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Cash Transfer for Reconstruction Projects

A practical guide based on experience

Sri Lanka, 2004 tsunami and Pakistan, 2005 earthquake

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1 Introduction

History does not repeat itself and complex events never happen twice in exactly the same way. So how can one be prepared for a possible next occurrence and how can one improve over time ? It may seem impossible at first sight.

Fortunately one can often identify contexts and circumstances that share patterns sufficiently similar to allow one to make justified generalization about them. From then on, lessons can be learned regarding what strategies and tactics may be best adapted to achieve one's goals if faced again with a similar context. This is a basic learning process for any human being, and also for any organization.

The above remark should help define the limited objective of this document : provide guidance and advice to those who may be involved in large scale Owner Driven Reconstruction programs following a natural disaster. This guidance is based not on theoretical assumptions but on two very distinct and yet very similar practical cases:

- The post tsunami reconstruction program in Sri Lanka (2004-2007)
- The post earthquake reconstruction program in Pakistan (2005-2008)

In both these programs the reconstruction of private houses was owner-driven, based on conditional cash transfer methodology. If the preceding sentence sounds to you like jargon then maybe this document will not be of much help to you: it is really meant for people who are familiar with "the cash approach".

The theoretical guidelines this document will refer to from time to time concerning generalities of the "cash approach" are drawn from two reference books:

- Guidelines for cash transfer programming, IFRC 2007 (See <http://www.ifrc.org>)
- Cash Workbook, SDC 2007 (See <http://www.sdc-cashprojects.ch>)

Apart from the present section 1. which is dedicated to the general introduction, this document is structured in 3 sections :

- Section 2. deals with local Governments' strategies and policies, their implications, their consequences and the limitations and opportunities they may generate.
- Section 3. deals with project implementation issues, from initial identification to phasing-out and closing down. It also addresses internal management as well as internal policy and strategy issues.
- Section 4. is a list regrouping in one page key remarks to be remembered if all else is forgotten.

Before moving on to the details of particular issues and seeing if one can learn something useful, it may be necessary to be reminded of the specific projects SDC-H implemented in Sri Lanka (1.1) and in Pakistan (1.2) and to outline their main differences and similarities (1.3). As you will notice, the contexts were overall very similar and yet in each case SDC-H chose to follow very different paths. Both these paths proved very successful in their own way, so there not a "better" path and a "worse" path. However one cannot help wondering if, in an ideal world, the "good" solution would not have been a mix of both paths... but then again, history never repeats itself.

Graphic convention:

u In the document, little triangles and italics indicate input regarding advice, recommendation, or lesson learned.

Disclaimer

The views, opinions and remarks in this document are personal; they are based on my particular technical appraisal and practical experience and are naturally open to discussion and disagreement. These views, opinions and remarks do not necessarily represent SDC's position. Marc Gschwend, (gschwend.marc@gmail.com)

1.1. Sri Lanka project overview

Following the tsunami that struck Sri Lanka on 26th December 2004, the Government of Sri Lanka set up a Reconstruction program targeted at home owners. More than 100'000 houses were destroyed.

This reconstruction program targeting the private households was initially based partly on an "owner driven" approach whereby beneficiaries received a financial grant to rebuild or repair their house.

This Government policy also included a "donor driven" approach in cases where relocation was necessary.

The project core budget was provided by four donors: the World Bank, Asia Development Bank, KfW and the Swiss Consortium¹ represented by SDC-H.

Each beneficiary (fully damaged house) received approximately USD 2'500 in four successive instalments and each beneficiary (partly damaged house) received approximately USD 1'000 in two instalments.

The national programme was managed and coordinated by a dedicated governmental body, the Reconstruction And Development Agency (RADA) with the additional logistics and human resources of the National Housing Development Agency (NHDA) and of the local Districts administrations.

In order to increase community awareness and participation at field level, the policy formally included the constitution of Village Rehabilitation Committees.

To achieve the reconstruction goal, the main operational stakeholders were loosely coordinated by RADA and no strict coordination was imposed. Numerous INGOs implemented their particular reconstruction projects following their own agenda outside of any coordination body.

There were no particular technical requirements as construction standard for home-builders. The only guideline was that a house had to be at least 500 square feet and had to have at least one lockable room.

From the beginning SDC-H (representing the Swiss Consortium) was one of the four main donors involved in the Cash for Reconstruction and Rehabilitation program, contributing a total of more than CHF 19 millions (not including project overheads). It started formally in March 2005 and ended in December 2007.

In parallel, SDC-HA's other interventions in the disaster-struck area included the reconstruction of schools in Matara District.

The project included the following component:

Financing beneficiaries and administering financial grants in two affected Districts as support to the District Administration.

In the Districts of Matara (south) and Trincomalee (north-east) the Swiss Consortium was in charge of monitoring beneficiaries and authorizing payments of instalments according to construction progress. The field monitoring was partly done in cooperation with NHDA staff but also with the project own staff.

Main project output :

- More than 6.000 houses were re-built or repaired in Matara District with the project's contributions
- More than 4.500 houses were re-built or repaired in Trincomalee District with the project's contributions
- SDC's outstanding know-how in management process of large scale "cash projects" was acknowledged by the Government and important institutional stakeholders (World Bank, IFRC,...)
- Swiss contribution recognized by local administration and most beneficiaries
- Imparting know-how, cash database tools and methodology to IFRC and UN-HABITAT

¹ In order to optimize the use of financial contributions donated to Swiss Solidarity by the Swiss public a "Swiss Consortium" was created for this project. Its member organizations were Swiss Solidarity, HEKS, Swiss Red Cross and SDC-H. In the context of this document no specific reference to the Swiss Consortium approach itself will be made. One will consider here, abusively on a formal basis, but correctly for all our practical didactic purposes, that SDC-H was sole implementing agency.

1.2. Pakistan project overview

Following the earthquake of October 8th, 2005 in Northern Pakistan, the Government of Pakistan embarked on an ambitious Rural Private Housing Reconstruction Programme. A total of 460'000 houses were destroyed. This reconstruction program targeting the rural private households was based on an "owner driven" approach. The full grant was restricted to beneficiaries following approved "Build Back Better" earthquake-resistant construction designs.

The project core budget of USD 1'200 millions was provided by multilateral and bilateral loans from the World Bank, Asia Development Bank and other donors as well as the Government of Pakistan. Each beneficiary (fully damaged) receiving approximately USD 3'000 in four successive instalments and each beneficiary (partly damaged) receiving approximately USD 1'000 in two instalments.

