

COMMUNICATING ABOUT CASH TRANSFER PROGRAMMING: MEETING FOR CaLP COMMUNICATIONS STAFF

2 OCTOBER 2018, NAIROBI, KENYA

Communications staff from humanitarian organisations across the East Africa region met for a one day learning event to share experiences, build their understanding, and collectively explore solutions to the challenges associated with communicating about cash transfer programming (CTP). Below you will find a summary of each session, including the key takeaways and link to online materials and resources referenced during the day.

Session 1: Introduction and Expectations

Some of your expectations for the day, taken from your responses to the Survey Monkey sent in advance of the event:

Demonstrating the impact of CTP through comms | Best practice | Understanding communications policies | Networking | Communicating about cash as a tool for empowering people and giving them a choice | Tips on how to tell stories about cash to different audiences | More technical understanding of CTP | Sharing content on CTP with comms colleagues | Community building | How to make the case for cash with different audiences

Session 2: Understanding the Challenges

What was the purpose of this session?

- To learn more about each other's roles, acknowledge successes in communicating about cash, and begin to propose solutions to some of the challenges.

What were the key takeaways?

- There is a high level of understanding amongst participants of the challenges facing cash practitioners and how these impact the ability to effectively communicate about cash.
- Negative perceptions around cash extend to target communities, donors, and NGO supporters, and present a real challenge in how we communicate. This will require strategic, multi-level outreach to challenge misconceptions. 'Cash champions' within these groups could provide a solution.
- Cash is about dignity and choice, but donors and NGOs still want visibility of branding in communications – are the two at odds?
- Cash doesn't lend itself to traditional visual storytelling, leading to repeatedly having to photograph recipients holding up cash or cards. Do we need to re-think how we tell these stories visually?
- Communications staff need to work closely alongside M&E and programmes staff to tell a fuller story about the impact of cash and how this fits into a longer-term narrative of change.

Working in small groups, you discussed the following questions: In your communications work around cash:

1. Who are you communicating with?
2. 3 successes
3. 3 challenges
4. What would you need to overcome these challenges?

AUDIENCES	SUCCESES	CHALLENGES	SOLUTIONS
Non-Cash NGOs Communities Government Internal audiences Donors Public (international donor public and other supporters) Other Cash Actors Partner Agencies Private sector Youth groups Media Cash Working Group partners	<ul style="list-style-type: none"> • Cash has successfully improved livelihoods, and afforded dignity and protection to people in crises, and provided efficiency gains to humanitarian agencies • There have been policy wins for cash, e.g. Grand Bargain commitments, Sphere inclusion • Cash is becoming widely accepted and desirable for a range of stakeholders which has enabled actors to scale up the use of cash • The benefits and rationale for cash is easily demonstrated 	<ul style="list-style-type: none"> • Challenges with cash delivery itself impact comms, e.g. lack of clarity around coordination; access issues; challenges with fragile contexts; capacity gaps in implementing agencies; targeting and gatekeepers in selection of recipients; speed of cash compromises program activities; gender dynamics • There are negative perceptions: e.g. that it creates a culture of dependency, risk of misuse, cultural and gendered beliefs • Cash is a short term solution – how do we tell the longer term story? How can cash contribute to long term resilience/sustainability? • Donor and political influences affect the ability to tell stories with authenticity and centre crisis affected people • It is hard to show the impact of multi-sectoral cash in a visual way 	<ul style="list-style-type: none"> • Demonstrating examples of risk mitigation to overcome negative perceptions • Coordinated communications or campaigns to change attitudes • ‘Cash champions’ could be identified in communities or organisations to advocate about the benefits of cash • M&E could be more closely aligned with communications to demonstrate longer term impact • More budget for cash and associated comms • Integrated programmes showing humanitarian actors are supporting multiple aspects of people’s recovery • Communicating evidence that cash works • Capacity building for implementers & community, gender mainstreaming, open selection processes and consultations with communities to overcome wider issues with cash • Re-thinking the way we visually document cash

Session 3: Making the Case for Cash: CaLP’s resources

What was the purpose of this session?

- To build technical understanding of cash terminology (as requested in expectations)
- To show you where you can find and share cash resources and how we can work together to increase their profile
- To encourage critical thinking about how to successfully translate these complex ideas for different audiences

What were the key takeaways?

- Translating complex messages around CTP can be difficult. Communications teams should always aim to keep the audience in mind and aim for authenticity and simplicity as much as possible.

