



GREECE CASH ALLIANCE

BUILDING AN EVIDENCE BASE ON OPERATIONAL MODELS FOR THE DELIVERY OF CTP

CaLP Case Study

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ACRONYMS AND ABBREVIATIONS

ACF	Action Contre la Faim
CaLP	Cash Learning Partnership
CRM	Complaints and Response Mechanism
CRS	Catholic Relief Services
CTP	Cash Transfer Programming
CwC	Communications With Affected Communities
CWG	Cash Working Group
DM	Delivery Mechanism
ECHO	European Civil Protection and Humanitarian Aid Operations
ECHO DG	Directorate-General for European Civil Protection and Humanitarian Aid Operations
EoI	Expression of Interest
ESOP	Emergency Support Financing Decision Operational Priorities
ESTIA	Emergency Support to Integration and Accommodation
EU	European Union
FSP	Financial Service Provider
GCA	Greece Cash Alliance
IFRC	International Federation of the Red Cross
IRC	International Rescue Committee
MC	Mercy Corps
M&E	Monitoring and Evaluation
MoL	Ministry of Labour, Social Insurance and Social Solidarity
MoMP	Ministry of Migration Policy
MPG	Multipurpose Cash Grant
NGO	Non-governmental Organization
PDM	Post-Distribution Monitoring
PFS	Prepaid Financial Services
PoC	Person(s) of Concern
PPA	Project Partnership Agreement
SC	Steering Committee
SOP	Standard Operating Procedure
SP	Samaritan's Purse
SSI	Social Solidarity Income
ToR	Terms of Reference
TWG	Technical Working Group
UNHCR	United Nations High Commissioner for Refugees
USAID	United States Agency for International Development
WG	Working Group

EXECUTIVE SUMMARY

The primary aim of this case study is to map out **aspects of the Greece Cash Alliance (GCA) operational model influencing key drivers of quality** (effectiveness, efficiency and accountability) in the delivery of multipurpose cash grants (MPGs). The GCA was launched in April 2017 with funding from ECHO, in an effort to harmonize the various MPGs implemented in Greece under a single platform (including a single contract, financial service provider, card and registry of beneficiaries), with the aim of providing MPG assistance to all eligible persons of concern (PoC) in Greece towards meeting their basic needs. The **programme is managed and coordinated by the United Nations High Commissioner for Refugees (UNHCR), currently in partnership with five international partners**: Catholic Relief Services (CRS), the International Federation of the Red Cross (IFRC), the International Rescue Committee (IRC), Mercy Corps (MC) and Samaritan's Purse (SP). By November 2017, monthly MPG transfers had been provided by the GCA to 36,135 PoC targeted. The operational model is contractually a single-agency cash-delivery model (led by UNHCR), although in practice additional inclusive decision-making structures have been established. This operational model will continue to evolve in 2018, including by streamlining and reducing the number of agencies involved, and preparing for an exit of humanitarian actors and a handover to Greek authorities, which is scheduled for January 2019.

The study **methodology is based on CaLP's analytical framework on operational models** for the delivery of Cash Transfer Programming (CTP). It involved: (i) an inception phase, consisting of a desk review and preliminary interviews (September/October 2017); (ii) a field data collection phase, consisting of 25 key informant interviews, two focus group discussions with beneficiaries and two meetings with GCA members (November 2017); and (iii) an analysis of data provided by GCA partners or collected through field interviews using the tools outlined in CaLP's analytical framework (December 2017).

This report first **introduces CaLP's analytical framework and the CTP context in Greece** (section 1), and the study methodology (section 2). The **formation, structure and evolution of the GCA** are then described in detail (section 3) before a **presentation of findings related to the quality¹ of the GCA model** (section 4). This includes an outline of the rationale for selecting key drivers of quality for further exploration (sub-section 4.1), a discussion of how each of the drivers or themes identified has affected quality outcomes (sub-section 4.2), a description of the GCA's performance in relation to target efficiency ratios, and a review of how features of the GCA model may have affected the wider response context (sub-section 4.4). Section 5 summarizes **key learning points and recommendations of relevance to cash actors in Greece**, and section 6 provides a summary of **broader learning and recommendations** to global cash actors (sub-section 5.2).

Overall, the GCA has served as an effective model, building on the foundations set by the Cash Working Group (CWG) to transition towards a single platform providing consistent and harmonized MPG assistance to all eligible PoC. GCA members established an innovative operational model which combines a single-agency cash-delivery model and contractual framework with an inclusive and participatory decision-making body. This model was a relevant and effective response to donor and government requirements for a single platform and the challenging high mobility of PoC in Greece, and was based on a sound assessment of each agency's respective capacities and added value (although facilitated by ECHO's close involvement).

Different features of the model explored have resulted in a combination of gains and losses across the three studied dimensions of quality, with mainly positive effectiveness outcomes, mainly negative efficiency outcomes, and mixed accountability outcomes. Overall, while many GCA features had the potential to bring about quality gains across these three dimensions, a number of shortcomings prevented some of these gains from being achieved in the initial eight-month programme period covered by this study. These primarily included: delayed and at times unclear decision making across governance structures (delaying agreement around programme features), the choice and use of tools and processes for the harmonized delivery platform, and the lack of consolidated Monitoring and Evaluation (M&E) or accountability data to date preventing clarity regarding the outcomes of the GCA programme or the performance of individual members.

Recommendations to Greece cash actors cover: the evolution of the operational model structure; programme tools and processes; partners' roles and responsibilities; exit strategies; and capturing further learning from Greece.

Broader learning and recommendations of global relevance cover: operational model structures; the value of harmonization; measuring and driving cost-efficiency; agency roles and added value; and driving a strategic use of cash across sectors.

¹ Quality defined as efficiency, effectiveness and accountability (see section 1.1 below).

I INTRODUCTION

I.1 CALP-LED LEARNING AGENDA ON OPERATIONAL MODELS FOR CTP

Multiple models are being proposed as a solution to achieving scale and quality in cash transfer programming (CTP), and in particular for multipurpose cash grants (MPGs). All of these models designed to deliver cash at scale require operational collaboration of some form among key actors. Evidence to date demonstrates that these different models have unique strengths and weaknesses for the delivery of efficient, effective and accountable CTP, in different contexts. This builds on a broader evidence base on operational models used across the humanitarian sector, and not specifically for CTP. The debate is current and significant, affecting substantial resource flows, business models and the global strategy of key actors.

To advance this debate, CaLP is leading a learning agenda² with the aim of developing guidance to support donors and operational agencies to assess the suitability of different operational models, by context. The guidance will apply to large-scale CTP and in particular to MPGs, and will be based on case studies conducted using CaLP's draft Framework for building evidence on operational models for CTP (the analytical framework).³ The framework provides guidance and tools that can be used to identify features within an operational model⁴ that influence quality⁵ in CTP by examining drivers of efficiency, effectiveness and accountability. It also helps to document the role that contextual factors play in the formation and evolution of operational models and in supporting or hindering positive outcomes of CTP.

This review of the Greece Cash Alliance (GCA) was conducted using the analytical framework and related tools. Along with Nigeria, the GCA review is the first of two pilots using the framework to explore operational models and has contributed to revisions to the framework for future use. The framework was tailored to the country context and the specificities of collaboration under the GCA. This study aims to contribute to CaLP's overall learning agenda on operational models.

I.2 A BRIEF OVERVIEW OF CTP IN GREECE AND THE GCA

Over one million refugees and migrants have crossed the Aegean Sea from Turkey to Greece since 2015, and the office of the United Nations High Commissioner for Refugees (UNHCR) estimates that 48,662 persons of concern (PoC) remained in Greece as of 30 November 2017.⁶ The Government of Greece coordinates the refugee response with support from international aid agencies, national and community-based organizations through sectoral working groups (WGs) established at national and field levels. The European Commission provides funding to support the humanitarian response in Greece through the Emergency Support to Integration and Accommodation (ESTIA) programme managed by its Humanitarian Aid and Civil Protection department (ECHO).

The delivery of cash assistance began in Greece in November 2015, in the form of MPGs provided by one NGO on the islands of Kos and Leros. The use of cash in the response scaled up significantly, and a national-level Cash Working Group (CWG) was formed in late 2015 and formalized in April 2016 along with other coordination bodies. By November 2017, monthly MPG transfers were being provided to over 74% of refugees and migrants nationwide⁷ (reaching 36,135 PoC identified as eligible) by UNHCR and the GCA partners.

The Greece cash response was designed and evolved in response to a number of context-specific factors. Funding for MPG programming (and most of the response) was provided by a single donor (ECHO), at a time of intense discussions between the EU and the Greek government. PoC registration was conducted by Greek authorities rather than UNHCR, so the latter did not have a consolidated registry of PoC prior to the creation of the GCA. A limited number of UN agencies responded in Greece, and UNHCR led coordination both at an inter-sector level

² CaLP discussion note, July 2017, available at: www.cashlearning.org/downloads/calp-discussion-note--building-evidence-and-developing-guidance-on-operational-models-for-ctp--jul17.pdf

³ Kristin Smart (2018) CTP Operational Models Framework CaLP LINK

⁴ Working definition of operational model – *'The overall structure through which agencies work jointly (either through a partnership, consortium or other form of collaboration) to deliver a CTP.'*

⁵ Quality defined as efficiency, effectiveness and accountability.

⁶ UNHCR Greece Factsheet, November 2017, available at: <https://reliefweb.int/report/greece/unhcr-greece-factsheet-november-2017-enel>.

⁷ Based on a total PoC population in Greece of 48,662, UNHCR Greece Factsheet, November 2017.

and for all individual sectors. Finally, because of the high mobility of PoC, monthly physical certification of each PoC receiving cash assistance is required, as well as a physical presence through helpdesks in all sites multiple times per week.

In this context, the GCA was launched in April 2017, with funding from ECHO, in an effort to harmonize the various cash transfer programmes, with the aim of enabling persons of concern [in Greece] to meet their basic needs through the provision of MPGs. The need to harmonize and streamline the MPG response had been acknowledged by all cash actors, including ECHO, which specifically outlined requirements for the development of an operational model for cash transfers based on a single database, contract and card.⁸ The project is managed and coordinated by UNHCR in partnership with the GCA members, including Catholic Relief Services (CRS), the International Federation of the Red Cross (IFRC), the International Rescue Committee (IRC), Mercy Corps (MC) and Samaritan's Purse (SP).⁹ Between April and September 2017, the GCA transferred a total of €19.3m to PoC in Greece, targeting them through the use of status-based (rather than vulnerability-based) criteria defined by the Greek authorities.