The national programme was managed and coordinated by a dedicated governmental body, the Pakistan Earthquake Reconstruction and Rehabilitation Authority (ERRA) with the logistics and human resources of the Pakistan Army.

The adopted policy was aimed at "Building Back Better" by training thousands of self-builders, artisans and village leaders in earthquake resistant building techniques and monitoring the progress of each construction. In order to increase community awareness and participation at field level, the policy included the constitution of Village Reconstruction Committees (VRC).

To achieve the goal, all operational stakeholders, including the Pakistan Army, UN-HABITAT and INGO/NGO were strictly regrouped under a coordinated umbrella led by ERRA. From the beginning SDC-HA was one of the leading implementing partner integrated in this coordinated endeavour.

SDC Rural Private Housing Reconstruction Programme Pakistan was fully integrated under ERRA's umbrella with a budget of approximately CHF 2,5 millions. It started in April 2006 and ended in June 2008. In parallel, SDC-HA's other interventions in the disaster-struck area included livelihood activities, reconstruction of schools and reconstruction of BHUs.

The project included the following components:

Housing Reconstruction Centers (HRCs)

Establishment and operation of two information and training centres (HRC), one in each of the most affected Districts in North Western Frontier Province (Balakot and Battagram). The HRCs provided training on construction techniques, coordinated Partner Organizations at District level and disseminated information to beneficiaries and stakeholders. This included the development of construction "how-to" manuals, posters and booklets adapted to a mostly illiterate population.

Field Partner Organisation

SDC-HA took the responsibility of covering two Union Councils (Shamlai and Mohandri) with initiating community awareness and participation through constitution of VRCs, door-to-door assistance and training of various levels and skills in synergy with SDC-HA livelihood project.

Main project output:

- the qualitative impact of the training and services provided through the HRCs was deemed outstanding by independent stakeholders, this included teaching more than 5'000 trainees;
- the quantitative achievements in terms of compliant houses completed is within the regional average;
- the qualitative and quantitative achievements in terms of community awareness and participation through the creation of VRCs in two Union Councils are outstanding and lead the way to sustainable development beyond the present reconstruction phase;
- SDC-HA and its staff are respected within the ERRA umbrella and by the local population and were in a position to impact the policy at national level;
- in terms of visibility, the level of recognition of "Switzerland aid" is high amongst all the beneficiaries as well as amongst all the stakeholders of the "Build Back Better" endeavor.

1.3. Comparing Sri Lanka and Pakistan

The table below provides a synthetic comparative overview of the two projects and the two contexts in Sri Lanka and in Pakistan.

Element of comparison	Sri Lanka	Pakistan
Government policy on national owner-driven houses reconstruction	yes	yes
Overall initial plans provided by the World Bank	yes	yes
Government sets-up a dedicated Agency for coordination and guidelines	yes, RADA	yes, ERRA
Government imposes strict intervention rules and coordination obligations. All stakeholders active in reconstruction abide by rule of dedicated Agency	no	yes
Other parallel national reconstruction policy (donor-driven)	yes	no
Strong central governmental implementing structures present at field level	no (local administration)	yes (Army)
Government policy includes "Build Back Better" strategy	no	yes
Government policy includes improvements in water, sanitation and urbanism	no	no
Government implements wide-scale communication to beneficiaries by all available means (posters, information centers, radio, TV, newspapers)	no	yes
SDC-H involved with Government in initial planning phase	no	no
SDC-H adopted and implemented Government program and guidelines	yes	yes
SDC-H project was allocated clear geographical target areas	yes	yes
SDC-H was a main donor and was involved in payments to beneficiaries	yes	no
SDC-H is involved in identifying and selecting beneficiaries of grant	no	no
SDC-H's responsibilities involved community work, training and coordination	no	yes
SDC-H could have an impact on evolution of Government's policy	no	yes
Through SDC-E, financing was granted to other multilateral actors	no	yes (UN-HABITAT)
SDC-H undertook parallel projects targeted at vulnerable groups	no	yes
SDC-H undertook parallel projects in reconstruction of infrastructure (schools)	yes	yes
Local bank network in a position to relatively efficiently bear the burden of handling beneficiaries accounts (opening accounts and disbursing grants)	yes	no
Other bi-lateral agency apart from SDC involved in implementation	yes, KfW	no
Security environment stable and safe	no (Trincomalee)	no (Batagram)
Beneficiaries mostly literate with relatively small gender gap	yes	no

2 Government strategy and policy

In both Sri Lanka and Pakistan the Governments defined within a few months following the natural disasters a national policy concerning Owner-Driven private housing reconstruction and established guidelines governing the overall program set-up, coordination mechanisms and technical requirements.

In both instances SDC-H was not initially involved and did not have an input in drafting the national policy.

u *SDC-H is probably the only bilateral organization with an extensive and diversified practical know-how regarding implementation of Owner Driven reconstruction. On this basis it should not hesitate to propose advisory services to a Government in the immediate aftermath of a natural disaster.*

It may be a good idea to include UN-HABITAT in the think-tank.

2.1. Policy role of World Bank

The World Bank in both countries was the initiator of the reconstruction plan based on an Owner-Driven approach. The blueprint provided by the World Bank was in each case adapted and customized by the Governments to correspond to their administrative resources and overall policy agenda. However the final copy (and its successive amendments) needed to be approved by the World Bank to justify its grants, other big donors (ADB, KfW, IDB, etc...) followed suite.

In future natural disasters the World Bank stands a good chance of being in a similarly important policy guidance position.

u *SDC-H should remain in technical relations with this organization :*

- *as a regular preparedness policy, to maintain SDC-H's position as an expert resource organization in Owner-Driven reconstruction*
- *as early as possible after a natural disaster so as to be in a position to have an input or be informed first-hand of policy decisions.*

2.2. RADA and ERRA

Both of these dedicated agencies were set-up by their respective Governments to coordinate and guide reconstruction efforts. One of them, ERRA, in Pakistan proved to be overall efficient, focused, manned by dedicated and structured manpower, pragmatic in its capacity to learn and open to outside suggestions. RADA, in Sri Lanka, was not similarly able.

