

Grand Bargain Cash Workstream Webinar Workshop Week – Co-Convenors' Report

Online, 20-24 July 2020

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Acronym List

Acronym	Full name
CaLP	Cash Learning Partnership
CCD	Collaborative Cash Delivery
CIC	Community Inclusion Currencies
CVA	Cash and Voucher Assistance
CRS	Catholic Relief Services
CWG	Cash Working Group
DFID	Department for International Development ¹
DRR	Disaster Risk Reduction
FSP	Financial Service Provider
GBV	Gender Based Violence
GTS	Ground Truth Solutions
IASC	Inter-Agency Standing Committee
IFRC	International Federation of the Red Cross
IRC	International Rescue Committee
KML	Knowledge Management and Learning
MARKit	Market
MPCA	Multi-Purpose Cash Assistance
ODI	Overseas Development Institute
PDRRN	People Disaster Risk Reduction Network
SEA	Sexual Exploitation and Abuse
SDC	Swiss Development Cooperation
UNCCS	United Nations Common Cash System
UNHCR	United Nations High Commissioner for Refugees
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
UNICEF	United Nations Children's Fund
USAID	US Agency for International Development
WFP	World Food Program
WRC	Women's Refugee Council

¹ The UK Department for International Development merged with the Foreign and Commonwealth Office on September 2 to form the Foreign, Commonwealth and Development Office. As the UK was represented by DFID during the workshop, this nomenclature will be used here.

Executive Summary

The Grand Bargain Cash Work Stream organises workshops on an annual basis, with the third workshop being held in Rome in May 2019. Due to the novel Coronavirus pandemic in 2020, it was not possible to hold the workshop in-person. In lieu of a workshop, the co-convenors of the workstream (WFP and DFID) organised a week of webinars from 20 – 24 July 2020.

The online platform allowed the co-convenors to explore a range of topics and to invite a wider range of participants. A large number of participants joined for the sessions representing donors, UN agencies, international, national and local NGOs, global clusters, research and specialist agencies, and local civil society groups. The webinar week aimed to summarise progress made in the past year, giving participants an opportunity to update on their specific pieces of work, as well as presenting new and emerging challenges for the coming year.

Participants were updated on the progress of the sub-workstreams, including cash and risk, cash and gender, local partnerships, cash and social protection, and cost effectiveness and tracking cash. Several workstreams also used the occasion to discuss and finalise their workplans for the coming year. The workshop concluded with a session highlighting remaining gaps and ways forward, including FinTech and social accountability. These areas present key challenges that the workstream will have to take account of in order to continue to be relevant.

The role of the GB Cash Work Stream

The World Humanitarian Summit in May 2016 prompted the launch of the GB and marked the commitment of a group of donors and humanitarian agencies to improve the effectiveness and efficiency of humanitarian action through various commitments grouped under ten work streams. The third work stream pertains to ‘increasing the use and coordination of cash-based programming’ under which aid agencies and donors commit to:

1. Increase the routine use of cash alongside other tools, including in-kind assistance, service delivery (such as health and nutrition) and vouchers. Employ markers to measure increase and outcomes.
2. Invest in new delivery models which can be increased in scale while identifying best practice and mitigating risks in each context. Employ markers to track their evolution.
3. Build an evidence base to assess the costs, benefits, impacts, and risks of cash (including on protection) relative to in-kind assistance, service delivery interventions and vouchers, and combinations thereof.
4. Collaborate, share information and develop standards and guidelines for cash programming in order to better understand its risks and benefits.
5. Ensure that coordination, delivery, and monitoring and evaluation mechanisms are put in place for cash transfers.
6. Aim to increase use of cash programming beyond current low levels, where appropriate. Some organisations and donors may wish to set targets.

These commitments provide the overarching framework of the GB Cash work stream, under which priority action areas (sub-work streams) were established during the first workshop (30th May-1st June 2017), and are revised yearly as necessary. During the second Cash work stream Workshop (4th -5th June 2018), the ‘Social Protection and Humanitarian Cash’ and ‘Cash and Gender’ sub-work streams were created, whilst the ‘Mapping Cash’ priority action areas were discontinued in the remainder of the year. A decision to disband the ‘cash coordination’ priority action area was taken in the first part of 2019. At the third workshop, on 16-17th May 2019, the ‘Tracking Cash and Vouchers’ and ‘Efficiency and Effectiveness’ sub-workstreams were combined, and two new priority areas were created; ‘Improving Collaboration with Local Actors’ and ‘Tackling Political Blockages to Scaling up Cash’. As such, at the start of the webinar workshop week, the priority areas were as follows:

1. Efficiency, Effectiveness and Tracking Cash (co-leads: USAID, IRC)
2. Social Protection and Humanitarian Cash (co-leads: DFID, UNICEF, IFRC)
3. Joint Donor Efforts (co-leads: Norway and Germany)
4. Cash and Gender (co-leads: UN Women and CARE)
5. Cash and Risks (co-leads: CaLP and WFP)
6. Tackling Political Blockages to Scaling Up Cash (co-leads: CaLP and USAID)
7. Cash and Local Partnerships (co-leads: Oxfam, PDRRN and SDC)

In late 2018, at the request of the GB Secretariat, WFP and DFID established the Cash work stream’s core-commitment: “Increase the routine use of cash, where appropriate, alongside other tools - ensure that coordination, delivery and monitoring and evaluation mechanisms are put in place for cash transfers”. The indicators that will be used to track progress against this core commitment during the yearly self-reporting exercise are:

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- i. Total volume (USD value) transferred through cash, transfer value only, excluding overhead/support costs
- ii. Total volume (USD value) transferred through vouchers, transfer value only, excluding overhead/support costs

These indicators are high-level indicators that mirror the critical decisions taken in the 'Tracking Cash and Vouchers' sub-work stream.