3.1 Mind your language

You worked in groups to match cash terms to their definitions, and guess acronyms. All of the (real!) definitions were taken from the CaLP Glossary: www.cashlearning.org/resources/glossary

3.2 CaLP's channels

- We showed you how to upload cash resources to the CaLP Library: www.cashlearning.org/resources/library
- We explained how resources uploaded here will be shared with our cash community on the D-Groups, which have more than 2000 subscribers: www.cashlearning.org/resources/d-group
- We showed you a recent edition of the CaLP East and Southern Africa Bulletin, a monthly newsletter which contains a wealth of contextually relevant resources, and encouraged you to sign up [here](#).
- We also referenced the State of the World's Cash report (www.cashlearning.org/resources/the-state-of-the-worlds-cash-2018), a great place to find the most comprehensive facts and figures on CTP, and the Power of Financial Aid website (<http://www.power-of-financial-aid.org/>), a resource designed for journalists which brings together evidence to make the case for cash

3.3 How have others translated these messages?

We watched two videos:



ODI: 10 things you should know about cash transfers: <https://youtu.be/V08DZytvjXg>



UNHCR: Multipurpose Cash Grants: <https://vimeo.com/274925609>

Some highlights from the discussion where you felt that:

- The first video was well presented, although a little long. Given that it is from ODI, the video is presumably aimed at an informed audience, but while it attempts to break down complex issues, it is still hard to follow in places.
- There is a disconnect in the second video between the (North American) voice and the story. It also compromises authenticity to use animation rather than real people. While this could have been done to address a protection issue, that could also have been addressed by blurring faces/changing voices for example.
- The second video also overpromised what cash transfers can deliver – although the transfer amount wasn't stated, it is unrealistic to suggest that a cash transfer could cover all the commodities listed in the video.
- Tackling subjects that would be seen as controversial in some contexts (e.g. the mention of a transgender relative engaging in transactional sex) would limit the usefulness of the second video.

Session 4: How to tell stories about cash through photos

What was the purpose of this session?

- The assess how well communications teams have captured stories about cash through photography and captions

What were the key takeaways?

- Good photography and captioning depends on the context in which the image will be used and the audience, but there are a few general pointers that emerged, as follows:
- It's important to include the name and some back story of the main subject of the photo where possible, out of respect to that person and to make the photo more engaging
- Excessive information about the humanitarian agency/agencies in the caption can seem self-serving and detracts from the story of the person or people in the image
- There are more ways to tell a visual story about cash than just images of people holding cash or cards or close-ups of mobile phones. The longer term/emotional impact is more engaging and powerful and does justice to the experiences of crisis affected people and cash programmes.

You were asked to match photos to their captions and then discuss what you would do differently



A market trader packages vegetables for a customer. Cash transfers were delivered in response to the Ebola outbreak in Sierra Leone by Agricultural Cooperative Development International & Volunteers in Overseas Cooperative Assistance (ACDI-VOCA); Cooperative for Assistance and Relief Everywhere (CARE); Catholic Relief Services (CRS); Save the Children International (SCI); and World Vision International (WVI), with support from USAID. Photo: Timothy Webster, Reelmedia.



The Greece Cash Alliance delivered cash transfers to support people in need in Greece. This family has received a prepaid bank card. Photo: UNHCR/Yorgos Kyvernitis



NRC is registering IDP beneficiaries for the cash assistance programme, funded by the European Union, in Baidoa. All information is stored in a mobile app, including a photo of the beneficiary and the phone number used to receive the cash. Photo: NRC/Christian Jepsen



Women participate in a construction and masonry class provided by UN Women in the Los Esteros shelter, in the city of Manta, Ecuador. On 16 April 2016, a 7.8-magnitude earthquake hit Ecuador, impacting 720,000 people, half of them women and girls. During the reconstruction efforts a joint UN "Cash for Work" programme helped women gain skills in masonry and construction, and boost the local economy while transforming gender roles. Photo: UN Women/Romina Garzón



Celestine, a refugee at the Lusenda camp, leads a dance performance organized by youth at a multipurpose centre in October 2015. The centres also serve as safe spaces for women to feel comfortable and express themselves, without the fear of judgement or harm. Photo: UN Women/Catianne Tijerina



A street vendor at work at one of the markets in Gaza city. Unemployment rates in Gaza have soared from less than 10 percent in the early 1990s to over 32 percent today. Only 11 percent of women in Gaza are employed, the lowest rate for female employment in the region. Nearly 50 percent of youth are unemployed and job prospects are severely curtailed by severe restrictions on movement out of Gaza for work. Photo by Lorenzo Tugnoli/ Oxfam/ Contrasto



In Malawi, DjZlika Ha'dara, an 18 year-old refugee who had fled conflict in Mali with her infant son, uses a pre-paid debit card provided by CRS to purchase key living supplies. Photo: Helen Blakesley/CRS



A member of staff from Catholic Relief Services (CRS) speaks to a man who has been involved in the Cash Transfer Programme implemented in response to the Ebola outbreak in Sierra Leone. The United States Agency for International Development / Food for Peace (USAID / FFP) supported Cash Transfer Programming (CTP) in response to the Ebola outbreak in Sierra Leone and Liberia. Photo: Timothy Webster, Reelmedia.