The consequences at field level were strikingly important in terms of efficiency, transparency, allocation of available resources and access to the beneficiaries. This had an impact on SDC-H project management in Sri Lanka : a lot of time and efforts needed to be spent at field and at national level to endeavor to compensate for the structural weakness of RADA.

u *The existence of a formal national policy and of a supposedly dedicated agency are not in themselves sufficient to guarantee a good cooperation and coordination environment: there has to be also a clear political will at national as well as at local level. This will is initially difficult to assess... only time tells.*

2.3. Government guidelines

In both Pakistan and Sri Lanka, SDC-H was an implementing partner of a Government policy and as such had to apply the approved guidelines. This does not mean however that there could be no way to make improvements to these based on experience gained during implementation.

In Pakistan for example, SDC-H did have an impact on national guidelines by convincing ERRA and the World Bank to adopt improved traditional construction standard. This did take time but was eventually successful and enabled hundreds of beneficiaries to move-on with the reconstruction of their houses.

In Sri Lanka despite numerous attempts by SDC-H and other stakeholders, it proved impossible to have an

impact on the national guidelines and, especially, on the way they were implemented in practice.

SDC-H was however in a position to impose particular adaptations of the guidelines in its target Districts. This concerned for example the rules for inclusion of beneficiaries in the program.

u Even as implementer of a Government program it is possible to have an impact on guidelines. This requires time and dedication, so the changes advocated better be worthwhile

2.3.1. Evolution of guidelines

Government guidelines are susceptible to gradual changes and adaptations that take into account the field realities. This requires flexibility on the part of the partner organization and, especially, close communication and coordination with stakeholders. Changes in policies can also be drastic with long term impact on initial project design and even on budget. This poses one of the greatest risks for any implementing agency.

A good example of such a switch in policy was provided in Sri Lanka when the Government decided to lift the ban on re-building houses in a "Buffer Zone" situated along a traditionally densely populated coastal strip. This policy switch, one year and a half into the program, led to unforeseen monitoring complications, required additional funding for the Owner-Driven project and led to a necessary time extension of SDC-H project.

u It is important to be proactive and regularly evaluate the possibility of drastic policy changes that could have an impact on SDC-H project framework. In the case of Sri Lanka, the policy change on the "Buffer Zone" was foreseen sufficiently early at field level, which gave Head Quarters time to take decisions and to adjust budget and time-frame accordingly

2.3.2. Standards in construction

The question of approved standards in construction is one that is not easily answered, especially when one is addressing private housing with an Owner-Driven approach. Notions such as "what should a house be?" vary greatly according to one's culture and traditions, one's budget, one's personal dreams or plans, one's family situation... even one's personality. This can lead to endless debates.

In Sri Lanka the Government policy did not impose much technical guidelines to the beneficiaries of the housing grant. A "house" had to be a roofed-in area of at least 500 square feet with at least one "lockable room with a door and a window". This did not call for specific training of the self-builders.

In Pakistan, the notion of "Building Back Better" by applying earthquake-resistant construction techniques was at the core of the Government program. That meant that self-builders, local artisans as well as monitoring teams had to be trained. Local communities also had to be informed and convinced of adopting these new techniques. This is where SDC-H identified a need adapted to its capacities and know-how.

u Taking part in a "cash for reconstruction" project does not mean one has to be in charge of the "cash" aspect (cf. Pakistan) and does not mean being involved with technical construction standards (cf. Sri Lanka).

2.3.3. Geographic allocations

Seen from a Government's point of view, one of the most straightforward way to manage resources efficiently and to implement good coordination is to allocate specific and dedicated target areas to all participating stakeholders. In Sri Lanka this approach was not efficiently imposed at all, while in Pakistan it was impossible for an organization to be active at field level without being duly authorized by ERRA.

Seen from an implementing agency's point of view, one of the best way to efficiently manage its own project, logistics, human resources and communication is to concentrate on well identified specific target areas.

So, on this account, all parties should share the same interest.

In Pakistan (Batagram and Balakot) as in Sri Lanka (Matara and Trincomalee), SDC-H could identify, with the Government's approval, dedicated target areas where its role was clearly defined and where no other agency had a similar role.

u The choice of target areas compatible with available resources and humanitarian priorities is one of the

most important choices an assessment mission will have to make when deciding to take part in a Government program.

2.4. What is a beneficiary ?

The answer to this simple question is one of the defining core issue characterizing any Owner-Driven reconstruction program. It is not an easy issue to include in national guidelines that should ideally apply across the board to the personal situation of tens or hundreds of thousands potential beneficiaries. So one can take it for granted that any definition of “beneficiary” will not be all inclusive in a reconstruction program.

In Sri Lanka the approved core policy was “a house for a house”: any tsunami victim had to bring elements of proof of rightful ownership of his/her destroyed or damaged house to be considered a beneficiary. This policy left thousands of “informal dwellers” or “encroachers” without any right to financial help within the program. (These were later to be included under a special “phase 3” program)

In Pakistan the situation was further complicated by the fact that in many areas (for example in Battagram District) most of the victims did not own the house they lived in: these belonged to traditional Landlords (Khans). So financing the reconstruction of houses would mean rebuilding the Khans' properties... Pragmatic local solutions were found (deed of property provided to victims by the Khans against financial compensation). But it is never simple.

In any case : In both countries the roles and responsibilities of SDC-H did not include the responsibility of identifying and registering the beneficiaries. These were identified and registered by local authorities in Sri Lanka and by the Army inspection teams in Pakistan.

u *Whatever the definition of a beneficiary it would be important to be in a position to clearly identify early on those victims that are left-out by that definition and to find ad-hoc solutions for them.*

2.4.1. Fully and Partly Damaged

In Sri Lanka as in Pakistan the Guidelines divided beneficiaries into only two groups : Those who's house was considered “partly damaged” and could be repaired and those who's house was considered “fully damaged” and needed to be entirely rebuild.

Quite appropriately the status of “partly damaged” gave right to a substantially lower financial grant than the status of “ fully damaged” and so the intrinsically grayish and blurred transition line between “reparable” and “irreparable” led to numerous grievance cases. Furthermore the notion of what was a “reparable damage” was itself endlessly debatable (should a broken window entitle one to be on a beneficiary list ?).

Naturally regrouping all particular and widely different cases into only two groups my seem a bit coarse : yet it is probably the best solution. Adding groups would only add further gray blurred dividing lines, increase grievance cases and seriously complicate monitoring.