The GCA includes two formal structures for coordination and decision making: a Steering Committee (SC) involving members' senior management (mainly country directors), which is responsible for strategic-level decision making; and a Technical Working Group (TWG) involving technical cash advisers, which is responsible for making recommendations to the SC on technical aspects of the programme. The TWG was formed on the basis of the previous CWG, which it has replaced.

Following an initial phase of programming focused on harmonization and nationwide coverage (from April to December 2017), the GCA is expected to evolve in 2018. UNHCR issued a call for Expressions of Interest in late 2017, noting that it 'will aim at a reduction in the number of cash Alliance partners', and indications suggest a likely handover of this emergency cash response to local stakeholders as of 2019, in line with the design of the ESTIA programme.

2 METHODOLOGY

2.1 SCOPE AND OBJECTIVES

This case study aims to document the evolution of the GCA as an operational model for delivering CTP at scale in Greece. While this case study was not an evaluation of the GCA, recommendations are provided in order to potentially inform the next phase of the GCA's evolution.

The primary objective of this study was to map out aspects of the GCA model influencing key drivers of quality (effectiveness, efficiency and accountability) in the delivery of MPGs, using CaLP's analytical framework on operational models for CTP. The specific objectives of this review were to:

- Document the evolution of the operational model for MPG delivery in Greece from its initial stages in November 2015 to the GCA in its current form, including the rationale for key decisions and decision-making processes.
- Map out the contributions of the MPG response in Greece throughout key steps of this evolution (with a primary focus on the GCA in its current form) in relation to key identified drivers of efficiency, effectiveness and accountability, with a view to identifying recommendations for driving further quality improvements to the model.
- Identify key factors linked to the Greece context that affect the efficiency, effectiveness and accountability of the MPG response as well as the evolution of the GCA model.
- Generate learning of global relevance on what features of the operational model are optimal for quality in a given context, and on the use of CaLP's operational models analytical framework.

⁸ These requirements were in line with ECHO's global Guidance to partners [...] to deliver large-scale cash transfers issued in early 2017.

⁹ The GCA initially included Care Deutschland Luxembourg (Care).

2.2 STUDY METHODOLOGY

This study used CaLP's CTP Operational models analytical framework to review the GCA. It relied on the framework as a basis for developing the research methodology, to which context-specific considerations have been added, and as a guide for the analysis of data collected across the three phases outlined below.

The study included three phases: (i) an inception phase, consisting of a desk review and preliminary interviews (September/October 2017); (ii) a field data collection phase, consisting of 25 key informant interviews, two focus group discussions with beneficiaries and two meetings with GCA members (November 2017); and (iii) an analysis of data provided by GCA partners or collected through field interviews using the tools outlined in CaLP's analytical framework (December 2017). A full list of documents consulted and respondents interviewed for this study is attached to this report (Annex 1.1 and 1.2). Further details on these phases can be found in the Terms of Reference (ToR) for the study (Annex 2), which were developed in collaboration with the GCA.

The draft report and findings have been reviewed by the GCA and interested members of CaLP's Working Group on Operational Models for CTPs (British Red Cross, CRS and UNHCR).

2.3 CONSTRAINTS AND LIMITATIONS OF THE STUDY

A number of constraints were identified during the study, which may limit the comprehensiveness and use of its findings. These include the following:

- **Delayed availability of secondary data:** Lengthy discussions around data sharing and contractual agreements between the partners of the GCA led by UNHCR limited the availability of secondary data to inform the inception and field research phases. Despite the availability of a number of useful documents to gain a broad understanding of the model, some critical documents (including contractual or programme documents, financial information, and monitoring, evaluation and learning documents) were not available until the final stages of this study, and therefore could not be used to inform interviews. These delays also prevented timely agreement on the use of quantitative data and indicators to measure the efficiency, effectiveness and accountability of the GCA model.
- **Lack of government respondents:** It has not been possible to arrange interviews with Greek government stakeholders involved in the design of the MPG response in Greece (the Ministry of Migration Policy or MoMP co-chaired the CWG) or in the operation of the Greek social safety net (implementation of which is led by the Ministry of Labour, Social Insurance and Social Solidarity or MoL).
- **Limited availability of quantitative indicators envisaged in the analytical framework:** The GCA review was not able to fully utilize CaLP's analytical framework due to the time required to generate engagement on its specifics among GCA members, delays in discussions around the indicators to be captured through the study, and the limited availability of data captured between the GCA's formation and the time of review. As a result, a number of indicators that were identified by the framework as relevant and of interest could not be measured, because their review by the GCA leadership only took place following the field visit, and data would also have been required from other members of the GCA.
- **Timeframe and applicability of findings:** The workplan initially envisaged for this study was revised as a result of the aforementioned delays. Furthermore, the GCA model itself had only been operational for eight months when the study began, and remained in transition throughout the period of the review.

3 THE GREECE CASH ALLIANCE

This section provides a detailed description of the formation, structure and evolution of the GCA since its inception in early 2017. It serves as a background and overview to inform the analysis of the GCA model's performance in terms of efficiency, effectiveness and accountability, which is presented in the following section.

Following several months of discussions between partners, the GCA became operational in April 2017. The formation of the GCA followed the work done within the CWG to harmonize MPG delivery, including targeting criteria, transfer amounts and geographic coverage, and an endorsement within the response leadership (primarily Greek authorities) of the decision to scale up cash as a modality to gradually replace in-kind food and non-food assistance. This endorsement was conditional on a set of parameters for a fully harmonized MPG programme to be launched at scale, which were agreed with key members of the CWG (including UNHCR and a number of key international organizations), the Ministry of Migration Policy (MoMP) and ECHO.

These parameters formed the basis of ECHO's approach to funding MPG activities in Greece. They were presented to key partners in late 2016, and outlined in the Emergency Support Financing Decision Operational Priorities (ESOP) for 2017. Harmonization requirements – known as 'the four ones' – included (i) 'a single coordinated delivery mechanism [...], through a single contribution agreement with one partner covering the whole territory'; (ii) 'a single registry of persons of concern'; (iii) 'a single Financial Service Provider (FSP) cash delivery Platform'; and (iv) 'a single card [for beneficiaries], delivering a standardised transfer value'¹⁰. Additional requirements included a unified M&E framework, the potential for scaling up assistance through sector-specific or seasonal top-ups, agreement to a set efficiency ratio (80% of funds being directly transferred to beneficiaries), and linkages to the Greek social safety net system to enable a future handover. A number of these requirements can be explained by the envisaged handover of the cash response to Greek authorities in 2019.

Following the announcement of these parameters, cash actors in Greece explored a number of potential operational models that could be proposed to ECHO. The two main alternatives which emerged through weeks of lively inter- and intra-agency discussions were a consortium of international organizations involving ECHO's main existing MPG partners in country (primarily IFRC, IRC and Mercy Corps), and a UNHCR-led model. During this time, a number of agencies conducted research to identify global best practice in establishing such operational models, and to draw out critical features of the model that would need to be designed in the Greece context. Eventually, both groups opted for collaboration and agreed to submit a joint proposal to ECHO under UNHCR's leadership.

Although this decision was influenced by what a number of respondents described as 'intense agency politics', the final decision was guided (with ECHO's close involvement) by an assessment of different agencies' capacities and added value. UNHCR's unique mandate placed the agency in a better position to liaise with the Greek authorities (essential to enable a future handover and linkage to the Greek social safety net) and to establish and maintain a single registry of PoC (through the use of the ProGres V4 database and its global experience in refugee registration and data protection). UNHCR's operational capacity to manage sub-grantees was also an advantage for managing the single agreement with ECHO. By contrast, UNHCR's limited operational capacity on cash in early 2017 (UNHCR had not yet formally selected an FSP, issued bank cards or enrolled any beneficiaries in its ProGres V4 database) meant that the involvement of humanitarian organizations with established cash operations across the country was essential to mitigating the risk of disruption in assistance to beneficiaries during the roll-out of the new model. UNHCR and the implementing partners essentially relied on one another's strengths and added value, which led to what appears to have been an effective and successful collaboration.

Following this agreement to collaborate, partners worked together on designing the structure of the GCA, and discussed the risks and potential merits of different models (including consortia or alliances). Eventually, the GCA structure was adopted in line with ECHO's preference for a single agreement and UNHCR's willingness to lead the Alliance. This explains why, despite the name 'Alliance', the model was contractually a single-provider model, where UNHCR is accountable to ECHO for programme implementation and sub-contracts activities to the implementing partners through traditional UNHCR Project Partnership Agreements (PPA). The GCA did, however,

¹⁰ Emergency Support Operational Priorities (ESOP) for European Commission Decision of 14/02/2017 (ECHO/-EU/BUD/2017/01000), available at: https://ec.europa.eu/echo/sites/echo-site/files/dg_echo_esop_2017_second_round_v2.pdf

include consortium-style governance structures, namely a Steering Committee (SC) for strategic decision making at country director level, a Technical Working Group (TWG) for technical advice at cash expert/programme manager level and sub-working groups on M&E, counter-fraud, and communications with affected communities (CwC).

This SC governance body was critical to ensuring buy-in to the model from all members, and ToR were included in the ECHO proposal (noting, however, the primacy of UNHCR contractual rules). In practice, despite this potential contradiction between the single-provider model and the consortium-inspired governance structures, all members seemed content with their level of involvement in decision making and had strong joint ownership of the programme. They attributed this largely to UNHCR's inclusive and participatory approach to GCA leadership.

In addition to the four organizations involved in the initial negotiations, UNHCR's existing implementing partners for CTP (CRS and SP) were brought into the GCA and these governance structures, as was Care (following a non-cost extension of its existing cash programme with ECHO).

The division of roles and responsibilities between GCA members is primarily geographic, with each international organization implementing the same activities in specific areas. Activities implemented by partners at field level included the loading of cards prior to the transition to UNHCR loading, support towards the initial enrolment of PoC into a single registry, monthly certification of PoC prior to loading, and handling of complaints and feedback from PoC. UNHCR, since the completion of the enrolment process, is directly responsible for the coordination of the GCA (programme management, representation to the donor, chairing the SC and TWG – the latter with a secondee from CRS), the distribution and replacement of cards, monthly loading (and all interactions with the FSP), and the management of beneficiary data. The sub-WGs are co-chaired by UNHCR and one of the implementing partners, as follows: Mercy Corps for M&E, IFRC for counter-fraud, and CRS for CwC.