Day 1 – July 20

Opening remarks and the GB Cash Workstream and the global state of play and progress in 2019

Presenters:

Dominic Ashton, *acting head of the Conflict, Humanitarian and Security Department, DFID*

Wendy Fenton, *Research Fellow, Humanitarian Policy Group, ODI*

Anna Kondakhchyan, *Programme Coordinator, CaLP*

Dominic Ashton, acting head of the Conflict, Humanitarian and Security Department at DFID opened the 2020 Grand Bargain Cash Workstream Workshop with reflections on the past year. A continued increase in humanitarian cash (almost doubling since 2016) has been paired with notable progress on better understanding the impact of cash, implementing cash safely and securely and improving the tracking of cash. The Covid-19 pandemic has put stress on the global humanitarian system, a context in which cash assistance remains vital to our collective response as we continue to scale-up operations including those in support of government national social protection systems. Areas for reform in cash assistance are now focussed on re-examining questions around multi-purpose cash (MPC) coordination and inter-sector needs and response analysis. These areas were, as mentioned by Dominic, also highlighted by the Eminent Person and Emergency Relief Coordinator during the Grand Bargain Annual Workshop as key areas of focus.

Wendy Fenton (ODI) presented key findings of the Grand Bargain Annual Independent Report.² The Cash Workstream has seen progress across various areas, benefiting from the active participation and substantive investments from a large number of individual signatories. From the data presented in the self-reports, it is clear that cash, and to a lesser extent vouchers, is increasingly being routinely considered and embedded within individual signatories' operations and in inter-agency processes. Amongst others, progress was noted around an increased focus on ways to better address data risks and enhance data protection in relation to cash programming; availability of guidance and toolkits on minimising harm in cash and voucher programming, and; increasingly ensuring gender-responsive cash programming. Continued progress and commitment to collaboration within constituency groups (UNCCS, CCD and donors) was also noted.

Challenges, however, remain. These include a lack of progress in the establishment of a global agreement on the strategic and operational coordination of cash programming; operations not being sufficiently informed by progress made at headquarters on technical issues, standard-setting and building the evidence base; continued insufficient strategic and operational links with local responders, and; that the increasing push from donors for large-scale cash programmes risked marginalising local responders. At country level, the increasing use of shock-responsive social protection mechanisms to deliver emergency cash support is seen by some signatories as one potential way to ensure that local responders remain at the forefront. According to ODI, success in 2021 is defined by:

- Reaching and enacting a global agreement on coordination of cash assistance;
- Upscaling funding to strengthen capacities of local responders;

² <https://www.odi.org/publications/17044-grand-bargain-annual-independent-report-2020>

- Rolling-out the harmonised narrative reporting template developed under WS 9 to downstream partners globally;
- Re-defining 'quality' funding- combining different levels of flexibility (multi-year versus flexible funding) with different levels of predictability - to ensure that funding can be adapted to the specific response, context, and/or programme.

Anna Kondakhchyan (CaLP) shared findings of the State of the World's Cash Report,³ which provides a comprehensive analysis of progress against the Global Framework for Action 2016, inclusive of Grand Bargain commitments, as well as progress against recommendations of the first SOWC report published in 2018. The practitioners' survey found consistent perceptions of improvement in the quality of CVA programming since 2017; overall, 67% believe quality has improved, including 90% subnational actors. However, the lack of common metrics to measure quality remains a limiting factor. Regarding reported barriers and risks, 81% of practitioners agree that certain sectors remain reticent to use cash assistance; ensuring programme quality and monitoring sectoral outcomes are identified as the main challenges. Secondly, 90% of interviewees say the lack of clarity and resourcing for cash coordination has real operational impacts. Finally, the growing consensus on the importance of local partnership within CVA has yet to evolve into a common understanding of what this means in practice. Cash readiness requires policy and operational understanding and thus a shift of the balance of power from a paradigm of local actors as implementing partners working at the instruction of international agencies to one based on full partnership which requires handover of power, responsibilities and funding.

Since the start of the Covid-19 pandemic, 271 targeted cash transfer programs have been introduced by national governments as part of social protection systems in 131 countries⁴. There is thus far no evidence that the scale up of CVA in response to the pandemic has impacted the quality of programming. However, with tightening budgets it is possible that investments in quality and accountability to affected populations will be compromised. However, we must not forget the challenging aspects of doing CVA well; targeting, monitoring and accountability through feedback mechanisms become even harder to get right, and complementary interventions and alliance building are important in addressing the issues of digital divide and digital literacy.

Ruco Van Der Merwe (USAID/BHA) gave an updated on the Tackling Political Blockages for Effective CVA sub-workstream which was established in recognition that despite technical progress, political blockages were impeding progress to improve overall quality of cash and voucher assistance. The most striking blockage is the continued lack of a predictable and accountable cash coordination arrangement, as highlighted by the opening speakers. In the run up to the Grand Bargain annual meeting, the workstream saw an opportunity to collaborate with WS 5 on improving joint and partial needs assessments and drafted a joint paper which was presented at the 2020 Grand Bargain annual meeting. It is expected that by having jointly set out the key issues that WS3 and WS5 are facing, and by presenting common asks to the Eminent Person, progress in resolving these issues will be made. Discussions are under way for how best to support this.

³ <https://www.calpnetwork.org/state-of-the-worlds-cash-2020/>

⁴ <https://www.ugogentilini.net/>

Collaboration in Cash Assistance: Progress and why it matters

Presenters:

Annika Sjoberg, *Senior Cash Officer, UNHCR*

Nienke Voppen, *Programme Specialist Cash-Based Assistance & Social Protection - UNICEF Afghanistan*

Kathryn Taetzsch, *(CCD Co-Chair), WVI Global Cash, Voucher Programming Director*

Panos Navrozidis, *(CCD Ethiopia Steering Committee) Country Director, ACF Ethiopia*

Emilie Arnaud, *CashCap Technical Advisor, Colombia, deployed to the CCD*

On behalf of the four signatories of the **UN Common Cash Statement**⁵ (UNICEF, OCHA, WFP and UNHCR), Annika Sjoberg (UNHCR) presented on the progress and challenges since the launch of the Statement (December 2018) in the global workstreams and the seven focus countries⁶.

