What Next For Cash Transfers In Bangladesh?



Photo by S.J.Truelove courtesy of BRCS 2012

**How to ensure Bangladesh is ready for Cash Transfer Programming at scale, at speed and across sectors by 2018.**

The Plan of Action and Advocacy Strategy of the Bangladesh Cash Working Group.

Sharon Truelove, December 2015

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*This report reflects the opinions of the author alone and not necessarily those of the Bangladesh Cash Working Group*

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## Abbreviations & Acronyms

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|  | **Abbreviations & Acronyms** |
| BDRCS | Bangladesh Red Crescent Society |
| BRCS | British Red Cross |
| CaLP | Cash and Learning Partnership |
| CCG | Conditional Cash Grant |
| CFW | Cash for Work |
| CHT | Chittagong Hill tracts |
| COP | Community of Practice |
| CTP | Cash Transfer Programme |
| CWG | Cash working group |
| DeSHARI | Developing and Strenthening Humanitarian Assisstance and Risk Reduction |
| DRR | Disaster Risk Reduction |
| FHH | Female Headed Households |
| HEA/HES | Household Economic Analysis/ Household Economic Security. |
| IFRC | International Federation of Red cross and Red Crescent Societies |
| IK | In kind |
| JNA | Joint Needs Assessment |
| MMT | Mobile Money Transfer |
| MPC | Multi Purpose Cash |
| NAARI | National Alliance for Risk Reduction and Response Initiatives |
| NID/C | National identity card/document |
| PM | Payment Method |
| PDM | Post Distribution Monitoring |
| SOP | Standard Operating Procedure |
| SSNP | Social safety net programme |
| UCG | Unconditional Cash Grant |

# Executive Summary

This study was commissioned by the Cash Working Group (CWG) of Bangladesh and funded, through Oxfam by ECHO. The study was conducted through remote interviews and then further interviews and participatory workshops during ten days in Dhaka (November 2015). The scope of work was initially primarily focused upon generating an ‘advocacy dialogue’ but the work was amended to include the participatory identification of a detailed strategic work plan for the CWG for 2016 through to 2018. The study has provided the CWG with an opportunity to reflect upon ‘what are the next steps for cash transfer programming advancement within Bangladesh’ and to look at ‘how to ensure Bangladesh is ready for Cash Transfer Programming at scale, at speed and across sectors by 2018’. The results of this process are described within this report and a separate technical annex containing presentations and a detailed strategic work plan (2016- 2018). **The report contains only a brief narrative and concentrates on highlighting the extensive and detailed actionable recommendations generated by this study.**

The cash working group of Bangladesh is a highly valued coordination body and is seen as the principle organisation involved in promoting best practice and increasing cash transfer programme (CTP) capacity in Bangladesh. It has been funded through ECHO since June 2014 and through this funding has benefited from the provision of cash technical advice and facilitation from a technical coordinator hosted by Oxfam Bangladesh.

The balance between in kind and CTP **transfer modality options** used in Bangladesh have changed significantly since cash began to be first used in and around 2010, with fewer and fewer agencies now using in kind approaches beyond the first few weeks of an emergency. However **indirect market support modality options**[[1]](#footnote-1) have not been reported to have been adopted as yet. CTP in Bangladesh continues to be largely confined to extensive cash for work (CFW) programmes (often with a community infrastructure and DRR component) with some limited conditional and unconditional cash grants beginning to be increasingly used largely after the first month from a crisis.

It is evident that the lack of available information as to the full range of **payment method opportunities** and their coverage in specific areas and their relative costs and other advantages and disadvantages is not adequately researched or documented. It remains questionable whether the existing cash in hand transiting to mobile money transfer (MMT) approaches provides the payment methods most appropriate to specific groups or types of beneficiaries or whether there is sufficient flexibility, coverage or capacity and readiness for a major scale sudden onset disaster as occur frequently in Bangladesh.

Most agencies continue to use the ‘cash in hand’ method for delivering cash to beneficiaries in the initial weeks after crisis but since 2014 have begun to transition as quickly as is feasible within the current operating environment to mobile money transfer (MMT) approaches primarily through aiming to issue 100% of beneficiaries with SIM cards. Stakeholders continue to report that cash in hand remains the quickest and most efficient means (in terms of cost, human resources and time) of delivering cash because of delays and other problems associated with registration bureaucracy and regulatory concerns. Advocacy will be the principle means by which such blockages and delays can be minimised. It is clear though that there is overconcentration of use of two payment method options and that the CWG can play an important role in encouraging agencies to look at the full range of payment options and financial service providers available within Bangladesh. It has been recommended that the CWG spear-heads research into all the available payment method options at a local and regional level and assesses each for their suitability to specific vulnerable groups and with regard to gender and protection concerns. This should also include an analysis of the potential of the extensive network of community level women’s groups, community organisations and savings groups, that have largely been formed and capacity built as part of agency development programmes, and the degree to which these groups might have potential as a delivery mechanism for cash programmes.

This study has highlighted the need for CTP implementing agencies to begin to use; a broader range of transfer modalities (including indirect support to market actors); more sophisticated CTP technical designs; more nuanced approaches to meet objectives in terms of restrictions, conditions and instalments and allied sensitisation; and more locally and gender and specific vulnerability appropriate payment methods. This will need to be achieved through continued capacity building and experience sharing that ensures that a detailed response and payment options analysis is undertaken based on robust and gender and vulnerability appropriate assessment information and rigorous market analysis.

The study has identified a wide variety of areas where advocacy efforts should allow for an improved operating environment for cash transfer programming. This report and its allied 2016 to 2018 strategic work plan details the extensive contingency planning and preparedness measures that should enable CTP implementing agencies in Bangladesh to be better prepared for future emergencies that require improved quality, more sophisticated CTP at scale, at speed and across sectors.

The report has identified a large number of advocacy areas where donors are best placed to provide leverage for advocacy messages, and the CWG should work towards a situation where donors are fully on board and take part in the advocacy efforts of the CWG, as they have added value in terms of persuasion, and increased leverage. This could be further added to should donors work together around identified messages, potentially within a donor fora.

In conclusion then, this study has identified that the CWG can be a central part in ensuring that Bangladesh is increasingly ready for cash transfer programming at scale, at speed and across sectors by ensuring that a broader range of more sophisticated transfer modality and payment options are known and considered at the technical design stage.

# Introduction & Methodology

## The Cash Working Group

The Cash Working Group (CWG) of Bangladesh was established in March 2014. It currently consists of 31 member organisations who meet on an ad hoc basis in Dhaka. Its stated objectives are:“To promote appropriate, timely and quality cash based programming in humanitarian response to meet the immediate needs of communities affected by crisis through coordination, capacity building and advocacy of key humanitarian actors in Bangladesh” (CWG presentation 2014). Two consortia of NGOs are key member organisations of the working group, and include:

* NAARI - (National alliance for risk reduction and response initiatives) which includes Care International, Islamic Relief, Concern Worldwide, Plan International, Oxfam Bangladesh and Concern Universal Bangladesh.
* DESHARI (Developing and Strengthening Humanitarian Assistance, Risk Reduction Initiative) which includes Muslim Aid, Solidarities International, Christian Aid and Danish Church Aid.

The activities of the cash working group have been supported through ECHO funding (Euro 240.500) since June 2014. Primarily through an Oxfam hosted Technical coordinator and with the specific objective: “To enhance coordination and capacities of key humanitarian stakeholders to implement gender sensitive cash based programming by knowledge transfer activities, sharing better practice, evidence based research, and advocacy to influence key stakeholders in Bangladesh by the end November 2015”(CWG presentation 2014).

## Objectives of the Study

The ‘scope of work’ (there were no objectives identified in the ToR - see Annex 6.1) identified for this **‘Advocacy for national and local level dialogue’**, and the scope is summarised as:

1. ‘Conduct a national level advocacy workshop based on strategies found best to exchange experiences, learning’s, good practices and modalities of cash transfers with a wide range of stakeholders.’
2. ‘Gather local decision maker’s perspectives on success and challenge factors for better CTP’.
3. ‘Set new strategies and conduct a[[2]](#footnote-2) dialogue or consultation in order to share to the national level.[[3]](#footnote-3) ‘
4. ‘Cconsolidate and analyse the outcomes from (the) workshop and dialogues which took place in local and national level in order to identify new priority actions for the Cash Working Group and its members to carry out in the next phase’.

The following is an interpretation and summary and clarification of the ToR for the ‘advocacy for national and local level dialogue’[[4]](#footnote-4)

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| **A Summary Interpretation of the Objectives of the CTP Review & Advocacy work:**   * **Purpose –** ‘The CWG is aiming to create foundations for evidence and result-based advocacy, as a key objective to bring about meaningful changes towards more appropriate and harmonized practices of CTPs’[[5]](#footnote-5). * **Objectives** – reviewing national learning from past CTP approaches, modalities and payment methods used to inform and improve future programme approaches and CWG advocacy strategies. Identify and develop future potential plans, focus areas and advocacy strategies for the CWG in the coming years. * **Activities** will include opportunities for practitioners, agencies and other stakeholders to exchange their experiences and challenges faced with CTP (at local, district and national level) and disseminate key learning from this.   + Exchange of CTP and payment method experiences & challenges,   + Assess strengths and weaknesses of varying approaches, for varying sectors   + Identifying blockages to CTP   + Disseminate learning and best practice and discuss the way ahead for CTP in a national level advocacy workshop which will present, discuss and validate the findings of the work.   + Conduct a local level dialogue and consultation in order to share this at the national level[[6]](#footnote-6).   + Gather local decision maker’s perspectives on success and challenge factors for better[[7]](#footnote-7) CTP |

This review and advocacy study is considered to fall under target result 4 and target activities 1.4, 1.5, 1.7, 1.8, 1.9 of the CWG as itemised in Annex 6.4 (taken from a CWG presentation 2014).

