

Geneva based Cash Working Group (GbCWG) Meeting

Centre International de Conférences Genève, Genève

03 February 2020

Meeting Attendees

1. Louisa Seferis, Ground Truth Solutions
2. Rukiye Uysal, WFP - Turkey
3. Carla Lacerda, UNICEF
4. Dina Morad, WFP
5. H. Bernard, Hi
6. Chris Paci, REACH
7. Renee Wynveen, Shelter Cluster/ UNHCR
8. D. Bednarova, Medair
9. Mare Petzoldt, Independent Consultant
10. Jo Burton, ICRC
11. Alexandra Kappeler, ICRC
12. Fouad Diab, IOM
13. Nadia Zuodar
14. Kathryn Taetzsch, WVI
15. Kristjana Adalgeirsdottir, HUMLOG
16. Mike McCaffrey, Ulana Insights
17. Jen McAfeer, Plan International
16. Russell Harpring, HUMLOG
17. Wosciech, HUMLOG
18. Katia Petion, UNICEF
19. Sameen Ullah, OCHA, Pakistan
20. Sally Webster, UK Military
21. Guillaume Lepecq, Cash Essentials
22. Mark James Johnson, IFRC
23. Marga Ledo, IFRC
24. Hetty Van Doorn, Avenir
25. A Durr, UNICEF/ CashCap
26. Dana Cristescu, UNICEF/ CashCap
27. Stefan Bumbacher, SDC
28. Alice Golay, CaLP
29. Louise Gentzel, OCHA
30. Sophie Tholstrup, CaLP
31. Diksha Rana, CaLP - MENA

Agenda Item(s)	Key Discussion Point(s)
<p>I. Review of GbCWG in 2019 and plans for 2020 (20 mins)</p>	<p><u>Review of 2019</u> <u>This agenda item sought to review the efforts and focus of the GbCWG in 2019 against the original mission statement, the 2019 workplan and the brief survey circulated to GbCWG members ahead of the meeting.</u></p> <ul style="list-style-type: none"> • <u>2019 mission statement for GBCWG:</u> The GbCWG will connect cash and voucher actors at the Geneva level to support higher quality programming, foster collaboration and increase accountability and support to field colleagues. • The <u>purpose of the GbCWG</u> is to connect Cash and Voucher Assistance (CVA) actors at the global level to increase quality programming and foster collaboration around: (i) cash policy (<i>Grand Bargain, donor coordination</i>) (ii) operations (<i>tools and best practices</i>) (iii) knowledge (<i>training opportunities and research dissemination</i>) (iv) information (<i>sharing among global, regional and national CWGs</i>). • The CWG seeks to link global cash initiatives and actors more systematically with evidence from and best practice in the field and the broader humanitarian system. • <u>Review:</u> We have done some things and could do more in other areas. This forum has focussed mainly on information sharing around the big issues in CVA. We are looking to understand what this group is, what it needs and the areas we should look at in 2020. • <u>Review of agreed on areas of focus:</u> <ul style="list-style-type: none"> i. Results and output driven <i>Review: Further strengthen.</i> ii. Stakeholder representation <i>Review: Fared well. Good engagement with the private sector and actors new to CVA.</i> iii. Add value to the humanitarian community <i>Review: Fared reasonably well. However, this may not be the best forum for this purpose.</i> • 3 issues agreed on in quarterly meetings held in 2019: (i) social protection and humanitarian action (ii) quality (iii) linkages with Grand Bargain workstreams • Last meeting was held on 03 December 2019 in London during the CaLP Cash Week; Minimum Expenditure Basket (MEB) tip sheet was introduced <p><u>Plans for 2020</u></p> <ul style="list-style-type: none"> • Biggest issues in CVA in 2020 as identified by you:

- Accountability – taking recipient feedback seriously
- Results, transparency and learning
- Protection at the centre of CVA
- Cash coordination
- **What in your opinion this group should do in 2020:**
 - Clearer objectives
 - Stronger links with the field – Discussion from the field feeding into the Geneva CWG
 - Disseminate best practice
 - Information sharing on strategic issues
 - Donor engagement
 - Build on synergies with other groups
- **Proposed areas of focus for 2020 (in addition to those agreed on in 2019):**
 - Engagement with government led social protection systems
 - Cross-cutting issues in CVA/ protection
 - Strengthen connection between national registries and CWGs
 - Digital and financial inclusion
 - Coordination

The above identified areas will be included in the existing google doc. [Feedback is welcome throughout the year to keep our work dynamic and useful.](#)
- **Role of GbCWG in supporting these above-mentioned areas of focus:**
 - Be driven by field concerns; address blockages where possible
 - Be of service to the field; this includes providing support through technical and programme guidance

General Information

- GbCWG’s members will maintain an [up-to-date page on the CaLP website](#); a new website version will be launched by the end of March.
- The GbCWG is open to all interested organisations who are engaged in cash and voucher assistance.

Next steps

- CaLP Regional Offices to collect information on key issues from CWGs for inclusion on 2020 workplan
- CaLP and OCHA to circulate proposed 2020 workplan based on the above for comment

II. Global Updates (55 mins)

A. Update: Grand Bargain Cash Workstream - Dina Morad, WFP

- The 2nd Annual Grand Bargain cash workstream Meeting was held in Rome in May 2019 with 85 representatives from various organizations. Two new priority areas were added to the Grand Bargain: (i) Political Blockages to Quality CVA (ii) Local Partnerships.
- Key takeaways: (i) Political blockages to cash – The need to look at policy considerations and tackling blockages. A new workstream is being co-led by CaLP and USAID, cash coordination identified as first priority. (ii) Local Partnerships – Strengthening linkages between the cash workstream and the localization workstream, particularly with local government, NGOs and partners. Terms of reference and a work plan have been put in place. (iii) Need to strengthen linkages with sectors in 2020 (iv) Cost efficiency and cost effectiveness workstreams – Outcome indicators developed and tested with CRS, USAID and CaLP.