Implementation in countries tend to take different shapes, but all countries see a lot of engagement with the CWGs, and synergies in programming (joint assessments, PDMs, MEBs) happen beyond just the focus countries. Learning of organisation specific processes and protocols and how those can be adapted to ensure collaboration becomes smoother was a key success over the past year.

Specifically, progress mentioned includes (listing only a few): five out of the seven countries have adopted harmonised delivery mechanisms, with the two others currently working on joint procurement (common transfer mechanisms have been established in more than 25 countries); interoperability piloting is happening in Bangladesh (between WFP SCOPE and UNHCR/PROGRES); finalisation of UNICEF/ WFP/ UNHCR Data Sharing Commitment; establishment of a Minimum Core Data Set for Assistance, and; guidance on collaborative procurement. Some of the challenges that are being addressed are around: capacity issues- collaboration is ambitious and requires resources, dedicated capacity and technical expertise; incentivisation- agencies at technical, operational and management levels need to see the benefit that working collaboratively can bring; ensuring data protection and integrity across complex systems and processes, and; the application of controls, fees and assurance frameworks. Find more information in the [UNCCS Q&A](#).⁷

A presentation on the UNCCS in Afghanistan (Nienke Voppen), outlined work so far undertaken under the UNCCS, including organisation mapping of LTAs with FSPs, mapping of core minimum data requirements, comparing data sharing and data security processes, comparing finances processes and exploring new payment mechanisms. It was underlined that the UNCCS in Afghanistan values the CWG as a coordination, capacity building, and information sharing mechanism, and member agencies participate in it regularly. In addition, CVWG and UNCCS work together closely on the advocacy agenda, most notably with government counterparts. Upcoming work includes a joint cash-based assistance feasibility assessment. The value of the CWG as a coordination, information sharing and advocacy mechanism (most notably with government counterparts) was underlined.

Updates on the Common Cash Delivery (CCD) platform were given by Kathryn Taetzsch (CCD Co-Chair/ WVI). The CCD - through its 15 member organisations - delivers around 80% of last mile payments globally, builds on and supports the flexibility and agility of individual member

⁵ The Cash Statement is centred around three main areas: joint procurement, interoperability of systems and general programming for cash, the latter encompassing everything from joint assessments and targeting to monitoring.

⁶ Central African Republic, Niger, Ecuador, Bangladesh, Afghanistan, Yemen and DRC.

⁷ <https://interagencystandingcommittee.org/grand-bargain-official-website/un-common-cash-statement-unccs-questions-answers-july-2020>

organizations to create a cash ecosystem for and with local communities. Around 38 million USD was received for CCD's in-country collaborative consortia (2 in Colombia and 1 in Ethiopia) and currently 14 countries exploring how to set up a CCD network in their contexts. Key learnings were shared with examples from Ethiopia to improve efficiencies, create synergies of products and services' sharing and complementarity among NGO cash actors. A strength of the CCD lies in harnessing and amplifying the power of combined NGO voices on advocacy issues, and the platforms help to unify technical expertise in the field to influence policies based on evidence. Some learnings include: the standardisation of products and tools without having one single blue-print; leveraging local partners by brokering more effective consortia demonstrated by equal participation while encouraging competition; coordinating and reinforcing existing cash architecture (CWGs) has helped strengthen them, and; operational data sharing agreements and shared SOPs reduces costs and unnecessary duplication.

Panos Navrozidis, (CCD Ethiopia/ACF) reflected on the CCD experience in Ethiopia. The CCD's demonstrated commitment to flexibility and its fit for purpose way of working to decide which partners take the lead where, has led to its ability to attain thorough operational presence whilst achieving considerable cost efficiencies. The CCD negotiated zero fees with private sector service providers across Ethiopia, whilst also jointly urging the private sector to adapt to the needs for digitisation. Lessons learned include ensuring a strong working relationship with the Ethiopia CWG and leveraging existing infrastructure and common delivery mechanisms. Challenges include ensuring sustainability of funding, including for the creation of locally enabled mechanisms.

Emilie Arnaud, deployed through CashCap as CCD Technical Advisor, presented lessons learnt from CashCap support to the CCD in Colombia and Ecuador, where deployments focused on creating an inclusive and strong cash ecosystem through technical collaboration. The CCD collaboration model in Colombia is an operational alliance which commits to delivering people-centric multi-purpose cash (MPCA) at scale in a coordinated, adaptable and efficient way. Since May 2019, the CCD has been leading a technical sub working group on MEAL and eligibility working under the Cash Working Group which offered learnings on how to add technical value to the CWG while being inclusive and not duplicating coordination spaces. Some key activities during Covid-19 included developing joint [key messages around cash programming](#), creating a [CVA specific risk and mitigation matrix](#) and jointly defining new vulnerability criteria and remote targeting methodology. The sub-group also worked as a platform to discuss feedback and response mechanisms and promote two-way communication and [meaningful communication with community](#). Through the support of CashCap, for instance, 40 humanitarian workers were trained in Participatory two-way Communication with Communities and programme participant provided direct feedback through [participatory video](#) during a monthly cash working group meeting. Learnings in Colombia relate back to how effective engagement and a complementarity of efforts with the CWG contributed to enhanced collaboration and CVA quality. Focusing on standardizing beneficiary selection criteria, M&E indicators and data management systems created efficiencies of scale.

Day 2 – July 21

Gender and cash sub-workstream presentation

Moderator:

Holly Welcome Radice, *Cash and Markets Technical Advisor, CARE*

Presenters:

Tenzin Manell, *Senior Technical Advisor, Women’s Refugee Commission*

Alina Potts, *Research Scientist, George Washington University*

Anna Nicol, *Policy Analyst US Department of State*

Sandra Uwantege Hart, *Pacific Cash and Livelihoods Lead, Oxfam*

Holly Radice, Technical Advisor, CARE International presented the updates of the sub-working group workplan and its achievements in 2019-2020. She emphasised that the Compendium: Guidelines and Training materials have been translated into Spanish, French and Arabic with the support of UNCHR; Training modules for CARE and Women’s Refugee Commission (WRC) with support from UNHCR for five learning pathways were created and three pilot training programmes were conducted in Nairobi, Kenya. An operational guidelines⁸ on gender and cash and voucher assistance (CVA) was produced by UN Women. She further reported that a series of webinars were conducted on CVA and gender-based violence (GBV) including in which the sub-working group sponsored a webinar in Latin America on Gender and CVA through collaborative efforts from CaLP, WFP, CARE International, UN Women, CashCap and OCHA. The sub-working group also sponsored a research that helped to identify the key areas of inquiry on Micro-grants with the support of IDEAL and the U.S Government in 2019. The research is based on a multi-modal response with positive gender outcomes. For COVID-19 response, a tip-sheet on gender and cash 2019 was produced.