### Methodology

**Key informant Interviews** guided by the checklist of questions tool presented in Annex 6.9. A good proportion of these stakeholder interviews were undertaken remotely[[8]](#footnote-8) (Annex 6.2) identifies the stakeholders consulted and interviewed). Below is a summary of some of the key questions asked of CTP stakeholders:

1. What are the main areas to focus on to improve CTP and the environment for CTP by 2018? In terms of:
   * Better implementation (assessment, design, targeting, implementing, M&E, other?)
   * Better delivery of payments (sooner, larger, safer, cheaper, transparent, more options, broader coverage, other?)
   * Better operating environment for CTP (within own organisations, in terms of authorisations, other?)
2. What do you want the CWG to do next in 2016 and where do you want the environment for cash to be by 2018?
   * Build on prior learning on what has worked well and less well in CTP
   * Help the CWG to define a strategy and work plan for 2016 that will allow it to;
     1. improve CTP implementation
     2. and the environment that CTP operates in to be ready by 2018

**Participatory Workshop discussions** on four separate occasions:

1. Initial CWG Introduction to the work (Wed 11th Nov) and identification of key informants[[9]](#footnote-9)
2. Briefing and initial discussions (Wed Nov 18th principally with approximately 10 RCM/Federation, FAO/UN and NGO representatives participating)
3. ‘What next for CTP in Bangladesh/’ workshop (Sunday 22nd Nov principally with approximately 10 RCM/Federation and NGO representatives participating)
4. Final de-brief and validation workshop(Wed 25th Nov - principally with approximately 10 RCM/Federation and NGO representatives participating)

### Limitations and Challenges

The principal limitation in terms of the achievement of the full ToR scope of work was the inability to adequately integrate the local and regional level views into the analysis. The security situation meant that the consultant was unable to travel to the regions as planned and the option of using a local consultant to achieve this and then feed back into the national level discussion was not considered to be robust enough for this level of analysis of CTP. The alternative identified was to invite key agency cash implementing staff from the local and regional level to a 2 day workshop in Dhaka was also not possible due to a combination of security restrictions on travel and their business and lack of availability at such late notice. The final strategy of having as much participation of local and regional staff in the overall national level workshop process (this was achieved only with a small number of NGO and partner participants on different occasions) and through remotely interviewing regional and local level staff was only achieved on a small number of occasions (see Annex 6.2 for those interviewed and present at workshops). The decentralisation of operations and the benefits of the CWG and greater inclusion of local and regional level dialogue into national CWG plans is part of the initial priorities for the CWG in 2016 (see technical Annex work plan and photos of diagrams in Annexes 6.6 & 6.9).

The second major limiting factor was the insufficient time afforded to the consultant to write the final report and to include all the points gathered in the detailed notes made when interviewing key informants. Though every effort has been made to ensure that the overriding issues have been covered, it has not been possible to fully integrate the detailed notes taken in interviews with; BRCS programme manager, Christian Aid emergency Programme officer, IFRC regional cash advisor, Bkash, DBBL, DFID Humanitarian advisor, and the CWG representative from Care.

A larger proportion of interviews with stakeholders had to be performed remotely due to national strike days and other increased security concerns.

In general, the rather last minute and quite late notice of the study contributed to the lack of availability of key informants and to fewer agencies being represented at workshops as a whole. Further additional work to validate the findings and strategy will thus be required on behalf of CWG to ensure all are on board with the findings.

# Findings

It is important to clarify that this study is not an evaluation of either the cash working group or a review of CTP within Bangladesh. The study has limited scope and involved limited time that did not provide the level of wide ranging, cross stakeholder, local, regional and national discussion and participation that was really required to develop full agreement, buy-in and acceptance across stakeholders and government authorities in particular.

### Organisation of the study outputs

The study has produced three principal outputs:

1. **Final validation workshop** (presentation power point in separate technical annex) to commence stakeholder buy-in. Further discussion and agreement will be necessary, alongside government consultation.
2. **Study Report and proposed recommendations**. This report concentrates on the inclusion of detailed individual actionable recommendations rather than lengthy narratives. The recommendations are included alongside the findings in order to better link the recommendations with the evidence identified within this study.
3. **A 2016 - 2018 provisional strategy action planning document** with three separate provisional work plans on implementation, payment methods and the operating environment for cash (summarised in Annex 6.12.1 to 6.12.3 and in provided in full in a separate technical annex)

All three outputs are presented as working documents that will require further discussion, further detail and wider agreement and buy in. The report is designed as a short summary document that concentrates on detailed actionable recommendations, rather than a lengthy narrative[[10]](#footnote-10).

## Findings on the assessments for cash transfer programmes

First phase assessments rely on data and information from the government ‘D or disaster form’ which agencies report is neither achieved quickly enough and tends to require their further validation This often results in the numbers affected increasing quite considerably, so agencies tend not to rely on the D-form data. Agencies report that timeliness of the D-form data is more important than the authentication in the initial days and that; “*For a life saving response (food, water, emergency shelter; using an injection of quick money) for the initial 0 to 15 days (in general), we might not need JNA types of assessment to trigger the response. Strengthening the government D-form information collection and dissemination is essential for this. A scenario based response decision trigger is helpful instead of waiting for data to be collected from government or JNA during these initial days. One parallel approach could help like, ‘forecast based financing’ to quicken response in the initial days of the disasters.”* Further detailed information on this matter is included froma key informant in Annex 6.14.Individual agencies report varying but increasing degrees of use of recommended best practice approaches for the additional assessments required for CTP. In general coverage of key basic CTP required information; some household level economic analysis and market analysis has improved significantly in quality and frequency since the increased use of the joint needs assessment (JNA) and market assessment approaches that began towards the end of 2012. More recently however, joint needs assessments have suffered some delays caused by triggering now being linked to government declarations of ‘emergencies’. Stakeholders also report requiring further additional information than that contained in the JNAs in order to be able to design their CTP programmes.

Individual agency and joint needs assessments are reported[[11]](#footnote-11) to contain increased gender related information, however it was clear that the necessary knowledge and information around what key gender related information is required for a cash programme, particularly around gendered decision making within the household (particularly around payment collection, control and decision making around the spending of the cash) was not widespread or routine.

There is some evidence that joint assessments and the increased adoption of consortia based implementation of CTP approaches may have contributed to more uniformity of CTP approaches being adopted and an increased use of unconditional cash grants (UCG) in order to fit the diverse objectives, sectors and varied mandates of the cooperating agencies (NGOs).

There is now a better level of understanding across agencies of mobile money distribution methods than prior to 2012 but this does not extend to other potential payment method types. There is strong evidence that there is a lack assessment of and knowledge of the full range of payment methods and that this is contributing to a high level of uniformity in the types of payment methods utilised by agencies. Most agencies use cash in hand immediately after a crisis and switch to mobile money transfers (MMT) using a SIM card only approach in those areas where coverage is good as soon as authorisation is gained and the lengthy registration process completed (see following section on delays). Very few agencies use payment methods other than cash in hand or MMT, and opportunities to trial or undertake exercises within agencies that allow them to *“identify the time required to respond using the different payment mathods. This will help each agencies to understand the challenges of each payment methods with involevements from different stakeholders and own financial controls.”[[12]](#footnote-12)*

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Though the government of Bangladesh is now increasingly permissive with agency attempts to use cash modalities, some of the regulatory, bureaucracies and authorisations required do inadvertently delay and potentially discourage early CTP adoption. A principal factor in this is the reluctance of the authorities to declare emergencies for international profile reasons which has recently been a requirement for the triggering of joint needs assessments. This has further contributed to the remaining strong preferences for in kind (IK) distributions, though these are increasingly complemented by ‘cash in hand’ distributions, most particularly immediately after both routine and crisis events. One of the contributory reasons for this widespread IK and immediate small cash in hand distribution is the continued perceived slow triggering and undertaking of the necessary assessments, slow authorisations for cash implementation and amounts of bureaucracy and regulation around mobile money transfers that contribute to delaying the use of other CTP modalities, approaches and payment methods. Stakeholders are also however well aware that delays are internal in nature also, with one stakeholder neatly summarising this isse thus: “*government does not restrict agencies to respond. More preparedness arrangement with Donors are needed to mobilized funds. Relying everytime on JNAs and then declaring for funds and then awaiting approval for fund release and then implementation will delay the system further.”*

Assessment of learning related to CTP is largely informal, even within UN agencies, and is reportedly not shared within UN agencies or across agencies. In general, CTP learning is seldom documented or shared. Though there has been some informal sharing of CTP experiences within CWG meetings, this study was not able to identify what other learning activities had been achieved by the CWG.