Following the catastrophic 2015 earthquake in Nepal, Til Maya Thapa (left) receives cash from Prabhu Bank representative (CRS services contractor on cash distributions) Janak Raj Bhujel to purchase vital shelter and other living supplies. Photo by Jake Lyell for CRS

Session 5: CTP in the News

What was the purpose of this session?

- To take a step back and locate the conversations so far within a global perspective, demonstrating the types of stories about cash that are being shared with the public via the media

What were the key takeaways?

- Although the stories presented ranged from hostile to positive in their opinion of cash based assistance, it's clear that the media (and by extension, the public) is a long way behind us in their understanding of the rationale for cash and the extent to which it is used.
- As communications staff we have a responsibility to tell accurate stories that place crisis affected people at the centre and treat them with respect and dignity when working with the media. We could also use this as an opportunity to work together and bring profile to each others' work, rather than acting in competition.

We placed news articles and videos about CTP around the room, including:

- New York Times: Is Cash Better for Poor People Than Conventional Foreign Aid? <https://www.nytimes.com/2018/09/11/opinion/is-cash-better-for-poor-people-than-conventional-foreign-aid.html>
- Daily Mail: Queue here for UK's £1bn foreign aid cashpoint: Just when you thought it couldn't get any worse... YOUR cash is doled out in envelopes and on ATM cards loaded with money <https://www.dailymail.co.uk/news/article-4082734/Queue-UK-s-1bn-foreign-aid-cashpoint-Just-thought-couldn-t-worse-cash-doled-envelopes-ATM-cards-loaded-money.html>
- Quartz: The transformative power of giving young women cash <https://qz.com/work/1271543/how-much-does-giving-young-women-cash-empower-them/>
- BBC News (video): What happens when aid is given as cash? <https://www.bbc.co.uk/news/av/world-africa-39121869/what-happens-when-aid-is-given-in-cash>

Session 6: The Big Debates in Cash

What was the purpose of this session?

- To understand the global policy debates impacting the use of cash across the sector, and how communications can help to advance these issues

What were the key takeaways?

- The public could be a future source of support in lobbying governments and donors to scale up cash, if we work strategically to win them over. We need to be mindful of differing levels of knowledge and acceptance of cash amongst the public in different locations
- Innovative, fun and simple communications could be the way to make the case for cash with new audiences.
- Whatever the issue we are trying to communicate or the audience we are trying to reach, we should always ensure that accuracy and the dignity of crisis affected people are our central considerations.

CaLP's policy coordinator Sophie Tholstrup presented four big debates in cash, working in groups, you discussed how you would communicate this issue in a relatable and human way to the audience you agreed to be most relevant. Groups presented their ideas in a 2 minute 'pitch'.

Cash vs in-kind assistance

The policy issue: If market conditions are right, cash can have several advantages over in-kind assistance: there are speed and efficiency gains, it promotes economic recovery, and people prefer it, as it gives them choice. But cash is only 10% of humanitarian assistance at the moment, when research suggests that if it were used every time it was the best tool this figure should be more like 40%.

Your comms idea: The group suggested a 'attitude change' campaign aimed at a general audience – pitched somewhere between Daily Mail and New York Times readers. The campaign was envisioned as a 'buzzfeed-style' quiz, framed around the concept of 'What would you do?' E.g.

- You have a cold. Would you prefer: a) Antibiotics, b) Aspirin, c) Cash?
- You eat one meal a day. Would you prefer: a) 1 extra meal, b) 3 extra meals, c) Cash?
- You have been accepted to university. Would you prefer: a) Free tuition, b) Free housing, c) Cash?

The quiz would then explain how most people prefer cash, provide the intellectual argument, and include testimonials from real people who have received cash in an emergency.

Discussion: Colleagues fed back that the idea would be an effective way of grabbing attention and drawing people in – especially people who might normally be sceptical of aid – but that humanitarian comms staff have a responsibility to tell a nuanced story, not suggesting that cash is a silver bullet.

Cash and financial risk

The policy issue: There is a perception that cash is riskier than in-kind aid, but this isn't backed up by evidence. In fact, estimates from financial aid put the losses at about 2%, whereas more than 50% of some in-kind aid has been 'diverted'.

