

CASH WEEK 2019

Event
Report

Collaborating for quality
today and tomorrow



INTRODUCTION

In recent years, the use of cash and voucher assistance (CVA) in humanitarian action has increased dramatically.¹ Cash Week 2019 aimed to provide a space to reflect, learn, and look ahead, to ensure quality in our use of CVA at scale. Bringing together cash actors and specialists from relevant fields, this series of events was designed to share developments in programme quality, understand the current blockages, and agree together how we will build this learning into our planning for the future. This event built on the success of Cash Week 2018, a week of events that took place in the October of the previous year.

An expanded agenda in 2019 saw events taking place globally throughout November and December. Cash Week events were hosted by CaLP's regional teams in Panama, Senegal and Kenya, culminating in a week of events in the UK from 2-5 December. Over 140 participants attended the sessions in London, with up to 240 watching the live-streamed sessions online over the course of the week.

The London session began with a welcoming keynote from Karen Peachey (CaLP Director) and Ron Delnevo (ATMIA & Chair of CaLP's Board), which encouraged all actors to approach the week in the spirit of collaboration and to consider, in every discussion: "What does this look like for people in need – is this the best solution to deliver value and choice to those people?"



Strategy discussions at the 'Shaping the direction of the CaLP network' event in London.



KEY TAKEAWAYS FROM CASH WEEK 2019

- 01** **As the scale of CVA continues to increase rapidly – from \$2 billion in 2015 to \$4.7 billion last year** – this has significant implications for the ways we work, as individual organisations, together across the network and with actors outside the humanitarian sector.
- 02** **The humanitarian landscape is changing rapidly; the way we deliver cash is not.** Being fit for the future means working better with others, getting serious about putting the people we serve at the centre of everything we do, and planning differently. Together we must prepare for future challenges (such as increased population movement and the risks associated with the increasing use of data) and opportunities (including better connected recipients, new technologies, and new humanitarian players).
- 03** **The emergence of new operational models and collaborative approaches to delivering CVA has been one of the most significant changes to the humanitarian landscape over the last year.** We need to draw on the network to ensure the best collective evidence and learning informs the development of these models so that they deliver better for and with people in crisis.
- 04** **The increased use of data brings huge opportunities and significant risks.** Responsible data management is everyone's responsibility. Our understanding of how to treat data responsibly needs to evolve rapidly to keep up with the volume of data we are collecting and using, and this requires actors to share incidents and learning. The key is finding the balance between security and utility, speed and due diligence.
- 05** **We need to broaden the conversation and ensure a diversity of actors, expertise and viewpoints, including more participation from local actors and host governments.** We made this point last year and progress has been limited.
- 06** **The CaLP network is a rich resource for its members** – we need to work differently together to ensure we are realizing these benefits.

¹ Development Initiatives estimates that total CVA in humanitarian responses increased from \$2 billion in 2015 to \$4.7 billion in 2018.
<https://devinit.org/publications/factsheet-key-trends-global-humanitarian-assistance-2019/>

OVERVIEW OF EVENTS

LOCATION	DATE	EVENT
PANAMA CITY, PANAMA	21 NOV 19	<p>State of the World's Cash 2 Consultation</p> <p>A consultation with regional stakeholders to understand the current state of cash and voucher assistance in Latin America and the Caribbean, and the role CaLP might play in supporting it in future. See page 6</p>
NGOR, DAKAR, SENEGAL	26 NOV 19	<p>Putting beneficiary protection and data protection at the heart of our work</p> <p>Part of CaLP's ongoing work under the theme of CVA and risks, this learning event looked specifically at responsible data management. See page 7</p>
NAIROBI, KENYA	26 NOV 19	<p>Cash labelling: Does influencing how a cash transfer should be used matter?</p> <p>This informal event aimed to demystify the concept of 'cash labelling' and what it means to implement a successful project using the approach. See page 8</p>
NGOR, DAKAR, SENEGAL	28 NOV 19	<p>Membership event for West and Central Africa</p> <p>This event brought together members from across region to share learning and strengthen engagement within the CaLP network. See page 9</p>
LONDON, UK	2 DEC 19	<p>What does the Future of Financial Assistance mean for my organisation?</p> <p>This event explored the implications of CaLP's Future of Financial Assistance report: how CVA fits within, and interacts with, broader financial flows, and what the role of humanitarian actors can be in different future scenarios. See page 10</p>
LONDON, UK	2 DEC 19	<p>Humanitarian cash transfers and social protection: what works, what doesn't and what we need to do next</p> <p>A CaLP member-led session, with panellists from the Collaborative Cash Delivery Network, Mercy Corps, Oxfam and World Vision, moderated by DFID. See page 11.</p>
NAIROBI, KENYA	3 DEC 19	<p>Delivering cash better: Three opportunities for improved programming</p> <p>This event, hosted by CaLP, the Somalia Cash Consortium and the Kenya Cash Consortium explored CVA programming issues in the region to improve collective humanitarian responses. See page 13.</p>