**Recommendations:**

* Work to promote more of a teamwork and partnership approach to assessments with government and improve D-Form timeliness, accuracy and content. Advocate for the removal of the requirement for ‘declaration of an emergency’ for the authorisation of JNAs. Identify a few clear messages for authorities and utilise the added value and leverage that donors, a donor forum and an NGO forum could bring. Find alternative coordinated assessment strategies in the mean time[[13]](#footnote-13).
* Advocate[[14]](#footnote-14) for improving existing assessment formats and update the JNA to include the key additional cash, market, payment method and gender decision making information that will allow agencies to more quickly move to design quality CTP programmes. Consult existing resources such as the IFRC additional questions for CTP, RAM and 48 hour tool kits and other CaLP resources. Ensure final draft is reviewed by a trusted cash expert and then test at the next emergency.
* Increase the knowledge, capacity and utilisation of household economic approaches (HEA and the more rapid HES[[15]](#footnote-15)) and the essential gender information to improve assessments and ultimately the quality of relief and recovery interventions regardless of modality.
* Ensure that the full range of payment method options available are assessed prior to crises, documented (An example is provided in Annex 6.5), well understood and their specific advantages and disadvantages analysed for each response, and differently for each regional context.
* Donors to research with consortium partners, UN agencies, to identify whether more uniform transfer modalities (and UCG in particular) are being used as a result of consortia funding applications and not necessarily as a result of detailed response analysis that ensures the modality selected is defined by context and the needs of beneficiaries.
* Ensure CWG bring together, document and disseminate learning on CTP by varied means and pro-actively.

## Modality Issues & Trends

It is clear that considerable confusion and regular misuse of CTP key terminologies occur at all levels in Bangladesh, from cash trainees, through to higher management, cash implementers and occasionally with donor representatives and regional specialists. This can be both used informally and in documentation and the misused terminology can become infectious!. ‘Direct cash’ is frequently used in place of ‘cash in envelopes’ or ‘cash in hand’ when direct cash actually means the opposite of ‘indirect cash to support market actors’ and can refer to cash being transferred by any payment method means at all. Transfer modality is variously used to refer to CTP (and not in kind) or instead of a ‘payment method’. On occasion cash for work was defined as an ‘unconditional grant’ because the beneficiary could choose to purchase what they liked with the cash that was earned. Such lack of terminology accuracy leads to lack of clarity and difficulties interpreting approaches and potentially quite a lot of misreporting.

There is a wider than usual lack of awareness of indirect cash support to market actors and its potential benefits and complementarities for fast response. In general, practitioners felt that ‘markets in Bangladesh recovery very quickly’ however on closer examination practitioners were able to identify areas of the country and specific crisis types where recovery times were delayed as a result of lack of market readiness (more remote areas such as Chittagong hill tracts and the example of North west floods 2012 and chars were identified).

There is a lower than usual awareness of the full range of transfer modality options and varied CTP approaches available for use. Practitioners are principally aware of CFW, UCG and in kind but few are familiar with or using[[16]](#footnote-16) voucher approaches (whether cash or commodity open or commodity restricted or specific objective vouchers such as ‘veterinary care’, ‘fresh food’, ‘education’ or ‘health clinic’ vouchers etc.). There is a fairly uniform and narrow understanding of conditions as cash for work or ‘cash for training’ and condition use to nuance programmes to the specific needs of beneficiaries, programme objectives or agency or donor mandates is not widespread. The relative lack of awareness of the multitude of differing cash projects achieved elsewhere and across other sectors globally is contributing to highly uniform cash approaches that are not as sophisticated or nuanced to needs and objectives as they could be.

The study was unable to identify any data or information on the transfer modality split within Bangladesh either between in kind and CTP nor between CFW, vouchers, CCG, UCG or other approaches, even amongst donors. However, all stakeholders were unanimous in stating that there had been quite slow increased adoption of CTP from its first uses for food and shelter purposes after Cyclone Sidr in 2007 and then more marked progress towards CTP after the North West floods in 2012. The last three years have seen a rapid improvement in the permissive environment for CTP and subsequent increase in its use nationally. There are still a small number of agencies and individuals who remain unconvinced of the effectiveness of cash but the majority of national and international agencies are now using CTP in some way, but often confined to specific and more restricted and conditional cash. The increased use of unconditional cash is thought to be a result of the move towards consortia approaches to CTP (as discussed in previous section). Though this has encouraged some agencies to reduce the use of conditions it may well be resulting in less adoption of more nuanced and sophisticated CTP approaches.

There does still however remain considerable in kind use[[17]](#footnote-17), not just post emergency but throughout the emergency, relief, and recovery to development continuum. Agencies are still using IK in situations where it appears difficult to find a justification. A typical case sighted is where livestock are procured[[18]](#footnote-18) and given to beneficiaries and that prove not to suit local conditions and environment and when local types are available in the market. Stakeholders indicate that this continued use of in kind is caused by a variety of factors: *“Donor mandates; earmarking of funds for a certain sectors, (e.g, livestock); and the fear that if given cash the beneficiary may not use cash for the intended purpose (e.g. livestock); for logistic, administrative ease for agencies (such as buying large quantities of IK s from one supplier rather go to small local traders in the community*”.

In summary then, overall CTP use has remained fairly uniform and is largely through CFW with those identified as ‘unsuited to the heavy work of the CFW programmes being allocated UCG (reportedly with 7-10% of beneficiaries getting these UCGs for the most vulnerable). CFW is still largely cash for clearing, DRR and infrastructure repair[[19]](#footnote-19) and could gain from being designed more appropriately to the needs of the less physically able vulnerable groups for which it is principally intended. More innovative work options can be identified which help define specific less labour intensive roles for the elderly or to provide child care to facilitate women’s involvement as well as designed more innovatively such as through home based income generation opportunities leading into livelihood and enterprise development schemes.

The growing use of UCGs is largely through the two consortia groups of NAARI and DESHARI (see introduction) and though it is unconditional, the rates are set to cover basic food security needs only. There is also a small but growing use of cash for some limited livelihood recovery purposes[[20]](#footnote-20). However, it is clear that CFW continues to be overwhelmingly used. One agency staff member estimated 90-95% of their CTP is CFW though it is often linked to disaster risk reduction (DRR) and other community improvement schemes[[21]](#footnote-21). Some stakeholders would argue that as such this is more developmental assistance rather than humanitarian aid as such. Government uses CFW extensively paying locally set but what stakeholders consider to be very low rates that on some consider to be verging on exploitative (150-200 BDT) and which may not even compensate for the nutrition used in the heavy work tasks involved. Agencies report that they have assessed the situation and would prefer to set locally appropriate CFW rates in the region of 200-250 BDT. This has re[portedly created problems at local level in discussions with government authorities and local leaders.

There is some increasing use of cash in shelter programmes, particularly after major cyclones but still very limited use of cash across WASH, health, education or nutrition sectors. CTP is not considered by stakeholders to be often used to start new or re-start existing livelihoods after crisis or in resilience programming. A very small number of agencies have deliberate policies to always use their own funding for cash transfer programmes unless there is an adequate justification to do otherwise (e.g. Oxfam), and though the major donors in Bangladesh are ECHO, DFID (DFID being the largest bilateral donor to Bangladesh) and USAID who each have very ‘pro-cash’ stance the wider community of donors could have leverage here to encourage a more detailed assessment and response analysis that encourages the adoption of the most appropriate and nuanced approaches for the specific situation. However any encouragement or potential ‘strong-arming’ should be proceeded by sensitisation and capacity building in the broad range of options available and the best practice assessment and response analysis tools for this ‘persuasion’ to be sustainable.

The government has a lean season cash payment social safety net programme (SSNP) which was not considered within this study.

There is a clear desire amongst donors and the majority of implementing agencies to start to move to using more UCG at an earlier stage and for not just food security but other more cross-sector basic needs post emergency instead of IK and CFW this is partly due to a recognition that markets are generally quick to recover, but it is felt that bureaucracy and regulations around mobile money transfers, assessment triggering. Proposal drafting and approval and government permissions may delay and discourage this. Implementing agencies tend to use any own funding for up their immediate CTP programmes and complain that the lengthy donor proposal and approval process contributes to their slow switch to alternative CTP and payment method approaches.

**Proposed Recommendations:**

* Increased demonstration, awareness raising and capacity building in key CTP assessment tools and methods (the need for basic market analysis, careful technical design using detailed response and payment method options analysis) that will ensure consideration of a broader range of transfer types and payment method approaches more suited to specific local contexts and vulnerability group types.[[22]](#footnote-22)
* Clarification of terminologies[[23]](#footnote-23) amongst CWG and dissemination & training.
* Increased awareness raising of the varied CTP types and conditions and restrictions available through a variety of media and means such as project summary documenting (see annex 6.10 for example tool for this) and sharing, case study development and dissemination, quick videos and other process documentation and sharing opportunities.
* Advocacy with government regarding CFW rate setting CWG calculate local rates together and show workings to justify. Increase awareness of alternative and innovative.
* Increase awareness of alternative and innovative approaches to CFW, and increase the involvement of communities and vulnerable groups in identifying works for CFW.
* Donors and CWG work together to begin compilation of the proportion data on those using various TMs and CTP approaches. Encouraging agencies to input into the CaLP cash atlas to ensure that this information is thorough and valid[[24]](#footnote-24).
* Donors to agree joint methodologies for the assessment of cost effectiveness, cost efficiency (Value for money) to allow research of the relative **real[[25]](#footnote-25)** costs and pros and cons of differing CTP approaches and payment methods in Bangladesh[[26]](#footnote-26).
* Harmonised proposal procedures across donors to increase time saving across modalities.
* Clarification and awareness raising re key CTP methodologies and increased advocacy, awareness raising, capacity building and preparation for indirect market support interventions.