In the panel discussion, Anna Nicol, Policy Analyst, Bureau of Population, Refugees, and Migration (PRM), U.S Department of State highlighted the increasing level of gender references in policy documents and signified that cash assistance is an essential part of a response plan coinciding with long term economic growth. She reported that there has been a significant increase in the quality of cash assistance in recent years and urged international organisations and civil society organisations to have stand-alone gender and cash documents. Alina Potts, Research scientist, Global Women’s Institute, George Washington University stated the study⁹ conducted by International Rescue Committee (IRC) and George Washington University in Uganda that looks at the risk of aid distribution. She stressed that the study found that sexual exploitation and abuse (SEA) by aid and non-aid actors is pervasive across all points of the distribution process. The results showed that sexual exploitation and abuse was most frequently found when accessing food and shelter aid, and at distribution or registration points. Perpetrators are identified as aid actors but also truck drivers, construction workers, host community members, and other refugees. She further underscored that little clarity of or faith in reporting mechanisms, lack of support from families or communities, loss of aid, the normalization of SEA, and confusion around the identity of the perpetrator all serve as powerful deterrents to reporting sexual exploitation and abuse. Tenzin Manell, Senior Technical

⁸ <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2019/discussion-paper-effect-of-cash-based-interventions-on-gender-outcomes-en.pdf?la=en&vs=4519>

⁹ <https://globalwomensinstitute.gwu.edu/sites/g/files/zaxdzs1356/f/downloads/GWI-IRC-Empowered%20Aid-Uganda%20Results%20Report-remed.pdf>

Advisor, Cash and Livelihoods, Women's Refugee Commission flagged the evidence gaps in cash and voucher assistance (CVA) and asserted that the evidence-based research does not include marginalised groups such as persons with disabilities and LGBTI population. She further insisted on the importance of focusing on context specific needs to ensure CVA benefits all communities. Sandra Uwantege Hart, Pacific Cash and Livelihoods Lead, Oxfam Vanuatu underlined the shift in the perception of cash from modality of system to power dynamics between women and men. She stressed that CVA has allowed the integration of a gender sensitivity approach and look at cash as a pathway for financial inclusion and independence for women to breakdown the leverage of dependency.

The speakers called to make gender a core part of the decision-making process, include documents in all languages to benefit the survivors as well as the local actors to comprehend the policies better and the need to be agile to recognise the diverse circumstances. The speakers also recommended organisations be more flexible and have innovative solutions to work with communities and include diverse programme frameworks with gender as a central structure.

As the next steps for the sub-working group, Holly Radice noted the importance of "making noise" for #gendercash to ensure the voices of the people with the most needs are heard. She further indicated the release of a manifesto for 2020-2021 that highlights the gender and cash resources, generates and shares evidence and unlocks barrier to uptake and focuses on field-based practitioners to be more inclusive and equitable in humanitarian action. She further encouraged to make meaningful connection with other Grand Bargain workstreams- Localisation, social protection groups and friends of gender.

[Linking Humanitarian Cash and Social Protection Annual Meeting: Discussing the Workplan](#)

Linking humanitarian cash and social protection remains a priority for the cash workstream, and in the past year, given the impact of COVID-19 on vulnerable populations, the need to meaningfully integrate humanitarian cash programming with national social protection systems has become even

more acute. Doing so will not only improve the effectiveness and efficiencies of humanitarian cash interventions but will also support greater resilience during future shocks.

The first session of the cash and social protection workstream consisted of a discussion on defining the 2020/21 workplan, reflecting on the outcome of a consultancy in which 27 workstream members took part. The consultancy found that the scope of the 2019 work plan was quite broad; some activities would benefit from further refinement; the added value of each activity to the objectives of the subgroup should be stated explicitly; and the subgroup should continue to be convened proactively. The report findings were well-received by participants at the workshop with some additional discussion concerning the need to ensure equal contributions between humanitarian and development actors. Participants also reflected on the nature of the subgroup and the tension between being a space for technical analysis while also having a policy and advocacy element.

The following session focused on Knowledge Management and Learning (KML) – a priority area identified during the 2019 meeting. Workshop participants were provided with a summary of the findings resulting from key informant interviews and technical knowledge management platform discussions with CaLP and SP.org. The presentation outlined KML priorities and categorised them as Foundational and Secondary Needs. Key gaps related to defining core concepts, options for linkages between humanitarian and social protection systems, and understanding the institutional environment (understanding of government mandates etc.). Participants widely endorsed the findings commenting that knowledge sharing platforms and webinars have been very helpful in disseminating the latest reports and thinking. The need to ensure that products aren't too technical was also discussed, and participants agreed that it is necessary to keep products accessible and action-orientated to maximise engagement from field staff and ensure that learning is transferable.

In the third session, we received a presentation on upcoming work to develop a collection of case studies aiming to illustrate the challenges and opportunities in humanitarian cash transfers and social protection in the era of COVID-19; focusing on policy, design and implementation. These will take a multi-agency, multi-context approach and ensure attention to gender and inclusion. Subgroup members were encouraged to engage with Lois Austin, consultant, and co-lead of the case studies.

The final session focused on the content of the 2020/21 workplan and participants were given the opportunity to review the content and comment on priorities, activities that could be delayed and those which could be brought forward. There was broad consensus that the workplan was reflective of current priorities, proportionate to resourcing and adequately defined.