OVERVIEW OF EVENTS

LOCATION	DATE	EVENT
LONDON, UK	3 DEC 19	<p>Operational models: what do we want to see?</p> <p>This session discussed emerging operational models to understand good practice and lessons that could be applied in other models for CVA delivery. See page 15.</p>
LONDON, UK	3 DEC 19	<p>Key issues and debates in CVA</p> <p>A series of presentations, including a decisions tool for Minimum Expenditure Baskets (MEBs), using behavioural insights to improve the design of CVA, by CARE International and Ideas 42, an introduction to GiveDirectly's General Equilibrium Study and a demonstration of the CCD response builder tool. See page 16.</p>
LONDON, UK	4 DEC 19	<p>CVA, data responsibility and risks</p> <p>Politics, Ethics & Operational realities: attempting to square the circle, and the impact of anti-money laundering/countering the financing of terrorism risks on CVA operations. See page 17</p>
LONDON, UK	4 DEC 19	<p>Localisation, CVA institutionalisation and cash readiness</p> <p>This panel discussion explored the needs, current actions and future opportunities for local organisations to build their capacity, and be viable, strong partners in CVA planning and delivery. See page 19.</p>
LONDON, UK	4 DEC 19	<p>What role can partnerships play in ensuring clients' rights and improved experiences?</p> <p>This member-led session, co-convened by GSMA, IRC, Mercy Corps, UNHCR and WFP, was an opportunity to discuss past experiences with local payment providers and what has and hasn't worked in those private sector partnerships. See page 20.</p>
LONDON, UK	5 DEC 19	<p>Shaping the direction of the CaLP network: what is the ambition between now and 2023</p> <p>A consultative session to gather input on CaLP's next strategy, including the level of ambition and scope of the new strategy and member engagement. See page 22.</p>
LONDON, UK	5 DEC 19	<p>Cash and voucher assistance and the media: opportunities and risks</p> <p>This session brought together a panel of speakers to discuss how CVA can offer a unique solution to demands for innovation, transparency, effectiveness and accountability in a time of heightened scrutiny for the aid sector. See page 23.</p>

PANAMA CITY, PANAMA 21 NOVEMBER 2019

State of the World's Cash 2 Consultation

A consultation event for CaLP's upcoming State of the World's Cash 2 report was held in Panama City, Panama on November 21, 2019 with 19 participants from 14 organizations. The main topics discussed were evidence and challenges, operational models, coordination in the region, and preparedness and capacity.

WHAT IS THE STATE OF CASH AND VOUCHER ASSISTANCE IN THE LATIN AMERICA AND CARIBBEAN REGION?

In recent years the use of CVA in both humanitarian crises as well as disaster preparedness has increased across the region. Operational models and collaborative approaches to support the systemization and scaling up of CVA are currently being developed in Ecuador and Colombia, with learning from these contexts informing broader development of these models.

There is the general perception that funding for CVA is increasing, but it is still tied to specific crises, leaving other areas, including organizational preparedness processes, with funding challenges.

Coordination mechanisms, especially regional and national cash working groups (CWGs), are under development with a very diverse level of institutionalization, depending on the country. In many cases, clarification is needed on their roles and functions, while the connection between national and regional levels needs to be strengthened. However, CWGs are seen as a working forum where national and local governments, local organizations and the private sector can come together.

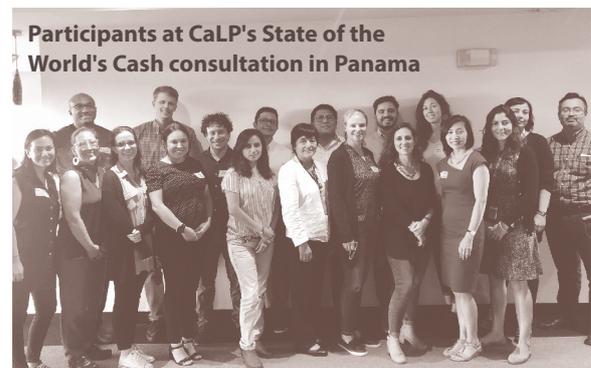
HOW COULD CaLP SUCCESSFULLY SUPPORT CVA IN THE REGION?

This workshop provided key information on CVA in Latin America and the Caribbean to inform CaLP's role in the region. This role could include:

- *fostering the exchange of experiences between organizations (also with other geographical areas) and systematization and enhancement of good practices,*
- *convening and informing the technical debate on different aspects related to CVA,*
- *strengthening and supporting existing regional coordination structures - and their links with national ones,*
- *promoting advocacy for use and financing of CVA in LAC when relevant - including response preparation processes - and strengthening organizational and human resources training and education processes according to the needs identified.*

WHAT NEXT?

The outcomes of this event will be incorporated as regional perspectives in the main areas of global discussion, as part of CaLP's State of the World's Cash 2 report, due to be published in Spring/Summer 2020.



NGOR, DAKAR, SENEGAL
26 NOVEMBER 2019

Putting beneficiary protection and data protection at the heart of our work

Part of CaLP's ongoing work under the theme of CVA and risks, this learning event looked specifically at responsible data management. This event incorporated recommendations and outcomes from a previous learning event, *Risks linked to CVA: Protection of beneficiaries*, which took place in Douala, Cameroon on 29 October 2019.

WHY IS DATA RESPONSIBILITY A KEY RISK IN CVA?

The humanitarian sector faces a real risk of a major data breach: there is no time to be complacent. Having a data protection policy at an HQ level is not enough. Responsible data management and data protection can feel overwhelming for CVA practitioners who have not been exposed to digital risks and data protection frameworks before. Although it will be a complex and difficult undertaking, this must become a top priority in the sector's collective agenda.