## Conditions, Restrictions, Instalments and Misuse Matters.

Government preference to maintain work conditions persists and some argue that this is likely to remain as local authorities gain from the public works being done. Without a detailed cross country study it is difficult to say but it does appear that there are relatively little use of conditions related to:

* increasing **standards or quality** of programmes (e.g. vouchers for fresh foods or specific quality shelter materials)
* for increasing **adherence to objectives or mandates** (e.g. fresh food vouchers)
* for beneficiaries either related to the CTP itself (such as attendance at so that beneficiaries know amounts to be received or to recommend beneficiaries keep SIM cards safe for example and that the SIM may be re-used after future crisis etc.) or
* for **training to impact upon objectives** such as; hygiene, health, sanitation, nutrition, feeding practices etc. There is some limited use of training as part of UCG for LH, but these are not clear whether required condition or not.

Agencies do not seem aware of the role that sensitisation can play to encourage use of CTP for specific purposes. In a way, good mobilisation and sensitisation can avoid the use for conditions and can improve degree to which CTP programmes meet objectives and standards set and meet sector and mandate objectives.

There is currently a strong debate and disagreement about the use of ‘cash for training’ between donors and agencies. With donors arguing that using cash to encourage attendance at trainings will result in the need for payments to be made to attend trainings in future. This is a strong and valid sustainability argument. However the problem is in the use of inaccurate terminology. In many cases, these are not simply ‘cash for training’ projects at all, but may be a project aimed at improved food security and nutrition with perhaps a small sanitation and hygiene messaging element or an infant and young child feeding practices training and sensitisation element. The objective is food security and nutrition, the modality is cash and one of many of the activities is training and sensitisation. Training isn’t really the objective (FS, nutrition and perhaps health are the objective), but training is simply one activity within a broader approach. Accurate use of terminology can have wider implications for cash programming.

Often first instalments are through ‘cash in hand’ then subsequent instalments are through MMT or bank transfers. On occasions it has been reported that sometimes when larger amounts are being given a small instalment is given first as a kind of trial of the cash delivery system (e.g. the BDRCS 3000 BDT, followed by amounts from 300BDT to 15,000 BDT for food security, livelihoods recovery and other sector programmes), which is then checked or monitored for safe receipt. In general however, instalments are used when amounts are large and there are concerns regarding the security of larger amounts or to assure standards or quality of use targets are met (e.g. most commonly in shelter for stages of construction). Those practitioners familiar with cash instalment use do not seem to have considered the potential implications of instalments in terms of ability to buy larger amounts, maximise economies of scale at purchase and potentially forcing beneficiaries to use credit or purchase smaller less economic, amounts etc.

The amounts given in Bangladesh are usually too small to be used for other sector basic needs than food security and this limits cross sector impacts. Agencies were not able to provide (and the CWG had not gathered) information across agencies on spending decisions by beneficiaries and whether they are consistently using grants intended principally for food security for other sector needs in preference. Nor had nutritional impacts of differing approaches been assessed.

There remain continued and quite widespread fears regarding inappropriate and misuse of cash, even amongst the cash practitioners, with claims that beneficiaries in MMT SIM only programmes are spending on mobile phone purchase. No agency had researched the validity of any of the misuse fears.

**Proposed Recommendation:**

* Increase awareness of terminologies related to cash in general, cash for training and other conditions and restrictions and the pros and cons of using them. Donors and agencies to re-visit the discussion around ‘cash for training’. The CWG has begun to reduce the use of inappropriate conditions and restrictions through training and increased awareness raising and advocacy has already had some significant achievements.
* Introduction of common monitoring methods across agencies to allow inter agency programme comparison[[27]](#footnote-27). Cross agency beneficiary cash spending research followed by communication of results so that this can finally dispel any myths regarding unintended or misuse. This may require a specific communications strategy for government convincing.

## CTP Across Sectors.

Summary of findings of what some agencies and practitioners are reporting:

* JNAs and market assessments not covering enough WASH and other sector aspects for technical design needs.
* That cash transfers are primarily used for food security and occasional use for shelter in larger emergencies. In general it was felt that cash could be used more across other sectors than currently.
* Readiness for cash in shelter reasonably was considered to be relatively good, but readiness across other sectors was not.
* There were some concerns regarding the nutritional implications of CTP and lack of awareness of recent research on this[[28]](#footnote-28).
* There is a wide ranging lack of understanding of what multipurpose cash Transfers are (MPCT), readiness for MPCT and what its potential implications are for Bangladesh. The CWG had not disseminated existing MPCT information and learning from elsewhere in readiness. There is considerable confusion with UCG considered the same as a MPCT.
* Level of funding in Bangladesh not currently considered sufficient (non emergency and not life threatening) to cover much other than FS and some minimal livelihood, recovery or resilience. Aid is reported to be reaching only 20% of affected in a country where 60-70% is poor.

**Recommendations:**

* Donors have a key role to play to take a proactive role in promoting readiness for MPCT for the next major emergency. Current access to funding is not considered adequate to cover cross sector needs. ECHO ‘Common principles of MPCT’ document and presentations to occur in CWG. Donors produce simple communications messages using various media (CaLP). Concentrate on clearer messaging on MPCT that it is cash amount calculated to cover all those needs that are felt able to cover with cash across sectors and does not necessarily include some specialist items and services. Clarification and discussion regarding inclusion of education and LH within MPCT.
* Improved positioning of CWG within clusters and humanitarian aid architecture (as detailed in photos/diagrams in Annex 6.8 & 6.9), as well as positioning with respect to different ministries who deal with response and recovery, in order to increase sector awareness of cash and promote advocacy and leverage with government.

## Acceptance, Delays and Authorisation Issues

Central bank regulation took three or four years to be achieved and the go ahead for licences for mobile money transfers also took one to two years which significantly delayed take up of CTP and MMT. Agencies have been trying to reduce further causes for delays over the last 3 years but facing continued problems. The bureaucracy and regulatory requirements for mobile companies are the principal cause of delays and discouragement for the increased and earlier switch to MMT. The need for national identity documents (NID) which are frequently lost in the crisis and take considerable time to replace also further delays. Delays have also been caused by problems with the digital quality/resolution of photos for identity documents.

The need for ‘KYC form’ completion for SIM and mobile registration is both staff resource intensive and the time for processing and acceptance can often delay cash delivery by 45 days or more. KYC form registration is currently paper based and undertaken by agency staff not MMT companies or banks. Although the CWG has undertaken a great deal of advocacy with banks and mobile providers, gains have not so far accrued. Financial providers report that they are currently investigating biometric methods of registration, but none interviewed were investigating the option of automating the collation of registration information from its current paper based system.

Stakeholders report that some delays are caused, in the case of some agencies where there is a lack of agency CTP familiarity, experience and even some of the more experienced CTP agencies do not have clear existing systems and procedures for the administration, finance and logistical arrangements for cash. A small number of agencies (Oxfam, ACF, Save the Children International and IFRC) are known to have either recently or are in the process of defining Standard operational procedures for CTP (SOPs) in Bangladesh. Low levels of experience of CTP by staff and limited access to capacity building opportunities causes difficulties and delays also.

Assessments take time and can add to delays. JNAs in particular cause delays in proceeding to programme design and then implementation due to a number of reasons. The joint needs assessments started after ECHO began to encourage joint assessments and more consortia ways of working during the call for proposals after the North West Floods in November 2012. Initially the assessments went ahead without the need for any approval or government permissions. It is unclear why this situation changed however it is now required that JNAs are only allowed to go ahead when a national emergency is declared. There are political reasons why the government is reluctant to declare emergencies that are now restricting the ease and speed with which JNAs can be triggered. Further to this, stakeholders feel that there is more that could be done to reduce the time taken to coordinate over assessments and to ensure that the existing JNA format contains the level of information needed to design CTP across the full range of sectors. At the moment it is felt that there is some key CTP information lacking in the JNA, particularly around markets, payment methods, and household decision making around cash and spending.

There is a lack of clearly defined and documented policies on CTP by government which leads to more hesitancy and time being spent in certain localities to persuade officials of the efficacy and government backing for CTPs. In some cases there remain individuals who delay, or require additional conditions and restrictions to be applied within cash programmes (commodity vouchers etc) or within the payment methods selected and even on occasions block the use of CTP. This is thought to be in some cases as individuals are concerned about; dependency; beneficiaries not using cash for the objectives intended; due to misuse; or as it is considered to be more difficult for local leaders to ‘capture’ the benefits of CTP than in IK programmes.