It should be noted that the GCA was designed from the outset as a transition model between agency-specific programmes coordinated through the CWG and a more streamlined and standardized programme (in 2018) under UNHCR leadership. This evolution is expected to continue with a likely handover of the cash assistance programme to Greek authorities after 2019. This is clear from the fact that UNHCR's senior management only obtained headquarter agreement to waive normal partner selection procedures (and 'select partners' based on the GCA membership) for the first year, with the expectation that a standard partner selection process would be conducted for 2018. Most respondents recognized that the initial structure and large number of partners was not likely to be efficient or effective in the long term given the limited caseload covered in Greece, although it was a necessary step to ensure continuation of assistance until UNHCR's operational capacities had been enhanced.

In the first months of the GCA, most partners continued to directly transfer funds to beneficiaries using their existing cards and FSPs, while UNHCR's FSP systems were established, its new cards were distributed and beneficiaries were enrolled in the UNHCR ProGres V4 database. UNHCR gradually took over transfer responsibilities for new beneficiaries and geographical areas each month, starting in May 2017. In August, following this process, one partner's membership of the GCA (Care) was discontinued.

Adaptation towards a more efficient model has already taken place in 2017 and will continue in 2018, following issuance of a call for Expressions of Interest by UNHCR and an expected extension of this programme by ECHO. This 2018 call for Expressions of Interest outlines a likely reduction in the number of partners, and proposes that partners responsible for cash delivery activities cover the full mainland and/or island caseload (two lots), and (potentially different) partners provide nationwide coverage for (i) hotline management and accountability, and (ii) M&E activities.

Steps taken during 2017, including the shift to a single card and PoC registry, the development of M&E and accountability frameworks, and the design and implementation of Standard Operating Procedures (SOPs) for transfers, should provide a strong basis for a more efficient and streamlined programme without a loss of effectiveness.

4 FINDINGS: DRIVERS OF QUALITY AND THE GCA MODEL

Using CaLP’s operational models analytical framework, this section presents how aspects of the GCA model have influenced efficiency, effectiveness and accountability, while highlighting the role of contextual factors. It concludes by considering how features of the GCA operational model may have influenced the wider response in Greece.

4.1 PROJECT CYCLE AND QUALITY IN THE GCA MODEL

The GCA model’s influence on quality over the course of the project cycle is summarized in Table 1 below. The GCA’s main impact has been on implementation and M&E, where the model’s influence on quality has been mixed. This is primarily due to the fact that many features of the GCA programme are based on activities conducted and parameters agreed at the CWG level (prior to the GCA’s formation) and incorporated into the MPG programme design by external actors, notably the MoMP and ECHO.

Table 1 – CTP project cycle and quality in the GCA model

CTP project cycle – key activities	Level of influence ¹¹	Nature of influence on quality	Detailed explanation
1. Preparedness	Limited	Mixed (mostly positive)	Not a focus of the GCA. Harmonized and national coverage does provide some preparedness for future influx and with aim of future transfer to Greek authorities. Some loss in flexibility or agility.
2. Situation analysis	None	N/A	Conducted before the GCA, not relevant to the model.
3. Response analysis	None	N/A	Conducted before the GCA, not relevant to the model.
4. Programme design	Medium	Mixed (mostly negative)	MPG programme features mostly designed beforehand through CWG with strong donor and government inputs. GCA did adjust these considering roles and responsibilities of partners. Potential for positive quality outcomes due to consistency and added value of members, although limited clarity regarding internal processes and communications challenges have prevented these.
4.1. Targeting	None	N/A	Set before the GCA, not relevant to the model
4.2. Selection of Delivery Mechanism	Limited	Negative	UNHCR’s FSP procurement launched in summer 2016, before the GCA was formed, though it selected the FSP based on the company’s prior work with many partners. Respondents suggested that the fees agreed by UNHCR are less efficient than previous terms agreed by partners.
4.3. Transfer value	Limited	Positive	Set before the GCA, not relevant to the model, though GCA enabled consistent implementation.
4.4. Selection of indicators	Medium	N/A	Proposal indicators were co-developed with ECHO and GCA members.

¹¹ On a scale ranging from none to limited, medium, strong and very strong.

CTP project cycle – key activities	Level of influence ¹¹	Nature of influence on quality	Detailed explanation
5. Implementation	Very strong	Mixed (mostly positive)	Harmonization of previous programmes through a single database of PoC (enhanced efficiency by preventing duplication), a single card and FSP agreement (allowing PoC movement without card discontinuation/issuance), and a single transfer date nationwide. Consistency allowed for accountability and efficiency gains through joint messaging and a single hotline. However, the split of roles has affected the timeliness of response to complaints, and harmonization led to initial challenges and delays.
6. Monitoring and evaluation	Strong	Mixed	Harmonization of M&E frameworks (joint questionnaire, shared sampling, centralized analysis) should allow more effective use of M&E data and efficiency gains (in shared functions). Combined M&E expertise helped unpack complex outcome indicators. However, M&E work was delayed (first harmonized data collection only done in November), so no consolidation at GCA level.

4.2 DRIVERS OF EFFICIENCY, EFFECTIVENESS AND ACCOUNTABILITY IDENTIFIED IN THE GCA MODEL

This sub-section explores the quality outcomes of the GCA model through a focus on seven key themes identified through the study inception phase. For each of these themes, this section will explore whether and how the GCA model has contributed to improved quality outcomes, through the use of quantitative indicators wherever possible, and considering key factors linked to the Greece context. Table 2 below provides a brief summary of this analysis.

Table 2 – Quality drivers in the GCA model

Drivers of quality studied	Nature of influence on quality			Key contextual factors
	Efficiency	Effectiveness	Accountability	
Membership	Negative	Positive	N/A	Previous programmes and CWG participation, high geographic spread of PoC, relatively small caseload, high operational costs
Governance structure	Negative	Mixed	Mixed	Previous CWG existence, high mobility and need for timely delivery
Harmonized MPG delivery	Mixed	Positive	Mixed	High geographic spread and mobility of PoC, high operational costs
Coverage of beneficiary caseload	Mixed	Positive	N/A	Availability of sufficient funding from a single donor, high mobility and geographic spread of PoC
Harmonized M&E framework	Positive	Mixed	N/A	Geographic spread of PoC, prior CWG work
Harmonized complaints response mechanisms and CwC	Positive	N/A	Positive	Prior work of CWG and inter-agency bodies
Exit strategy	N/A	Positive	N/A	Political discussions between the EU and Greek authorities, prior CWG work

4.2.1 GCA membership and quality

As described in section 3 above, while the GCA membership emerged from a somewhat politicized formation process, it was largely considered by respondents to be an adequate response to key contextual factors, drawing on the added value of different agencies in responding to very specific requirements. The membership was, however, consistently described by respondents as having negatively affected the programme's efficiency due to the high number of members (each with dedicated staff and support costs). Given the limited caseload in Greece (fewer than 40,000 eligible PoC), GCA members believe a more efficient coverage with a lower number of partners is feasible without loss of effectiveness. The discontinuation of one member's participation in the GCA, and two other members' decisions not to apply for the provision of cash assistance in 2018, are indicative of the potential for streamlining the GCA's membership for expected efficiency gains. Indeed, while it has not been feasible to measure the cost of coordination and support staffing for the GCA, respondents suggested the existence of some level of staffing duplication between members that could be prevented with a more streamlined structure.

The GCA membership did, however, seem to benefit the programme's effectiveness, at least in its initial stages. Indeed, while this led to time-consuming discussions (with some TWG meetings lasting for over five hours), the design of key programme components appears to have benefited from the wealth of experience and expertise that different partners brought to the GCA. Notably, this includes work to mitigate duplication risks, improve accountability to and communications with beneficiaries through the design of a joint feedback mechanism, develop M&E frameworks and tools, and develop detailed programme SOPs to clarify steps and actions to be taken to ensure a timely transfer. The presence of multiple partners with established operations which collectively reached all PoC nationwide was also essential to ensure adequate coverage and avoid potential assistance disruptions during the establishment of UNHCR's delivery mechanisms. However, with the transition complete and basic programme design features agreed (although many have yet to be finalized, endorsed or launched), the added value of this number of partners became less evident, and the streamlining (and reduction in the number of partners) to be conducted in 2018 is not expected to negatively affect the programme's effectiveness.

4.2.2 GCA governance structure

Despite its potential inherent tensions, the design of the partnership structure itself seems to have contributed to the effectiveness of the GCA by combining UNHCR's strong programme management approach with a joint commitment to the success of the GCA. The main success factor of this hybrid structure has been the effectiveness fostered by the sense of joint ownership, highlighted by a number of key respondents, which stemmed from the inclusive and participatory decision-making structure. Both member agencies and UNHCR staff involved in GCA coordination noted the efforts made to ensure buy-in from all partners on key decisions (such as the harmonization process), which resulted in a shared stake in the programme's success, and particularly in relation to the transition to a single UNHCR-managed card and transfer, despite the inherent risks for the future fundraising of participating agencies. While this inclusive approach was reported to have been largely personality-driven, it illustrates the potential for partnership structures to foster positive collaboration beyond what is common with the use of standard UNHCR/implementing partner contractual arrangements. It should, however, be noted that the hybrid model did not lead to high levels of transparency (e.g. there was no sharing of budget and expenditure information, or joint review of collective M&E results and outcomes). Although this was reportedly envisaged, the potential for shared accountability for the programme's success and efficiency was not achieved in this case.

The study shed light on some of the shortcomings linked to the role of different GCA coordination structures in collective decision making. A lack of clarity regarding the TWG's ToR (which were only drafted in October – in the seventh month of the programme), priorities and objectives led to tensions between the SC and the TWG. TWG members did not feel confident that SC-level discussions were sufficiently detailed to ensure that decision making was informed by their technical recommendations and advice, and were not always clear on decisions made by the SC on issues which had been raised by the TWG. Conversely, many SC members noted frustrations with the TWG's decision-making process, which they felt was too detail-oriented and inefficient (due to lengthy, unproductive meetings), and focused on issues beyond its remit. For instance, SC and TWG members did not seem clear on whether the M&E sub-WG reported to the TWG or the SC, or on decisions taken regarding the options outlined by the M&E sub-WG for analysis of post-distribution monitoring (PDM) findings.

These tensions can to some degree be attributed to the fact that the TWG had evolved from the previous CWG, which had a significant decision-making remit, resulting in frustrations among members in the transition to an advisory body. However, the study showed that this transition and the work of the TWG had not been sufficiently guided by SC members: no inception phase had taken place in the launch of the GCA, which prevented a joint definition of the TWG's new objectives and priorities. Also, the absence of clear deadlines for the work conducted by the TWG (or for feedback and decision making by the SC) allowed issues to drag on for longer than necessary, resulting in a sense of inefficiency and frustration. This has been attributed to the pace of the response and the pressures of the transition to a single card, which did not allow time for such an inception phase or discussion. Finally, a number of these issues can also be attributed to the transformative nature of multi-purpose cash transfer programmes, which by their nature touch upon broader response-level issues. For instance, while TWG members felt that discussing beneficiary eligibility for the GCA was a technical issue within their remit, this had wider strategic implications for the definition of a PoC in the Greek context, requiring decisions to be informed by a dual technical and strategic perspective.