Maybe the best perspective is the one adopted by Pakistan authorities : every house-owner earthquake victim is entitled to a basic relief grant (this corresponds to the “partly damaged” grant) and every fully damaged house-owner is entitled to an additional grant.

u *If it is necessary to define categories of beneficiaries, keep it simple.*

2.4.2. Ownership of a new house

Who should be the owner of the new house ? Well, probably the owner of the previous house, the one that was destroyed. This may pose a problem in some cultural contexts. For example in Sri Lanka, in some Tamil areas the family house traditionally belongs to the woman in a couple. But the rebuilt house often ended-up belonging to the husband... because the paperwork, bank process and general program had been devised by a central non-tamil administration taking for granted that the house belonged to the husband.

- u *Be aware of cultural context and gender issues when attributing ownership.*

2.4.3. The landless

In some cases the beneficiaries were not able to rebuild their house in-situ, according to Guidelines. In Pakistan such a situation would arise when the area where the old house was situated was too dangerous due to risks of avalanche or landslides. In Sri Lanka in some cases the old house was build on land that was now included in a coast-conservation area.

In these cases the Government guidelines provided the possibility of additional grants to purchase land or, if possible, allocation of Government land.

- u *Try to evaluate early on in the project the proportion of cases which may fall into the "landless" category and suggest solutions*

2.5. Vulnerable groups

Owner-Driven reconstruction implies that the owner can indeed be in charge of the reconstruction process of his or her house. In any communities there will be individuals who will not be capable of such an endeavor : single female households, lone elderly people, handicapped...

In the Pakistan project SDC-H had a social awareness component linked to the livelihood component of a parallel project that was an ideal vector to address reconstruction problems of vulnerable people. This was not the case in Sri Lanka

- u *In an Owner-Driven project, it is important to include alternative solutions to address the needs of those that cannot drive the reconstruction of their house by themselves*

2.6. Registration of beneficiaries

As mentioned above (2.4.) SDC-H was never directly involved in the registration of beneficiaries. However it had to face the consequences of sloppy registration process in Sri Lanka. More than two years after the Tsunami, lists of beneficiaries provided by the District administration in Matara and Trincomalee were still supposedly incomplete and had to be regularly up-dated. This led to uncertainties concerning final budget requirements, possible target-date for ending the project and to hard questions concerning the coordination process led by District authorities.

Eventually the problem was solved by revising the MoU with the government and giving SDC-H the right to accept or refuse to include beneficiaries according to it's own standards.

- u *Identification of beneficiaries and establishment of a final base-listing as early as possible in the project area should be the first objective of any similar project undertaken by SDC-H. The time initially "waisted" (maybe a few weeks) would be recouped rapidly during the course of the project thanks to a greater transparency and focused target definition.*

2.7. Building Back Better ?

The "Building Back Better" approach was a characteristic of the Pakistan reconstruction program because it insisted on re-building private houses that would be more earthquake resistant than the houses build without this risk in mind. The initial surveys indicate that compliance rates will be about 85% at the end of the program which is quite acceptable.

In Sri Lanka the objective was mainly to rebuild, with no formal guidelines imposing any improvements to be brought to the local construction techniques. However one can consider that overall the vast majority of tsunami victims are now living in better, stronger and bigger houses than before the tsunami.

- u *Given a chance, people will naturally tend to build back better. However in some instances an additional*

technical input and training is absolutely necessary

2.7.1. Water and sanitation

In Sri Lanka and in Pakistan no particular reference was made to specifically include improvements in the water and sanitation infrastructure of the owner-driven houses.

In Pakistan, ERRA did include such guidelines and objectives in its urban reconstruction program.

u One might take advantage of a private housing reconstruction program to include improvements related to water and sanitation

2.7.2. Disaster prevention

In Sri Lanka RADA initial guidelines included the interdiction to rebuild houses in a “Buffer Zone” close to the sea. This was a disaster prevention policy aimed at limiting risks in case of future tsunamis. A year and a half into the program this policy had to be canceled in view of the pressure of people wanting to return to their traditional areas, in view of the lack of available land outside the “Buffer Zone” and in view of up-dated statistical estimates of the odds that a tsunami might occur again.

In Pakistan the “Build Back Better” policy was clearly devised including disaster prevention considerations. This is why including earthquake-resilient techniques in the reconstruction of private houses was at the core of the program. For the same reason it was forbidden to re-build houses in areas where landslide and avalanche risks were considered important.

u Include disaster prevention considerations in the guidelines of a reconstruction program, trying to strike a good balance between the level of risk and the social and economical consequences of the policy.

2.7.3. Environment and natural resources

In Sri Lanka reconstruction of private houses was forbidden in some coastal areas under the “Coastal Conservation Act”. This limitation had been pre-existing before the tsunami but had not been enforced consistently. Beneficiaries that had had a house in such areas had to be relocated, being granted either Government land or an additional grant to purchase land.

In Pakistan, the problems posed by de-forestation in NWFP and the strict control imposed on tree-cutting in the area had an impact on accepted earthquake-resistant techniques : extensive (or exclusive) use of wood in house design could not be considered, although it would have been technically sound.

u Include environmental consideration in policies, also considering impact on renewable natural resources.

2.8. Implementing agencies/bodies

The Government policy is naturally integrated in the overall governmental and administrative set-up of the country. This pre-existing situation has an important impact on how well policies are implemented, how information is shared, how powers are delegated.

In this regard there is not much a foreign organization can do to improve things and comparison between Pakistan and Sri Lanka are not straightforward, although it might be remarked that a military regime is by nature in a position to impose strict implementing rules.

u Attach importance to understanding the context in which the Government program is set, who are the actors in the Government and the Administration, who are important stakeholders, what are their strenghts and weaknesses (and possible hidden agendas).

2.8.1. Army versus NHDA

The Pakistan Army proved to be a valuable resource during the House Reconstruction program. About 1.500

men were mobilized in NWFP alone. Their role was to identify beneficiaries and to monitor the reconstruction process, grant authorization for payment of installments and verify compliance to standards. It is difficult to imagine the equivalent resources brought by another organization.

In Sri Lanka, the District administration was in charge of identifying beneficiaries. It lacked qualified human resources, logistics capacity as well as management clout. The National Housing and Development Agency (NHDA) with civil servants at sub-district level, was in charge of monitoring progress of construction.

