

State of the World of Cash Framework for Action – Correspondences with global recommendations and commitments

1. Ensure sufficient funding is available for cash programming				
Actions	Grand Bargain - cash	HLP on cash	ECHO 10 pples	CaLP - Agenda for Cash
Increase the allocation of flexible funding for cash transfer programming (CTP).	Increased use of cash (6)	More unconditional cash (1) Measure how much aid is cash (3)		Provide more agile funding that can be used for cash, commodities or a combination as appropriate (1) Reduce earmarking (1) For States, Acknowledge CTP as an effective humanitarian tool and commit to using or facilitating use of cash wherever feasible and appropriate in humanitarian responses (1)
Strengthen support for CTP amongst all levels of Government, senior decision makers and the public.				Invest in communication and engagement strategies, in collaboration with humanitarian actors, to positively reframe and improve the understanding of CTP amongst all levels of Government and the general public. (2) Invest in adapting tools and advocacy for cash based assistance (1) Implement joint advocacy efforts to have one strong voice regarding coordination and leadership. (6) For States, ensure that regulatory frameworks – including for disaster management and the financial sector – are in place and are conducive to efficient and effective CTP at scale. (1) For States, Allow the disbursement of cash transfers equally to refugees, IDPs and host communities when needed. (1)
2. Ensure cash is systematically considered				
Actions	Grand Bargain - cash	HLP on cash	ECHO 10 pples	CaLP - Agenda for Cash
Ensure that CTP is always considered as an option at all stages of humanitarian response.	Increase the consideration of cash alongside other tools (1)	Why not cash? If not now when? (1) Finance the delivery of humanitarian cash transfers separately from assessment, targeting and monitoring (12) Make cash central to response plans (11)	Why not cash? (5) A combination of transfer modalities and delivery mechanisms may be required depending on the nature and context of the crisis and used at various stages of the crisis – an optimum response may require them to be used in combination (6)	Systematize joint multi-sector assessment and response analysis across sectoral mandates, and humanitarian and development teams (1) Formalise inter-agency multi-sectoral response analysis (1) Apply the same level of due diligence and evidence requirements when evaluating cash and in-kind proposals (1) For donors, make an institution-wide commitment to systematically consider multi-sector assistance (1) Feature CTP in UN agencies' operational plans so cash approaches can be contextualised not centralised. (4)
3. Build sufficient capacity for cash				
Actions	Grand Bargain - cash	HLP on cash	ECHO 10 pples	CaLP - Agenda for Cash
Increase the technical and operational capacity to deliver cash				Invest more in organizational capacity assessment for CTP implementation (1) Invest in developing, maintaining and mainstreaming skilled and dedicated cash-proficient technical human resources to support on-going efforts (4)
Invest in building strong leadership & capacity for CTP by national and local actors.				Invest in building strong leadership and capacity to implement CTP by national and local NGOs by providing access to training, technology and resources. (4) Use existing infrastructure and systems as feasible and appropriate before building new ones (whether in preparedness or response).(4)

4. Strengthen coordination				
Actions	Grand Bargain - cash	HLP on cash	ECHO 10 pples	CaLP - Agenda for Cash
Ensure a clear and effective coordination mechanism for CTP is in place from the onset of all significant humanitarian responses.	Ensure coordination is put in place (5)	Improved coordination (9)	Establish clear coordination form the onset (8)	For States, to create full time cash focal point to coordinate preparedness and response (4) Engage, advocate for and pilot the elements of a platform for inter-agency multi-sectoral cash coordination that is complementary to, yet independent of agency and sectoral mandates and founded on collective impact. (6) Coordinate the use of open and shared payment systems between humanitarian organizations. ()
Support leadership and coordination by host governments wherever appropriate, including linking CTP with social protection systems and other existing infrastructure.		Link with development and social protection (5)	Exploit linkages with social protection (9)	Strengthen the linkages between humanitarian cash transfer and social protection systems and practitioners, and defining roles and accountabilities when working through social safety nets in humanitarian contexts. (4) For States, use existing social protection systems as a driver of speed and efficiency for emergency response when appropriate, enabling the integration of aid providers and linking CTP to existing welfare payment systems and beneficiary information prior to an emergency (4)