RECOMMENDATIONS FOR ALL ACTORS:

- *Information is power. Empowering beneficiaries to understand the implications of the data collected about them and how it's managed is critical. That means real informed consent.*
- *Managing data responsibly means access to aid is not conditional upon the agreement to give biometric or personal data that can put beneficiaries at risk.*
- *Roles and responsibilities around managing protection risks and data protection should be clarified, and implementing teams at field level made aware. It should not be assumed that stakeholders along the programme delivery chain or involved in the process know what they have to do (including sub-contractors, regulators, local agents and field staff).*
- *Regulations and data protection national agencies sometimes already exist in countries where humanitarian organisations operate. It is the responsibility of everyone to be aware of them and ensure compliance. They should also be used to inform policies and raise awareness on challenges and gaps in countries without such regulations in place.*
- *Setting gold standards in data protection is important to ensure progress and drive efforts in the right direction, but this should be broken down into small steps to build the confidence of all stakeholders – particularly field teams. Getting the basics right must be the first priority.*
- *Collaboration is key to success – investment should be made in increasing the interconnection and dialogue among all stakeholders. Capacity building is a two-way process, which should draw from all stakeholders' expertise. Building understanding of digital, humanitarian principles, protection and data protection is essential to make decisions and ensure quality and accountability.*
- *Although 'learning by doing' is often the way to progress in the humanitarian sector, innovative approaches must be challenged.*

There were also *specific recommendations* for implementing decision-makers (donors, senior management staff in implementing agencies), private sector actors and governments.

NAIROBI, KENYA
26 NOVEMBER 2019

Cash Labelling: Does influencing how a cash transfer should be used matter?

As defined in the CaLP glossary, labelling is the process by which humanitarian agencies ‘name’ a cash intervention in terms of the outcome they want it to achieve e.g. cash for shelter, or cash for food.

This informal event aimed to demystify the concept of ‘cash labelling’ and what it means to implement a successful project using the approach. It featured short presentations from CaLP’s East and Southern Africa Regional Representative, Sapenzie Ojiambo, and a behavioural change expert (Kim Kariuki from the Busara Centre for Behavioural Economics), followed by dialogue over coffee.

KEY TAKEAWAYS

- *Labelled cash could potentially be a useful tool for humanitarian programming depending on the objective and context.*
- *Some humanitarian projects are already using the tool without calling it as such. Correctly naming labelled cash activities could help us design them better by helping us work through what is needed for their success.*
- *Application of Behavioural Science could greatly improve the outcomes of a labelled cash assistance project by optimising spending patterns.*

WHAT NEXT?

Discussions and issues arising at the event will feed into further exploration of cash labelling by practitioners in the region.



Representatives from 11 CaLP member organisations at the CaLP West and Central Africa membership event



DAKAR, SENEGAL
28 NOVEMBER 2019

Membership event for West and Central Africa

This event brought CaLP members together to strengthen engagement in the network across the West and Central Africa region. Attendees from 11 CaLP member organisations, including UN agencies, Red Cross, private sector, INGOs and NGOs shared what it means to them to be a member of CaLP and how it could help them overcome challenges they face.

THE PERSPECTIVES OF REGIONAL CALP MEMBERS

Although only one national NGO was present, their perspective was that they would like to see more opportunities to engage that are open to them, given their relatively limited resources.

The INGO and Red Cross/Red Crescent organisation representatives felt they have benefited from the CaLP secretariat's work in the region on Minimum Expenditure Baskets (MEBs) and the Building Individual Expertise Programme (BIEP), but in general would like more engagement with the team at different levels - field, national and regional.

UN agencies expressed support for CaLP to continue to play a role in improving coordination in the region by supporting CWGs to improve on harmonisation, reporting, planning and sharing of good practice. WFP also highlighted the added value of CaLP technical support to improve capacity alignment and CaLP's role as a convenor to increase the influencing power of its members.

ACHIEVING THE GOALS FOR THE NETWORK IN WEST AND CENTRAL AFRICA

CaLP members in the region recommended the secretariat focus on the following to improve member engagement:

- *Diversify platforms (webinars, remote support) and focus less on face-to-face events (trainings and learning events) despite participant's appreciation of those activities.*
- *Commit more time and resources to dissemination, communication and membership engagement.*
- *Engage at a high-level, senior and strategic level in the region.*
- *Invest more time and effort into coordination in the region.*
- *Place less emphasis on field visits, but be sure to include meetings with beneficiaries when doing so.*
- *Routinely make use of members' role as the channel to collect beneficiaries' voices and share practitioners' view without the CaLP secretariat in country.*

WHAT NEXT?

Following the development of a new strategy for the CaLP network in 2020, this will be rolled out among stakeholders in West and Central Africa. CaLP will also clarify products and services to West and Central Africa stakeholders, and use the regional pages of the CaLP website to communicate this information.

LONDON, UK
2 DECEMBER 2019

Maybe the
humanitarian actors
of the future haven't
been born yet.

LARS PETER NISSEN, ACAPS

What does the Future of Financial Assistance mean for my organisation?

Led by CaLP, with IARAN and Ground Truth Solutions, this 5-hour event explored the implications of CaLP's Future of Financial Assistance report. The report explores how CVA fits within, and interacts with, broader financial flows, and what the role of humanitarian actors can be in different future scenarios. This event unpacked the recommendations from the report to explore how humanitarian actors should plan and deliver differently to be fit for the future.

