

READINESS CHECKLIST FOR CASH WORKING GROUPS IN LIGHT OF COVID-19 RESPONSE

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Rapid scale-up of humanitarian assistance is urgently needed to address the deepening crisis resulting from the impact of COVID-19 across the globe. In the contexts where we work, COVID-19 and its secondary impacts comes on top of existing and cyclic humanitarian needs emanating from conflict and natural causes further compounding vulnerability and complicating humanitarian response. Cash and Vouchers Assistance (CVA) is seen as the best option for providing rapid relief where conditions allow. With humanitarian needs increasing and limited funding available; the effectiveness, efficiency and coherence of CVA will be of utmost importance in ensuring that as many deserving people as possible are reached and their needs optimally met. The actions of humanitarian actors could further improve viability and safety of CVA activities. Coordination and collaboration by all actors in the CVA sphere as well as with other stakeholders is key. This puts Cash Working Groups (CWG) in a unique position to make a difference.

This checklist is designed to assist CWGs adjust their plans and prepare to play an enhanced role in coordination of CVA in the context of increasing (and in some cases unprecedented) needs and limitations of COVID-19. Responses should, as ever, be context specific. We suggest that CWGs consider the relevance of these bullet points to their context and adapt as needed. Examples and reference documents are provided as foot notes. We will continue to develop and update the list as new needs and examples of good practice become available. Please let us what we have missed!

Note: CaLP has live guidance on CVA in COVID contexts intended to help organisations understand and prepare for likely impacts of COVID-19, and consider if and how CVA can be delivered safely and effectively in different contexts. The guidance is accessible [here](#). CWGs are encouraged to refer to this guidance alongside this document in developing common products and approaches.

Safe delivery of CVA and Doing no Harm

- Consider providing contextualized country-specific guidance for adapting programmes to prevent spread and facilitate safe delivery of CVA. Examples of guidance developed by CWGs are included below ^{1,2,3}

Minimum Expenditure Baskets (MEBs) and Transfer Values

- Where they exist, conduct a quick review of MEBs and transfer values to assess their suitability for response in the context of COVID-19.
- Consider aligning transfer values with government social assistance measures where they exist and where they cover basic needs (also see the section on working with social protection systems below).

¹ Gaza, oPt, [CVA and COVID19 Tip Sheet](#), April 2020

² [Cash and Voucher Assistance and the Covid-19 Outbreak, Syria](#), by the Damascus CWG (**new**)

³ <https://www.humanitarianresponse.info/en/operations/south-sudan/document/cash-and-voucher-assistance-cva-and-covid-19>

- Consider adapting MEB and survival MEBs for COVID-19 crisis for example, by adapting WASH and/or health related items, providing top ups for new needs induced by COVID-19, and /or possibly decreasing / reviewing other sector needs.
- There may be need to develop an interim guidance where a minimum expenditure basket has not been developed or populations that have not traditionally been the focus of humanitarian interventions is affected.⁴

Market Monitoring

- Plan for increased frequency of market monitoring to assess market functionality, trends in prices as well as accessibility of markets.
- Put plans in place to facilitate remote monitoring of markets should this become necessary¹¹. Consider using existing market information from other agencies⁵ and filling gaps instead of setting up new systems.
- In collaboration with other stakeholders, develop contingency measures including triggers and alternative modalities to be used in the event that markets can no longer support a cash response.
- Where markets appear to be failing, consider advocating for market support interventions e.g. preventing the shortage of life-saving commodities and hygiene items; support to suppliers and businesses that are innovating in new ways to reach their customers; and reinforcing positive changes made by market actors.

Engaging with Financial Service Providers (FSPs)

- Discuss the possible scale up in CVA with FSPs and measures taken to maintain social distancing at their distribution points and verification methods.
- Undertake an updated mapping⁶ and analysis of FSPs including capacities and ability to provide services requiring less contact. Avail information to all CVA actors.
- Keep in mind that with scale up, FSPs capacities may become stretched and collective advocacy for increased capacity or alternative delivery mechanisms may be required.
- Facilitate discussions with the private sector and regulators (e.g. central banks) to support increased use of digital money at discounted or waived transaction costs, and triggers to relax KYC etc.
- Keep up to date with and inform members of changes in regulatory environment and fees.
- Ensure preparedness activities are targeting the full range FSPs. Areas of focus could include:

Microfinance Institutions (MFIs) and Banks

- Capacities and access
- Ease of opening accounts
- Business continuity

Mobile Network Operators (MNOs)

- Customisation of services
- Advocacy for increased coverage
- Negotiation for lowered commissions and transaction fee