4.2.3 Harmonizing MPG delivery through the GCA

The harmonization of MPG delivery across Greece through the use of coherent and standardized programme design parameters (a single beneficiary database, a single FSP and card, a single monthly transfer date nationwide) has been the most significant success of the GCA. This process involved a number of steps to transition beneficiaries from individual partners' databases and FSPs to the single UNHCR framework (ProGres V4 database, and cash transfers using the single UNHCR card), including a physical 'enrolment' of all beneficiaries enabling UNHCR to directly collect information about the beneficiary household (to populate the database) and distribute the new card. This enrolment process, because of its scale, was the main focus of the GCA's initial months of operation, and was staggered so each partner's beneficiaries would gradually transition to the UNHCR system (with new sites and sets of beneficiaries being 'transitioned' each month).

Many respondents, including UNHCR and partner agency staff, and even beneficiaries, described this harmonization process as painful and highly challenging. This phase corresponded to an upscale of UNHCR's operational capacity and staffing (to take over database management and cash transfer responsibilities, which was reportedly more challenging than initially expected), and a number of communication issues arose between partners and UNHCR (at field and national level), as well as within UNHCR and partner agencies. To illustrate some of the challenges involved in driving such significant changes across a range of stakeholders, a GCA member conducted an analysis of its beneficiary feedback and complaints before and after the transition, and noted an increase in beneficiary complaints – from 0 in its final month of transfer to 16 in the first month that the transfer was done through the single-card platform. Other challenges reported by respondents with respect to the enrolment process include the lack of adequate planning and unclear roles and responsibilities, resulting at times in security issues (poorly managed crowds at distribution sites) and frustration among beneficiaries. The transition process was delayed: it was initially planned to take place over three months and be completed by June, with the first loading by UNHCR of all cards planned for July, though in fact this didn't take place until September.

Despite these operational challenges, the transition was successful overall, and by September all funds being transferred through the GCA were being provided through the UNHCR platform, and all beneficiaries were enrolled in the ProGres V4 database. This harmonization process, which had been critical in driving the formation of the GCA, offered clear effectiveness gains for the programme, ensuring standardization of transfer amounts (some partners had previously been reluctant to follow CWG guidance), and offering beneficiaries and implementing agencies a consistent and systematic framework for MPG transfers. This standardized framework with national coverage is critical in ensuring preparedness and capacity to respond to shifting needs or high levels of PoC movement.

In terms of accountability, the harmonization also offered significant gains. Beneficiaries consulted during field work are clear on the fact that the assistance provided is consistent across accommodation types and regions, and predictably receive their transfers on the same day each month across the country, which has reportedly helped to reduce tensions. Beneficiaries can also travel from the islands to the mainland, or between sites and accommodation centres, with limited disruption in their assistance and without a loss of transfer data history between agencies. However, the new mechanism also presents some accountability losses in that (at least some) partners on the ground reported no longer being able to respond as quickly and effectively to beneficiary feedback as they could in the past. For instance, the time needed to issue a new or replacement card has reportedly increased significantly due to the need to refer all cases to UNHCR, which directly distributes replacement cards to beneficiaries; (on the other hand, this was also reported to have efficiency benefits as it provided an incentive to improve card management and resulted in a reduced number of card replacements). Similarly, the information available to partners through ProGres V4 database is limited, and does not enable them to easily gain information on a beneficiary's transfer history to address complaints or concerns (instead, partners need to consult numerous documents to link a beneficiary's ProGres ID with transfer reports issued by the FSP).

From an efficiency perspective, the harmonization seems to have achieved mixed results. Of course, the single registry of PoC linked to biometric identification and monthly certification has reduced the risk of assistance duplication or fraud (and shed light on certain levels of prior duplication). However, beyond this, the harmonization has resulted in efficiency losses. First, the potential cost-savings (linked to a larger volume of funds transferred, which can be expected to allow humanitarian agencies to negotiate cheaper transfer costs) resulting from the use of a single or shared FSP, seem not to have materialized. While the majority of partners in Greece previously used Prepaid Financial Services (PFS), UNHCR's selected FSP for the GCA programme, confidentiality clauses built into

their individual agreements with FSP prevented an open GCA-level discussion or sharing of information around transfer costs. Indications from respondents suggest that the fees paid by UNHCR may be less advantageous than those negotiated previously by individual partners, and PFS has confirmed that the increase in transfer volume from a single contract did not result in any improvement to contract conditions for the GCA.

Second, and as mentioned above in relation to accountability, the tools and approaches adopted as part of the harmonized system, specifically in terms of partner access to the UNHCR database, have been reported to be problematic. ProGres V4 is fundamentally a protection and registration database, and while it includes a cash assistance module this has yet to be utilized in Greece. The policies adopted in relation to the use of such a protection database for cash assistance purposes has in Greece resulted in significant access restrictions for partners. For example, partners cannot make changes to beneficiary records following monthly certification visits (beyond basic contact information). This results in the need for separate field visits by UNHCR, which can lead to delayed assistance to beneficiaries in the case of card distribution, and joint visits by duplicate teams on a monthly basis (with associated costs) where UNHCR's involvement in certification goes beyond cash-related protection desks. Similarly, the fact that UNHCR staff alone are able to distribute cards to beneficiaries reduces the potential role of partners (all they can do is refer issues), and results in further duplication of visits and staff. UNHCR staff have been working to increase partners' responsibilities and access to ProGres V4 features, although this had not resulted in any operational shift at the time of study.¹²

4.2.4 Coverage and beneficiary caseloads of the GCA

In line with the eligibility criteria set by the Greek government, GGA targeting is status-based (rather than vulnerability-based), and assistance is provided to 'any PoC in possession of valid Greek identification' aged over 18, provided they arrived on or after 1 January 2015, are not residing in informal urban housing (i.e. squats) and are not receiving a salary for employment. Once their refugee status has been recognized by the Greek government, PoC remain eligible to receive cash assistance for a set transition period (6–12 months). Those who continue to require assistance to meet their basic needs may then be expected to enrol in the Greek social safety net programme.

The GCA aims to cover the basic needs of all eligible PoC across Greece through a single standardized MPG programme. A number of outreach efforts have taken place, including in urban areas, suggesting that the majority of eligible PoC have been identified and enrolled in the programme. This full geographic coverage, though a clear sign of the programme's effectiveness, cannot be fully attributed to the GCA, as partners achieved similar levels of coverage prior to its launch. However, the model does support this coverage by offering access to sufficient financial resources for the full caseload (with ECHO's support), as well as greater flexibility to enable continued coverage in case of population movement across partners' areas of implementation.

Furthermore, the GCA has provided a platform for inter-agency discussions around caseloads and added value, enabling partners to reallocate geographic areas and caseloads to achieve efficiency gains more successfully than had reportedly been feasible through the CWG. This is clearly illustrated by the fact that a number of GCA partners have opted to hand over their cash caseload and not apply for CTP funding in 2018 due, inter alia, to efficiency concerns given the limited caseload. This is unlikely to have taken place in a more competitive funding context (i.e. with partners competing directly for funding).

4.2.5 Harmonized monitoring and evaluation in the GCA

GCA members established an M&E sub-WG to develop a shared M&E framework. Since its inception, the group has mapped partner agencies' M&E approaches and – after months of discussions – in November 2017 it developed a joint post-distribution monitoring (PDM) questionnaire and a shared sampling approach. The PDM includes two specific modules: a process monitoring tool to be used monthly to monitor programme implementation processes; and an outcome monitoring tool to be used quarterly to assess the impact of the MPGs on the ability of PoC to meet their basic needs and have a sense of safety and dignity (the latter are the programme's outcome indicators). Some respondents indicated that the agreed joint M&E standards were lower than those previously followed by their agency (in terms of sampling accuracy and frequency of data collection and analysis). This illustrates the fact that inter-agency agreement in multi-stakeholder operational models can, at times, result in

¹² UNHCR reports that changes have since been made to policies relating to partner access to ProGres data.

partners settling for sampling and frequency standards which they consider to be 'good enough'.¹³ Respondent sample criteria are decided at the level of the Alliance and distributed across partners proportionately to their caseload, enabling an analysis at the level of the Alliance but not for individual partners. A centralized analysis of the data collected by the M&E WG was envisaged, though the detailed modalities for this remained unclear at the time of study.

Overall, this work should enable GCA members and UNHCR to effectively use M&E data to inform future programme design and implementation and improve effectiveness, while shared functions should enable efficiency gains in 2018. Also, the combined expertise of agencies' M&E staff in the sub-WG is reported to have helped unpack complex outcome indicators (focusing on 'safety' and 'dignity'), which could contribute to the global debate on measuring the impact of MPGs. The development of market monitoring tools by the GCA could also help ensure that the assistance provided does not lead to market distortions; this would be most useful in more remote site locations where a high number of beneficiaries are concentrated (impacts on markets in urban areas are unlikely to be significant).

In practice however, the work of the GCA on M&E has been delayed, notably as a result of the aforementioned limited guidance and oversight provided to sub-WGs in the GCA partnership structure (see section 4.2.2 above). The first round of harmonized data collection (the process monitoring module of the PDM) only took place in November (seven months after the launch of the GCA programme), and the first round of outcome monitoring was expected in December. These delays also illustrate the need to balance participatory and consultative development of such tools with timeliness considerations. While partners have been conducting PDM surveys independently according to their internal practices, findings have not been reviewed, compared or consolidated at the GCA level, and so it appears that the GCA has not yet, as a group, been making use of M&E data and findings to improve the programme's effectiveness.

Additionally, UNHCR's protection unit is present at certification and enrolment stages to address beneficiary concerns with respect to cash assistance or broader protection issues. This complements standard UNHCR protection monitoring.