The session began with a panel discussion in which CaLP and IARAN presented the key findings of the report, and Ground Truth Solutions discussed 'flipping the perspective' – how to approach the future from the perspective of cash recipients. Breakout groups then explored what needs to change in humanitarian organisations' planning to address recommendations in the report. The groups looked at: 1) cash in context and data responsibility; 2) putting people at the centre and maintaining the trust relationship; 3) understanding collective impact and serving people on the move.

KEY TAKEAWAYS

- *Delivering more financial assistance means shifting power and decision-making from humanitarian actors to the people and communities they serve, but we're not seeing this in practice. Financial assistance can be a transformative entry point to tackle some of the persisting imbalances in the system, and to ensure end-users are able to access financial assistance with agency and dignity.*
- *CVA is at the cutting edge of changes within the broader system – because of the nature of the assistance cash actors are often the first to grapple with challenges which face all of us. We need to ensure we are capturing this learning and adapting together.*
- *CVA actors, and humanitarian actors more generally, can't be driven by their desire to remain relevant. They have to commit to be driven by what is actually needed. Humanitarian actors need to recognize that they can't do everything themselves, but that they are part of a broader marketplace of actors and options.*
- *Humanitarian actors need to get better at learning from what works, evaluating collective impact and using this to drive programming and make evaluative data a public good.*
- *Systematic perception monitoring can be a catalyst for change: start from the user and rethink how to build user-centricity.*

WHAT NEXT?

- *CaLP will publish the findings of the different working groups.*
- *The CaLP network will be using the Future of Financial Assistance report as a jumping off point for discussions about how to plan collectively for the future and how to treat CVA as part of a much broader system landscape of financial flows.*
- *CVA actors, through the CaLP network, can be the drivers of some of discussions on the need to change our mindset and ways of working to be fit for the future.*
- *The CaLP network will aim to drive substantial improvement on accountability to CVA recipients, calling for improvements across the whole humanitarian system.*

LONDON, UK
2 DECEMBER 2019

Humanitarian Cash transfers and social protection: what works, what doesn't & what we need to do next

This CaLP member-led session, with panellists from the Collaborative Cash Delivery Network, Mercy Corps, Oxfam and World Vision, moderated by DFID, aimed to look at how the linkages between humanitarian action and social protection are challenging respective roles and creating opportunities for collaboration. Examples from two countries were shared.

In Indonesia, during the Sulawesi response in 2018, humanitarian and development actors, including local, national and provincial governments, the UN, civil society and the Indonesian Central Bank, worked together in an increasingly rapid response. Critically, the response linked multi-purpose cash (MPC) transfers to the existing child sensitive long-term social protection mechanism, "Family Hope". Family Hope had been developed by the government with World Bank support to become more 'shock proactive' (improving readiness to respond). The linkage allowed for improved/holistic identification of gaps in targeting, exclusion and inclusion issues and action to address these gaps. Collaboration helped reinforce the quality and speed of the response (e.g. joint mapping, complementarity and transitioning to joint digital registry – between the civil society and Government Social Protection mechanisms) and gave an opportunity to learn and improve. The role of local government and local civil society was critical as was last mile digital access. Based on this experience, MPC will be a key component for emergency responses in Indonesia and is now incorporated into national legislation.

In Iraq, large scale MPC was linked to the federal social safety net (SSN) programme, building a blueprint for collaboration between the humanitarian response, the World Bank and the government. What made it possible was the existence of a mature social protection system and the possible overlap in analysis between government SSN beneficiaries and MPC beneficiaries that were, effectively, in a large scale and harmonised humanitarian safety net. Other key factors were robust targeting, collaboration of key actors, harmonization of the key systems of the humanitarian safety net with the government SP programme, donor support and the quality of funding, and the convening power of the World Bank for technical dialogue which protected the model. The ultimate goal was to hand over the humanitarian caseload to the government. This specific context, however, required heavy duty of care, e.g. regarding targeting, and due diligence of data protection policy and practice.

KEY TAKEAWAYS

- *Interaction between humanitarian and social protection systems will differ according to the type of shock, maturity of the social protection system, multilateral and civil society engagement, government commitment and capacity and donor financing.*
- **Collaboration** has been and is critical – between national and local government, donors, the UN, INGOs and other national partners.
- Collaboration requires interaction between and the linking of **key systems**: preparedness of the formal social protection system to give it a degree of readiness to respond to shocks; national and local government systems (targeting, registers, ID, data, values, delivery mechanisms, etc); the humanitarian system –

including UN, INGOs and local partners and coordination.

