3 weeks) and medium-term recovery needs (1-6 months). The JAT assessment checklist incorporated five questions specifically about cash and markets to assist subsequent response analysis and decision-making by response agencies. Consequently, **cash and markets mainstreaming into a joint initial assessment enabled a harmonized response analysis, which resulted in an appropriate cash-based intervention, more cash distributed than in previous years, and more strategic cash-based intervention.**
**Lesson learned 4**: Despite the speed of the initial needs assessment, the initial damage assessment tool administered was difficult to use and did not provide all stakeholders with the necessary information. Although the national guidance to assess damage is very detailed, without additional training, it was not clear to teams assessing housing damage in the field what damage was considered to be under 30 percent, between 30 and 70 percent, and above 70 percent. Also, details requested by the damage assessment form could be difficult to gather (e.g., surface area damaged, etc.). However, this had limited impact on the eligibility for GoV cash assistance because only houses that were totally damaged were considered. The information collected was also not as useful as it could have been for humanitarian organizations responding to shelter needs. If the tools had greater clarity, information collected on damaged shelter could inform humanitarian intervention on the scale of the needs, give a more rapid estimate of commodities and services needed, and list people potentially eligible to receive CTP for shelter.

**Lesson learned 5**: The lack of harmonization of initial assessment tools across humanitarian stakeholders delayed the speed of the initial assessment to some extent. Although joint VNRC-VNDMA assessment teams were in the field in less than 72 hours, the data collection points did not correspond to minimum requirements of phased, sectoral humanitarian needs and gaps analysis. The data collected was not sufficient to inform the humanitarian response analysis and decision-making for cash to be delivered more quickly. Although information collected by the VNRC-VNDMA initial assessment triggered the rapid funding mechanism from donors, including GoV, and enabled humanitarian agencies to advocate for funds on the government’s behalf after a national emergency was declared by the GoV on November 6, the fastest CTP from humanitarian communities was disbursed to beneficiaries only 21 days after the typhoon made landfall.

**Lesson learned 6**: A fast-tracking procedure for initial assessments is essential to enable more timely response analysis that ultimately impacts cash transfers to beneficiaries. The delay before the initial joint assessment could have been reduced if joint UN-NGO assessment teams had been deployed along with the VNRC and VNDMA within the first 72 hours. Market and cash-pertinent questions in the initial assessment could also have been harmonized with GoV damage assessment tools.

“It was confusing because the different levels of [shelter] damage—under 30 percent, between 30 and 70 percent, and above 70 percent—were not clear enough.”

KII, May 11, Quang Nam NDPC
Response

Best practice 4: The frequency and timeliness of information collection and sharing on the humanitarian situation helped quickly mobilize funding. CTP was consistently considered in the response options. From the first 72 hours to 3 weeks after the typhoon made landfall, the national-level actors held daily CCNDPC meetings to guide emergency response at the sub-national level, consolidated reports from VNDMA-VNRC joint damage and needs assessments, activated the GoV emergency funding mechanism, and declared the crisis a national emergency to appeal for humanitarian assistance to which the international community responded, partly with CTP. Therefore, it seems that CTP was systematically considered in the response analysis and selected whenever appropriate. At the sub-national level, authorities led or supported evacuation activities, provided life-saving assistance, collected data for damage and needs assessments, and identified the injured and dead, and people whose homes had been destroyed to receive the GoV emergency cash transfers.

Best practice 5: In the second phase, three weeks after the typhoon’s landfall, sectoral needs (food security and livelihoods, WASH, shelter and NFIs) began to be addressed with early recovery and recovery CTP, and funding was advocated for the remaining needs, including those best met through a CTP response.

Lesson learned 7: Blanket unconditional cash transfers or multipurpose cash assistance would have been very appropriate between days 1 and 21 of the typhoon response as most local markets recovered quickly, and beneficiaries in the FGDs reported using loans, gifts, donations from local charities, and daily labor income to buy goods accessible and available soon after the floods receded. Some of the beneficiaries also reported the “spiritual” benefits of receiving cash, as they saw it as a demonstration of solidarity with the poor. Our hypothesis is that they had this perception because the modality is similar to the GoV’s social protection system; this is another reason to explore how to integrate CTP with the GoV’s social protection mechanisms before, during and after an emergency.