Permission and authorisation issues are further hampering a speedy transition to CTP and can on occasions limit modality choices, increase the use of conditions, restrictions and instalments and limit payment method choices in certain regions and for some marginal groups such as: The Rohingya who are not registered and his limits mobile ownership and access to various payment methods. However restriction on modalities used is reported by stakeholders to be principally due to authorisation issues; In the Chittagong Hill Tracts it is considered to be more the remoteness that affects access to markets and payment method services as well as network coverage and lack of access to mobile phones and accounts which also limits positive the impacts of connections to banking services. Recommendation – research into best modality and payment method options in these contexts and continued advocacy with government.

UN agencies are more bound by government rules, and thus can have a tendency to over regulate CTP applying more conditions, restrictions and instalments than can sometimes be justified[[29]](#footnote-29). Donors would like to see UN agencies advocating with government to reduce conditions and regulations. NGOs have fewer problems in this regard, though delays do occur when seeking approvals and permissions and there remains some continued pressure to stick to modalities with conditions and familiar payment methods. Recommendation - advocacy spear- headed by and with the added value of donors and UN agencies with government

Overall funding amounts in Bangladesh have been reducing in the last decade which has increased to competition for funding and reduced available emergency funds. Those agencies who do not have access to emergency funding or their own funds to use post-emergency[[30]](#footnote-30) can face delays of 1 or 2 months awaiting donor monies for emergency programmes and even longer for recovery proposals. NGOs report that at least a month is wasted for each different proposal submitted which is further added to by the time taken for donors to approve applications.

Cash in hand is still considered to be considerably quicker and less staff and resource intensive to achieve than other payment methods, and this is not only the considered to be the case in the immediate emergency phase, but throughout.

**Recommendations:**

* Advocate to reduce delays caused by Identity card issues and seek to gain approval for temporary use of agency approved temporary Ids post emergency. Investigate and eliminate delays caused by problems with the digital quality/resolution of photos for Identity documents.
* Use CWG secretariat[[31]](#footnote-31), backed by donors, to present a common argument to advocate for increased efficiencies regarding MMT registration bureaucracies. Advocate for providers being responsible for registering their own customers with perhaps agencies providing a monitoring for quality and good practice role. Jointly advocate (backed by donors) for a quicker move to automated, digital or biometric registration. Assist financial providers with the learning from previous humanitarian attempts at using biometrics, in order to avoid facing similar delays, challenges and failures (thumb prints and iris scanners). Assess what pre crisis planning could be used to reduce the time and resources taken post emergency for alternative payment methods to cash in hand (e.g. pre-agreements with financial service providers, pre-registration in hot spot areas, use of existing savings groups, pre-registration with local banks, post offices, etc
* CWG to coordinate the sharing of existing and development of CTP standard operating procedures and step by step process documentation for those agencies that do not already have them, (with the support of donors).
* Define a clear CTP capacity and experience building strategy at CWG and individual agency level (with donor backing). Ensure any training is adapted to the level and needs of the audience in terms of the degree of practical and theoretical levels. Consider training in the finance, administration and logistics of CTP. Adopt CTP coaching, mentoring and apprenticeship practices to increase the available pool and experience of staff. Encourage field exchange visits between practitioners.
* Research and Advocacy to; speed up the triggering (donors have added value here) and coordination and planning around JNAs; Investigate interim alternatives to circumnavigate the permission problems related to the triggering of JNAs[[32]](#footnote-32); Reduce the time taken to coordinate over assessments and to ensure that the existing JNA format contains the level of information needed to design CTP across the full range of sectors. At the moment it is felt that there is some key CTP information[[33]](#footnote-33) lacking in the JNA, particularly around markets, payment methods, and household decision making around cash and spending.
* Advocate and work with government, in close coordination with donors, for clearly defined and documented CTP policies within government. Ensure that a thorough awareness raising and capacity building approach is undertaken prior to this to ensure that key persons are brought up to date with current best practice and familiar with the opportunities presented by a broad range of CTP and payment method opportunities.
* CWG coordinated research into the most appropriate modality and payment method options in more remote and marginal group contexts and continued advocacy with government.
* Advocacy around the impacts of the use of conditions restrictions and instalments spear headed by the CWG and with the added value of donors to back particularly to encourage UN agencies and for added leverage with government
* Increasing the efficiency of applications for funding through harmonised proposal systems across donors for emergency and especially for recovery.
* Consider whether in some instances development donors may be the best advocates for CTP (DEVCO, DFID?) as they have the resilience mandate and have the long term presence required for some of these long term advocacy, persuasion and capacity building value matters. Assess the other available advocates for cash such as the HCTT and STAC (strategic advocacy advisory committee) and identify individuals and specific key messages that suit each.

## The Operating Environment for Cash

The operating environment within which cash transfer programmes function involves both the operating environment within agencies themselves as well as the wider regulatory and policy environment that is provided by government.

It was not within the remit of this study to research in detail the degree to which CWG agencies within Bangladesh provide a positive operating environment for quality CTP at speed and at scale and has thus relied on the opinions of knowledgeable stakeholders. These stakeholders report that there still remains significant progress to be made in ensuring that agencies are prepared for and able to transition earlier to more sophisticate forms of CTP and payment methods and at greater scale and speed. It is evident, that even those international agencies[[34]](#footnote-34) that have a great deal of CTP experience globally, have not always been able to transmit this experience, their learning or their standard operating procedures (SOP) to Bangladesh as yet. A small number of INGOs and the IFRC have either recently or are in the process of formulating SOPs to improve the finance, administration and logistical aspects of CTP, however a relatively high number of agencies do not yet have cash SOPs.

The Government is considered positively by operating agencies to be the first responder after most crises, followed soon by BDRCS/IFRC and other UN agencies and NGOs who are already in situ in the areas. The government’s fast response and their interventions are highly appreciated by humanitarian agencies, however agencies report that on occasions when emergencies are not declared agency response times can be delayed by two to three months. The North West floods of 2015 was regularly sighted as an example that affected almost 1 million people in 2 districts, and where there was a government response but with no declaration of emergency leading to 3 month delays in responses from UN and NGOs. Government[[35]](#footnote-35) are reported as not seeing NGO/UN humanitarian work as complimenting their own efforts. Government responses tend to be a package of rice, tarpaulins and small cash grants. Agencies perceive that some government officials do not fully approve of unconditional cash grants (UCG) being given by agencies, despite government themselves giving out UCG. However the last three years have seen considerable improvements and increased enlightment of the positive contribution that CTP can have in the upper echelons of government. However it is reported that at a local level there still remains a good deal of persuasion required to adopt cash at all in some cases, but increasingly this reluctance manifests itself in terms of delays or the imposition of additional controls, reduction in amounts, or increased instalment, conditions or restrictions. There are significant differences in the interpretation of what is acceptable in some regions and certain localities, which can mean more time is lost due to the need for persuasion and convincing. There is also some evidence that aid agencies adapt the technical design of their programmes (using more conservative programming types with more controls, conditions, restrictions and instalments and with smaller amounts and more ‘familiar’ payment methods) to fit what they perceive government and local authorities will approve

**Proposed Recommendations:**

* SOP sharing, lesson learning within INGOs and between CWG members and beyond.
* Advocate alongside donors and through existing aid structures/architecture to find ways of ensuring more of a team work approach to humanitarian response with government. This should include and dovetail with attempts to improve D-form utility and accuracy/reliability as well as encouraging early triggering of JNAs, so that CTP programmes better compliment and coordinate with government responses.
* Programme of well targeted, short CTP awareness raising opportunities for local and regional level authorities and leaders to ensure a more positive and cooperating environment for CTP at the local and regional levels. This may need to involve some field visits to ensure presentation of key messages are adequately backed and embedded. The key messages should be sure to cover the impacts of conditions, restrictions and instalments etc.
* Advocate alongside donors and through existing aid structures/architecture to clarify and document government policies on CTP. This should be undertaken after the above recommendations to ensure a more pro cash stance within policies.

## Payment Method Findings

As indicated earlier in this report, there appears to be considerable misuse of CTP related terminology in Bangladesh and widespread confusion related to payment methods. Discussions can often be confusing as payment method (PM) and transfer methods(TM) and conditions are often mixed and further careful probing is often required in order to be sure.

**Cash in envelope**/hand (regularly referred to as ‘direct’ or ‘hard’ cash’) is used widely. Donors report that roughly a quarter to a third is delivered through cash in hand with about 70% of the remaining non cash in hand being through MMT, though donors were not collating this information systematically.

Agencies tend to use this immediately after emergency when other PMs are considered to be not ready or beneficiaries are not registered. Agencies often continue to give cash directly if they have access to their own funds, but because donors urge the use of other payment methods agencies feel obliged to switch to other PM options. This is seen as burdensome and without sufficient cause or justification in terms of security or other rationale for BFs. When applying for funding from donors agencies tend to propose using other PMs than cash in hand than they would otherwise as they feel only other methods will be acceptable to donors, despite agencies being convinced that there are not adequate efficiency or effectiveness grounds or for security or other concerns or advantages to beneficiaries. There is some lack of clarity over whether a revenue payment stamp of BDT10 is really required for humanitarian CTP purposes.