SDC-H provided NHDA with some financial and logistics support in some areas. That contributed to localized improvements but could not have a widespread and long lasting impact on efficiency.

Clearly the Pakistan Army proved a good technical and economical option to monitor tens of thousands of beneficiaries and clearly the Sri Lankan administration proved less than optimal in its task. However, given the scope of the challenge it is difficult to imagine what might be an alternative solution.

u Partnership with an Army can be touchy for a humanitarian aid agency. However this might also be the best solution in large scale civil protection situations.

2.8.2. Local banks

In Sri Lanka local banks, and banking networks were relatively quite developed (more so in Matara than in Trincomalee) and bank's attitude towards the "Cash for housing" program was generally positive. Banks were strictly following the Government's indications. Beneficiaries were literate and could easily open a bank account.

In Pakistan, in the mountain areas severely hit by the earthquake, there were not many banks. Those that existed were not sufficiently staffed and lacked the capacity to register rapidly thousands of new account-holders, most of which were illiterate. This slowed issuance of installments.

u Both IFRC and SDC guidelines insist on the importance of verifying the capacity of local banks before initiating a "Cash transfer" project. In reality it may be sometimes necessary to do with the existing situation.

u The banks are only one link in the chain, if this link is weak then it is important to make sure others are strong and delays do not add upon delays: increasing the rate of field visits to authorize payments as soon as possible may be part of the solution.

2.8.3. UN-HABITAT

In Sri Lanka there was no close collaboration between UN-HABITAT and SDC-H at operational level. This UN agency was working in other Districts as implementing partner for IFRC's Owner-Driven reconstruction program.

However SDC-H, upon request from IFRC, shared its monitoring tool ("Cash database") and its methodology with UN-HABITAT. One SDC-H "cash specialist" spent three months imparting knowledge and know-how to UN-HABITAT and IFRC teams.

In Pakistan UN-HABITAT and SDC-H were the only two Implementing Partners of ERRA and the two organizations collaborated closely at field level and at policy level. SDC-E financed UN-HABITAT who used part of the grant to finance NGOs active at field level.

u SDC-H should remain in technical relations with this organization :

- as a regular preparedness policy, to maintain SDC-H's position as an expert resource organization in Owner-Driven reconstruction*
- as early as possible after a natural disaster, to exchange information and possibly be in a position to be have a joint approach.*

2.8.4. Bi-lateral organizations

There are not many bi-lateral organizations that have a hands-on experience of large scale cash transfer programs: in fact SDC-H may be the only one that was involved in both Sri Lanka and Pakistan.

In Sri Lanka KfW (German semi-governmental organization) was one of the funding partners of the Government's program and was also monitoring at field level in parts of one District (Ampara).

In Pakistan GTZ withdrew early-on from the program for reasons unknown.

u *SDC-H should keep in mind that it really is one of the very few organization that has a good knowledge base regarding planning and implementation of Owner-Driven reconstruction. It should be on the cutting edge whenever there is a need for such a program to be implemented. It should also remain active in this field as a regular “preparedness” activity.*

2.8.5. NGOs and INGOs

In Sri Lanka the level of confusion brought at field level by un-coordinated swarms of NGOs hunting for “their” beneficiaries and eager to build “their houses” was probably un-precedented. This led to immense waste of resources. Either because of incapacity or because of some hidden agenda (confusion can benefit some insiders) the Government was not able to impose some order in this maze. Even in the Districts where it was implementing it's own projects, SDC-H could not convince the administration that it should take-over coordination of NGOs.

In Pakistan the Government imposed from the start strict coordination rules. All NGOs active in reconstruction had to be under ERRA umbrella. As such they were allocated specific geographic target areas and had to operate within these boundaries and report to ERRA.

u *If coordination of NGOs is not at the top of the policy priorities and capacities of a Government, then SDC-H should insist that at least in it's own projects target areas it has the lead (or supports the local administration in having the lead) on coordination in this area. Have this written in the MoU !*

2.8.6. Beneficiaries and communities

As some often tend to forget, the beneficiaries are the main and most important group of stakeholders in any Owner-Driven reconstruction program.

In Sri Lanka, although the Government guidelines did formally mention the importance of Village Rehabilitation Committees as a link between the individuals and the program, in practice little was done to support such initiatives. SDC-H was never much involved in this issue. No specific resources were allocated for this purpose and no “community awareness” specialist were recruited.

In Pakistan “community awareness” and imparting information to beneficiaries and to their communities was at the core of the “Build Back Better” Government policy. As Implementing Partner, SDC-H was focusing particularly on this approach and recruited both local specialists and Corps member specialist to work on community-based approach.

u *Whatever role SDC-H ends-up playing in an Owner-Driven program, it should include in it's project framework and budget the resources necessary to have a “community awareness and participation” input. This should include, at least during the initial phase, the intervention a “social sciences” Corps member.*

2.9. Time frame and deadlines

An Owner-Driven reconstruction program will come following an acute emergency phase and an early post emergency phase... times which are naturally filled with adrenaline. Moving on to reconstruction requires a switch in the clock rate and time-frame that is not always easy for team-members to adjust to, even at Headquarters. After counting time in hours and then in days, it becomes necessary to count time in months and years. It may seem obvious but it is not and some team-management difficulties can be caused by this necessary switch.

In Sri Lanka the first months of the program were difficult, mostly because of stress related issues in the team, probably due to this change of time-frame following the emergency phase.

In the mountains of Pakistan the winter imposed a slow down to everyone following the emergency phase. Cold and snow prevented any field activities and provided time for adjusting, thinking and planning.

u *Especially in the beginning it is important to take time to plan well, to build a team, to identify and register beneficiaries, to understand the environment, culture, political context and possible partners. This will save time in the end.*

2.10. Informing the population

As it is stressed in IFRC and SDC guide books, communication and information of beneficiaries and target population are extremely important in any cash transfer program.

In Sri Lanka, RADA never did put into practice any important public communication strategy aimed at the public and at potential beneficiaries. This was despite the regular pressing requests for action in this regard by international stakeholders and despite of the funding provided. To this day it is hard to understand why there was such a reluctance to communicate.

This lack of communication had a very negative impact on the program implementation: beneficiaries did not know what were their rights and duties, potential beneficiaries were not aware of the program, NGOs could pretend they knew nothing about it...