Your comms idea: With the target audience identified to be the Kenyan government, the aim of this communications plan was to convince them that cash was no riskier than other forms of assistance. Proposed communications activities included the development of infographics and briefings presenting the evidence in an accessible way, supported by media activities to increase external pressure. An additional approach was suggested which involved data visualisation showing how aid is delivered via a pipeline and the comparison in diversion between cash and in-kind assistance.

Discussion: It was agreed that an evidence-based approach would be needed to win over the government, but that we shouldn't lose sight of the human angle in telling any stories about cash.

Cash and the role of beneficiaries

The policy issue: One of the biggest advantages of unrestricted cash is that it fundamentally changes the power relationship between giver and receiver, putting recipients in the driving seat. Evidence shows that people who receive financial assistance in emergencies spend the money responsibly and are able to meet their most important needs.

Your comms idea: A media and public mobilisation campaign was proposed, to activate the public in Kenya so that they would put pressure on the government to use cash assistance more. The media stories and social media activities would feature stories from people who have received cash assistance describing how they valued the choice cash gave them to meet their own needs.

Discussion: It was considered an exciting and innovative idea to mobilise the public to advocate for cash on behalf of NGOs, but there were concerns that selling the idea to the public might take some time.

Cash transforms the system



The policy issue: Because cash can meet multiple needs it challenges the sector based ways in which humanitarian agencies work. Delivering cash is causing humanitarian actors to re-examine many aspects of the ways we work – from needs assessment to monitoring.

Your comms idea: The group proposed developing a simple television advert showing humanitarian agencies delivering in-kind assistance to a person in an emergency, and the packages piling up because the person has no use for them. Finally, they realise they should be delivering cash, and the person can then buy what they need.

Discussion: The advert was pitched at the public, but participants felt the target audience should be narrowed down to take into account varying levels of understanding and openness to cash across geographies – e.g. in Kenya audiences might be more receptive than in Europe or North America.

Session 7: Moving Forward

What was the purpose of this session?

- To consider how the conversations from the day could be turned into positive action.

What were the key takeaways?

- Individually, participants took on board the need for integrated communications planning working across departments; the potential for collaboration to communicate more impactfully; and the importance of clearly targeted, simple and human centred story telling
- Collectively, we agreed to share contact details to keep up to date on cash news and resources; identify opportunities for joint activities including message sharing and testing; and using the CaLP website as a place to share stories about cash communications

You reflected on how you would apply the learning from the day in your own work. Highlights included:

- Use more content that speaks to people's ordinary lives (capture hearts and minds)
- Integrated comms approach where programmes, MEAL and comms teams work together in telling the cash story
- Interesting ways to campaign or pitch cash – will look into ideas to improve our cash comms and plan to communicate it proactively
- Be more sensitive in our reporting to paint communities positively

- Opportunities in communicating cash is huge and it's good to have met partners to do this. Share this with the team and explore ways we can partner with other stakeholders.
- The story of cash transfer programming needs to be unpacked for various audiences (Q&As) including community members
- Need to communicate impact of cash programming through end result testimonies
- Really thinking about photos before taking them – what do I want it to say?
- Stick to simplicity
- Value of bringing comms staff into project proposal design meetings. The importance of linking comms and ops/progs from the start
- Don't use jargon (I now know what it means) but rather explain it in simple language
- Not taking for granted (or assuming) everyone knows the values of cash programs – can be opportunity or challenge for communication
- Collecting evidence to make the case for cash is one thing, communicating that data in a simple, digestible way for audiences is more important
- More convinced that there is a clear opportunity for more data visualisation (big data)
- People's attitudes can and will change with innovative comms
- Take yourself out of the messaging; people are not as informed as you think
- Cash reduces waste. Captions should be more precise, while photos should speak volumes.
- Importance of communicating the value of good visual materials to programs staff, especially for cash interventions that can be hard to capture
- Focus on dignity and power as an angle/message
- Communicate to your audience, not to your manager

What can/will we do together?

- Compile the resources shared & continue adding to it
- Share emails and twitter handles from the group. Share a central twitter list to keep on top of cash communications
- Test a joint cash campaign, e.g. testing messaging, and testing how we can work together
- Look for opportunities to use as a hook for joint outreach, e.g. any internal days coming up, such as the Day of the Girl Child (11 Oct). Co-creating a calendar of key dates, including publication dates
- Twitter chats, like the one held in advance of CaLP's Gender Symposium
- Could create a comms sub-group of South Sudan Cash Working Group
- Can we create shared key messages around fraud, GBV which other orgs can use in their communications?
- Can we create a database of stories/experiences about cash, where members can share and post field experiences?
- Include members blog page on CaLP site, where members can share 'smaller' stories or more internally focused stories that they wouldn't be able to publish on their international sites