4.2.6 Harmonized complaints and accountability management in the GCA

The GCA has worked to develop harmonized accountability mechanisms through the TWG, a sub-WG on communications with affected communities (CwC), and agency-specific initiatives led jointly by UNHCR and, primarily, CRS. Through this, the GCA introduced between June and December 2017 a shared complaints and response mechanism (CRM), including a single hotline which will reportedly shortly have nationwide coverage, a joint Questions and Answers guidance sheet for field workers, and one instance of coordinated information campaigns and joint messaging. These are likely to result in accountability gains, although it remains unclear to what degree this can be fully attributed to the GCA model. Indeed, study findings point to relatively developed accountability mechanisms emerging from inter-agency coordination structures: the establishment of physical helpdesks on site, to enable PoC to directly raise any issues with assistance, was a requirement of the MoMP. Similarly, the joint information campaign, which was conducted to inform residents of all sites about the timing of the transition from in-kind food assistance to a full cash transfer (PoC receiving food in-kind received a partial cash transfer), appears to have taken place at the initiative of the MoMP and inter-agency coordination bodies. Nonetheless, information drawn from PDM conducted independently by three different GCA partners shows that 80-98% of beneficiaries reported being satisfied with the level of information received regarding the programme, a positive indication.

The GCA has built an innovative application to manage complaints and feedback across agencies and areas of operation: CommCare. Developed by CRS and UNHCR with inputs from other partners, this application enables all actors to record complaints and to transfer these directly to the concerned agency following an agreed flow chart. Despite some challenges in rolling this out fully (notably due to some staff resistance to what they view as an additional, time-consuming system), this application could provide an efficient way to track and respond to beneficiary feedback, and to analyse this feedback to inform programme design. A joint hotline has also been established by CRS, which was expected to shortly cover the full GCA caseload, although its details had yet to be communicated to beneficiaries of other partners. Should this joint hotline become a reality and partners start

¹³ K. Smart and R. Nataf (2017), *A review of Inter-Agency Collaboration for CTP Delivery*, CaLP/USAID.

analysing CommCare data to inform programme practices, these features could offer significant accountability gains which would be fully attributable to the GCA model.

As noted in section 4.2.3 above, there is a risk that these gains could be countered by the accountability loss which has been identified by partners as a result of the harmonization process, specifically partners' limited ability to access information needed to address beneficiary feedback or to respond directly and quickly to programme issues (such as loss of cards).

4.2.7 Exit strategy of the GCA

Because ECHO's humanitarian assistance in Greece is currently scheduled to end by January 2019, building linkages with the existing Greek social safety net system, with a view to a future handover of the mechanism or beneficiary caseload, is a key concern of the GCA membership. A number of the MPG programme features (notably including the transfer amount) have been developed with this likely exit strategy in mind since the CWG's establishment (which was co-led by the MoMP), ahead of the GCA's creation. The GCA model offers effectiveness gains in the form of opportunities for an easier and smoother handover due to the development of a single platform and registry of PoC, as well as UNHCR's mandate, which should facilitate early planning with relevant Greek authorities. The GCA has also commissioned research to advance these discussions, and identified steps it can take to increase the chances of a smooth transition.

Despite these efforts, much uncertainty remains regarding the feasibility or specifics of such a handover or exit. While Greek authorities established a social safety net (known as the Social Solidarity Income programme, or SSI) in January 2017, this is currently managed by the Ministry of Labour, Social Insurance and Social Solidarity (MoL). By contrast, the management of the migration crisis and involvement in the work of the CWG was primarily led by the MoMP. Despite preliminary macro-level agreement between Greek authorities and the European Commission on a discontinuation of ECHO's programme in 2019, and alternative forms of EU support to the Greek government to respond to the migration crisis, it is not clear how or by which ministry the work currently implemented by the GCA would be conducted. A distinction must be made between asylum seekers who receive recognized refugee status (and so are, in theory at least, eligible to apply to the SSI) and asylum seekers whose claims are being processed (for the majority, this takes over six months) or have been rejected. The research commissioned by GCA members identifies two options for such a handover: integration into the SSI, or operation of the assistance as a separate scheme (a combination of both might be required, depending on the status of PoC), and notes that both are 'accompanied by a series of technical, financial, political and legislative challenges'. Some key issues remaining to be addressed include: (i) the potential bureaucratic hurdles (documentation requirements) which could prevent recognized refugees from accessing the SSI; (ii) the fact that the SSI is based on means-tested vulnerability targeting (while the GCA targets recipients on a status basis); and (iii) the lack of clarity regarding potential future assistance to asylum seekers (who, as they are not yet recognized refugees, are not eligible for the SSI).

Without clarity on these issues, it is difficult for GCA members to prepare for such a handover and exit in the coming year. While steps taken to streamline and harmonize the programme will certainly make such a transition more feasible, some of the more complex programme features could make a handover to the Greek government challenging, unless they are simplified (SOPs for transfers are now 30 pages long and have 37 annexes). One clear adjustment recommended in the aforementioned research is the need to introduce some elements of vulnerability targeting in the GCA's beneficiary selection process to ensure a smoother transition towards the SSI, which is means-tested. Ultimately, though, the success of this exit strategy will depend largely on factors beyond the GCA's control or sphere of influence.

4.3 MEETING TARGET EFFICIENCY RATIOS IN THE GCA

In their initial negotiation with ECHO, GCA partners committed to achieving a set efficiency ratio: 80% of funds provided by ECHO would be transferred to beneficiaries, while the remaining 20% would cover all overhead, transfer and operational costs. This is an ambitious ratio in general, and in particular for a group of seven agencies in the Greek context, and presented major challenges to the partners. A number of partners have criticized the nature of the ECHO efficiency guidance, which largely fails to consider such context-specific difficulties. However, others welcomed this efficiency challenge, noting that it played a key role in driving efficiency in the GCA's work and creating acceptance for a reduced number of partners in 2018.

Table 3 below and the following paragraph present the total cost to transfer ratio (TCTR)¹⁴ and efficiency ratio of the GCA, based on indicative expenditure reports as of 31 August 2017 (the period covered by the latest available indicative financial report – final and confirmed expenditure information will not be available until the final project report is produced in the second quarter of 2018) and the latest programme budget, which was revised with ECHO’s agreement in September 2017. Based on this budget and expenditure analysis, while efficiency ratios have improved during the course of the programme, it does not appear that the GCA has met the initial 80% efficiency target (this target was revised downwards to 77.1% in the latest budget revision approved by ECHO in September 2017).

Table 3 – Efficiency metrics at GCA level

Efficiency metric	Based on indicative expenditure up to 31/08/17	Based on latest budget revision (30/09/17)
Total cost to transfer ratio (TCTR)	0.366	0.297
% of funds transferred to beneficiaries	73.2%	77.1%

As of 31 August 2017, according to the indicative interim financial overview provided, 73.2% of funds spent had been transferred to beneficiaries (the remaining 26.8% covered operational, FSP and overhead costs). According to the GCA’s budget forecast for the full programme period (revised in September 2017), 77.1% of funds are expected to be transferred to beneficiaries. It was not clear from the study how efficiency ratios had been distributed by UNHCR between partners, although it was clear that these discussions had taken place bilaterally (rather than transparently within the SC – at the request of partners, it seems), and that differences in caseload as well as context (costs differ between the mainland and islands, and between large sites and scattered urban PoC populations) had been taken into account.

This challenge in achieving as efficient a programme delivery as anticipated (and meeting the 80:20 ratio) is linked to a number of contextual and internal factors. First, the total number of PoC in Greece was expected to be higher; a reduction in caseload resulted in a budget amendment in September, with less funds transferred to beneficiaries overall. The limited number of PoC in Greece (less than 40,000) compared to other contexts where MPGs are implemented at scale makes such strict efficiency ratios more difficult to meet, although this is largely compensated by the high transfer value per beneficiary (€203 per month per card on average, for an average household of 2.2 PoCs, compared with an average household of five to seven PoC for lower monthly transfer amounts in most contexts). Second, as outlined in section 4.2.6. above, programme parameters agreed with the MoMP at CWG level include resource-intensive verification (also necessary because of the high level of POC mobility across the country) and accountability processes: each eligible PoC must be visited in person and ‘certified’ on a monthly basis, and partners must establish physical helpdesks in all sites at least two days per week. Third, as highlighted by a number of respondents, the initial ‘enrolment’ process can be considered to be a form of beneficiary registration, the cost of which would not normally be included in calculations on the efficiency of a cash transfer programme (registration would normally be considered a standard UNHCR protection intervention).

4.4 THE GCA’S IMPACT ON THE BROADER RESPONSE AND CONTEXT

This sub-section explores the impact the GCA model may have had on the broader humanitarian response and context in Greece and globally, beyond the implementation of the programme itself, as such an impact could also contribute to the model’s effectiveness. More specifically, the findings presented, and summarized in Table 4 below, cover the GCA’s impact on the use of cash at an inter-sector level in Greece, on the FSP’s offer to the wider humanitarian sector, and on social safety net design and implementation in Greece.

¹⁴ Total cost to transfer ratio (TCTR) = total cost of delivery (all costs not transferred to beneficiaries) ÷ total cost of transfers to beneficiaries. For every currency unit transferred to beneficiaries, the TCTR amount is spent on delivery costs.

Table 4 – Broader areas of influence of the GCA model

Broader area	Level of influence	Nature of influence
1. Strategic use of cash at inter-sector level	Limited	Mixed (mostly positive)
2. FSP offer and private sector capacity	None	Neutral
3. Social safety net design and implementation	None	Neutral

Strategic use of cash at inter-sector level: Since late 2016, cash transfers (in the form of MPGs) have largely replaced the provision of in-kind assistance in Greece, including in the food, non-food item and WASH sectors, and cash has clearly been found to be an appropriate and effective response modality. Available data clearly points to a (potentially gradual) scale up of MPG programming, with an estimated €1.5m transferred by the CWG members in December 2016¹⁵ rising to €3.2m by September 2017 (the value of the first full UNHCR load on the single system; no prior consolidated data available). It is not clear, however, whether this can be attributed to the GCA model, as much of the lobbying for buy-in to MPGs (including advocacy to the Greek authorities) was conducted previously by the CWG and ECHO, and the case for cash was convincingly made in-country before the GCA's creation. Furthermore, the increase in MPG programme volumes had already been significant between March/April and December 2016, following the closure of the 'Balkan route' and the EU-Turkey deal, which largely stabilized the PoC population in Greece. This successful adoption at a strategic level of CTP as the main response modality in Greece may also be attributable, beyond contextual factors facilitating this modality, to the fact that UNHCR was the main UN agency leading the response, at inter-sector level and across sectors. This is likely to have prevented some of the inter-agency tensions and resistance to the use of cash for inter-sector purposes which has been observed in other responses, as the increase in cash-based programming is unlikely to have led to significant funding reductions for other key players.

Finally, it is worth noting that the formation of the GCA resulted in the deactivation of the CWG (which was replaced by the GCA TWG). This was a decision taken by GCA member agencies who represented the main operational cash agencies; respondents stated that other members of the CWG were not consulted or informed about this. This effective closure of the CWG may have prevented the use of more neutral coordination structures to mainstream and enhance the use of cash in more sectors, or the participation of agencies able to contribute to the cash response outside the GCA's MPG programme, although cash is at times discussed in other sectoral WGs.