Cash in hand or cash in envelopes remains widely considered as quicker and requires less staff and other resources and time, and so continues to be the first PM used by government and almost all agencies. Cash in hand continues to be used by some agencies throughout the emergency and recovery continuum despite other PMs being available to them in the areas that they operate. Transition to the use of other PM options by other agencies tends to be much later than in other countries due to reasons as identified in the section on delays. In general, agencies that do move on from cash in envelopes, almost all transition to mobile money transfers through distribution of SIM cards (usually to 100% of beneficiaries who are women) through three main providers (DBBL, BKash and IFIC). There appears to be a difference in opinion and a degree of lack of evidence of whether the MMT option has the potential to be used in all areas, with some reporting that coverage is ‘everywhere’ and others reporting that there remain pockets in most areas where coverage is not good enough and certain more remote areas where there is no coverage. There is also a difference in opinion as to whether these MMT options are robust and quickly repaired for re-sue after certain emergencies (such as the more commonly occurring cyclones, floods and water logging). More research is clearly needed. Some agencies (including IFRC and BDRCS) use bank transfers and bank cheques. Very few agencies use cash or commodity vouchers, though WFP are reported to do so on occasion.

Opening bank accounts and registering SIMS is reported to take between ten days to three weeks and both require a high resolution good quality photo and national identity cards/documents (NIC/Ds) that are often lost. This combined with the time taken to complete KYC forms to register SIMS means these payment methods are staff resource heavy and cause delays (further detail contained in section of delays above). SIMS are often issued to 100% of BFs and these beneficiaries are usually targeted to primarily women.

A number of complex and often gender related matters have arisen regarding the issuing of SIMS cards to beneficiaries within the course of this study, these are summarised briefly here to encourage further research and resolving of these issues within the CWG:

**Mobile transfers and gender related issues** - Mobile phone set ownership is reported to be at reasonably high levels with 60% of households (HH) in Bangladesh are reported as having mobile phones. However this proportion is likely to be considerably less in more remote areas and the poorer areas that most agencies operate in. Surprisingly though, the study was unable to find any stakeholders who have been gathering information of the proportion of BF HHs with access **to what the targeted beneficiary would consider as ‘safe access to’ and at ‘no cost or favour’ to a mobile set**. Agencies are thus all using a payment method that requires the registration for and issuing of SIMs to virtually 100% of their beneficiaries, with very few exceptions. This process is both costly and timely in terms of cost and other resources. A reasonable proportion of these HHs will have what they consider to be safe access to a mobile phone set within their HH or extended family or potentially to nominate another **‘trusted person’.** Agencies report that currently virtually 100% of beneficiaries are registered for SIMS, almost entirely due to the project aim to target women. Although a good proportion of households in affected areas are households headed by women (often due to the migration of men for work) some of these female headed households (FHH) do own mobile phones (though no agency was able to provide the percentage). There remain a large proportion of households with both men and women[[36]](#footnote-36) many of which also have access to mobile phones within the household. It is not entirely clear whether the gains (in terms of meeting objectives or empowerment) from registering almost 100% of recipient women with SIMs outweigh the disadvantages in terms of staff resources and delays to register 100% of women. Women are principally targeted as it is **perceived** that money will be spent more wisely by women and that greater portions will be spent on food and household needs (in line with project objectives), and on some occasions agencies quote the potential empowerment benefits of ensuring that women are the recipients of the cash. It does not appear that agencies are assessing whether spending decisions will or do differ substantially between men and women within the household. The household economic analysis research undertaken for IFRC/BDRCS and British Red Cross[[37]](#footnote-37) after the North West Floods in 2012 indicated that spending decisions did not differ significantly between men and women in the household or across livelihood zones or groups. It is overly simplistic to believe that because a SIM is issued to a woman that she will necessarily be in control of the ultimate use of the cash contained within it. Usually this access to cash is a complex negotiation between the recipient woman, her family members, and sometimes between other individuals who take part in the encashment process (and sometimes attempt to **capture some the cash or other gains or favours** as a result of the receipt of the cash). It appears that none of the agencies have researched such gender related payment matters nor routinely monitor for the results of their payment decisions upon the gender dynamics within the household. Analysis as to whether the continued registering of 100% of beneficiaries with SIMs is appropriate is required.

Assessment of the risk of these various approaches does not appear to have been undertaken or shared within the CWG nor is assessment or monitoring of the potential **protection risks** entailed regarding the need for SIM cash recipients to negotiate access to mobile sets and the possible fees or favours that may be required. Currently agencies report that BFs are not made aware of the fact that the SIMS are expected to be used again in future crisis. And yet financial service providers are disappointed that the SIMS are largely not used again. There does not appear to be any pre-emptive registering of household in hot spot areas as a preparedness measure.

The predominant use of SIM only in Bangladesh means that beneficiaries are missing the potential gains from access to mobile phones and the potential empowerment and communications advantages as well as the finance and savings potential that can come from access to own mobiles. Furthermore, agencies are missing efficiency and quality gains from the ability to transfer awareness and other messages to beneficiaries or to monitor though mobile means.

The potential of other payment method types is much underexplored. The new CWG technical coordinator has promoted research and increased awareness of the use of the **post office** but other possibilities remain disappointingly underexplored. These include;

* **Remittance agencies[[38]](#footnote-38)** which are reported to have good coverage as many Bangladeshis are very familiar with this to receive cash payments from migrant workers;
* **Traders** who may have particular utility in more remote areas or camp environments;
* **Micro finance institutions** (MFIs) of which Bangladesh[[39]](#footnote-39) has arguably the most advanced and wide coverage of any country in the world and whose allied enterprise and livelihood skills building aspects have excellent potential to dovetail with the objectives of many agency livelihood and capacity building programmes. Agency staff report their perception that MFIs are not likely to be keen to or comfortable giving straight grants as this is perceived to discourage re-payments. However MFI organisations in other parts of the world have been very successfully used as payment methods for CTP and often alternatives and ways and means have been identified to overcome initial reluctances. Some staff also report that MFIs do not currently work with the the ultra poor who tend to be the beneficiaries of humanitarian emergencies however it is believed that a dialogue with these organisations should be opened particularly because of their added value for recovery based programmes.
* **Hawala** - There has been no reported investigation of the availability of local **‘hawala’ or ‘zaqat’** type opportunities
* **Assess local community groups for cash disbursement** - Bangladesh has one of the most developed networks of community and local savings groups, most of which have been promoted by agency development programmes in the past. Many donors and agencies have extensive development programmes some of which include community groups, trusted community based leaders and organisations and savings groups which have access to financial services and the skill sets to potentially deliver cash (see information in the table below).

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Agency name** | **Number of community groups** | **Regions/districts with coverage** | **Number of beneficiaries involved in community groups** | **Number of beneficiaries involved in savings groups** |
| **Oxfam** |  |  |  |  |
| **Christian Aid** |  |  |  |  |
| **World vision** |  |  |  |  |
| **Etc.** |  |  |  |  |
|  |  |  |  |  |

The potential of using these existing savings groups for cash payments or opportunities to strengthen of expanded their role and coverage in readiness for emergency CTP distributions does not seem to have been exploited. There is evidence that a very small number of agencies (e.g. World vision) have made cash payments to 100% of beneficiaries to the savings groups bank accounts in areas where World Vision have development programmes with community savings schemes[[40]](#footnote-40) In areas where savings groups do not exist or if there are any targeted persons not within the saving group cash has either been given cash in hand or/and then BFs are then registered for a SIM card. It is recommended that agencies who have trailed this approach share their experiences and learning with the wider CWG and donors to explore whether there is some potential to use this as a preparedness measure for CTP.

Donors and agencies alike are keen to reduce monopolies becoming established with PMs of CTP using MMT. However it is evident that the lack of available information as to the full range of payment method opportunities and their coverage in specific areas and their relative costs and other advantages and disadvantages is not adequately researched or documented. It remains questionable whether the existing cash in hand transiting to MMT approaches provides the payment methods most appropriate to specific groups or types of beneficiaries or whether there is sufficient flexibility, coverage or capacity and readiness for a major scale sudden onset disaster.

Currently consortia proposals to donors tend to lead to uniform transfer modality and common payment method platform. This may not be appropriate across wide geographical areas, or for differently objective or sector approaches, and consideration as to whether consortia approaches can remain more flexible in terms of some technical design decisions and payment method options should be researched.