In Pakistan ERRA had a clear and far-reaching communication and information policy. All manners of media were used to inform the population in the program area: posters, banners, newspapers, radio and TV. This concerned not only generalities but also very practical information such as deadlines for registration or deadlines for achievements in construction progress.

u Include necessary public communication and information strategy in project framework and make sure SDC-H can have an input on this issue, at least in its project target area. Have this written in MoU !

2.11. Financial grant and inflation

Whatever the level of the financial grant allocated to the beneficiary to re-build his house, it is in general insufficient to fully build and finish in one go the "ideal typical house" (whatever that may be). It becomes less and less sufficient as months go by and inflation or market prices for construction material increase, as was the case in both Sri Lanka and Pakistan.

The problem is hard to solve, since increasing the grant would probably increase both the expectations of the beneficiaries (deciding to build still bigger houses), and the rate of price inflation.

In Sri Lanka RADA did not attempt to address the problem posed by market price increases.

In Pakistan ERRA attempted to limit the impact of market prices rise by creating "government stores" where beneficiaries could purchase construction material at a subsidized rate. The impact of this strategy is hard to measure: initial indications point to a limited impact due to the location of these stores, imposing important additional transport costs to the vast majority of beneficiaries.

u Following the World Bank's (and therefore the Government's) definition of what should be the standard grant for a house is probably the only solution.

u The idea of ERRA to establish warehouses where construction material can be purchased by beneficiaries at preferred rates is probably a good one to help fight increasing market prices. It is worth investigating

3 Project implementation

It is sometimes hard to identify project implementation issues that are not generalities but that have to do especially with cash transfer, owner-driven reconstruction projects. I have endeavored to pinpoint only these, or to stress the particular importance of some general issues in the owner-driven context.

u Of course all usual project management rules and good practices apply also to “owner-driven reconstruction” projects.

3.1. Project identification

When it comes to taking part in a large scale, USD multi-billions Government program, the “project identification” phase is limited to learning about the program and identifying how and where in this program SDC-H could have the best input.

In the cases of Sri Lanka and Pakistan, SDC-H was present with emergency interventions immediately after the natural disasters and so could follow the developments leading to post-emergency recovery and reconstruction plans. There is a good chance that the scenario would be the same in the future.

u Establish contact as soon as possible at proper Government levels and with the World Bank (in country and in regional office) and with UN-HABITAT (in country and at HQ). See how SDC-H can provide advice in the planning phase and look ahead to where it could fit in the overall plan.

Parallel projects providing additional contributions (apart from owner-driven reconstruction) were implemented in Sri Lanka (construction of schools in Matara) and in Pakistan (livelihood projects, construction of schools, construction of BHUs). This was very useful and generated a good synergy in SDC-H target area.

u Intervention in Owner-Driven reconstruction should be accompanied by other projects. Of special importance: livelihood and capacity building projects targeted at vulnerable groups in target area.

3.1.1. Field contexts

u Contexts at field level are naturally important: good advice is provided in both IFRC guidelines on cash transfer programs and SDC cash work book (see section 1. introduction)

3.1.2. Rural mountains or urban coast

In Sri Lanka the housing environment was mostly dense and urban. This meant that the concentration beneficiaries per square kilometer was high. This facilitated monitoring in terms of logistics. It did not facilitate beneficiary identification, though, as it was easy to get lost in a maze of small streets with no names.

In Pakistan the housing environment was mostly mountain settlements with low population density. Access was very difficult at best of times by mountain trail with a good 4X4 or often only by foot, and impossible in most cases during the winter months.

u Fortunately SDC-H was not involved in the monitoring of beneficiaries in Pakistan... but if it had been, that would have required important resources (manpower and logistics).

3.2. Taking part in coordination

Coordination platforms are especially important when implementing a Government program because they often offer opportunities to have an impact on improving guidelines or on improving dysfunctional implementation practices. They also provide insight on possible policy changes.

In Sri Lanka SDC-H Owner-Driven reconstruction project had a full time project coordinator based in Colombo. This allowed regular contacts with important stakeholders, partner organizations, headquarters of local banks, RADA and other Government agencies and ministries. This also helped to solve problems encountered at field level.

In Pakistan the humanitarian coordinator based in Islamabad was not especially dedicated to the Owner-Driven project. He had many other responsibilities and could not take regularly an active part in all the coordination meetings. This probably was a handicap for the project, for example when it was trying to convince the World Bank to adopt a particular building technique proposed by SDC-H.

u It is important to have a representative of the project at national level that is involved and that has sufficient time to do his/her job. This position does not necessarily imply hierarchical superiority in relations with field teams.

u The SDC-HA coordinator (or Cash Project Coordinator) should make targeted use and involve the SDC Country Director and/or Swiss Ambassador to establish the contacts with important key players of the Government and main donors (e.g. World Bank).

3.3. Formalizing through MoU

The content of the MoU signed between the Government and SDC-H can greatly contribute to the smooth running of the project.

In Sri Lanka, a first MoU was signed at the beginning of the project. It's content was very vague, concentrating mostly on what SDC-H would provide and where. Apart from a standard anti-corruption clause, not much was said about the Government's obligations. More than a year later, in view of the difficulties met by SDC-H teams in the field through lack of coordination by the local administration and hazy guidelines, a new MoU was negotiated. This specified very clearly the obligations of both parties and gave SDC-H the necessary authority to efficiently and transparently continue the implementation of its project.

In Pakistan there was no problem that was due to the content of the MoU.

u It is very important to include in the MoU the detail of the roles and the responsibilities of both the Government and SDC-H. This is possible even when one is "just" an implementing partner of a Government program.

3.4. Influence on Government policy

One always expects to have a good influence on a policy, but even more so when one is implementing, even partially, a Government program.

In Sri Lanka SDC-H could not have much influence on the Government's policy in spite of the outstanding results of the "Swiss approach" in the field. These results were officially recognized and even praised, but it was never possible to convince RADA to include some improving changes in its ways at the national level. Eventually SDC-H resorted to negotiating bi-laterally a new MoU including a specific policy applicable only in its target areas.

u The above is a worst case scenario.

In Pakistan SDC-H was able to have a substantial influence on the policy guidelines concerning accepted earthquake resistant construction designs. This however was a slow process, despite the support of UN-HABITAT.

3.5. Project management

Good management is required in any type of project, naturally. However in Owner Driven projects it is especially important because of the low overhead ratio typical of the “Cash approach”.

