

Meeting Notes
East and Southern Africa Cash Working Groups Leads and Co-Leads Meeting
28th July 2020

Agenda

- Introduction
- Reflection: What we have learnt so far
- Peer Exchange: Addressing challenges faced by CWGs
- COVID-19 and CVA: Trends, Challenges and Opportunities (Presentation)
- Wrap up

Present:

- 1) Kaitlyn Scott – Somalia CWG
- 2) Ali Mansoor – South Sudan CWG
- 3) Afsar Khan – South Sudan CWG
- 4) Aikins McBansanah – South Sudan CWG
- 5) Sharon Sibanda – Southern Africa RCWG
- 6) Kai Roehm – Southern Africa RCWG
- 7) Kennedy Nyirenda – Malawi CWG
- 8) John Mwangi – Malawi CWG
- 9) Sapezie Ojiambo – CaLP
- 10) Esther Mbogho – CaLP

1. Introduction

The meeting had the following objectives:

- 1) To provide space for CWG leads to reflect on the current performance of country CVA responses
- 2) To create an opportunity for CWG leads to learn from the work of other CWGs in the region
- 3) To facilitate identification of and jointly explore solutions to key challenges faced by CWGs

2. Lessons learnt by CWGs

The meeting commenced with the CWG leads and Co-leads sharing their experiences adapting CVA responses in the context of COVID-19 in a group discussion. The discussion was guided by the following questions.

Q1. How have CWGs reacted? - What have you done differently? Which aspects are you most proud of?

Q2. What remains a challenge?

Q3. What have you learnt that might be useful to other CWGs?

The key discussion points were as follows:

A. There has been successful adaptation of the CVA responses in the following ways:

- Implementing organisations have increasingly used mobile-money to deliver cash assistance with reduction of person to person transfer of cash.

- However, mobile money has not been a viable option in all contexts. In some cases, such as some rural areas (of Southern Africa) where mobile networks are limited, cash in transit is still used with adaptations made to operating procedures to include COVID-19 prevention measures. These are such as having smaller numbers of people at distribution centres and staggering of distribution days.
- In some contexts, financial service providers increased their capacity as the demand rose from humanitarian agencies. However, this was not feasible in all contexts.
- Remote market monitoring has been implemented in many countries in spite of challenges. There has also been increased phone-based M&E
- Face to face/contact verification has been discontinued in most cases. Some organizations (in Somalia) have adopted phone verification methods
- Some actors have provided assistance covering multiple months in a single distribution
- Government and aid agencies have moved fast to establish cash transfer programmes in urban settings where populations have been disproportionately affected

B. The following developments were lauded as having worked well:

- Many CWGs quickly developed new context specific guidance, advice and tools for CVA programming in the context of COVID-19
- Some governments rolled out cash responses/social cash transfers. Others are in the planning phase with programmes yet to kick these off.
- Some CWG leads (Malawi) also reported increased coordination between governments and humanitarian agencies and strong engagement from government and strong willingness for CVA.
- Strong relationship with donors and donor flexibility was reported (Somalia)
- Some CWGs reviewed MEBs to adapt them to the unfolding crisis
- Information sharing and cross-learning by partners

C. The following programming challenges were identified:

- Urban programming: Economic impacts of COVID -19 have disproportionately affected populations in urban centres bringing about a need for urban programming in contexts where humanitarian responses were pre-dominantly rural. Humanitarian actors in these contexts are being forced to learn and adapt fast.
- Differences between cash transfer values provided by humanitarian actors and Government responses: Government responses are based on social cash transfer values while humanitarian transfers are determined through an agreed process designed to determine a household's basic needs through MEBs. It was discussed that one way this could be dealt with was by humanitarian actors topping up government transfers to reach the amounts determined by humanitarian actors. On the other hand, the practicality of this approach in the context of limited resources and massive needs would require analysis to determine the most strategic approach.
- Low capacities of Financial Service Providers (FSPs): In some countries, especially in Southern Africa few FSPs have capacity to provide services to deliver CVA across the country. It was suggested that mapping of FSPs in these areas would enable implementing organisations to have a good idea of the options available to them and use more than one service when they need to.
- Existing guidance over-emphasize mobile money: This assumes people in need have mobile phones while this is not always the case. Mobile phone coverage in rural areas of Southern Africa for example is quite low. There is need to recognize that different delivery platforms

may be needed depending on the context and provide guidance than recognize that implementing organisations may need to choose a different option depending on the context.

