the electronic cash transfer learning action network (elan)

ELAN Workshop Report: E-transfers in Iraq and Syria

Event Overview

More than 30 attendees representing 16 NGOs and UN agencies attended the workshop in Erbil, Iraq. The majority of attendees had a background in cash transfer programming but had not previously used e-transfers.

Prior to the workshop the most significant cited challenges facing the use of e-transfers included:

- Lack of access to program areas
- Staff familiarity with e-transfer technology
- Designing standard operating procedures for e-transfers

Objectives

The event was organized to meet the following objectives:

Figure 1: Mercy Corps and WFP staff discuss e-transfer challenges

- Introduce participants to the what, why, and when of e-transfers.
- Explore solutions to the particular challenges of using e-transfers in Iraq and Syria.
- Share tips on the "how" of e-transfers by exploring multiple agencies experiences with e-transfers and introducing e-transfer resources.
- Encourage inter-agency e-transfer problem solving.

Activities and discussions

Introduction to e-transfers

- The workshop began with a review of common e-transfer vocabulary. Participants also reviewed guidance materials for selecting and implementing e-transfers, including the CaLP E-transfers in Emergencies: Implementation Support Guidelines, NetHope Making the Journey from Cash to Electronic Payments: A Toolkit for USAID Implementing Partners and Development Organization and Mercy Corps E-transfer Implementation Guide.
- International Smart Card presented on their Qi Card system and product offerings to humanitarian actors responding to displacement in Iraq as an example of a frequently-discussed e-transfer option in Iraq.
- UNHCR presented on a completed pilot using Qi Card and their initial post-distribution monitoring results and challenges using e-transfers in Iraq.

E-transfers in limited access environments

- The Norwegian Refugee Council (NRC) presented on their approach to working in limited access environments and led attendees through an exercise to explore how e-transfers can alleviate some of the challenges. Use of e-transfers however, can only support remote management when they meet a set of minimum requirements. Depending on the context, these

Figure 2: Limited access SOP elements marked as essential

requirements can include the presence of financial service providers, sufficient communications networks and infrastructure, liquidity management, and a population capable of engaging with new technologies. Groups documented advantages, disadvantages, and differences between different implementation locations and countries.

- NRC led a discussion on how to develop suitable standard operating procedures for these environments. Participants discussed the tension between providing full detailed instructions in SOPs to meet compliance requirements and tailor procedures to the context, versus when to reference existing guidance to simplify the set of instructions given to field staff. Some areas of limited access SOPs that required greater attention than in accessible contexts include segregation of duties, monitoring, decision trees and action trigger points.

- Participants highlighted the challenge of performing robust response analysis given reduced information typically available in limited access environments.

- In addition, even when SOPs are carefully detailed and followed, shifting conflict and access constraints raise the possibility of program disruptions or losses, for which, participants argued, donors should share some risk exposure.

- Participants worked with attendees from their agencies to map their data flows and identify potential data management and security risks.

Figure 3: Presenting data flow diagrams

Context-specific challenges

On the second day of the workshop, staff attending from each country program met to discuss context-specific challenges and service provider availability in particular zones.

Participants working in Iraq recommended that the Iraq Cash-Based Response Working Group (CBRWG) take on some coordination work related to e-transfers (see details in conclusions and takeaways section below).

> "As a cash person, you are used to thinking about this rich menu of options. But then, in a given context, it comes down to the one thing that might work, just well enough."
>
> –Roger Dean, NRC

Preparing to use e-transfers

Finally, participants considered some additional practical aspects of preparing to use e-transfers.

- WFP presented on plans to pilot their SCOPE beneficiary and transfer management system in Iraq.
- To consider service provider selection, the ELAN presented on some general process tips and NRC walked participants through their vendor selection process for an e-voucher program in Jordan.
- Mercy Corps highlighted the pilot to scale up process of an e-voucher program in Northern Nigeria.
- Participants then worked in teams in response to a scenario to consider preparedness actions for e-transfers, criteria and required information for selecting a service provider, and considerations for using cash and e-transfers in limited access environments.

Conclusions and participant takeaways

Participants reported different planned actions to take within their organizations as a result of the workshop including:

- Following up with presenting and other available financial service providers

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- Reviewing data management practices in programs
- Revising or designing SOPs for limited access environments
- Advocating with donors to increase consciousness of current risks accepted by NGOs and to encourage more shared risk when working in challenging environments.
- In limited access environments, cash and e-transfer options can be quite limited. As Roger Dean of NRC noted "it comes down to the one thing that might work, just well enough"
- Participants and facilitators look forward to gathering and sharing learning points from the use of cash and e-transfers in these challenging environments and their contributions to understanding when, where, and how e-transfers can best contribute value to humanitarian programming.
- The group made several recommendations specific to the Iraq CBRWG including:
  - Conduct a mapping exercise of e-transfer options for Iraq. Include information on mobile transfer options and more clarity on Qi Card system.
  - Further explore possibility of data sharing between the Ministry of Displacement and Migration (MODM) and implementing partners. Develop a standard agreement for data sharing between parties.
  - Develop guidance for e-transfer service provider negotiation in Iraq.
  - Develop and endorse a harmonized post distribution monitoring (PDM) tool for multi-purpose cash assistance.
  - Compile and share PDM data on a regular basis.
- Participants rated the event highly overall but Syria-focused participants noted that solutions for increasing use of e-transfers in their context remain elusive.
- Following the workshop, NRC and Mercy Corps co-hosted a discussion in Amman, Jordan, to share some of the materials from the workshop and help Amman-based staff consider possible solutions for their e-transfer challenges.

For more information

NRC will be supporting joint learning around cash transfer programming in limited access environments over the coming year.

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> The Electronic Cash Transfer Learning Action Network is convened by Mercy Corps and supported by the MasterCard Center for Inclusive Growth.

To learn more about the Network and upcoming events, visit the resources page or sign up here to receive regular updates on e-transfer developments.

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