FSP offer and private sector capacity: The majority of agencies in the GCA and the GCA itself used the same financial service provider (FSP). This FSP was new to humanitarian CTP, which suggests that there may have been scope for the GCA (and the prior MPG response in Greece) to have contributed to an improved FSP offer to the humanitarian sector. Despite this, the GCA model (or prior MPG response) does not seem to have increased the relevance or quality of the selected FSP's offer to the humanitarian sector. From the FSP's perspective, the product and services required by partners (and later the GCA as a whole) does not present any complex features and is quite basic in comparison to other tailored card-management (or 'cashless') solutions the company offers to private sector clients. This suggests that MPG programmes in humanitarian contexts may not require significant innovation from or present much complexity to private sector partners involved in cash transfers.

Social safety net design and implementation: While the GCA model was designed with a view to a future exit and transfer to the Greek social safety net, there is no evidence of humanitarian actors and the GCA having had an impact on the design or implementation of the Greek social safety net. The GCA has had limited success in launching planning discussions with the Greek government on the modalities for future cash assistance to PoC, which has resulted in limited clarity about future plans. The Greece case therefore illustrates the fact that in some countries with developed social safety nets prior to the launch of a response, humanitarian actors have limited influence on these social safety nets and must adapt their programmes to existing frameworks.

¹⁵ Cash Working Group Greece: Lessons Learned from Cash Transfers in 2015-2016, December 2016.

5 RECOMMENDATIONS TO CASH ACTORS IN GREECE

The GCA operational model will continue to evolve in 2018, building on achievements and lessons learnt in 2017 to streamline and reduce the number of agencies involved in the programme through a competitive UNHCR-led partner selection process launched in November 2017, and to separate key technical functions (M&E and complaints management) from operational programme delivery. This reduction in the number of partners, from seven in early 2017 to three or four in 2018, should allow the GCA to address some of the efficiency challenges it has faced to date. The main priority and challenge for GCA partners in 2018 will be to prepare for their exit and handover to Greek authorities, which is currently scheduled to take place by January 2019. While GCA actors have taken steps to allow for such a transition, its feasibility and success will depend largely on policy factors beyond their control.

The following recommendations to UNHCR and GCA members who will continue to work on MPG assistance to PoC in 2018 can be drawn from the study findings:

- Operational model structure evolution:** Given the success of the GCA's inclusive decision-making structures and approach, it is recommended to **keep the governance structure developed in 2017**, irrespective of the reduced number of partners and the shift to a more standard UNHCR/implementing partner relationship. The effectiveness of this structure could be improved with a time-bound **inception phase at the start of 2018** that would allow for a review of each body's ToRs and of the processes for communication between bodies, as well as for the development of a workplan for each sub-WG, clearly outlining priorities and deadlines. Furthermore, the role of the SC could be strengthened through **enhanced mutual accountability and an SC-level joint review of M&E and accountability findings, and of members' performance against agreed efficiency and effectiveness targets**.
- Finalizing tools and frameworks:** While much work has been done in 2017 to develop M&E, accountability and programme implementation tools, many of these remain in draft or 'live' form, primarily because GCA partners had to 'build as they went' throughout 2017 to avoid assistance disruptions. The early stages of 2018 could allow for a **review, finalization and formalization of agreed frameworks and SOPs**, which could then be adjusted as needed through an agreed regular process (i.e. bi-annually or quarterly). Specifically, the M&E framework could be reviewed to allow for stratified sampling by partners without a significant increase in cost (given the reduction in partners); this would allow for analysis to shed light on each partner's performance.
- Reviewing partners' roles and responsibilities:** A number of accountability and efficiency shortcomings were identified, specifically in relation to information sharing and duplication of functions between partners and UNHCR (notably on card issuance and complaints management). **With improved partner access to data entry and review, the use of CTP features reportedly offered by ProGres V4** could improve partners' ability to address and respond to beneficiary feedback, thereby shortening the accountability loop. Similarly, UNHCR's efforts to **allow for card distribution by partners** could help reduce the need for staff duplication and shorten the response time in case of card loss by beneficiaries.
- Preparing for exit in 2019:** While partners will be limited in the progress they can make towards operationalizing an exit strategy in 2019, a number of steps can be taken in the coming months to prepare for this. **Joint advocacy with the EU for clarity regarding Greek authorities' future plans** could be effective to launch planning discussions. Internally, GCA members could work where possible to **simplify programme processes and SOPs** and **support recognized refugees in gaining access to the SSI**, and also **consider introducing an element of vulnerability targeting** (at least for PoC whose refugee status is recognized) through a vulnerability assessment.
- Capturing learning from Greece:** Internally, UNHCR may wish to consider a **review of the steps taken to become fully operational on CTP in Greece** to identify learning relevant to other operations, notably around team composition requirements for such programmes and procurement of FSP services. As a group, GCA agencies may wish to consider a **further review of the operational model in late 2018 or early 2019** to explore quality outcomes of further evolutions of the model, including, if completed by then, the handover to Greek authorities.

6 BROADER LEARNING AND RECOMMENDATIONS

The GCA has served as an effective model to build on the work of the CWG in Greece and further transition from a fragmented multi-agency MPG response towards a single platform providing consistent and harmonized MPG assistance to all eligible PoC in Greece. Despite its challenging formation, UNHCR and its partners established an innovative operational model which combined a single-agency contractual framework with an inclusive and participatory decision-making body. This was an appropriate response to ECHO and the Greek government's requirement for a single platform, based on a sound assessment of each agency's capacities and added value, and supported by ECHO's close involvement.

Different features of the model explored resulted in a combination of gains and losses across the three studied dimensions of quality, with mainly positive effectiveness outcomes, mainly negative efficiency outcomes, and mixed accountability outcomes. While many GCA features had potential to bring about quality gains across these three dimensions, a number of shortcomings prevented some of these gains from being achieved. These primarily included unclear and delayed decision making across governance structures (delaying agreement around programme features), the choice and use of tools and processes for the harmonized delivery platform, and the lack of consolidated M&E or accountability data to date preventing clarity regarding the outcomes of the GCA programme or the performance of individual members.

The study has allowed the identification of learning and recommendations which are of relevance to global debates around operational models for CTP. These include the following:

- **Operational model structure:** The GCA illustrates how a **single-provider-led model for CTP delivery can be successfully combined with more inclusive, consortium-inspired governance structures** (such as a steering committee) to allow for effectiveness and accountability gains generated by a sense of joint ownership and shared decision making. This case study also confirms the fact that good collaboration need not be contractually driven (a finding of CaLP's previous study on collaboration for CTP¹⁶).

The GCA review has also shown the **importance, in a transition between operational models, of ensuring an adequate inception period** aimed at clarifying agency and coordination-body roles, responsibilities and priorities to ensure alignment between strategic and technical collaboration, even if the same actors are involved in models before and after the transition.

Operational cash agencies are recommended to consider these two learning points when designing, launching or modifying operational models for CTP delivery.

- **Quality gains from harmonization:** The GCA's main success has been the harmonization of cash assistance through the development of a consistent nationwide framework. Such **harmonization clearly offers potential efficiency, effectiveness and accountability benefits**, particularly in a context characterized by high levels of mobility among the target population. In practice, however, some of these potential gains cannot be achieved if the tools and procedures adopted are inappropriate, as shown by the accountability and efficiency losses associated with partners only having partial use of ProGres V4 and the card-replacement policies adopted in Greece at the time of study. The GCA case study also illustrates the transformative role that donors can play in enabling this harmonization, particularly when MPG funding is provided by a single donor and is sufficient to meet all needs which the programme aims to address.

The study has also challenged some common assumptions around the benefits of collaboration and harmonization. First, the M&E alignment work has shown that it may result in partners settling for a 'good-enough' common denominator.¹⁷ Second, the reported absence of savings on FSP costs demonstrates the fact that a larger contract with a single FSP does not necessarily enable efficiency gains.

Irrespective of the operational model in place, operational cash agencies are recommended to strive towards MPG harmonization, particularly in contexts with mobile target populations.

¹⁶ K. Smart and R. Nataf (2017), *A review of Inter-Agency Collaboration for CTP Delivery*, CaLP/USAID.

¹⁷ K. Smart and R. Nataf (2017), *A review of Inter-Agency Collaboration for CTP Delivery*, CaLP/USAID.

Operational cash agencies are recommended to establish formal processes for regularly reviewing the appropriateness of harmonized tools and procedures.

Donors are recommended to actively facilitate harmonized crisis-wide MPG delivery with sufficient levels of funding to enable coverage at scale, either through single coverage of MPG needs by a single donor, or through joint funding platforms and programme designs to ensure consistency.

- **Measuring and driving cost-efficiency:** The GCA illustrates both the **challenges and value of explicit efficiency targets** (such as the 80:20 ratio set by ECHO). While these can help drive improved efficiency by affecting agency decisions (the 80:20 ratio was, for instance, a decisive factor in generating buy-in for a reduction in the number of GCA partners as of 2018), they should be flexible enough that they can be adjusted to contextual specificities (for example, in the case of the GCA, incorporating the need for a one-off enrolment and card distribution covering all beneficiaries).

The GCA has also shown that **timing is an important factor when striving to drive improved efficiency**. In Greece, a reduction in the number of cash actors was necessary for improving response efficiency, but this was not feasible without a likely loss of effectiveness (and a significant risk of disrupted assistance) until basic programme parameters were established and the joint platform was fully operational. This risk was mitigated by the gradual approach adopted for the transition, which delayed potential efficiency gains for the sake of assistance continuity. Generally, the potential for efficiency gains seems to increase as programmes become better established, so an initial investment in programme and process design can potentially help to improve long-term efficiency.

Donors are recommended to continue promoting efficiency while also ensuring flexibility of standards and targets to incorporate context-specific requirements and challenges.

Donors are recommended to consider the timing of prioritizing efficiency gains (allowing for initial investment in the development of a model and delivery platform in a protracted crisis can enable longer-term efficiency gains).

- **Agency roles and added value for CTP at scale:** The GCA review offers some potential guidance regarding the added value that different agencies can bring to scaling up MPGs at different stages of the response. In this case, contributions from a large UN agency (UNHCR) and a group of humanitarian organizations were complementary, and both were required at different stages and for different aspects of the MPG response. UNHCR, as a clearly mandated UN agency, was best placed to establish a strategic dialogue with the Greek government and to take forward discussions around the scale-up of MPG as well as a future handover, and to manage the delivery of such a large-scale (> €42m) programme under a single agreement with ECHO. On the other hand, the partners' well-established operations and collective cash expertise was invaluable in setting up the initial MPG response (well before UNHCR established the necessary capacity) and in enabling continued assistance provision during the relatively slow operationalization of the common platform. Once the harmonized delivery platform became operational, and key programme features were established, the added value of multiple partners with cash expertise lessened, as illustrated by plans to reduce the number of partners and to limit their role largely to the implementation of field activities (described by a respondent as 'mainly serving as bodies on the ground for UNHCR') in 2018.