Next steps include: 1) Expand participation in the group to include national humanitarian agencies (i.e. national emergency response teams) to support the inclusion of government representation; 2) pause workplan activity 1.1 on mapping until we have clarity on other mapping exercises being conducted across the sector; 3) on workplan activity 2.2 – developing strategic level recommendations to the IASC, OCHA will lead approach, subgroup members should contact Juliet Lang to participate.

Day 3 – July 22

MARKit: The Market Monitoring, Analysis and Response Kit

Presenters:

Ruco Van Der Merwe, *Food Security and Markets Advisor (USDA PASA), BHA, USAID*

Megan McGlinchy, *Senior Technical Advisor for Local Markets, CRS*

Ashenafi Alemu, *Early Warning and DRR Technical Advisor, CRS ET*

Emily Sloane, *Cash and Markets Technical Advisor Economic Recovery & Development Unit, IRC*

USAID BHA opened the webinar and introduced the MARKit tool developed by Catholic Relief Services (CRS), the development, trial, and sharing of which constituted a key element of the workplan of the Cost Efficiency and Cost Effectiveness sub-workstream. MARKit is a project-level market monitoring framework that guides users to determine the causes of abnormal price changes and make program adjustments, as necessary. COVID-19 has had a significant impact on markets and transfer modalities and while most of these challenges aren't new, the pressure on the system is and humanitarian actors are still trying to find the best ways to respond.

IRC then provided a detailed overview of MARKit and key updates in the second edition. Lessons learned from the first edition published in 2015 demonstrated that while MARKit was technically sound and useful for programming staff, there remained some challenges to its implementation in the field. These were mainly user-centered with many finding the guidance complex, inclusive of too many markets, and lacking support on qualitative methodologies. Therefore the second edition has expanded the six original MARKit steps and grouped into them four phases; given more focus to preparation, set-up and risk, updated guidance on analysis and how to incorporate qualitative and quantitative data; and increased the emphasis on reporting and information sharing. MARKit is also finalising a template database and 'Training of Trainers' materials.

Two examples of the use of MARKit in the field were then presented, with Ashenafi Alemu of CRS presenting on the use of MARKit within the Joint Emergency Operation Programme (JEOP) in Ethiopia, and Emily Sloane, International Rescue Committee (IRC), and giving details of how MARKit was used in the Diffa region of Niger during COVID-19. In Ethiopia, MARKit allowed CRS to take a more systematic approach to data collection, examining retail prices and accounting for changes in availability. CRS was able to identify 55 critical markets, focus on six key commodities, produce a market reference sheet and carry out variety selection of grains and pulses. In Niger, IRC have been integrating MARKit-inspired improvements since 2017. These included a reduction in the number of commodities monitored; adoption of improved digital data collection systems; and the inclusion of non-price indicators. During the onset of COVID-19, the IRC were able to adapt their market monitoring methods further to account for public health guidance. This included shifting to phone-based data collection, conducting CommCare and paper questionnaires, gradually introducing in-person interviews with PPE and social distancing, and collecting data on the impacts of COVID-19. As a result of the continued market monitoring, the IRC were able to analyse market and exchange rate fluctuations and take into account the broader social and political drivers of these fluctuations, for example increased demand due to Ramadan and boarder closures disrupting supply chains. The IRC were then able to determine that the markets were still functional, if restricted, and that their e-voucher programming was still relevant.

SCAN Tool Pilots for CVA

Presenters:

Ruco Van Der Merwe, *Food Security and Markets Advisor (USDA PASA), BHA, USAID*

Lotti Douglas, *Mercy Corps*

Emanuele Brancati, *(former) Save the Children*

Mohammed Hussein Nasib, *International Rescue Committee*

Caitlin Tulloch, *International Rescue Committee*

The sub-workstream on Cost-Efficiency and Cost-Effectiveness in Humanitarian Assistance (CE2HA) was formed to synthesize existing metrics for measuring cost-efficiency and cost-effectiveness of cash assistance, develop and improve standard metrics, and understand knowledge gaps in cost evidence. In 2018, learnings and best practices were consolidated for humanitarian agencies on how to conduct cost-efficiency analysis of basic needs programs. IRC, Mercy Corps, and Save the Children will share findings on how they operationalized and applied this best practice guidance in the Systematic Cost Analysis (SCAN) tool.

Iraq Case Study: Mercy Corps

The Cash Consortium for Iraq (CCI) is a consortium of five NGOs delivering cash assistance in Iraq, with Mercy Corps as lead. CCI wanted to explore its value for money and generate evidence that its operational model is cost-efficient and cost-effective. It had a strong and trusted partnership with DFID, which allowed them to make programmatic and budgetary changes based on evidence and learning. The top-line findings from cost-efficiency analyses in SCAN were: After 10 months of programming, the Cost-Transfer Ratio (CTR) was £0.48. In other words, it cost £0.48 for every £1 of assistance delivered. From the SCAN results, they further broke down the MPCA delivery into several activity groups and found that distributions (28% / £0.13) and preparing for distributions (22% / £0.11) were the largest drivers of the costs.

- During internal discussions on why some agencies were more or less cost-efficient than others, they discovered that agencies that conducted larger distributions each time were more cost-efficient. They concluded that agencies should conduct larger distributions while maintaining safety and accountability.
- While discussing Post Distribution Activities they found that conducting the PDM after the 1st and 3rd transfers could produce cost savings, save on staff time, and maintain their longitudinal approach. Dropping the 2nd PDM survey could promote cost-efficiency without compromising effectiveness of the cash transfers. They concluded that agencies should reduce frequency of PDMs.
- In preparing for distributions the CCI targeting methodology is to go door-to-door to conduct household assessments of all recipients in a given area, however this is labor-intensive and costly. This approach to targeting was important as it piggy-backed on legal assistance programs, allowing the consortium to be cost-efficient beyond cash assistance and ensure program quality. Therefore, they decided to maintain their targeting methodology.

SCAN analysis enabled them to better explain their costs and trade-offs. As the context changed, more households became eligible for multi-month cash transfers. SCAN analysis enabled them to show that multi-month transfers were more relevant and more cost-efficient than one-off transfers.