Although the charges paid for MMT are already comparatively low[[41]](#footnote-41) rates, joint negotiations could reduce further and potentially save time.

|  |
| --- |
| Further notes from discussions with payment providers – insufficient time for inclusion in report:   * Cash withdrawal 9/1000 (0.9%) DBBL of this 15% goes to govt tax and telecoms get more than govt get in tax, so any gains to be made may well be in this area., Bkash reported by DBBL as being 20/1000. * Biometrics test currently researching thumb prints but issues re width thumb and worn-out prints, and BFs fear that money can be stolen with this method. Iris scans not yet. * Charges – none for disbursement, SIM can withdraw at teller agent for no fee, but do not monitor or sensitise this * Usually have a min balance of 20BDT, but this is not imposed on aid agencies (only WFP) * Using banks. Bkash not a bank * Using banks/MMMT to get access to useful information (proportions cashing early, late, not at all etc.) other general info at country level e.g. Number of |BFs per provider (38k BFs for DBBL at average 3,000 BDT on quarterly basis. Of 28 banks certified only 2 have permission (reported DBBL)) |

**Proposed Recommendations:**

* Advocate for providers to be responsible for registering new clients with agency monitoring.
* Advocacy to increase mobile and bank facility coverage.
* Clarify and advocate alongside donors against revenue payment stamp for CTP.
* Payment method mapping - Establish a CWG task force to explore and map all available alternatives for PM and explore options for providers to keep this information updated in readiness for future crisis. This transparency will also assist providers to see the competition and understand the additional information needs that agencies have from their providers. More research is clearly needed to identify what payment methods are available where and which are most robust and more quickly recover after common crisis. Mapping of increased detail in terms of full range of terms and conditions of all payment method options at local and regional level. Collation and distribution of payment method types available and the relative satisfaction, advantages and disadvantages of each for the differing genders and vulnerability groups involved, should be undertaken.
* The CWG should open an agency wide discussion with donors regarding the relative pros and cons of the various payment methods and whether (or the efficacy of) registering 100% of beneficiaries with SIM cards is justified.
* Advocate for reduced delays in mobile money transfers due to registration; explore automation of KYC and explore why some areas like the Chittagong hill tracts are not considered possible for MMT use. Advocacy for a temporary simpler/shorter version of KYC registration for post emergency use by humanitarians that is automated/digital and feasibly undertaken by agents. Explore possible pre-emptive pre-registration of most vulnerable households. Encourage joint agency negotiations with service providers to increase efficiency and transparency and develop template agreements that individual agencies can modify to their own needs. ECHO have specific (OLAF) requirements for auditing purposes which are not widely understood and government have BMZ (ministry of foreign affairs) requirements that mean lots of information is needed, which adds complexity and which agencies do not fully comprehend the need for. There is evidence that this leads to reluctance and potentially further costs on behalf of service provides.
* Advocate for reduced delays in bank account and MMT registration caused by requirement for national Ids which are often lost during emergency. Explore the possibility for more agencies to gain from the negotiations undertaken by some agencies for a ‘citizen certificate alternative (issued by local authorities, confirming ID) which can be used as alternative. However this remains quite time consuming and delays are caused when large numbers are required. Research alternatives and advocate for acceptance of humanitarian agency ID for temporary acceptance short term.
* Research the relative REAL costs, pros and cons of all PMs across all providers and keep updated. Research REAL value for money and costs in terms of human and other resources of different PMs[[42]](#footnote-42).
* Research and open discussions with donors as to whether consortia approaches can remain more flexible in terms of some technical design decisions and payment method options.
* Preparedness - Pre-emptive registering of household in hot spot areas as a preparedness measure
* Agencies who have trialled using existing savings groups as a payment method for CTP should share their experiences and learning with the wider CWG and donors to explore whether there is some potential to use this as a preparedness measure for CTP The degree to which further expansion of existing savings groups alongside a programme of increasing their coverage could be a long term payment method strategy in hot spot and frequent crisis areas should be researched by agencies and backed by donors.
* Donors should ensure that they support agencies adequately to research such gender related payment matters, the risks of specific payment methods and potential mitigation methods that should be employed. Donors should also seek to ensure that agencies routinely monitor for the protection risks and results of agency payment method decisions upon the gender dynamics within the household.
* Collation of data by CWG and donors on proportion of beneficiaries using which payment methods. Research is needed into the gender decision making processes being taken around payment encashment as well as around household decision making processes regarding the uses to which the cash is being put. These gender decision processes will differ across different geographical areas and for certain groups and the agencies need to have a clearer understanding of what differs significantly and where in order to select appropriate transfer modalities and payment methods.
* Agencies should be monitoring what proportion of recipients are using strangers or agents (bank or MMT officers) as opposed to family, extended family and what proportion are friends or neighbours? What do beneficiaries consider to be the risks and best mitigation measures to avoid or mitigate such risks?
* Sensitisation of BFs to ensure SIMs are kept safe for quick re-use after future crisis and negotiations with service providers to ensure SIMs remain active. Investigate potential schemes that could be financed by providers to offer small monthly incentives for phone use at exceptionally good terms for these humanitarian poor target group users.
* Donors to remain open minded and allow agencies to make all own choices when based on a thorough payment method options analysis. Consortia need not all use same PM? Explore issuing of handsets to very vulnerable and combine with finance service access and savings schemes.
* Consideration of giving cheap mobile sets to increase access to financial services, as occurs in other countries.
* Authorisation issues – advocacy with Bangladesh Telecom Authority

## Markets

Some market assessment is occurring in Bangladesh though agency staff confirm that they still require further information to be gathered in order to have sufficiently robust information to complete technical design decisions related to cash transfer modality choices.

Stakeholders commonly say that some areas are *‘too remote from markets’* or have *‘no payment methods available’* to allow CTP to be used. These tend to be Chittagong hill tracts and refugee camp settings as well as Cox’s bazaar and some border areas.

In most areas though, markets are generally considered *‘very quick to recover’*, however on careful probing it is evident that this varies across regions and with specific crisis type, suggesting that there may be occasions where indirect support to market actors could feasibly be appropriate. However, indirect support is not well understood or considered necessary within Bangladesh.

Staff confirmed that neither commodity or cash vouchers are much used and staff were largely unaware of the potential market actor support benefits that can accrue from voucher programmes, nor how vouchers can be used as a payment method in remote areas or camp settings where sometimes traders are the only potential payment method option.

**Proposed recommendations:**

* Review existing market-based questions used in assessments and add further questions required.
* Assess which transfer modalities and payment methods best suit those areas where agencies currently consider have insufficient access to markets and payment methods for CTP to be used. Identify the most appropriate methods for these contexts, gain approval and disseminate findings.
* Capacity building around markets, response and payment method options analysis and particularly regarding indirect market support approaches.

## Linking CTP and LRRD

Statistics on the relative proportions of CTP, vouchers and in-kind being used, or their use across the different phases, are not available locally. There is some information collated in the CaLP cash atlas[[43]](#footnote-43), but there is some evidence that too few agencies are inputting their programme information here to make the data reliable. However some donors have recently begun studies on transfer modality choices which may provide information for this kind of analysis[[44]](#footnote-44).

Using development programmes as potential conduits for cash programme cash delivery could have mutually beneficial emergency and development programme advantages, alongside other programme, transparency and improved accountability gains

## Research, Monitoring, Evaluation and Learning Matters

Donors and some NGO staff report that monitoring and evaluation of cash programmes (and in kind) is not sufficiently rigorous. Agencies are reported as not routinely monitoring what cash is spent on, nor is it done in a gender or vulnerability disaggregated manner. Donors and partners are keen to see more detailed outcome analysis, but agencies site programmes being too short to have significant impacts and funding for proper evaluation.

PDM is reported to be not asking whether the full amount is received or whether any fees, gifts or favours are being charged. Overall, protection issues at the technical design stage and in monitoring was not in adequate evidence, though there was insufficient time within this study to do so thoroughly.

Agencies say that is difficult to reach sphere or other standards[[45]](#footnote-45) if UCG are used and this, combined with problems with mandate and visibility concerns discourages CTP. Meeting humanitarian standards with low CFW rates (govt at exploitative rates – 150 BDT (vary locally) and agencies aim for 180-200

Learning is gathered in a piecemeal fashion or occasionally by consortia, not widely shared or known about. Sharing between NGOs is reportedly better than between UN and NGOs.

**Proposed Recommendations:**

* Encourage improved impact measurement (direct and indirect as well as social impact[[46]](#footnote-46)) across agencies, and explore a joint monitoring format based on the previously produced ones (Haiti, Somalia, Pakistan, Haiyan, Nepal). Use of a joint monitoring method allows comparison of approaches across agencies and can promote inter agency learning.
* Establish what are the real outcomes in terms of impacts within households
* Donors to encourage joint evaluations and peer review opportunities that promote sharing of learning and for efficiency and comparison reasons.
* Research and compare findings on what cash spent on across men, women, the elderly and other vulnerable groups as appropriate.
* Identify the key potential gender related and protection issues of cash programmes and ensure that the risks of differing payment methods are assessed and mitigated against. Some simple key protection messages related to CTP should be disseminated and backed by short practical capacity building sessions.
* Donors have an added value to encourage the collection of and funding of effective dissemination strategies and presentations of results etc. Learning docs do not create change they need to be activated. Lesson learning and sharing events and inclusion of government within these.

## Gender and Protection

Gender and protection issues are cross cutting and have thus been covered in the relevant sections above. This section provides and overall summary only. More detailed individual actions have been highlighted in the strategy and work plan contained in the technical annex and summarised in Annex 6.11.