- Remote targeting approaches: Few examples could be shared where this has worked well. It was clear that this is one area where knowledge building could be useful. The example of Kenya where GiveDirectly is working with civil society organisations to identify recipients who are then verified and enrolled via mobile phone was shared. It was also noted that the Government of Kenya has in at least one instance used self-registration using USSD.
- Challenges with market functionality: In some contexts, (in southern Africa), COVID-19 has brought challenges in movement of goods to markets due to border closures and restrictions resulting in reduced availability of goods in the markets. Travel restrictions have also limited access to markets. In these cases it has been necessary to consider whether cash is still the best option for response

3. Peer Exchange: Addressing the challenge of limited Financial Service Providers (FSP) Capacity

The group chose to discuss how CWGs could tackle the challenge of limited FSP Capacity.

The problem: In some of the contexts (particularly in Southern Africa), FSPs lacked capacity to scale up rapidly to meet the demand from humanitarian actors. In some instances, many of the people that aid organisations were trying to reach did not have access to mobile money. While it was possible to provide mobile phones and sim-cards, the problem of digital literacy would need time to be tackled.

The following experiences/ solutions were shared:

- Where the issue was coverage, organizations collaborated with FSPs and got them to extend their services to locations where they were needed. This approach was successfully implemented in South Sudan.
- Where delivering cash assistance is too challenging, vouchers could be a viable option. In cases where vouchers are adopted, COVID 19 prevention measures should be outlined and emphasized.
- International money remittance companies could be another option and have been used in some of the contexts with limited FSP/MNO infrastructure.
- Quick FSP mapping looking at the operational side (services) were recommended for contexts facing challenges as they would provide a good idea of the options available to be explored.
- The key message was to avoid restricting options to digital money transfer and start exploring other innovative options that might exist in the different contexts. Effort should be placed on developing offline solutions as well with the intention of developing an array of options suitable for the different profiles of recipients.

4. COVID-19 and CVA: Trends, Challenges and Opportunities

CaLP shared some of the emerging trends with respect to COVID-19 and CVA as captured in State of the World's Cash 2020 report (See PP attached). The presentation was intended to encourage CWGs to consider the challenges and opportunities presented by these trends as they continue to facilitate adaptation of country CVA responses.

The following issues and questions were discussed during Q&A.

- Low level of resourcing: There has been little funding coming to region to support scale-up of CVA. How does this fit in with the mentioned shift to blanket/ universal targeting approaches? → Blanket, universally leaning approaches are likely to be necessitated by the large number of populations in need of assistance given that new population segments that previously did not require humanitarian assistance that are likely to be pushed into poverty as a result of secondary impacts of COVID-19. Where blanket/universally leaning approaches are adopted, this would be in order to avoid exclusion errors and would likely be limited to specific geographical areas meeting certain criteria. There might be need to make trade-offs between coverage vs. depth of response. This approach might be challenging in the most fragile contexts.
- CWGs need to start conversations around these trends and how CVA programming might change as they take effect.

5. Key Takeaways

- 1) CWGs have been instrumental in supporting adaptation of cash responses in order to ensure safety of CVA in the context of COVID-19. Many CWGs moved fast to provide context specific guidance and tools to facilitate remote programming procedures which have been successfully adopted by practitioners.
- 2) There remains a number of challenges in adapting CVA programmes that could benefit from collective strategies and learning (See 2.C above). Work is needed to further develop capacities in these areas going forward. Organisations involved in CVA, and CVA coordination mechanisms in the region need to prioritize knowledge building and shared learning in these areas, and explore development of context specific collaborative solutions to address the issues.
- 3) While new technologies and innovations allow implementers to address some of the constraints faced in safely and conveniently delivering cash to persons in crisis, they are not always suitable for all segments of the populations or contexts. Therefore, it is important that the totality of viable options including the traditional ones (for example non-digital options) continue to be developed and used. Recommendations on adaptations to be made should consider all population segments and contexts, and cover the full range of options that might be used. Beneficiaries' preference should be a key factor in deciding the transfer mechanisms to be used. The use of multiple transfer mechanisms within the same response to address capacity issues or meet beneficiary preferences and needs should not be ruled out.

6. AOB

Meeting notes and a link to evaluate the meeting to be sent to the attendees.