- Relevance requires participation of **civil society and communities** in the design and INGOs are well placed to facilitate this.
- **Humanitarian actors have a role** in ensuring:
 - 1) inclusive targeting approaches;
 - 2) (humanitarian and social) accountability;
 - 3) the participation of civil society and communities in designing social protection systems;
 - 4) the facilitation of linkages from the global to local and,
 - 5) piloting interventions to test and learn ,
 - 6) delivering where government lacks the capacity or access, and
 - 7) enhancing transition points between humanitarian and development/poverty focused transfer mechanisms (“back and forth, depending on community vulnerabilities, shocks, needs”).
- **Multilaterals** are well placed to link governments to humanitarian response, especially where they have been supporting the development of social protection systems.
- **Preparedness** is key: establishing the link with the functioning parts of a social protection system/finding the entry points to support it and shape it.
- **Engagement at national level was critical** with collaboration between the disaster management authorities, the UN and the relevant social welfare ministry and civil society (NGOs and INGOs, faith-based actors, etc).
- **Financing solutions** are needed which allow humanitarian and development actors to contribute, such as a multi-donor trust fund. A common fund for social protection in crises would ensure pre-positioned funds could enable social protection systems to scale up in response to a shock (where they exist).
- The INGOs presenting this session called for a recognition of **the role that NGOs can play** and for genuine space for them to engage as these processes go forward: the Grand Bargain sub-working group on social protection is the only fora where this can currently happen.

WHAT NEXT?

Recommendations, developed by the session leads, were that the sector:

- Looks for ways, in contexts where this makes sense such as protracted crises, to enable a shift from the humanitarian-centric approach to a more sustainable way of looking at things.
- Continues to develop evidence for what works, what does not work and how and when to move forward.

Giving up the delivery of cash makes space for actors to do other things that we haven't been getting right for decades.

NAIROBI, KENYA
3 DECEMBER 2019

Delivering cash better: Three opportunities for improved programming

This event, hosted by CaLP, the Somalia Cash Consortium and the Kenya Cash Consortium provided space to reflect on three key CVA programming issues in the region in order to develop a deeper awareness and understanding of CVA trends, and explore how these could be used to improve collective humanitarian responses. Over half a day, there were three sessions:

01. TRANSFER VALUES & EXPENDITURE PATTERNS: A HIERARCHY OF NEEDS?

This presentation by the Kenya and Somalia Cash Consortia looked at expenditure patterns and transfer values in multipurpose cash responses.

KEY TAKEAWAYS:

- *Expenditure patterns were relatively similar across contexts, heavily prioritising food.*
- *Flexible funding mechanisms, collaboration with mobile money operators, and sharing of harmonised tools contributed to the success of projects.*

02. CVA INSTITUTIONALISATION AND CASH READINESS: A PLACE AT THE TABLE FOR LOCAL NGOS AS PART OF INCREASINGLY COLLABORATIVE OPERATIONAL MODELS.

This panel discussion included actors from Somalia and Kenya spearheading localisation in the region.

KEY TAKEAWAYS:

- *The involvement of LNGOs is of strategic importance for CVA to deliver the most value, because they are often forefront responders with better access to hard to reach areas, can be innovative as they understand context, culture, nuances and support systems, and are likely to pick up issues invisible to international actors e.g. marginalization and exclusion errors.*
- *There is need to incorporate granular local knowledge in CVA policy and programmatic discussion. LNGOs could bring in those voices, given their in-depth ground information and relationships. However, there has to be willingness to amplify their voices, which are often overlooked in policy debates.*
- *To enable LNGOs to contribute optimally, there must be investment in their cash preparedness and capacity building, including developing systems and processes (not just training staff).*
- *LNGOs should embrace the collaborative approaches and join with international actors and/or form their own collaborative frameworks, and take advantage of the benefits these models offer.*

03. SHOCK-RESPONSIVE SAFETY NETS, MULTI-PURPOSE CASH ASSISTANCE AND RESILIENCE: MARRYING THE APPROACHES.

This session included a presentation by Building Resilient Communities in Somalia (BRCiS) on providing CVA across the Humanitarian-Development Nexus.

KEY TAKEAWAYS:

- *Community centred early warning approaches are more relevant as they incorporate perspectives of local communities, facilitate ownership and strengthen the capacity of communities to take their own early action. This could be improved by further incorporation of traditional knowledge to supplement standard indicators.*
- *Importance of building on existing learning and the ongoing work of other actors. In this case, BRCiS and the Somali Cash Consortium are building on each other's work, including collaboration on Shock Responsive Safety Net pilots, and on research on using HEA approach to determine transfer values.*



LONDON, UK
3 DECEMBER 2019

Operational Models: what do we want to see?

The emergence on new operational models and collaborative approaches to CVA programming has been one of the most significant developments over the past year. This half-day session aimed to initiate network-wide discussions on emerging operational models and collaborative approaches, including the common donor statement, the UN cash common statement (UNCCS) and the Cash Collaborative Delivery network (CCD). The session looked at opportunities for emerging models to build better from the outset in a number of key areas, as well as what these new models could mean for humanitarian ways of working.

There was a panel discussion with ACAPS, DFID, Save the Children (representing the CCD), and UNICEF (representing the UNCCS) on what some of these emerging models and approaches are seeking to achieve and change, followed by a presentation by KeyAid Consulting on their recent research with DFID on drivers of efficiency and effectiveness in operational models. Participants then split into groups to set out their aspirations for emerging models and the opportunities on which they should seek to build in four areas: working with national systems; accountability to affected people; monitoring, evaluation and learning; and collaborative ways of working.

The development of new collaborative models provides an important opportunity to build on the best of what we've learned as a system so far.

SOPHIE THOLSTRUP, CaLP

It is an opportunity to reinvent how we give aid and reach end-users. These different models have the potential to reshape the whole of the cash system.

HELENE JULLIARD, KEYAID CONSULTING

We're not building a house, we're growing a garden. You don't coordinate an ecosystem, you weed and water it.