For example in Pakistan the national total budget for Owner Driven rural reconstruction was about USD 1,2 billions of which only USD 50 millions was available for, roughly speaking, management and implementation costs, including training. This represents only about 4% for overheads . This means that a relatively small number of management staff oversees the use of a very important level of funds .

In Sri Lanka, the SDC-H project had an input to beneficiaries of more than CHF 19 millions and was managed and implemented in by a small team of 3 international staff and about 20 national staff monitoring more than 10'000 beneficiaries.

In such set-ups poor decisions can rapidly have widespread negative consequences.

Furthermore transparency is also particularly important in the “Cash approach”, imposing strict management process in the allocation of funds and monitoring of financial flux

u See IFRC and SDC books (see introduction, section 1.) regarding guidelines on projects implementation

3.5.1. Relations between HQ and Field teams

As mentioned above (3.2) it was important in Sri Lanka to have a project Coordinator based at the BUCO in Colombo. In Pakistan it may have been better to have a humanitarian coordinator with more time available at the BUCO in Islamabad. This is because a Government program is obviously managed by Government in the capital city and so if one is not well represented at that level one is at a disadvantage.

It important to note that in both Pakistan and Sri Lanka, the decentralization level in country was high: field project managers were not in a tight relations of subordination with their “coordinator” in the BUCO.

Regarding the relations with H.Q. it seems the management approach was a bit more decentralized in the Pakistan case then with Sri Lanka (probably due to the “Swiss Consortium” structure).

u Decentralized management is probably the key to good reactivity and pro-activity in complex and changing contexts.

3.5.2. Steering and reporting tool

In Sri Lanka the main steering tool consisted of bi-weekly reports sent from the Field Offices to the coordinator in Colombo.

These included a standardized narrative part and a data part (spreadsheet) giving detailed information on the progress of constructions (numbers of beneficiaries and level of progress) and on the financial situation (total of installments paid to beneficiaries over the period).

These reports were compiled and completed by the coordinator who in turn sent a bi-weekly report to H.Q..

In Pakistan, since there was no involvement in payment to beneficiaries, the reporting and steering process was simpler and more conventional.

u In the future it would be more efficient to have steering tools “online” , centralizing the information and avoiding multiple-copied e-mails with attached excel sheets and word documents.

3.5.3. Human resources

As mentioned above (3.5) one specific characteristic of cash transfer projects is that they have a low overhead ratio, meaning that a high financial output targeting thousands of beneficiaries is managed by a relatively small team. So it is especially important to work with qualified and dedicated staff.

Furthermore, implementing a Government program means that the small team in charge has a highly visible profile amongst important national and international stakeholders. The team's attitudes and professionalism naturally impacts directly the image of SDC-H.

- u Human resources are especially important when taking part in a Government cash transfer program.*

3.5.4. Coordination in capital city

As mentioned above (3.5.1) it was important in both Sri Lanka and Pakistan to have a coordinator representing the project at national level and meeting regularly with meaningful representatives of key stakeholders.

- u Project framework should include a SDC-H coordinator in capital city*

3.5.5. International staff in the field

The success of the "Swiss approach" in Sri Lanka can be attributed partly to its monitoring tool (the cash database), partly to its methodology and partly to its national staff. One key element of success, however, was the presence at field level of international Project Managers (one in Matara and one in Trincomalee) that were able to continuously adapt to changing circumstances, maintain equity and transparency while maintaining a high level of efficiency.

Likewise the success of the project in Pakistan could not have been achieved with a Project Manager based in Islamabad, removed from his team and cut from the field realities.

- u Project framework should include SDC-H Project Managers at field level*

3.5.6. National staff

There is nothing particular to say concerning national project staff in "Owner-Driven reconstruction". However this is such an important aspect in any type of project that this issue has to be mentioned: a good part of the success can be attributed to the local staff. This was true in Sri Lanka and true in Pakistan.

- u Good recruitment, constructive attitude, investment in capacity-building and in team-building are not requirements specific of owner-driven reconstruction projects when it comes to national human resources management, but they are as ever very important also in this context.*

3.5.7. Lists of beneficiaries

In Sri Lanka, as late as two years after the start of the program new requests to be registered as a beneficiary were still addressed, through local administration, to SDC-H. This situation made it impossible to have a clear idea of the total needs in term of budget and to evaluate the project time frame, as new beneficiaries kept being enrolled.

In Pakistan the deadline for identification and registration was set at end of 2006 less than 1 year after the earthquake (although grievances opportunities remained opened much later).

- u Identification and registration of beneficiaries should be done as early and as thoroughly as possible.*

3.5.8. Social mobilization

In Sri Lanka this component was completely ignored by SDC-H project although it was, formally, included in the Government Guidelines. No budget line and no human resource were allocated to such activities.

In Pakistan, this component was a key output of SDC-H project, contributing to the success of the Government's "Build Back Better" policy.

- u Project framework should always include community awareness and mobilization components*

3.5.9. Monitoring tool : "cash database"

Much of the aura surrounding the success of the "Swiss approach" in Sri Lanka can be attributed to the "cash database", a dedicated software developed by SDC-H. This tool makes it possible to register thousands of beneficiaries, including very detailed personal, family and banking data. It also makes it possible to register and plan, for each beneficiaries, status of payments made and due, construction progress as well as calendar of visiting schedule.

Thanks to this tool SDC-H could streamline the verification and payment process, reducing delays to a minimum.

In Pakistan SDC-H was not involved at all in the monitoring of payments to beneficiaries. However the "cash database" could have been useful to monitor the training provided to thousands of individuals, for example, and to monitor beneficiaries of the the livelihood project.

- u The "cash database" is a trustworthy, field-tested tool that can be adapted to different situations, when thousands of beneficiaries need to be repeatedly monitored over a period of time. Field teams should be made aware of it's availability.*

- u SDC-H should maintain an in-house knowledge regarding the "how to operate" and the "how to adapt" this tool.*

3.5.10. Closing down

As any project an Owner-Driven reconstruction program eventually comes to an end. This is particular in the sense that, for national programs targetting tens of thousands of beneficiaries it's impossible to define a clear-cut date by which one can be satisfied that 100% of all beneficiaries will have rebuilt their house.

If one plots the curve of the total number of houses finished as a function of time one notices that it climbs, initially slowly and then faster and faster, then rapidly starts to flatten-out, pointing towards the theoretical maximum (the number of registered beneficiaries), but without ever reaching it.