Lesson learned 8: The harmonization of approaches and targeting strategies over the different phases of the response could help minimize negative coping mechanisms and self-selection. Beneficiaries from FGDs all reported having taken between VND 1 million and 2 million ($44 to $88) in loans or shop credit or received up to 200,000 VND ($8.80) from family in the two to five days after the disaster in order to buy essential survival items in the absence of CTP. Moreover, according to some key informants, some beneficiaries preferred to decline the cash assistance (self-selection) when they thought a larger amount would come later. In order to ensure fair and equal process in a context of limited CTP resources and funding, the informal and consistent rule from authorities and communities was that beneficiaries could receive CTP only once.

“The flexibility of the Start Fund helped the project have a greater positive impact on the affected population by promoting flexibility based on the changing context and actual beneficiary needs.”

Desk review, Start Network member
Although the receipt of previous humanitarian assistance was not an ineligibility criterion for humanitarian organizations, the process of voting at community level for the selection of beneficiaries reinforced the informal rule that people should receive humanitarian assistance only once. Consequently, when people were eligible or selected, some declined assistance hoping to receive a greater amount through another project. If CTP had been properly harmonized for the different phases of the response, it would have allowed typhoon-affected households to be more resilient by avoiding debt and other potentially harmful coping mechanisms. More harmonized planning would have improved the odds of meeting immediate needs at scale, in a timely manner. This highlights the importance of response analysis at different phases and the flexibility of donors.

**What were your eligibility/selection criteria?**

| Continuous targeting (includes identifying socioeconomic, poverty and other vulnerability indicators to identify eligible beneficiaries) | 3 |
| Categorical targeting (choosing beneficiaries by visible, indisputable criteria, such as the elderly, pregnant women, single-headed households, dependency ratio) | 5 |
| Community-based targeting (inclusion or exclusion based on community-developed criteria of poverty and/or vulnerability) | 2 |
| No targeting (blanket distribution) | 0 |

Source: Online survey results of nine CTP projects through eight organizations

**Lesson learned 9:** Many sensitization meetings were conducted at the village level with much discussion around voting for beneficiary selection. This mitigation measure enabled implementers to prioritize the most vulnerable households who would receive cash through a fair and transparent process. On the other hand, a blanket cash distribution to all affected households during the initial phase of the emergency response would have ensured that the most vulnerable could meet their immediate needs, while buying time for consolidated information-sharing, selection and registration processes for a second, targeted round of CTP.

**Prior to distribution, were communities and non-beneficiaries informed about:**

| Selection criteria | 4 |
| Program duration | 4 |
| None of the above | 1 |
| I don’t know | 0 |

Source: Online survey results of nine CTP projects through eight organizations
**Lesson learned 10:** In remote areas where markets were not accessible or functional, **in-kind response or contracting with vendors** to provide shelter material to beneficiaries instead of cash was a mitigation measure.

**Monitoring & Evaluation and Learning**

**Best practice 6:** In addition to the 77.8 percent of our respondent organizations who conducted post-distribution monitoring (PDM), a midterm review and a final action review for CTP were conducted by the UN and others. In addition, this Start Fund learning study enables further learning on cash transfers in Vietnam. **Learning studies are particularly good practice for addressing global gaps in cash transfer programming for DRR, and help adapt CTP for future natural disasters in Vietnam.** Moreover, learning helps address issues identified in CaLP’s *The State of the World’s Cash Report*, progress toward Grand Bargain commitments, and replicate best practices across the multiple alerts of the Start Fund pool funding.

**Lesson learned 11:** Despite the law that inflation be limited after natural disasters, an almost systematic use of market assessments and PDM by humanitarian organizations, **price monitoring is also essential to ensure the value for money of cash distributed** and necessary adaptation of the intervention delivery mechanism/modality in case of a change of context. A price monitoring system would have helped authorities in charge of inflation control after a natural disaster take appropriate and effective mitigation measures.