Operational cash agencies and donors designing operational models for the delivery of CTP at scale are recommended to frame their consideration regarding the added value of respective agencies in relation to (i) capacity (operational capacity in country and management capacity); (ii) context (and the need for interaction between an operational model and external stakeholders); and (iii) the stage and progress of the CTP response (design vs upscale vs long-term implementation).

- **Driving a strategic use of cash across sectors:** The Greece response has shown the potential for cash to play a strategic role at inter-sector level relatively smoothly, with the monetization of in-kind assistance across sectors appearing to have taken place without much inter-sector tension. Acceptance of this shift might be attributable to UNHCR leading all sectors, as it is significantly more prominent than other UN agencies in the Greece response.

The GCA study also illustrates the risk that the inclusive nature of cash coordination and inter-sector promotion of cash could be negatively affected by the establishment of a single delivery mechanism for cash (irrespective of the model adopted). In this case, the CWG was deactivated when the GCA was established, with little to no consultation or announcement to CWG members outside the GCA, effectively excluding them from cash coordination and preventing inter-agency discussions on potential complementarities between MPGs and other sectors' programmes. At the same time, restricted coordination within the GCA has presented efficiency benefits.

Response leadership and coordination agencies are recommended to ensure wider inter-agency consultations regarding the potential implications of establishing a single delivery platform for MPGs based on existing cash-coordination structures; and for decisions made on architecture to balance the need for efficient decision making with the need for inclusive consultation on the use of cash.

ANNEX I.1 – LIST OF DOCUMENTS CONSULTED

Document title	Source	Information contained	Public / Protected	Phase reviewed
UNHCR Greece Factsheet (July and Nov)	UNHCR	Context, results	Public	Pre-inception
TWG suggested areas of focus for this study	CRS (TWG)	Research questions	Protected	Pre-inception
Greece Cash Alliance overview (Draft V8)	UNHCR	GCA programme design	Protected	Inception
CWG Lessons Learnt from Cash Transfers in 2015-16	UNHCR	MPG context	Public	Inception
Call for Expression of Interest for 2018 cash-based intervention (CBI) partners	UNHCR	Future programme design	Public	Inception
GCA Steering Committee ToR	UNHCR	GCA coordination	Protected	Inception
Cash Assist 2-pager (Draft V7)	UNHCR	GCA info management	Protected	Inception
GCA Online Workplan (13)	UNHCR	GCA coordination	Protected	Inception
GCA Snapshot (October)	UNHCR	GCA results	Protected	Inception
PowerPoint on cash-based interventions in Greece	UNHCR	GCA programme design and results	Protected	Inception
PowerPoint on ProGres4	UNHCR	GCA Info Management	Protected	Inception
GCA verification calendar (16/05/2017)	UNHCR	GCA coordination	Protected	Inception
CWG 4W (12/08/2016)	IFRC	Context	Public	Inception
IFRC 2016 appeal	IFRC	Context	Public	Inception
GCA TWG ToR (05/10/17)	UNHCR	GCA coordination	Protected	Inception
GCA Post-Distribution Monitoring questionnaire	UNHCR	GCA M&E	Protected	Inception
CWG presentation on transition to market-based response (July 2016)	UNHCR	MPG context	Public	Inception
Examples of communications to beneficiaries on the transition from catered food to cash	UNHCR	Accountability Affected People, MPG context	Public	Inception
Draft review of Minimum Expenditure Basket and MPG transfer value (04/17)	UNHCR	MPG context	Protected	Inception
Joint ministerial decree on SSI (24/01/17)	UNHCR	Context, GCA exit	Public	Inception
Letter exchanges between Care and ECHO/UNHCR	Care	GCA membership	Protected	Field visit

Document title	Source	Information contained	Public / Protected	Phase reviewed
M&E sub-WG log frame, scope of work, ToR and mapping of partners' PDM approaches	Mercy Corps	GCA M&E	Protected	Field visit
GCA Helpline and Helpdesk case flow maps	CRS	GCA AAP	Protected	Field visit
IRC report 'Scale Right: Coordinating improved cash assistance in Greece'	IRC	MPG context	Public	Field visit
Briefing note on Social Solidarity Income (SSI) and the management/ transfer of the ECHO-funded GCA programme (Oct 2017)	CRS	GCA exit	Protected	Field visit
Internal, external and certification CBI SOPs	UNHCR	GCA programme design	Protected	Data analysis
GCA partner recent PDM reports (IRC May, July, Aug; IFRC Oct; MC Sept, Oct)	UNHCR	GCA M&E and results	Protected	Data analysis
Bilateral PPA template	UNHCR	GCA coordination	Protected	Data analysis
Example of project description from PPA between UNHCR-GCA member	UNHCR	GCA coordination	Protected	Data analysis
GCA project proposal to ECHO (April 2017) + revision (Oct 2017)	UNHCR	GCA design and objectives	Protected	Data analysis
GCA expenditure summary up to 31/08/17	UNHCR	GCA results	Protected	Data analysis

ANNEX I.2 – LIST OF INTERVIEWS CONDUCTED

#	Name	Title	Organization	Role in GCA	Date
Inception phase (preliminary key informant interviews)					
1a	Alan Glasgow	Country Director	Mercy Corps	Steering Committee member	30/10
1b	Maggie Gallagher	Head of Programs	Mercy Corps	Alternate SC member	30/10
2	Joshua Kyller	Country Director	CRS	Steering Committee member	01/11
3	Kate Washington	Senior Inter-Agency Coordination Officer	UNHCR	Chair of Steering Committee	01/11
4	Ruben Cano	Head of Country Office	IFRC	Steering Committee member	03/11
Field research phase					
5	Stavroula Palaiologou	Monitoring and Evaluation Manager	Mercy Corps	Chair of M&E sub-WG	21/11
6a	Aleksandra Godziejewska	Country Director	Care	Former Steering Committee member	21/11
6b	Ben Mascali	Programme and Partnership Manager	Care	Former TWG member	21/11
7a	David Treseder	Country Director	SP	Steering Committee member	21/11
7b	Ryan Lane	UNHCR Programme Manager	SP	Programme oversight	21/11
7c	Micha Schutten	Programme Manager	SP	Programme oversight	21/11
8	Lucia Steinberg	Economic Recovery and Development Coordinator	IRC	TWG member	21/11
9	Max Benevelli	Emergency Response Coordinator	DRC	External actor, site management support alongside GCA	21/11
10a	Gioni Lumezi	Cash Programme Manager	CRS	TWG member	22/11
10b	Irini Aletra	Cash Senior Project Officer	CRS	Programme implementation	22/11
11	Konstantinos Mitsios	Database Manager Assistant	CRS	Overseeing CommCare (GCA feedback database)	22/11
12	Yorgos Kapranis	Technical Adviser	ECHO	Donor	22/11
13	Lydia Bolani	Assistant Protection Officer	UNHCR	External, but supports from UNHCR Protection	23/11
14	Rami Beirkdar	GCA Coordinator	UNHCR	Coordinates GCA, chairs TWG	23/11

#	Name	Title	Organization	Role in GCA	Date
15	Livia Chacon	Cash Programme Manager	Mercy Corps	TWG member	23/11
16	Niklas Otto Saxen	Programme Coordinator	IFRC	Program oversight	23/11
17	Panos Navrozidis	Former CD	IRC	Founding and former Steering Committee member	23/11
18	Dennis Moroni	CBI Officer	UNHCR	Develops payment plan, former chair of sector WGs on shelter, Site Management Support and food	24/11
19	Violetta Petridou	Assistant Programme Officer	UNHCR	Programme support, budget monitoring, PPA/ partner monitoring	06/12
20	Carla Lacerda	CBI Officer	UNHCR	Previous CWG Coordinator, UNHCR representative in TWG	12/12
21	Valerie Willis	Operations/Client Relations Manager	PFS	Managed the project on behalf of FSP, the financial service provider	12/12
Focus group discussions					
1	Preliminary TWG discussion in preparation for detailed field study (12 representatives, all agencies present, some Steering Committee representatives)				16/11
2	Beneficiaries in urban accommodation (2 groups of Afghan PoC, 5 males and 6 females)				22/11
2	GCA Steering Committee (9 representatives, all agencies present)				23/11

ANNEX 2 – STUDY TERMS OF REFERENCE

REVIEWING OPERATIONAL MODELS FOR CTP: GREECE CASH ALLIANCE

Commissioning Manager	CaLP, in agreement with Greece Cash Alliance members
Timeframe	1 October to 22 December 2017
Location	London, UK and Greece

I BACKGROUND TO THE WORK

I.1 CALP'S LEARNING AGENDA ON OPERATIONAL MODELS FOR CTP

Multiple models are being proposed as a solution to achieving scale and quality in cash transfer programming (CTP), and in particular for multipurpose cash transfers (MPGs). All of these models require operational collaboration of some form among key actors. Donors, UN agencies and NGOs are driving these operational models in different contexts. Evidence to date¹⁸ demonstrates that these different models have different strengths and weaknesses for the delivery of efficient, effective & accountable CTP, in different contexts. The debate is current and significant, affecting very substantial resource flows, business models and the global strategy of key actors.

To advance this debate, CaLP is currently leading a learning agenda with the aim of developing recommendations and guidance to support donors and operational agencies to assess the suitability of different operational models, by context. The guidance will apply to large-scale CTP, and in particular to MPGs. This learning agenda aims to answer three related questions:

- First, what operational models are available to agencies implementing CTP?
- Second, how do different models improve the efficiency, effectiveness and accountability of CTP in different contexts?
- Third, which operational models are most appropriate in which contexts?

To date, CaLP has developed a [discussion paper](#) setting out the issues and a proposed approach to developing evidence and guidance. The discussion paper introduces CaLP's draft Framework for building evidence on operational models for CTP.¹⁹ The analytical framework provides guidance and tools that can be used to identify features within an operational model²⁰ that influence quality²¹ in CTP by examining drivers of efficiency, effectiveness and accountability. It also helps to document the role contextual factors play in the formation and evolution of operational models and on supporting or hindering positive outcomes from CTP. The information gathered by applying the analytical framework can be used by extension to build a knowledge base around operational models for CTP and support policy makers, donors and humanitarian agencies in ensuring models for the delivery of CTP are tailored to meet the specific needs of a response. The guidance and tools can be used either in their entirety or adapted to be used as needed for a specific field study.