LARS PETER NISSEN, ACAPS

KEY TAKEAWAYS:

- *There needs to be a commitment across all operational models to being demand- rather than supply-driven. There also needs to be a shift from coordination to collaboration, which is about having a bigger vision and creating shared value. This requires a different set of tools and working in a more diverse ecosystem, taking on board new and different actors.*
- *At the heart of the collaborative approaches is the wish to improve service delivery to beneficiaries, and demonstrate efficiency and effectiveness along the way. This entails having an agile and tailored response that is facilitated by global tools e.g. adjusting policies and frameworks for joint procurement of financial providers, for interoperability of systems and data exchange, etc. This all requires time, resources and efforts.*
- *What works is highly context-specific – beware of drawing global conclusions.*
- *There will always be trade-offs; no single operational model will be the most efficient, effective, equitable and sustainable.*
- *It is the totality of the humanitarian response rather than an individual operational model that matters to end users. No one model will cover everything. Complementarity is more important than designing a single, perfect, standalone model.*

-
- *Models and approaches need to be adaptive: be rigorous about findings, (including negative ones), learn from them and adapt based on the learning.*
 - *The future way of operating could be defined by 1) economies of scale, working through just a few big platforms; 2) growing a new set of independent actors to serve as checks and balances between the mainstreamed big platforms; 3) complementary assistance to ensure principled outcomes and protection, inclusion and adequate responses in absence of functioning markets.*

WHAT NEXT?

- *CaLP will write up and publish the findings from the different working groups as a basis for further discussion and action.*
- *CaLP will encourage inclusion of new and different actors in the discussions, i.e. discussions will not always take place with the same people with the same view point.*

LONDON, UK
3 DECEMBER 2019

Technical learning
around cash should be
simple. MEBs: calculate
it, use it, fix it.

PAULA GIL BAZAIN,
INDEPENDENT CONSULTANT

Key issues and debates in CVA

This session comprised a series of presentations:

- 01 A decision tool for Minimum Expenditure Baskets (MEBs)
- 02 'Using behavioural insights to improve the design of humanitarian CVA' by CARE International & Ideas 42.
- 03 An introduction to GiveDirectly's General Equilibrium Study & the Effects of Unconditional Cash Transfers.
- 04 A demonstration of the CCD response builder tool.

KEY TAKEAWAYS:

MEB Tool

- *This is a practical tool, aimed at CVA practitioners and based on best practices to date after extensive consultations around the globe.*
- *Work on MEBs is still nascent. Learning so far was captured in the tool in the most objective way possible and the document will be updated as discussions on the topic evolve. It will now be out for testing and will be adapted based on the learning.*
- *There was recognition that building an MEB is a political as well as a technical challenge. Tools can't fix politics, there are some long-lasting issues, like the definition of basic needs, whether MEB is appropriate in all contexts, and how to bridge MEB calculations with vulnerability analysis, response option analysis and programme design.*

LONDON, UK
4 DECEMBER 2019

CVA, Data Responsibility and Risks Politics, Ethics & Operational realities: attempting to square the circle

Risks, and perception of risks, impact how humanitarian actors can operate at scale. The inherent perception that CVA is more risky than other types of assistance is a barrier to scale. This session aimed to shed light on how practitioners can continue to be ethical and apply principled humanitarian action considering constraints they face (e.g. compliance to regulations, access to funding). There was a panel discussion featuring representatives from CaLP, the OCHA Centre for Humanitarian Data, Oxfam, World Vision, Simprints, and independent consultant Linda Raftree. This was followed by two workshops on data maturity models and the impact of anti-money laundering/countering the financing of terrorism (AML/CT) risks on CVA operations.

KEY TAKEAWAYS

- *Data is an extension of an individual, therefore the focus must be on a rights-based approach to data; legal compliance follows as a natural by-product.*
- *Informed consent is a right, not just a legal requirement. It empowers recipients and must be informed and understood (and not just a way for humanitarian actors to get rid of liabilities).*
- *Data responsibility is about managing tensions e.g. tensions between using data responsibly versus not, protecting data versus rapid streamlining operations, recognizing what is a real risk versus a perceived one. There is always a trade-off between security and utility, and between due diligence and speed.*
- *Risk is currently being transferred to partners and service providers, but there needs to be a shift to a sharing of the risk between actors. If humanitarians continue to off-load due diligence, they will face refusals to partner and a further shrinking of humanitarian access.*
- *A large diversity of actors with many different viewpoints and backgrounds need to be in the room when discussions about risk sharing take place. Different people see and define risks in different ways (IT specialists versus accountability experts versus senior management, etc). There won't be a perfect approach, it will be about trade-offs and context-specificities. But when actors come together and influence donors and regulators as a collective, positive change is possible.*
- *A common understanding of the problem that is being solved, and the goal, will be crucial.*
- *The focus of these discussions should be not only on the misuse of data but also its missed use i.e. data that was collected and not used.*
- *There are risks not only related to personally identifiable data but also to other types of sensitive data e.g. data that make groups identifiable.*
- *Our focus on data interoperability and system interoperability may be a distraction, because the hard part is data governance, which is about power and control.*
- *Every humanitarian actor should know which data issues they are responsible for in their job.*

If you think I should be treated with dignity, you should treat my data with dignity

LINDA RAFTREE,
INDEPENDENT CONSULTANT

We need to elevate the practice so that our data use protects the end-user.