**Coordination and partnership**

**Best practice 7:** National-level emergency coordination is well structured (see stakeholder analysis) and CTP coordination fits into this humanitarian architecture. In particular, the reactivation of the CWG a month before Damrey and its focus on information-sharing certainly helped reduce the duplication of interventions. Other pertinent services and products delivered by the CWG included technical support, joint assessments, response coordination (3W reporting, relief support matrix, after action review, review/learning meetings).

**Best practice 8:** UN agencies including the FAO, UNDP and IOM developed strategic humanitarian partnerships with the national Viet Nam Red Cross for effective and timely cash and voucher responses after the typhoon. These partnerships built on the competitive strengths of the aid agencies to maximize their value addition to the cash response operations. While all agencies have a strong humanitarian aid mandate, and prioritize humanitarian imperatives, local support—such as from the VNRC or other local organizations—is essential for optimal programming. For example, the VNRC mobilized its CTP-trained human resources within the NDRT-PDRT and dispatched them to the most-affected provinces for needs/markets assessments, and activated the CTP experts on their rosters at the provincial, district and commune levels to deliver scalable cash and voucher responses.
UN agencies, with support from OCHA, successfully mobilized CERF funds totalling $4.3 million and then the UNDP, FAO and IOM entered into strategic agreements with the Viet Nam Red Cross and Vietnam Women’s Union to co-deliver cash and vouchers to a total of 17,068 beneficiary households. **Support and technical assistance were exchanged and strengthened throughout this partnership to improve the overall cash coordination, timeliness and effectiveness of their joint cash and voucher responses.**

**Best practice 9:** The VNRC in Quang Nam signed an agreement with Agribank, the GoV’s banking network, to bring financial services to 80 beneficiary households to build disaster-resilient houses.

**The VNRC worked directly with Agribank to provide financial services to beneficiaries.** The Vietnamese equivalent of the Real Time Gross Settlement (RTGS) system or Inter-bank Electronic Payment System (IBPS), as well as the National Payment Corporation of Vietnam (NAPAS) operating and managing an inter-bank connection system, enabled rapid cash transfer and batch payments of up to US$22,000 per day between banks for individual banking, and up to $44,000 per day for priority banking. At the provincial level, it translated into transfers to Agribank branches that allowed customers to receive cash on the same day. Moreover, Agribank was willing to assign a mobile team to distribute money.

**Lesson learned 12:** With 30 percent of people in Vietnam having bank accounts, **CTP at the recovery phase was a missed opportunity for financial inclusion or offering financial services beyond cash distributions.** For example, some beneficiaries who experienced severe damage to their livelihoods or homes reported that they would have liked access to loans. It would have been enlightening not only to explore the possibility of offering loans in the recovery phase, but also assessing the potential for organizing financial self-help groups, helping people open bank accounts, and assessing mobile money feasibility.

**Lesson learned 13:** The country’s laws and humanitarian coordination architecture are well-designed for emergency preparedness and response, and create a **centralized but enabling environment.** However, **laws and systems are not uniformly applied at the sub-national level,** thus causing a gap of CTP intervention between days 1 and 21 of the emergency response, which resulted in people employing detrimental coping mechanisms.

**Lesson learned 14:** Standardization of rates for MPCA and unconditional cash in the various intervention phases would have prevented beneficiary self-selection. For example, we would suggest harmonizing rates for MPCA in the emergency phase, cash-based intervention for retrofitting or transitional shelter, as well as the cash grants for livelihoods in the recovery phase. Each phase and multisectoral/sectoral objective could be provided with clearer guidance on cash-based interventions, including suggested rates for cash distribution.

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**“Bank branches are available in all districts. If NGOs are going to implement cash transfers, the banks have a support service for that.”**

KII, May 11, Quang Nam, FSP

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**“If possible, we would like to have advice to review the amount distributed: a lower amount for more beneficiaries or more money for fewer beneficiaries.”**

KII, May 15, Dai Tan Commune
Lesson learned 15: The response would have benefited from a decentralized CWG at the provincial level to facilitate the first three months of the CTP response, and liaise with both national and sub-national stakeholders on CTP.