B. Navigating the Shift to Digital Humanitarian Assistance: Lessons from IRC's Experience - Jenny Casswell, GSMA

- GSMA is a trade organization with 750 mobile operators globally. The purpose of its foundation is to ensure that vulnerable populations are not left behind.
- IRC and GSMA recently published report on [Navigating the shift to Digital Humanitarian Assistance](#).

Lessons learnt

- Key success factors: (i) investment in building personal relationships early on (ii) incorporating lessons learnt in future work (iii) commitment and agile approaches (iv) clear roles and responsibilities (v) consistent structured communication (e.g. via workshops) to address operational issues such as liquidity and coverage.
- Key challenges: (i) pre-positioned contracts not yet employed (ii) need to create long term commercially viable partnerships with Mobile Network Operators (MNOs) (iii) low literacy levels (iv) leveraging full potential of digital and financial inclusion (v) delays in cash withdrawal of cash as a result of bulk transfers.
- Partnership considerations: (i) Co-creation of products resulting from early engagement between the MNO and humanitarian actor (ii) Clear communication of on-ground needs (iii) pilots and simulations for early identification of potential challenges.

C. Findings from the Cash Barometer and Cash Brief - Louisa Seferis, Ground Truth Solutions

- Ground Truth Solutions (GTS) is an international non-governmental organisation that explores qualitative ways to understand people's perceptions.
- The Cash Barometer is an independent accountability mechanism with a user-centred approaches to allow cash recipients provide feedback and participate in decision making. It has three aspects: (i) quantitative survey (ii) deep dive (qualitative user data) (iii) dialogue and context based decision-making process.
- GTS recently published a [Cash Brief](#) that validates a number of assumptions in CVA: (i) Cash is better/ preferred – exceptions include a preference for in-kind shelter material (ii) more cash, the better (iii) more

<p>D. Update: Cash-Based Initiatives by Global Education, Nutrition and WASH Clusters - Dana Cristescu, Cash Cap, Cash Advisor to UNICEF-led clusters</p> <p>E. Update: Common Donor Approach -Stephan Bumbacher, SDC</p>	<p>flexible, the better (iv) money can't buy everything such as awareness of programme and assistance. Dialogue and course correction phase is the biggest missing piece.</p> <ul style="list-style-type: none"> • A Nigeria country pilot was conducted with GFFO funding. It surveyed mainly IDPs and some returnees and residents. Key findings: (i) low awareness of targeting criteria even though it is generally considered as fair (ii) transfer value insufficient to meet basic needs (iii) flexibility and beneficiary choice is the most important consideration – not the assistance modality (iv) no one payment system was considered the best – rather different payment systems worked better in different aspects of the programme cycle and beneficiary journey. • The education, nutrition and WASH clusters are all working to increase the uptake of CVA. • <u>Education cluster</u>: The cluster created GEC cash task team has approved a work plan. Priorities for 2020 include evidence building on use of CVA in education to contribute to equity in education for girls and children with disabilities, research on cash for adolescents, guidance on reconciling MEB and cluster costing, guidance on adapting market assessments and analyses for education and plans for training. • <u>Nutrition cluster</u>: Work underway on building an evidence base and guidance. Two approaches: integrating CVA in the program cycle of nutrition interventions or making CVA for basic needs more nutrition sensitive. • <u>WASH cluster</u>: Two consultants hired to work on cash and markets in WASH. Report on evidence gaps due shortly. This will inform action research on the identified gaps in the second half of the year. Consultants will also work on 4 reports on current practices in MPC and WASH, and in cash and markets in water, sanitation and hygiene. Guidance on market-based programming for humanitarian WASH practitioners will be revised accordingly. • In February 2019 a group of donors agreed and published a Common Donor Approach to supporting CVA. The approach has been tested in Nigeria and Bangladesh. In both countries there were challenges in with the government being critical of CVA. The Government of Nigeria is currently drafting a policy on CVA. • Next meeting scheduled in 2020. Donors will meet with agencies to understand challenges, and issues around accountability in relation to the Common Donor Approach and other possible areas of engagement.
<p>III. AOB (15 mins)</p> <p>A. Update: Cash Coordination - Louise</p>	<ul style="list-style-type: none"> • The CaLP Cash Coordination Tip-sheet will be published this week in four languages.

Gentzel, OCHA; Sophie
Tholstrup, CaLP

**B. Update: Financial
Literacy Programme** -
Guillaume Lepeque, Cash
Essentials

- [Cash Essentials](#) is as an independent think-tank, which aims at offering a platform for debate about the payments and monetary ecosystems, to conduct and foster high-quality research on cash and its future.
- CVA is facing radical and fundamental changes across countries, private sector, big tech, banks and end-users (consumers, citizens, beneficiaries). Cash Essentials is looking to link the voice of these end users to (i) financial inclusion (ii) privacy (iii) resilience of financial systems especially in disaster recovery.
- [Three short videos](#) have been produced to explain how money circulates and operates.