ANNA KONDAKCHYAN,
CaLP

WHAT NEXT?

- Working with members and existing processes such as the Grand Bargain, CaLP will continue fostering exchange around impact of existing AML/CT measures on CVA delivery and collective advocacy towards a shift from zero-tolerance to a risk-sharing approach.
- In relation to data responsibility, CaLP will continue working with members to help translate global policies into practical and actionable steps for field practitioners involved in CVA delivery.
- CaLP will contribute to collecting evidence of actual harm caused through irresponsible data practice as more examples are needed to make conversations and calls to action less abstract.

Panellists on the CaLP member-led session on partnerships and clients rights in London

Breaking data responsibility into manageable bits and pieces is key to making progress in this space and getting everyone in your organisation involved in making positive change in their areas of focus.

LINDA RAFTREE,
INDEPENDENT CONSULTANT



LONDON, UK
4 DECEMBER 2019

Let's go from
town halls to
village tents.

MOHAMMED YARROW,
SOMALIA CASH CONSORTIUM

Localisation, CVA Institutionalisation and Cash Readiness

The likely scenarios for humanitarian actors in the future all call for building capacity of local actors, building true partnerships and enhancing their readiness and preparedness for CVA. Partners and beneficiaries need to be empowered via significant investment and support. This panel discussion moderated by CaLP and featuring inputs from CPD/Nexus, WFP, Tearfund, the Christian Rural and Urban Development Association of Nigeria (CRUDAN) and the British Red Cross, explored the needs, current actions and future opportunities for local organisations to build their capacity, and be viable, strong partners in CVA planning and delivery.

KEY TAKEAWAYS

- *Local NGOs have a lot to offer for better outcomes in CVA, by moving engagement closer to the community level and being inclusive of local realities.*
- *International actors need to change their mindsets and views of local partnership, to build true partnerships that require compromise and power sharing.*
- *Local actors should be involved in policy discussions e.g. in CWGs, discussions at global level, etc. They should be given a chance to participate, to be visible.*
- *Host governments require and deserve notable support—in a manner reflecting true partnership—to enhance institutionalisation of CVA within both humanitarian response and social protection initiatives.*
- *When international actors think about local actors, they tend to think about NGOs, civil society, grassroots organizations. What can be done to cautiously, but more consistently, include host governments?*
- *International humanitarian actors should to be ready to step back or have a smaller role, by providing specialized technical assistance or funds. What is their added-value in certain contexts?*
- *There was recognition that capacity building (of LNGOs) takes time, effort and predictable long-term funding. It may look different in different places, and by different agencies.*
- *It takes time for some government representatives to understand humanitarian coordination. CashCap is looking to send deployments to support national government entities in growing into a role of leadership in CVA.*
- *When the context is right, e.g. in predictable recurring crises, or when evidence has been built on CVA and governments have demonstrated friendliness for CVA, there is no excuse not to properly invest in strengthening local capacities, as the British Red Cross does with national societies in West Africa.*
- *When supporting local actors, the support needs to be adapted to them, based on their tools and their ways of working, i.e. building on these rather than starting from scratch or imposing too much.*

WHAT NEXT?

- *CaLP will undertake research with LNGOs to identify their barriers to more CVA involvement.*
- *CaLP will contribute to expanding linkages between CVA, localization and social protection.*
- *CaLP will undertake a training for local organisations in MENA in 2020 combining the Building Individual Expertise Programme and the Organizational Cash Readiness Tool (OCRT).*
- *CaLP will explore the idea of adapting the OCRT for Governments.*

LONDON, UK
4 DECEMBER 2019

What role can partnerships play in ensuring clients' rights and improved experiences?

CaLP member-led session, co-chaired by WFP, UNHCR, MercyCorps, GSMA & IRC

This member-led session, was an opportunity to discuss past experiences with local payment providers and what has and hasn't worked in those private sector partnerships.

The session began with an explanation of the risks involved in the cash transfer process for its users, based on the findings of the joint UNHCR-WFP project "Mitigating risks of abuse of power in cash assistance" in nine countries. The panelists then discussed how partnerships can mitigate risks identified, whether these partnerships are possible within the humanitarian mandate, and how the two sectors can move forward, given the increasing use of cash and digital payments.

The session also addressed opportunities and challenges with implementation of digital payments, which are on the rise in humanitarian assistance. This included discussing last mile facilitation as conducted through a bank, mobile network operator (MNO), or an aggregator, as well as what regulatory and policy environments help enable that uptake.

The common theme for the discussion was how to improve public-private partnerships, as an essential step to ensure positive client experiences and the quality of cash assistance in the long term.