5. Ensure effectiveness and quality of cash programming				
Actions	Grand Bargain - cash	HLP on cash	ECHO 10 pples	CaLP - Agenda for Cash
Develop common standards, guidelines and tools for quality CTP, including robust outcome indicators.	Develop standards and guidelines to understand risks and benefits (4) Employ markers to measure outcomes (1)		Uphold dignity and preferences of beneficiaries (3) Accountability considerations require the use of robust impact and outcome indicators, which should be limited in number and which will be a combination of agency specific and broader indicators (10)	For donors, agree minimum levels of required accountability (6) Develop and pilot multi-sector outcome indicators in relation to cash transfer programming (6)
Invest in preparedness and contingency planning for CTP.		Invest in contingency planning (2) Implement cash programmes that are large-scale, coherent and unconditional, allowing for economies of scale, competition and avoiding duplication (10)		Invest in institutional and local preparedness (1) Mainstream CTP in preparedness efforts, and funding multi-year preparedness approaches for national led response systems to implement cash at scale. (4) For States, invest in increasing their capacity to utilize CTP in humanitarian response as part of national disaster preparedness efforts (4) Invest in building capacity and strengthening the linkages between humanitarian actors and the private sector for cash transfer programming at scale. (5) Build on the agreements from the Grand Bargain, so funding assignments are based on the agencies' local capacities to operate in a given area or sector. (4) Make best use of the comparative advantages of cash stakeholders (UN, NGO, Governments and private sector) while maintaining the ability to adapt to changing circumstances, market infrastructure, payment ecosystems, beneficiary preferences, behaviours and needs (6) Ensure funding agreements have a clause to transfer the benefits achieved through the Grand Bargain - in terms of flexible and multiyear funding - to implementing NGOs (when funded by the UN) and to local partners (when funded by INGOs). (6)

<p>Ensure quality of CTP in each context, building on best practices, adhering to standards and considering all relevant factors such as beneficiary dignity, risks and value for money.</p>	<p>Mitigate risks per context (2)</p>	<p>Improve data security and privacy (8)</p>	<p>Response should be effective and efficient and representing VfM (1) Humanitarian responses require needs to be met across multiple sectors, assessed on a multi-sector basis and provided to meet basic needs (2) An appropriately detailed assessment of the capacity of markets and services to meet humanitarian needs must be carried out at the outset of a crisis, integrated within the overall assessment and regularly monitored and reviewed (7) Enhance protection and uphold safety (2)</p>	<p>Improve and develop standards for feasibility (concepts of markets and value for money) (1) Include market analysis as standard in all response analysis and in assessing overall program quality, regardless of the modality selected (1) Invest in, develop and endorse inter-agency standards for data privacy and protection and apply them systematically (3) Improve the identification, understanding and management of risks associated with implementing cash at scale for implementers, donors, local organisations, and also for beneficiaries and their communities - to ensure risk is not being transferred to actors who are not prepared to manage it. (2) Improve transparency and clarity in relation to acceptable level of risk (from an audit point of view) in given contexts for scaling up cash so implementing agencies can manage their own risk better. (2)</p> <p>Partner with the humanitarian sector to develop and implement a code of conduct for the private sector engagement in CTP, particularly regarding data protection and rules of engagement for CTP, that is compatible with humanitarian principles. Develop and support tailored, targeted approaches that reach all those in need, including the most marginalised and vulnerable, such as older people and people with disabilities, who may also be those with least access to financial services. (3) Apply existing inter-agency standards for the meaningful inclusion of affected populations in the entire programme cycle for cash-based interventions (3) Ensure that all cash (and other) programmes put the safety and protection of people in crisis first by understanding and mitigating security risks, prioritizing protection and providing appropriate technical guidance and support in all programmes. (3)</p>
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6. Strengthen the evidence base about how and when CTP can best achieve humanitarian outcomes in different contexts and sectors.

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<p>Strengthen the evidence base about how and when CTP can best achieve humanitarian outcomes in different contexts and sectors.</p>	<p>Identify best practice (2) Building an evidence base (costs, benefits, impacts and risks) (3)</p>	<p>Analyse and benchmark against other non-cash responses (4)</p>		<p>Fund the continuous development and piloting of innovative applications of CTP. (6) Coordinate investments in financial infrastructure preparedness and system inter- operability for cash transfer programming (1) Develop institutional and collective capacity for engaging in effective dialogue with the private sector. (5) Explore and formalise new partnerships with private sector innovators. (5) Improve the investment climate in host countries to enable the expansion of digital financial services (1) For donors, to support cash, and digital cash transfers into transactional accounts, wherever feasible and appropriate in humanitarian responses (1) Invest in, incentivize, challenge, and support private sector investment in expansion of digital financial services in countries at high risk of crises, so payment services are available when disasters occur. (5) For the private sector, Lead on the development of cash transfer mechanisms that facilitate pathways to financial inclusion wherever possible. (5) Design, together with humanitarian actors, products and digital payment mechanisms that are tailored for the population and are conducive for client empowerment, protection, and choice. (5)</p>
<p>Foster and invest in innovative approaches and delivery models, including with the private sector, that drive up the quality of CTP and facilitate financial inclusion where possible.</p>	<p>Invest in new delivery models (2)</p>	<p>Capitalise private sector expertise (6) Digital cash and financial inclusion (7)</p>	<p>Foster innovative approaches (4)</p>	