Therefore, they could be more intentional about how they use cost savings and advocate for multi-month transfers.

Indonesia Case Study: Save the Children

Save the Children led an emergency program in Indonesia's Central Sulawesi province, which was affected by earthquakes and tsunami in 2018. They provided conditional cash transfers for clients to construct shelters. They found that it cost \$1.40 for every \$1 transferred to clients, including direct shared costs and indirect costs. They compared the results of this program with IRC's response to Typhoon Yolanda in the same region, and found that there were three reasons for the differences between cost-efficiencies: the response to Typhoon Yolanda was an unconditional cash transfer intervention, not conditional; the small program scale (523 HHs compared to 3,814 HHs in Typhoon Yolanda response) may have limited the opportunity for economies of scale; and the location and years of implementation were different.

They documented several lessons on when and how to use cost-efficiency analysis in humanitarian response: it was important to plan in advance when is the best time to conduct the analysis, what are the timeframe and objectives of the analysis, and what they are going to do with the results. The importance of having the tool run by people familiar with the program AND its finance. The analysis will not tell you what worked or not, if it was a good program or not, and what to change. Rather, it will support its assessment.

The SCAN tool is particularly useful for humanitarian responses and all programs that require immediate action over a short(er) period. The main uses of the results are performance assessment and reporting internally and externally, however the unique characteristics of their program limited the immediate use of evidence generated. SCAN results should always be paired with targets, objectives, and comparative data to help understand what worked best and what needed to be improved, and new results can support the creation of evidence base and inform the design of similar activities in future.

Somalia Case Study: IRC

The IRC is prioritizing cash assistance for more and more of its programs. In Somalia, they wanted to know if long-term projects were more cost-efficient than short-term projects. One key takeaway was: long-term funding could be more cost-efficient than short-term funding, long-term funding achieved cost savings per dollar transferred by almost half compared to short-term funding. As part of a large and flexible consortium project, the long-term funding solidified trust among consortium partners, enabled an existing financial relationship with the donor, and allowed long-term engagement with the communities. This allowed IRC to reach more households and respond to the crisis quickly and efficiently instead of having to initiate new proposals every few months.

Another takeaway included that the total amount transferred is a major factor for cost-efficiency. Programs that transferred more cash tend to be more cost-efficient than programs that transferred less. Since the Minimum Expenditure Basket (\$/HH/transfer) is usually fixed, this means efficiency can be gained by increasing the number of households and/or number of transfers per household. Lastly, transfer costs were driven by preparations for distribution. They realized that preparations for distribution, including community mobilization, registration, verification, and surveys had the highest costs than any other activity groups. While targeting and registration are important in

delivering appropriate and high-quality programming, there is potential to improve cost-efficiency by using existing registration lists (from internal or external sources) in areas where there is longer term engagement with communities.

Future of the SCAN Tool

There are two major use cases for SCAN: (1) Performance management, where we establish a target and measure the project relative to it; and (2) When we compare many programs, to see what factors drive cost-efficiency and unearth best practices.

Importantly, we have learned that cost-efficiency analysis should only be conducted at a point when there is actually flexibility to make changes to project budgets or log frames. Most of the factors which drive cost-efficiency are locked into budgets and log frames. Facilitators are needed to help identify which activities should be analyzed, better to focus on quality rather than quantity. When cost-efficiency analysis is conducted universally rather than strategically, it detracts from the focus on activities and how improvements can be made and becomes just a box-ticking exercise. Project staff can only deal with so many changes at once, and some program changes have much bigger efficiency gains than others. It's hard to make efficiency analysis worthwhile for an individual project if they analyze an activity that doesn't yet have any comparative data. Donors or sector interest groups might make investments in generating data points for one activity (with one metric), before pushing analysis as part of routine management. For example, we have some data on cash for basic needs, but very few results on cash for protection. We need to continue coordination and sharing of results for the benefit of the wider sector.

What's next?

In the next two years, we have several objectives: to support new implementing agencies through the process of installing SCAN, to provide technical assistance for applying SCAN and using results in decision-making, and to continue advocacy with other actors to align SCAN with other initiatives and ensure appropriate use for value-for-money data. Please note we are changing the name of SCAN to Dioptra: for more information please visit <https://www.diopttratool.org/>.

Day 4 – July 23

Localization and the Future of CVA: Perspectives from Local Actors

The local partnerships sub-workstream formed after the annual workshop in 2019 with the aim of engaging local and national actors in global platforms on CVA, aligning the cash and localization workstreams and sharing knowledge and information on cash and local partnerships. During the COVID-19 pandemic with limited international mobility, local actors and agencies have had a hugely significant part to play in ensuring the continuation of support and the provision of services.

English Panel

Presenters:

Stephen Ndegwa, *Titi Foundation, South Sudan*

Duke Ivn Amin, *Jago Nari, Bangladesh*

Mimidoo Achiakpa, *Women's Right to Education Programme (WERP), Nigeria*

Eyokia Donna Juliet, *CEFORD, Uganda*

Moderators:

Esteban Masagca, *People's Disaster Risk Reduction Network, Philippines*

Kristin Smart, *Oxfam*

The first presenter of the webinar, Miss Mimidoo Achiakpa, *Women's Right to Education Programme (WERP)*, focused on examples of complementarity between local, national and international actors in delivering against the backdrop of COVID-19. Partnerships, and the support a true partnership provides in strengthening local and national actors, is essential to ensure local capacities for effective leadership in any crisis. While crises like COVID-19 often catalyse partnerships, short-term engagement is not compatible with sustainable capacity building, responsibility sharing and mutual advancement; partnerships must endure and be cultivated in 'normal' circumstances as well. To do this effectively there needs to be a focus on coordination between actors, incentives for cooperation and support to capacity building.

