Holistic Assessment of Readiness in Cash (HARC):

Guidance Document

# Purpose:

This document is intended to support implementing staff in the use of the Holistic Assessment of Readiness in Cash (HARC). The process presented below gives an overview of the approach to follow. Assessment leads will need to adapt their approach based on context, availability of key informants, and the organization’s role in responses (direct implementation or partner-led responses). Each process will provide background and purpose of action, as well as relate to each component of the HARC. Note: Avoid sending questions over email to organization staff; rather all information should be collected through facilitated discussions and casual but directed conversations.

# Preparation:

Prior to travel, assessment staff should have a general understanding of the internal structure of the organization to be assessed. This step may not require specific documentation but will help define the appropriate approach to follow. Information should be collected through an informal call with the focal management staff (i.e. head of department or program manager) from the organization to be assessed, and include questions like:

* Define Country Profile.
	+ Is the office managed by a Country Representative with Head of Programs and Head of Operations; is it a satellite office with a Country Manager and all administrative actions are managed by a zonal office?
	+ What departments and positions exist in country? e.g. Country Representative, Country Manager, Head of Programs, Head of Operations, Deputy Head of Programs and/or Head of Operations, Finance Manager, HR Manager, Procurement Coordinator, Emergency Response Coordinator, etc.
	+ What other roles exist? e.g. Chiefs of Party, Program Directors.
	+ What role does the organization play in emergency responses? Direct Implementation without local partners; Direct Implementation with local partner; Partner-lead implementation.

# Initiation:

Once in country and prior to any other meetings, assessment staff should coordinate a meeting with the department heads (if possible, otherwise with senior management) to give overview of process and approach to be taken.

Purpose of the meeting is to identify all organizational stakeholders, to give an opportunity to answer any initial questions about the process and set the tone for the approach. Assessment staff should strive to create a transparent and easy-going process, avoiding a tone of auditing or evaluation. Organization staff should walk-away from the meeting with an understanding that the process is a way to identify barriers to reaching scale and best quality in emergency cash programming. Points to go over include:

* Introductions and Welcome by senior organization staff
* Background of project, purpose of HARC process, and summary of approach to be taken
* Overview of HARC Itinerary
* Identification of stakeholders that are missing to include in HARC Itinerary
* Questions and Open Discussion of Process/Approach

# Establishing a Foundational Background:

It is recommended that the organization building its cash readiness capacity identify a Focal Point (FP). The Focal Point will be working alongside assessment staff during the HARC process to organize logistics and coordinate with the organization’s staff, however, their participation is not required in interviews and meetings as part of the assessment.

With that said, the data collection process begins with the FP using a semi-structured interview process to gather key information about existing capacities and cash related topics. The data collected in this initial interview will serve as the foundation for the follow-up meetings with organization staff and external stakeholders. Guiding questions and topics for the FP interview are:

* Describe the emergency response context. Types of (rapid/protracted) disasters and crisis that require a response. Other actors in the emergency response field.
* Overview of the organization’s response capacity, process to respond, and response methodology. Discussion around decision making, activation, and implementation of a response. Country office’s sector focuses in responses.
* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* Organization and other actors’ experience with CVA in country. If applicable, distinguish between emergency and recovery/development programming.
* Delivery Mechanism and Financial Service Provider (FSP) Scoping from the FSPs point of view. Without previous cash experience, assessment staff will need to support the FP to think through this.
* Organization has any experience with CVA: What are the organization’s internal bottlenecks? Facilitate brainstorming if FP has little CVA experience. Focus on the operational side and avoid barriers due to external factors. If applicable, compare bottlenecks related to 2-week emergency response and recovery/development cash programs.
* Organization with no experience with CVA: Brainstorm operational bottlenecks that need to be resolved as priority before considering CVA in emergencies. Facilitate brainstorming if FP has little response experience.

# Organization Staff Discussions

The following set of questions can be used to gather information as part of the HARC assessment. While the below questions can be used to guide conversations with key departmental staff, the HARC tool should be frequently referenced so as to ensure all necessary data is collected.

## Programs

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What program staff capacity exists on the team already? What trainings or additional support is needed to build program staff capacity and implement a CVA program?
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?
* What staff needs must be addressed in order to implement a CVA program?
* What technical support would be needed to implement a CVA program?

## Finance

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What is the role of Finance in CVA programming? What role does Finance have with procurement of FSPs? What Finance policies are relevant in FSP tendering processes?
* What type of processes does Finance carry-out in implementing CVA? What processes are standardized for Finance regarding CVA?
* What are the opportunities/strengths of the organization (Finance) in managing CVA?
* What are the Know-Your-Customer requirements in country? How do these differ based on financial service and delivery mechanism?
* Describe the CVA reconciliation process.
* What is Finance’s role in Beneficiary Accountability?
* To what extent does the reconciliation process include beneficiary accountability?
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?
* Describe standard documentation and record-keeping requirements and highlight (potential) differences regarding CVA.

## Procurement

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What do you see as Procurement’s role in CVA programs? Any difference in roles when considering between Cash programming and Voucher programming?
* What are the procurement processes for FSP tenders? Any differences or considerations to take into account for procurement of financial service providers?
* What existing relationships with bank and other FSPs could be used in possible future CVA programs?
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?

## Human Resources

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What staffing needs (operations and programming) would need to be addressed to implement a CVA program?
* Which cash capacities and experiences exist among staff already and what trainings may be needed to implement CVA programs?
* How, if at all, are CVA competencies incorporated into job descriptions and internal staff development structures?
* What outside resources (i.e. within the organization but from another office or country program, outside of the organization and local, etc.) are available to supplement cash capacity and help build institutional cash knowledge?
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?

## Business Development

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What is the donor environment on CVA? Experience with proposals? Previous donor expressed interests in CVA? What donors are most interested in CVA?
* What needs to be in place to carry-out quality CVA programming in emergencies? Focus on business development procedures but facilitate identification of other departmental needs.
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?

## MEAL

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What needs to be in place to carry-out quality CVA programming in emergencies? Focus on MEAL procedures but facilitate identification of other departmental needs.
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?
* What accountability measure should be in place in CVA programs? What accountability measures are missing in the organization for CVA?
* Any considerations in learning agendas around CVA?

## Leadership

* What is the organization’s vision for CVA? How does the regional team (if involved) influence the office’s vision for cash and/or emergency response?
* What needs to be in place to carry-out quality CVA programming in emergencies?
* How can the organization’s leadership better support CVA initiatives and use of CVA in emergencies?
* To what extend can additional resources be made available to support increasing the organization’s CVA capacity?
* If applicable, how is senior management considering CVA programs and capacity when considering local partners engagement and support?
* What are the organization’s weaknesses/barriers in regard to CVA and what can be done to overcome them?

# Insight from External Actors:

It is important to collect experience on CVA from external actors, be it direct implementers, coordinating organizations, donors and other types of actors. These experiences should be collected by way of 30 to 60-minute informational sessions with agency representatives, ideally staff who are directly involved in the implementation of CVA programming. The focus of the conversation should be focused on the following topics:

1. CVA experience in country with the purpose of understanding general scale of programming, cultural preference, and gauge in-country capacity of CVA.
2. Types of FSPs providing delivery services of CVA in humanitarian and development contexts.
3. Coordination experience and capacity between CVA actors, and coordination mechanisms (working groups, etc.)
4. Government stance on humanitarian actors engaging in CVA as a response modality
5. General CVA operating environment and “ecosystem”, including challenges, success and lessons learned from previous CVA experiences