⁴ Kenya CWG is currently developing an interim MEB guidance for urban areas to facilitate response

⁵ Such as WFP, FEWSNET, IMPACT Initiatives (REACH) and FAO – See Markets in Crisis (MiC) Statement of COVID-19

⁶ [FSPs mapping for West Africa](#), by the Regional CWG, April 2020

E-vouchers / Digital payments providers

- Early negotiations on behalf of the group to set up alternative mechanisms
- Context specific solutions in light of COVID-19
- Building capacities of members through on-line trainings

Working with and alongside social protection systems

- Explore linkages, complementarity and alignment with government social assistance. Remember to look at how the different aspects of humanitarian CVA and social assistance (e.g. registration and amounts) can be aligned beyond the delivery platforms. A tool developed by the regional platform for social protection in WCAF can help support analysis and define a desirable level of integration.⁷
- Reach out to existing social protection coordination platforms where they exist and explore coordination with government social assistance. Keep in mind that the majority of assistance to affected populations might be channelled through social assistance programmes.
- While recommending alignment approaches for humanitarian CVA, consider how government/social protection systems are being affected including capacity for scale up, ability to operate at scale in remote conditions, level of financing etc.

Coordination of Humanitarian actors

- Map and share planned and on-going CVA interventions to facilitate coordination and planning. Consider increasing the frequency of updating and sharing 3/4/5-W matrices
- Reach out to clusters and sectors especially those most engaged/impacted by the pandemic and coordinate activities e.g. possibility of using CVA modality, support where CVA is considered, joint advocacy and sharing of plans
- Participate in cluster/sector, inter-cluster/sector and inter-agency meetings if and when possible.
- Facilitate coherence between delivery of CVA by sectors and Multi-Purpose Cash.
- Contribute to country flash appeals and HRP updates and any other emergency response planning.

Collaboration and co-creation with other actors

- Prioritize co-creation of solutions with government and/or private sector wherever possible and feasible.
- Reach out to other organizations and groups that may be discussing issues relevant to the work of the CWG e.g. Market Economic Recovery Standards (MERS) group, REACH, national authorities, Social Protection Working Groups, GSMA. Where possible engage and use data generated by others to support the work of CWGs.
- Coordinate with and take into account interventions by non-traditional humanitarian actors such as civil societies, private organisations and faith-based institutions.
- If needed, consider reaching out to other parties such as the Humanitarian Country Team (HCT) and donors to facilitate advocacy efforts, including for lifting or easing of restriction measures that may have been imposed and/or planned.⁸

⁷ <https://www.calpnetwork.org/publication/connecting-humanitarian-cva-with-government-social-safety-nets/>

⁸ [Cash Consortium for Iraq \(CCI\) document on Cash as a Core Component of the COVID-19 Response in Iraq, 16 April 2020.](#)

Risk analysis

- Conduct a risk analysis of key operational risks and mitigation measures.⁹
- Monitor the risks and implement mitigation measures including advocacy if/when triggers materialize.

Monitoring and Evaluation

- Consider joint monitoring of the response to inform adaptive measures.
- For Multi-Purpose Cash (MPC) programmes remember to use the MPC outcome indicators developed by the Grand Bargain Cash Workstream¹⁰ as well as any others deemed necessary depending on your objectives and context.
- Consider planning for remote monitoring approaches.¹¹
- Ensure protection and gender (including GBV) are mainstreamed and monitored in all phases of the response.

Reorganization of the CWG to meet new demands

- Ensure local actors are adequately engaged. Keep in mind that local actors may be facing new barriers – including technological – that may limit their participation on virtual platforms.
- Aim to have Government representation as much as possible.
- Consider conducting an analysis of existing CWG capacities.
- Review activities being carried out/modified, funding and create a plan of action to address the gaps.
- Consider increasing the frequency of CWG meetings to enable faster action on specific tasks and schedule meetings at predictable/agreed times.
- Align with OCHA meeting schedules to avoid conflicting timings.
- Consider seeking secretariat support from OCHA e.g. for information management and inter-sectoral support.
- Delegate key technical tasks to sub-working groups to address pending issues faster and in more depth outside the CWG meetings. Ensure sub-working groups then report back to CWGs for discussions and adoption. This approach has been employed effectively by some CWG enabling them to attend to multiple issues at the same time.

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⁹ <https://data2.unhcr.org/es/documents/details/75595>

¹⁰ <https://www.calpnetwork.org/publication/multipurpose-cash-outcome-indicators-final-draft-for-testing/>

¹¹ [NRC Cash transfers in remote emergency programming, August 2016](#)