The following presenter, Mr Duke Ivn Amin, *Jago, Nari*, considered the risks and opportunities of having local actors lead responses, particularly in the context of COVID-19, drawing on his experience in Bangladesh. Bangladesh has a well-established humanitarian and development presence as well as very active cash working groups consisting of local, national and international agencies. Mr. Duke Ivn Amin highlighted how even though there are strong local and national actors active in the cash working groups and delivering cash programs, many international agencies still design cash programs without consultation or co-design with local actors who are then later asked to implement the programs. Currently, local actors face two significant barriers to ensuring their continued functioning, namely operational costs and COVID-19 related public health risks. On operational costs, smaller, local organisations are disproportionately burdened by overheads which impedes the scope of their operations and limited effectiveness. Donor and INGOs need to support innovation in burden sharing related to these costs otherwise the system risks losing vital capacity, knowledge and experience.

The third presenter, Mr. Stephen Ndegwa, Titi Foundation, focused on the aspects of partnerships that helped deliver CVA at scale. In 2018, the Humanitarian Response Plan for South Sudan established in-kind assistance for affected populations. However, through beneficiary engagement, effective livelihood and social systems were identified, as well as local economies, which had been functional prior to conflict-related shocks which displaced communities. It was noted that given the right support, these systems could be restarted, and so cash was determined to be a useful intervention. This resulted in the follow lessons: most local NGOs have intimate knowledge of local economic, livelihood systems and social landscape, as such they need to be enabled to demonstrate this knowledge and be meaningfully listened to by donors; there is a need to address suspicion through community sensitisation and engagements to help demonstrate objectives and allow mutual creation between local actors and communities; and move beyond local actors as formal organisations, making room for informal community groups.

The fourth presenter, Miss Eyokia Donna Juliet, CEFORD discussed the need to shift the narrative from a focus on local actors as implementors to one that considers local actors as true partners and recognizing the capacities local actors bring through a capacity sharing approach. Juliet discussed the need for predictable and accountable cash coordination as a pre-condition for effective CVA with local and national actors. To date, decision making structures for CVA, including National level cash working groups, have been heavily overshadowed by INGOs and the UN. Local leadership of decision-making spaces should be a norm, not an exception. Juliet illustrated an example in Uganda of how the domination of decision-making groups by International agencies limits the opportunities for LNHA to understand how these groups work and build their leadership capacities to take up future opportunities to lead decision-making forums. More meaningful engagement, representation, and participation of local and national actors in those decision-making spaces also need to be more than an aspiration and should be part of a systematic shift toward more locally led, or at least locally consulted decision making.

Spanish Panel

Presenters:

Ricardo Valenzuela Amaya, *Fundación Halü Bienestar Humano, Colombia*

Liliam Patricia Cuevas, *National Secretariat of Pastoral Social, Caritas Colombia*

Sonia Cárdenas, *Ecuadorian Red Cross, Ecuador*

Moderators:

José Jodar, CaLP

Stefan Bumbacher, SDC

Sequentially, the three speakers presented their organizations CVA projects, including challenges, opportunities and lessons learned related to localization: Fundación Halü Bienestar Humano provides emergency support to migrating Venezuelans and humanitarian assistance for mixed migrants and Colombians affected by COVID-19. The National Secretariat of Pastoral Social / Caritas Colombia delivers CVA as a complementary measure to support migrants, returnees, refugees and people in need of international protection. The Ecuadorian Red Cross has been supporting vulnerable families with CVA since the earthquake in 2016.

Overall, the session highlighted the advantages of multi-purpose cash to address varying needs from education, health to funeral support and documentation. It also highlighted the importance of adapting the CVA modality to whichever is most effective to attend the needs of different target groups with varying levels of vulnerability and taking into account protection needs of target groups, e.g. due to mobility, unregistered or undocumented status. Community engagement is crucial, e.g. through feedback and complaints mechanisms. Innovation and new technology has been important for implementing CVA, especially during the pandemic, but there remain challenges and risks with data protection and biosecurity. The panellists highlighted that CVA provides an opportunity for different types of alliances and partnerships. Finally, it is important to remain agile and adaptive when implementing CVA, also to reduce exposure to COVID-19 for the affected communities, as well as for staff and volunteers.

Day 5 – July 24

Cash and Voucher Assistance and Risk: Perception vs Reality

Presenters:

Nana Amoah, *Senior Development Advisor (independent Consultant)*

Dr. Nisar Majid, *Research Director for Conflict Research Programme at London School of Economics and Political Science (LSE)*

Oliver May, *Author and Independent Consultant*

CaLP and WFP, who co-lead the sub-workstream under the GB umbrella organised the panel discussion of modality-specific vs modality-agnostic risks, as well as new risks emerging in the light of the pandemic. Anna Kondakhchyan from CaLP, who moderated this panel, highlighted that insecurity (both perceived and real) has changed how CVA is implemented in contexts where counterterrorism measures are in effect. In the context of de-risking, there is a tension between counterterrorism measures and humanitarian principles, particularly the principles of neutrality and impartiality.

Nana Amoah, Senior Development Advisor (independent Consultant) stressed that risks that CVA field practitioners must manage included abuse of power such as extortion, bribery, exchange rate manipulation, fraud risks in the targeting and identification of beneficiaries and monopoly of FSP, collusion between staff and beneficiaries. She further recommended to develop a strong risk assessment protocol for each modality and delivery mechanism; diversify financial providers (FSPs) and complaint mechanisms; build capacity of cash beneficiary in financial issues; improve digital literacy and on their economic rights vis a vis FSP/SP field agents; encourage information sharing across implementing agencies and authorities; structure and improve the framework and role of CVA coordinating bodies; strengthen project communication and sensitization with beneficiaries and partners; clarify roles and responsibilities within the implementing agency and develop an accountability matrix.