Protection mainstreaming

Best practice 10: Feedback mechanisms and complaint management were put in place by most agencies. Some 88.9 percent of our respondent organizations had feedback mechanisms in place and/or a hotline. In total, 77.8 percent of our respondent organizations had help desks at the distribution site. The inclusion of the mobile numbers of national project staff and of local relief committees in the hotline system was good practice to enable collection of real-time feedback from beneficiaries and to help strengthen the monitoring of the CTP performance. For instance, with the establishment of a hotline, Save the Children staff were able to quickly investigate and collaborate with commune Relief Committees to handle complaints of two cash redistribution cases, with due diligence, which was perceived as fair complaint management during the FGDs with community members.

Was a hotline/feedback mechanism in place at time of project implementation?

Source: Online survey results of nine CTP projects through eight organizations
Lesson learned 16: There should have been alternative access points for people with disabilities, minorities and those at risk.
Cash distributions were centralized to one distribution point per commune. Although some agencies like CRS distributed to the homes of beneficiaries on a case-by-case basis and a proxy system was put in place (verification of household book and approval by commune authorities), these distribution points were sometimes far from some beneficiaries. Alternative distribution points or alternative delivery mechanisms (mobile money, e-voucher, in-kind) might be considered in future responses, if appropriate.

Lesson learned 17: Although the selection system was fair, transparent and supported by solid communication with the community, the use of the feedback system by beneficiaries was limited.
People approached their village head rather than using the feedback mechanism. Some beneficiaries shared during FGDs that they felt reluctant to call the unfamiliar centralized hotline number. It is important that the feedback system appropriateness and efficacy is assessed and corrective action taken. If the feedback mechanism had been decentralized, and a local hotline number provided, the beneficiaries would have been more willing to report their complaints. In addition to having appropriate feedback mechanisms in place, building the capacity of potential users is also necessary to ensure a complete feedback loop.

Lesson learned 18: Blanket distributions might have been more appropriate at the emergency response phase of the intervention, particularly between days 1 and 21. Implementers should communicate more with local authorities around the distribution approaches (blanket distribution versus targeted distribution), and capacity building is needed to explain the rationale behind selection criteria (equality to meet survival needs at scale versus equitability to meet the minimum and customized needs of the most vulnerable).
Monitoring and evaluation, including post-distribution monitoring of 7 to 10 percent of targeted beneficiaries within two weeks after cash distribution is crucial for avoiding redistribution, and improving accountability in future cash transfers.

Advocacy
Best practice 11: Rapid emergency funding mobilization, particularly with the activation of the Start Fund enabled the fastest CTP response at scale in Vietnam to date. The Start Fund demonstrated the efficacy of a rapid response funding mechanism, compared with traditional humanitarian funding mechanisms. The Start Fund supported cash distribution was the first CTP, 21 days after the crisis, and was 30 days faster than CTP from other funding sources.

“Some villagers had to spend up to three hours [due to heavy rains] crossing two ferries before reaching the distribution site.”
FGD, May 14, Dai Son Commune
**Lesson learned 19:** While rapid response funding is necessary for timely response, additional funding to address economic losses is also important. As shown in the matrix below, rapid response funding was not sufficient to rebuild resilience and, even when combined with traditional funding, did not reach the level needed to respond to the economic losses caused by the emergency.

**Comparison in US dollars and percentage of cash transferred, humanitarian funding and Typhoon Damrey’s damage**

<table>
<thead>
<tr>
<th></th>
<th>US$</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>UN/VNRC/INGOs cash transfers to beneficiaries (est.)</td>
<td>3,800,000</td>
<td>0.38</td>
</tr>
<tr>
<td>International humanitarian response funding mobilized (est.)</td>
<td>15,000,000</td>
<td>1.51</td>
</tr>
<tr>
<td>Joint GoV-UN humanitarian funding appealed</td>
<td>54,000,000</td>
<td>5.42</td>
</tr>
<tr>
<td>GoV’s estimated economic loss by Typhoon Damrey (est.)</td>
<td>996,000,000</td>
<td>100.00</td>
</tr>
</tbody>
</table>

**Use of ICT4D**

**Best practice 12:** Electronic data collection (KoBoToolbox) and e-vouchers (RedRose) were piloted during the emergency phase. Key informants said KoBo was simple to use, reduced reconciliation time, and reduced the margin of error when registering beneficiaries. They also said that it would be a good practice to align electronic data architecture with the paper data architecture required by the GoV, to encourage wider acceptance of the technology among authorities, and avoid duplication of the process.