So when should a program stop? For how long is it worthwhile to maintain a structure in place to address just a few percents of the total cases ? And aren't these late cases particularly vulnerable cases deserving a special approach? Or are they just non-starters or quitters ? There is no clearcut answer to these questions but one should know that they will arise towards the end of the project and be prepared to find a locally adapted solution.

In Sri Lanka one target area (Matara) phased-out in March 2007 while the other target area (Trincomalee, where the security situation delayed implementation) phased-out in early 2008

In Pakistan full project activities at field level ended in June 2008 (85% of beneficiaries having reached lintel level). But a continued limited support to District structures was planned until the end of the construction season (beginning of winter 2008-09)

- u It is important to plan in time the phasing out and the exit strategy in close communication with stakeholders*

- u It is important to communicate this phasing-out information early, especially to beneficiaries*

3.5.11. Handing over

As partner of a Government program it is especially important to consider what will be handed-over to the Government when the project comes to an end.

In Sri Lanka all the hard copy files containing beneficiary data as well as bank transfers data were handed over to the District administrations. The soft data, including the “cash database” were also handed-over, together with necessary equipment, computers and printers. During the phase-out period training was provided to District administration staff on the use of this material and software.

In Pakistan, training manuals and posters were left with ERRA and UN-HABITAT. Information relating to active Village Reconstruction Committee was forwarded to development partners who will be able to build-on the work initiated by SDC-H in its project. Model houses built during the project were handed-over to serve as community centers or as offices for local administrations.

u Formal handing-over is important at the end of a partnership with a Government

3.6. Accompanying projects

In Sri Lanka and in Pakistan, SDC-H implemented other post emergency and early recovery projects complementing its participation in an Owner-Driven reconstruction program.

In Sri Lanka there were school reconstruction projects.

In Pakistan there were also school reconstruction and BHU reconstruction projects

These did not really impact the Owner-Driven reconstruction project, although they did increase SDC-H's positive image and acceptance by the population in the target area.

The livelihood project, also implemented in Pakistan, was importantly associated with the Owner-Driven project activities at field level. This provided a very useful leverage and each project contributed to the success of the other.

u Integrated multi-sectoral projects in a target area greatly improve overall impact

u Accompanying projects targeted at vulnerable groups should always be implemented in parallel of an Owner-Driven reconstruction project in SDC-H target area

3.7. Security

In Sri Lanka the project was delayed in Trincomalee due to the security situation (civil war). The consequences included: preventing international staff from staying in the area, limiting movements of local staff, displacements of populations, non-availability of material. In this area the project had to be suspended for a few weeks in 2006, and contingency plans were made in case one had to end it entirely.

In Pakistan also the project suffered from the security situation in Batagram (fundamentalists unrest). Some Partner Organization had to leave under pressure, leaving some areas without field support. During these difficult times SDC-H was the only foreign organization that could stay and work in the area. Probably due to its good integration in the local traditional set-up.

u Security improves with good integration in social environment.

3.8. Visibility

In Sri Lanka SDC's involvement in the housing program and its comparatively outstanding achievements were very well known amongst stakeholders. High-level Government representatives publicly praises SDC-H for its efficiency on numerous occasions.

SDC-H was also positively identified as “Swiss” by beneficiaries and local authorities.

In Pakistan also SDC was clearly and positively identified as a “Swiss organization” by all stakeholders including beneficiaries. This positive profile may also have benefited from the fact that SDC has been active in development programs in Pakistan for many years.

In both instances no explicit internal “visibility strategy” and no “visibility guidelines” were included in the projects.

u *A visibility policy, including visibility guidelines should be included in all projects implemented by SDC-H*

u *Visibility should be the result of an external communication strategy devised by professionals. Project teams can only contribute to this strategy if they are informed about the policy and given indications as to what they are expected to provide (images, stories, contacts, events, press releases, etc).*

4 One page Remainder of key remarks

- u SDC-H is probably the only bilateral organization with an extensive and diversified practical know-how regarding implementation of Owner Driven reconstruction. On this basis it should not hesitate to propose advisory services to a Government in the immediate aftermath of a natural disaster.
 - u SDC-H should remain in technical relations with the World Bank and with UN-HABITAT regarding Owner-Driven projects :
 - as a regular preparedness policy, to maintain SDC-H's position as an expert resource organization in Owner-Driven reconstruction
 - as early as possible after a natural disaster so as to be in a position to have an input or be informed first-hand of policy decisions.
 - u Even as implementer of a Government program it is possible to have an impact on guidelines. This requires time and dedication, so the changes advocated better be worthwhile
 - u Taking part in a "cash for reconstruction" project does not mean one has to be in charge of the "cash" aspect (cf. Pakistan) and does not mean being involved with technical construction standards (cf. Sri Lanka).
 - u Partnership with an Army can be touchy for a humanitarian aid agency. However this might also be the best solution in large scale civil protection situations.
 - u It is very important to include in the MoU the detail of the roles and the responsibilities of both the Government and SDC-H. This is possible even when one is "just" an implementing partner of a Government program.
 - u If coordination of NGOs is not at the top of the policy priorities and capacities of a Government, then SDC-H should insist that at least in it's own target area it has the lead (or supports the local administration in having the lead) on coordination in this area. Have this written in the MoU !
 - u Include necessary beneficiary communication and information strategy in project framework and make sure SDC-H can have an input on this issue, at least in it's project target area. Have this written in the MoU !
 - u Especially in the beginning it is important to take time to plan well, to build a team, to understand the environment, culture, political context and possible partners, to identify and register beneficiaries. This will save time in the end.
 - u Identification and registration of beneficiaries should be done as early and as thoroughly as possible.
 - u In an Owner-Driven project it is important to include alternative solutions to address the needs of those that cannot drive the reconstruction of their house by themselves
 - u Project framework should always include community awareness and mobilization components
 - u Intervention in Owner-Driven reconstruction should be accompanied by other projects. Of special importance: livelihood and capacity building projects aimed at vulnerable groups in target area.
 - u It is important to plan in time the phasing-out and the exit strategy in close communication with stakeholders.
 - u The "cash database" is a trustworthy, field-tested tool that can be adapted to different situations, when thousands of beneficiaries need to be repeatedly monitored over a period of time. Field teams should be made aware of it's availability.
 - u Visibility should be the result of an external communication strategy devised by professionals.
-