Dr. Nisar Majid, Research Director for Conflict Research Programme at London School of Economics and Political Science (LSE), highlighted that aid and aid resources can also include accommodation, car hire or field officers, contracts between organisations and vendors and food and/or cash are only part of what could be a large assembly of assistance. He noted that the control of these resources depicts the power dynamics between governments, international organisations, NGOs and provides an easier indicator of disproportionality of resources. He reported the study completed by LSE on “Food and Power in Somalia: Businesses as usual?” which examined the shift of food aid to cash aid from a political economy perspective. The study found dispersal of power, where a cartel of businesspeople with strong influence in politics had monopolised the largest aid contracts in the country for many years with a scandal in 2010 with WFP. He further asserted since 2011, that there was a withdrawal of big food aid agencies in Somalia due to the famine which eventually led to the scaling up of cash and voucher programmes. He welcomed WFP’s electronic voucher programme, which helped shift the power in Somalia. For COVID-19 response, he urged cash to remain part of the response as it has advantages particularly in terms of mobile money and electronic vouchers.

Oliver May, Author and Independent Consultant specialising in risk management of fraud, bribery, corruption, conflicts of interest, nepotism, theft, terrorist diversion and sanctions breaches,

emphasised addressing investigation in fraud and corruption as business improvement tools since they are important learning experiences and design future controls and procedures. He accentuated the role of staff members in corruption and urged agencies to invest in managing corruption internally. To improve the resilience of CVA, he underscored the need to have more nuanced conversations about those risks with donors, regulators and public, change the language of risk and manage residual risk. He suggested organisations adopt a risk maturity approach to address fraud and corruption in aid.

Closing session: Cash Assistance - Way Forward

Presenters:

Adam Bornstein, Lead, *Innovative Finance and Systems Change, Danish Red Cross*

Kathryn Taetzsch *Global Cash, Voucher Programming Director, World Vision International*

Meg Sattler, *Director, Ground Truth Solutions*

Kenn Crossley, *Global Coordinator of Cash Transfers, WFP*

The final session of the week aimed to present some emerging challenges and themes in humanitarian cash, which may not have been considered yet by the workstream. This focused this year on financial technology (FinTech), and accountability.

Adam Bornstein opened the session with reflections on the Danish Red Cross *Community Inclusion Currencies* (CIC) programme in Mukuru Kayaba, Nairobi, Kenya. CIC, a blockchain based response and recovery relief solution, works by providing a platform from which local communities can create a stable market place for their goods and services by pooling their collective resources and donor assistance from CVA, creating community funds. This fund is leveraged to back digital community inclusion currency credits which can then be traded. As a result of this programme and the improved stability in the local market, participants reported broadly positive outcomes with significantly higher outcomes for women.

The second presenter, Meg Sattler, focused on how we put people first in our response to COVID-19 while reflecting on the role of cash as a perceived panacea to all crises. Drawing on examples from Nigeria, the Central African Republic and Syria, the session considered how CVA, while being pushed further due to COVID-related access restraints, is not on its own the answer to the aid accountability problem. Indeed, beneficiaries are saying now is the time for more engagement and greater accountability, not less. While results from GTS research show that cash recipients often perceive aid to be more effective in meeting their needs, there remain gaps around information provision and participation in programmes. A technical focus on cash can only go so far in improving outcomes for recipients – this must be accompanied by a robust examination of the way cash programmes are managed and delivered.

The third presenter, Kathryn Taetzsch of World Vision International, focused on social accountability in cash transfers as part of social protection during COVID-19. While donors and INGOs are increasingly considering recipient perspectives in programme design and implementation, a number of challenges still exist. COVID-19 triggered the rapid scale-up of CVA, however, the effectiveness of such programme are stifled by multiple problems, for example, national governments try to improve targeting to assistance transfers in informal urban settlements, many groups are still excluded due to issues of documentation, therefore exacerbating vulnerability and associated risk. In the current context, these groups are additionally vulnerable given their increased risk to outbreaks of COVID-19. In addition, there is also the complex issue of power relations. Evidence from World Vision in Bangladesh strengthening community based social accountability mechanisms (“Citizen, Voice and Action”) in collaboration with local civil society and Government national safety net provisioning showcased improvements by over 69% of information availability, access and appropriate enrolment and therefore better efficacy of SSN among most vulnerable eligible target groups in the community. There is a need for different stakeholders to come together and understand the power dynamics underpinning access to support; understand government frameworks and legislation; increase the legitimacy of claims to the system from those historically excluded; greater local dialogues and

improved collaboration spanning from humanitarian cash, voucher assistance to longer-term Social Protection support.

Finally, Kenn Crossley led the closing remarks for the week's activities, thanking co-convenors for their commitments, flexibility and determination in ensuring productive and inclusive discussions in these most unusual times. Kenn reflected that the original Grand Bargain discussion on cash was focused on scale-up, or quantity, but this week has shown that we have moved on to consider quality, accountability, protection, inclusion and other intersections. This demonstrates the dynamism of the workstream and focus it has brought on the people we seek to support. This is supporting a shift in power dynamics, moving from a top-down donor-recipient model to one of increased empowerment of and oversight by recipients.

Conclusion

The fourth annual Cash Workstream meetings were successful in the virtual format, and hosted more participants than ever before, reflecting discussions about needing to move beyond signatories and be more inclusive. There continues to be a high-level commitment to this workstream from the various stakeholders, ranging from donors to implementing agencies to local actors.

The Grand Bargain Cash Workstream is incentivising and influencing progress related to cash. Quantitatively the workstream members are collectively scaling up and therefore delivering upon their joint commitments as shown in CaLP's State of the World Cash 2020. The global volume of CVA reached US \$5.6 billion in 2019, having increased year-on-year from \$2 billion in 2015. CVA also grew as a percentage of international humanitarian assistance, standing at 17.9% in 2019, up from 7.9% in 2015.

The sub-workstream on social protection is also focusing on linkages between humanitarian and social protection cash provision in response to COVID-19, protecting people and businesses from the socio-economic impacts of COVID-19. The workstream has renewed focus on urban cash, and the digitization of cash assistance.

As the Grand Bargain is entering its fifth year, the Annual Meeting highlighted the value of bringing together all constituencies, from donors to frontline responders. As heard from ODI, much progress has been made at the technical level, from the continued increase in the volume of cash assistance to gains in efficiencies, common standards and local partnerships. However, remaining areas for reform are now focused on decisions at a more political level, on ensuring renewed accountability and ownership of our commitments and building upon country level relevance.