**Lesson learned 20:** Electronic data collection capacity building is needed at the commune level. The electronic data collection methods proven to be successful need to be scaled up in future responses to enhance efficiency at the initial assessment and beneficiary registration phases. The digital money market is mature in Vietnam but acceptance and penetration is extremely low and the economy largely cash-based. However, piloting digital money in future responses is critical in order to deploy at scale once it is more broadly accepted.
When Typhoon Damrey flooded Nguyen Thi Con’s village, one of her primary concerns was saving her family’s pigs. CRS, with the Start Fund, implemented an emergency project to provide support to over 24,830 people. More than 2,700 cash transfers were delivered. Photo by Lisa Murray for CRS
RECOMMENDATIONS TO DONORS

Recommendation 1: An estimated 13 percent of funding went to local responders and another third to the GoV. To meet the Grand Bargain (GB) commitment of 25 percent of global humanitarian funding to local and national responders by 2020, reporting on the UNOCHA FTS should be strongly encouraged, and detailed funding reports against the GB commitment made publicly available, to hold donors and aid organizations accountable.

Recommendation 2: Donors and aid organizations should consider participating in innovative CTP partnerships such as the Cash Collaborative Delivery platform, which would help meet GB commitments, gear up cash responses and harmonize reporting requirements.

Recommendation 3: The flexibility of donors and lead agencies on CTP objectives, delivery mechanisms and modalities should be increased to enable implementers to adapt CTP to changing contexts and humanitarian needs between the time of proposal submission and implementation. This would also enable responses to be more beneficiary-centered.

Recommendation 4: Rapid response funding, such as the Start Fund, and more traditional funding mechanisms are critical to meet the immediate and medium-term needs of populations affected by natural disasters, but not adequate for (re)building resilience after large-scale natural disasters. New disaster risk financing products, such as insurance-linked securities, must be financially supported by donors and activated in Vietnam to reach mobilized funding targets. Some of this funding could be allocated for larger-scale CTP, and to allow blanket distribution in emergencies if it is trigger-based and indexed on scientific weather modelling scenarios.

16. The Collaborative Cash Delivery (CCD) Platform is made of 15 of the largest cash programming INGOs, building solutions that facilitate humanitarian actors to deliver CTP at scale collaboratively in crisis-prone countries globally. CCD resulted from an impetus for change because of more frequent and severe disasters and an increasing number of protracted crises; limited resources to respond; a call for greater efficiency and streamlining between humanitarian actors; and a call for a dramatic increase in cash programming. The CCD analyzed collaboration business models in the humanitarian and private sectors to hone a collaboration model of its own: the response builder platform. The platform is a modular approach around service that can be delivered collaboratively by CCD members and potentially plugged into an application platform interface (API), similar to the iPhone business model, that connects the “users” or CCD members, to the “products/services”.
RECOMMENDATIONS TO GOVERNMENT

Recommendation 5: Uniform application and enforcement of the national laws and systems at all sub-national levels (province, district, commune, village) can improve timeliness and quality of the CTP response. Specifically, DoFA could disseminate guidance on roles and responsibilities at the district level as well as information on regulation No. 93/ND-CP on the management and utilization of aid from INGOs. DoFA could also enforce fast-tracking procedures (< 90 days) by district, commune and PC focal points on internal affairs to speed up the initial assessment and reduce the time before CTP implementation. This should be coupled with early activation of sub-national relief committees and their subsequent capacity building on CTP before the disaster season.

Recommendation 6: Build the capacity of enumerators collecting damage assessment data so they can correctly apply detailed guidance, particularly for housing and agriculture damage assessment. Moreover, the assessment guidance should be reviewed in case of lack of clarity.