¹⁸ S. Bailey and P. Harvey (2017) *Time for Change: harnessing the potential of humanitarian cash transfers*, ODI; and K. Smart and R. Nataf (2017), *A review of Inter-Agency Collaboration for CTP Delivery*, CaLP/USAID.

¹⁹ This was formerly described as the 'Framework for building evidence on collaboration and quality', but the language has been changed in light of discussions at the Global Cash Forum and CaLP's members' day. It is currently in draft form but please email Isabelle Pelly (techco@cashlearning.org) to access it.

²⁰ Working definition of operational model – 'The overall structure through which agencies work jointly (either through a partnership, consortium or other form of collaboration) to deliver a CTP. Specifically, in the situation response and analysis, programme design and implementation'

²¹ Quality taken as including efficiency, effectiveness and accountability.

1.2 THE GREECE CASH ALLIANCE

Over one million refugees and migrants have crossed the Aegean Sea from Turkey to Greece, and the office of the United Nations High Commissioner for Refugees (UNHCR) estimates that 42,732 remained in Greece as of 31 July 2017.²² The Government of Greece coordinates the refugee response with support from international aid agencies, national and community-based organizations through sectoral Working Groups established at national and field levels.

The delivery of cash assistance began in Greece in November 2015 in the form of multi-purpose cash grants (MPGs) provided by one NGO on the islands of Kos and Leros.²³ Since then, the use of cash in the response has scaled up significantly, and monthly MPG transfers were provided to over 78% of refugees and migrants nationwide in July 2017 (33,445 eligible asylum seekers) by UNHCR and the Greece Cash Alliance partners.²⁴ A national-level Cash Working Group (CWG) started in late 2015 and was formalized in April 2016.²⁵

In this context, UNHCR is leading the Greece Cash Alliance, launched in spring 2017 with funding from the European Commission's Humanitarian Aid and Civil Protection department (ECHO), in an effort to harmonize the various cash transfer programmes already implemented in the country since 2015. Harmonization and streamlining of the cash processes has been a need acknowledged by all cash actors, and also a requirement by the donor, DG ECHO, to establish one database, one contract and one card for the CBI programme. The project is managed and coordinated by UNHCR, in partnership with the Greece Cash Alliance members, comprising of the following International NGOs: Care Deutschland Luxembourg, Catholic Relief Services (CRS), the International Federation of the Red Cross (IFRC), the International Rescue Committee (IRC), Mercy Corps and Samaritan's Purse.

2 STUDY SCOPE AND OBJECTIVES

This case study will document the evolution of the operational model for delivering CTP in Greece to its current form as the Greece Cash Alliance with the recognition that the model is still evolving and that many of the potential quality gains of the new model may not yet have manifested. While this case study is not an evaluation either of CTP in Greece or the Greece Cash Alliance, recommendations on the Greece Cash Alliance will be provided to inform the next phase in the model's evolution and optimize any potential gains from the current structure, and global learnings will be captured to inform the wider discussion on operational models.

2.1 PRIMARY OBJECTIVE

The primary objective of this study is to map out the aspects of the operational model formed by the Greece Cash Alliance influencing key drivers of quality (effectiveness, efficiency and accountability) in the delivery of MPGs against CaLP's analytical framework on operational models for CTPs.

This study will use the analytical framework as a basis for reviewing the Greece Cash Alliance. It will use the framework as a basis for developing the research methodology, to which context-specific considerations will be added.

²² UNHCR Greece factsheet, July 2017, published 13/09/2017.

²³ Cash Working Group Greece: Lessons Learned from Cash Transfers in 2015-2016, December 2016.

²⁴ UNHCR Greece factsheet, July 2017, published 13/09/2017.

²⁵ Cash Working Group Greece: Lessons Learned from Cash Transfers in 2015-2016, December 2016.

2.2 SPECIFIC OBJECTIVES

- Document the evolution of the operational model for MPG delivery in Greece from its initial stages in November 2015 to the Greece Cash Alliance in its current form, including the rationale for key decisions and decision-making processes.
- Map out the contributions of the MPG response in Greece throughout key steps of this evolution (with a primary focus on the Greece Cash Alliance in its current form) to key identified drivers of efficiency, effectiveness and accountability, with a view to identifying recommendations for driving further quality improvements to the model.
- Identify key factors linked to the Greece context that affect the efficiency, effectiveness and accountability of the MPG response as well as the evolution of the Greece Cash Alliance model.
- Generate learning of global relevance on what features of the operational model are optimal for quality in a given context and on the use of the draft *Framework for building evidence on operational models for CTP*.

3 KEY STEPS AND STUDY METHODOLOGY

- **Define parameters for engagement** with UNHCR and the Greece Cash Alliance agencies and other key stakeholders, including for sharing available contractual, financial, programmatic and monitoring and evaluation (M&E) information. Information and document sharing are governed by a Mutual Non-Disclosure and Confidentiality Agreement.
- **Conduct a desk review** of relevant available documents and information (including analysis leading to development of operation model; donor funding decisions; consortium agreements and coordination; programme documents and reports; expenditure data; M&E and learning data and findings) and preliminary interviews with key stakeholders to:
 - Identify specific areas of focus for the Greece Cash Alliance study drawing on elements of the analytical framework which are most relevant.²⁶
 - Refine the framework methodology for data collection in Greece and design/adapt relevant data collection tools.
 - Identify relevant stakeholders with whom to conduct interviews and plan field data collection.
 - Draw preliminary findings from available secondary data in response to key study objectives outlined in section 2.2 above.
 - Draft an inception report based on the above, and share with CaLP and Greece partners prior to field deployment.
- **Conduct a field visit and collect primary data** regarding the aforementioned key study objectives. Primary data is expected to be mainly qualitative, and be collected through key informant interviews (KIIs) and focus group discussions (FGDs), ideally capturing perspectives from Cash Alliance members, wider cash and response coordination actors, local and/or national authorities and beneficiaries.
 - Given the limited timeframe available for fieldwork, the collection of statistically significant primary data will not be feasible. As a result, the availability of quantitative data (particularly on outcomes and finances) from partners in the desk review phase will determine the extent to which quantitative aspects of the framework can be used in this study.

²⁶ Based on inputs to date, the emphasis could be on: (i) data management and beneficiary targeting; (ii) roles and responsibilities of partners (geographic vs thematic split); (iii) efficiency gains from collaboration (expenditure data analysis, staffing structures); (iv) communication with beneficiaries; and (v) potential for exit and transition towards more sustainable Social Solidarity Income (SSI) programme.

- **Analyse interview and preliminary findings** in line with CaLP's framework and summarize findings into a case study report with a view to drawing out:
 - Recommendations to the Greece Cash Alliance on how the model and MPG response in Greece can be further optimized.
 - Learning of global relevance on (i) what features of this type of operational model are optimal for quality in a given context; and (ii) the use of CaLP's *Framework for building evidence on operational models for CTP*.

4 MANAGEMENT AND COLLABORATION ARRANGEMENTS

This study will be led by an independent consultant contracted by CaLP, and supported by a team of two other consultants who will be collaborating on other case studies and the global development of CaLP's Framework for building evidence on operational models for CTP.

CaLP's Technical Coordinator will manage this study, with assistance from CaLP's Knowledge Management and Research Coordinator.

CaLP's contracted team for the purposes of this study will be bound by the Mutual Non-Disclosure and Confidentiality Agreement.

CRS will serve as CaLP and the consultant team's primary counterpart in country for logistics purposes, and be responsible for facilitating access to other country-level stakeholders, as well as support the field visit as required (logistics, administration, security).

For data collection/document sharing purposes, CaLP will liaise with UNHCR, as well as with the Greece Cash Alliance Steering Committee and other established groups as authorized by UNHCR and the GCA Steering Committee.

All members of the Greece Cash Alliance will be requested to contribute to the study through participation in interviews, sharing of key documents as agreed with UNHCR, support for primary data collection where relevant, and review of deliverables and outputs. Two members of the Greece Cash Alliance²⁷ will join CaLP's global Working Group on Operational Models to ensure that the work conducted through this country-level case study feeds into and benefits from CaLP's broader learning agenda on the topic.

All deliverables will be reviewed by CaLP, and relevant members of the global Working Group on Operational Models. UNHCR and members of the Greece Cash Alliance Steering Committee will be provided with an opportunity to review the inception report and draft summary report. Final decisions on content will be made by CaLP, in consultation with all stakeholders and taking into account any potential contextual risks and sensitivities.

²⁷ Likely to be one member from CRS and another from UNHCR – pending confirmation from Greece Cash Alliance partners.

5 WORKPLAN AND KEY DELIVERABLES

Milestones	October				November					December		
	40	41	42	43	44	45	46	47	48	49	50	51
Finalization of Terms of Reference and sharing of secondary data and documents <i>Preferably by 12 October</i>												
Secondary data review, drafting and finalization of inception report <i>Including 5 days for partners to feed in and comment</i>												
In-country review and primary data collection <i>5 days 20–24 November</i>												
Data analysis and drafting and finalization of final report <i>Including 5 days for partners to feed in and comment</i>												



The Cash Learning Partnership

This case study forms part of CaLP's evidence base on operational models for CTP. The study methodology is based on CaLP's CTP operational models analytical framework. The study maps out aspects of the Greece Cash Alliance (GCA) Operational Model (OM) influencing key drivers of quality (effectiveness, efficiency and accountability) in the delivery of Multi-Purpose Grants (MPGs). The GCA was launched in April 2017 with funding from ECHO in an effort to harmonize the various MPGs implemented in Greece under a single platform (including a single contract, Financial Service Provider, card and registry of beneficiaries), with the aim of providing MPG assistance to all eligible Persons of Concern (PoCs) in Greece towards meeting their basic needs.

The report first introduces CaLP's analytical framework, the CTP context in Greece (section 1) and the study methodology (section 2). The formation, structure and evolution of the GCA are then described in detail (in section 3), before a presentation of findings related to the quality of the GCA model (section 4). The report concludes with recommendations to Greece cash actors and broader learning and recommendations of global relevance which contribute to the knowledge base around operational models.

The Greece Cash Alliance is funded by the Federal Foreign Office of the Federal Republic of Germany



The Greece Cash Alliance is managed and coordinated by the United Nations High Commissioner for Refugees, in partnership with five international partners (as of report-writing): Catholic Relief Services, the International Federation of the Red Cross, the International Rescue Committee, Mercy Corps and Samaritan's Purse.