OVERALL TAKEAWAYS

- *To mitigate the risks presented and empower cash recipients to become real clients of financial service providers, it is key to work in partnership with the private sector and move beyond sanctions to explore further how incentives can improve overall service delivery. Clients' financial and digital education and awareness raising on their rights are also essential elements, as well as trust in accessible and responsive complaints and feedback mechanisms.*
- *Risks are on both sides, public and private. It is important to mitigate both and/or meet in the middle.*
- *For digital payments, a favourable regulatory environment and government policies are as important as good product design.*

KEY TAKEAWAYS FOR HUMANITARIANS:

- *Humanitarian contracting models are creating monopolies. How can healthy competition be promoted despite trends to move to 'single-contract' models? What would a good balance look like?*
- *Private sector actors need to be upskilled to understand which digital solution is best for cash delivery (assuming prior assessments have concluded that digital is a viable option).*

- *An understanding is needed of what digital products and services can be leveraged in the humanitarian sector. This will enable humanitarians to take a holistic approach in their engagement with the private sector. Note it is the nature of the private sector to segment their target customer base and tailor products and services to meet their customer/target audience needs.*
- *Requirements should be clearly communicated to equip MNOs with the information needed to provide humanitarians with relevant, quality products and services.*

KEY TAKEAWAYS FOR PRIVATE SECTOR:

- *Understand how humanitarian response is organised, who the main players are and how they coordinate. At times, it will likely be more efficient for the private sector to engage with a coordinated response than to develop unique solutions for each NGO.*
- *Invest early on in having more pre-positioned partnerships to speed up response. As partnerships develop there will likely be more opportunity for co-creation and customisation of products and services.*

WHAT NEXT?

Recommendations and next steps developed by the session leads:

- *Launch of a toolkit for financial service providers and humanitarian agencies to mitigate risks of abuse of power in cash assistance.*
- *Advocacy with regulatory bodies to ensure the legislation protect all vulnerable clients, beyond the humanitarian caseload.*
- *Develop the business case to convince private sector that cash recipients from humanitarian assistance can be a profitable segment and see how humanitarian cash assistance can be designed as a first step towards increased financial inclusion.*
- *Exploring better/smarter payment provider assessments: joint mapping, etc.*
- *Exploring opportunities for more strategic contract negotiations. (Not suggesting everyone use the same, single contract, but rather, deciding as 'client community' what shared values/expectations are of private sector and harmonize that language in each organization-held contract.)*
- *More conversations between the wider private sector, cash groups and other stakeholders involved in the delivery of humanitarian CVA. The language and long-term visions of all involved must be aligned.*

LONDON, UK
5 DECEMBER 2019

Shaping the direction of the CaLP network: what is the ambition between now and 2023

Approximately 40 people attended these two sessions – one in the morning with members and strategic partners and a second in the afternoon with representatives from the CaLP Technical Advisory Group (TAG). The session started with an update on the strategy process to date, including top-line feedback from the 24 key influencer/expert interviews conducted during the Inception Phase. This was followed by group discussions about the level of ambition and scope of the new strategy and member engagement.

KEY TAKEAWAYS

In terms of ambition (i.e. vision) of the new strategy, some key messages included:

- *Transformation is not an end in itself; better quality and delivering 'better for people' is key.*
- *Maintain the humanitarian focus, but 'do humanitarian better' e.g. focus on preparedness as well as what happens over the longer term. In this way 'be reflective of reality' and 'absorb other spaces' as needed.*
- *In ensuring 'depth not breadth' of focus, breadth is important but should come through collaboration.*
- *Become an 'incubator' of the future. In this way better CVA should be an entry point for better humanitarian aid overall.*

In terms of scope (mission and strategic objectives) there was a strong overarching message to 'go from more to better' alongside the recommendation to:

- *maintain and expand the focus on evidence – which is seen to underpin all that CaLP does;*
- *convene and facilitate forums for discussion 'of the hard stuff';*
- *be a bolder thought leader and 'continue to provoke';*
- *but, at the same time, 'don't lose the basics';*
- *focus more on response analysis to enable the sector to get beyond mandates to what is possible and most needed by affected people.*

The conversation about member engagement highlighted the need to clarify members' roles in the new strategy and how they can best engage. There was considerable appetite to engage more, with a recommendation to learn from other networks and a view that the question of 'ownership and leadership' needs to be front and centre in the governance review.

WHAT NEXT?

- *An online survey will run from mid-December through mid-January to gather feedback to be used in development of the CaLP Strategy.*
- *There will also be more key informant interviews, focus group discussions and consultations, with an aim to have a new CaLP strategy in place by April 2020.*

LONDON, UK
5 DECEMBER 2019

Cash and voucher assistance and the media: opportunities and risks

With the sector under greater scrutiny than ever before, CVA can offer a unique solution to demands for innovation, transparency, effectiveness and accountability – but only if we address criticisms and tell its story well. This session brought together a panel of speakers to discuss the opportunities and risks associated with CVA in the media.

Speaker Kirsten Walkom, Vice President at Smith and Company, first set the scene by describing the challenge facing humanitarian organisations and urging organisations to consider more transparent messaging and media crisis preparedness to tackle the challenges head on.

Ben Parker, Senior Editor at the New Humanitarian, disagreed that the sector faces increased scrutiny, but nonetheless challenged humanitarian organisations to think carefully about defining their niche and using this a starting point for their external communications while avoiding insularity and hubris.

Finally, Rachel Waddell, Director of European Partnerships at GiveDirectly shared insights from a newer and more agile organisation working in the CVA space, describing how their laser focused messaging and the flexibility afforded by their funding model has enabled them to secure positive media coverage and challenge the stereotype of aid as archaic and ineffective.

WHAT NEXT?

CaLP will be exploring ways to develop this theme in 2020 to support members and other humanitarian actors to collaboratively tell positive stories of CVA and prepare for media crises.