RECOMMENDATIONS TO HUMANITARIAN ACTORS (UN, IO, RED CROSS, INGOs, NGOs)

Recommendation 7: For implementers and stakeholders to be ready to respond to sudden-onset emergencies using cash and vouchers, there should be emergency preparedness activities with a focus on cash programming. Key cash mainstreaming activities include integration of CTP into contingency plans, pre-crisis emergency market mapping and analysis, pre-positioned framework agreements with multiple FSPs and local vendors, and pre-positioned multiple delivery mechanisms (most likely cash at branches using a remittance agency, post offices, Agribank, Social Bank, and/or capable FSP, cash-in-envelope delivered by the FSP, and e-vouchers). These activities should be strengthened with the integration of CTP training and CBI simulation into the annual disaster prevention, mitigation and response plans at all levels.

Recommendation 8: Reinforce the VNRC-VNDMA joint assessment teams by adding other CWG-member humanitarian organizations to the JAT for the initial rapid assessment; mainstreaming cash- and market-based approaches into initial assessment tools; training VNRC-VNDMA teams at the communal level on cash- and market-based approaches for initial assessments; and aligning cash assessment tools used in the initial assessment with UN Phase 2 assessment tools.

Recommendation 9: For beneficiary selection and registration, build on the commune PC-verified list of targeted households to improve efficiency and to link the response with the national and local social protection system in its early stages. Hands-on training and/or technical orientation of local staff of line agencies to organize village meetings for beneficiary selection should be run by aid agency field staff. This should be strengthened with communication with communities to enhance public awareness of the program objectives and its detailed local implementation steps.
**Recommendation 10:** Humanitarian practitioners should explore delegating the actual cash distribution to commune relief committees and identified FSPs to minimize the security risks for humanitarian workers and increase the accountability of aid agencies. The selection of FSPs should be compliant with the humanitarian organization’s procurement policies and national laws. Aid agencies could launch a tendering process for the following delivery mechanisms prior to the onset of an emergency: cash-in-hand (at branch or in envelope), mobile money and e-vouchers.

**Recommendation 11:** To scale up the successful pilots of ICT4D for data collection and CTP, CTP humanitarian organizations should pre-position electronic data collection software and digital money systems, and strategically build capacity in ICT4D by targeting tech-savvy individuals among implementing agencies and government partners.

**Recommendation 12:** Consolidate feedback mechanisms and hotlines among agencies for more efficacy and feedback loop closure, while meeting minimum standards for data protection and beneficiary privacy. Decentralize feedback mechanisms at the provincial level. Involve representatives of local authorities and/or commune relief committees, and hold direct communication sessions with targeted communities about how to use feedback-and-complaint mechanisms.

**RECOMMENDATIONS TO THE CWG**

**Recommendation 13:** The CWG could extend its role beyond information-sharing, to routinely providing technical assistance as well as strategic orientation.

More technical assistance is needed on topics such as FSP mapping, MEB calculation, standardization of transfer rates, CTP operating guidelines for natural disaster preparedness and response in multisectoral and sector-specific approaches, and delivery mechanism/modality. Also, the CWG should decide upon and communicate its minimum requirements for data collection architecture with other sectors in order to meet minimum humanitarian standards and to complement the GoV’s requirement for damage and need assessments. A strategic framework for CTP in Vietnam, which includes advocacy around CTP and harmonization of approaches between sectors and during different phases of a response for CTP, is essential for strategic incorporation of CTP into natural disaster preparedness and response.

**Recommendation 15:** As price inflation was not monitored systematically during the phases of the emergency response, we would recommend that the CWG monitor prices of key commodities and services during the emergency and early recovery response to complement the GoV price monitoring system.
Recommendation 16: To accomplish its mandate, the CWG should be decentralized at the sub-national level as soon as an early warning is activated and for three to six months after the crisis. CTP focal points at the national and provincial levels should be nominated.

Recommendation 17: To link CTP to the GoV’s protection social system from Phase 1 of future cash-based emergency responses, the CWG could roll out routine capacity building activities to its core members with participation from the Ministry/Department of Labor in its role in cash in emergency and non-emergency situations.

The CWG should be decentralized at the sub-national level as soon as an early warning is activated and for three to six months after the crisis.
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