Even large respected INGOs report that they do not have key information related to fairly basic gender information such as, for example; proportion of households with mobile phones nor disaggregated by gender, nor do they routinely assess gender decision making processes and consequences related to cash in the household. For example, the key question as to whether by giving cash to one gender or another, there will be a different decision regarding the purposes to which the cash will be put. A further key question of ‘is it a risk to give cash to women through male head of household or nominated person with a mobile set?’ Agencies are investing a great deal of time in resources in registering women for SIMs based on perceptions and not evidence. Agencies may be better to allow women to nominate trusted individuals with handsets and then put resources into positive sensitisation messages around the importance of women being a part in the financial decision making processes within a household. Agencies also need to be clear (and adapt their CTP and PM technical design ) which areas of the country is it considered socially appropriate for women to leave the household to shop at all, or go beyond local shops to town or regional markets where better prices and wider range of goods can usually be found. In general it is reported by stakeholders that it is predominantly men going to major markets, with women not able to go alone to weekly markets. It is important to assess how this differs in households where men are absent (either temporarily or permanently) and what strategies female headed households employ to overcome these market access issues. Women are reported as not having access to shops or markets in Nuakhali, Chatka, Cox’s Bazaar, Shatkira and Chittagong Hill Tracts. The CWG can play a vital role in researching and disseminating the findings of these key transfer modality (as many are just as relevant for in kind) and payment method gender related matters and key questions for inclusion in assessments, JNAs and M&E tools.

The same applies to protection related matters. Discussions with stakeholders indicate that protection is commonly understood to be the same as gender based violence (GBV). Recommendations are provided below.

**Proposed Recommendations:**

* Identify at least two persons within the CWG as CTP gender and protection specialist persons (ensure at least one of these is Bangladeshi and thus long term) to investigate protection and gender related matters, gender decision making around cash programmes in general and protection around encashment in particular.
* The CWG can play a key role in ensuring that some very simple and clear messages can be disseminated that show protection more through a ‘**do no harm’** lens. The key to protection and CTP is to assess and monitor what risk there is to **all members of the community** (beneficiaries and non recipients, as well as neighbouring communities, as well as to specific genders ages and vulnerable or marginal groups) from the programme as a whole but more particularly from the delivery of cash into the community and into the household (inter and intra household and community tensions).
* Ensure key gender and protection questions are included in assessments, JNAs, PDMs & M&E
* A wider discussion should be stimulated within the CWG and with donors around the decision to target and register women with SIMs, even when those women may have access to a trusted individual with a phone. Assess the targeting decisions and real costs of this in terms of the real and evidenced advantages that women report from being targeted versus the additional potential risks.

## Coordination and Remaining Advocacy Issues

A lot has been achieved by the CWG, but there is still more potential for information sharing and sharing of common tasks (e.g. coordination, setting standards, joint monitoring tools and joint evaluations etc.)

Overall there are problems with coordination, with a loss of momentum between crisis, and when an emergency is not declared and reluctance to do so causes delays. When emergency declared NGOs can usually gain approval from NGO Affairs bureau for their projects within 24 hours (using FC1), however without the declaration of emergency, the FD6 permission process takes a minimum of 45 days, but this can take 2-3 months in practice, when questions are raised.

There is a lack of clarity over the positioning of CWG within the cluster system and humanitarian aid architecture with some reporting of duplication of effort between clusters and the CWG and some communication difficulties and attendance issues. The food security cluster is considered as the most active with the shelter cluster operating less frequently between crises. The cash working group has been seen as one of the most effective coordination structures in the country and is considered by all stakeholders as continuing to be vital to ensure quality cash programming and increase use of best practice among a broader range of institutions.

For now the interviews with stakeholders and discussions conducted with CWG representatives within the study workshops have indicated that the CWG needs to remain separate or ‘floating’ for at least 12-18 months as CWG may not yet have the momentum to continue under its own steam and without funding. Strengths of the floating system is that it provides the drive and focus necessary to keep CWG going and allows it the chance to mature. Weakness is of course for the clusters to be dependent on the CWG. However given the current weak status of the clusters the preference is to keep the CWG floating for at least another 12-18months and advocate for continued funding for this period. If this is not achieved through ECHO then applications to DFID should be made or other donors. If funds are not achieved in this way then the CWG will have to default to the latter operation within the clusters, which is the least preferred.

Findings from many of the clusters as well as the CWG are rarely circulated or their key decisions to the HCTT. This is combined with limited leadership from the government or UN agencies or to some degree from INGOs who had designated focal points for each cluster. In May 2015 for 1 year an agency expressing interest was simply given the mandate by the INGO emergency sub-committee who are reported to not adequately hold the other players accountable. This is also because there is no OCHA currently in Bangladesh whose job it would have been to drive the clusters to meet and report back and coordinate and to some extent the INGOs too have failed to step in.

Thus the CWG needs stronger links and representation in the Shelter, WASH, Nutrition and NFI clusters in particular, but the identification of ‘cash champions’ within all clusters, as advised by CaLP and shown in Annex 6.8 & 6.9 (Level 2 training materials and CaLP strategy). This should be backed by the identification of Shelter, WASH, Nutrition and other cluster ‘CTP sector focal persons’ within the CWG who can regularly report CWG information and disseminate relevant sector learning and assist with capacity building of the other clusters (see photos and diagrams in Annex 6.8 & 6.9).

As there are relatively weak clusters at present (with only FS as fully active) there tends to be a loss of momentum between responses. Because of this it was considered by the workshops that it would be best for the CWG to remain separate and remain floating alongside strategies to improve its linkages with the clusters and communication and representation.

Overall, there is no OCHA coordination leadership and currently this role is informally undertaken by the Office of the UN Resident Coordinator. At other times the coordination role has been through the HCTT (Humanitarian Country task team), which continues to function still but is reported to have suffered a loss of momentum recently. Additionally there is a Strategic Advocacy Advisory committee (STAC), however it remains relatively unknown and stakeholders are not familiar with its mandate or membership. The main advocacy bodies identified in this study are outlined in the table below. The CWG will need to jointly identify which are the best persons and bodies or organisations to use for each specific matter concerned, but the following overall evidence and opinion was gathered:

|  |
| --- |
| **Summary of advocacy fora identified:**   * STAC – Strategic Advocacy Committee – not widely known, * HCTT – Humanitarian country task team – a large committee that is not sufficiently effective or very influential * LGC – Further details required. * Donors – DFID in particular as the largest bilateral donor with a continuous presence and ECHO on emergency and recovery, with EU/DEVCO having the best access and leverage to government and with benefit of continuity. The donors are not reported to be formally arranged into a donor forum. * Cluster leads – though no strong inter-cluster coordination or overall lead. * UN/WFP/FAO – considerable potential, but largely unexploited in terms of its advocacy potential. * Consortia – Naari and deSHARI * Local NGO forum – more information required. |

There are fears within a minority of stakeholders of CTP leading to loss of specialist and sectoral competencies and expertise within agencies (e.g. nutrition). However there is still a great deal of sector experience required to design CTP programmes that are better able to meet the sector objectives identified and so that specific mandates and intentions are met. The role of good quality cross sector suitable CTP training and sensitisation rather than applying conditions and restrictions has not been fully made use of, and the current debate (as referred to earlier) regarding ‘cash for training’, may have harmed the potential that sensitisation around meeting objectives can have.

It is clear that the CWG is largely a Dhaka based coordination structure that has not as yet been able to decentralise or benefit from the inclusion of local and regional level CTP expertise.

It is clear that the provision of a technical coordinator has been extremely successful in establishing a very effective CWG and promoting best practice within CTP in Bangladesh. In order for the technical coordinators (TC) specialist CTP knowledge and skills to be effectively and efficiently used the current level of administrative burden needs to be addressed. This should help free up time to attend cluster and decentralised CWG meetings and concentrate on CWG facilitation and capacity building. It is also clear that the CWGs and TCs in general could benefit from increased access to high level technical advice, improved access to specialist information and sharing of experiences and CTP learning. It is to be remembered that many of the CWGs also play an essential role in coordinating market analysis as well. ECHO has been the most supportive donor in terms of cash coordination, and the importance of this has been widely acknowledged within the wider aid community. It may now be time for donor coordination regarding the continued funding of the regional cash working groups, and there does seem to be some evidence of other donors being prepared to take on this role.

There is a perception amongst the majority of stakeholders that CaLP has access to funding to support a regional cash coordinator who is tasked with providing technical support to all the CWGs (6 in total, 2 of which are funded by ECHO in Bangladesh and Pakistan). CWGs appear to be generally given a ‘directive’ by ECHO to work with CaLP but this expectation does not appear to be either formalised nor funded; and there may potentially be a feeling amongst the CoP that ECHO has or is supporting CaLP to do this centrally though this is not the case. CaLP does however seek to do its upmost to support CWGs whenever they are asked, but this is not specifically funded by any donor. Stakeholders report that ECHO has historically not necessarily been initially[[47]](#footnote-47) in favour of CaLP withdrawing from a country based approach to cash coordination, but could not fund CaLP to continue to provide individual country coordinators in this way, and this was not considered to be of strategic importance to CaLP. ECHO is reportedly keen to distinguish CWGs and ECHO alliances, but this is reported to not always be as productive in terms of linkages between the two and could risk undermining some of the work done by the regional CWGs that are chaired by CaLP.

This study proposes that the cost efficiency (and sustainability) of CWG coordination may well be improved by attempting to identify national CWG technical coordinators, providing them with good administrative back up and ensuring they have access to sufficient high level technical advice at a regional level. This is proposed for discussion amongst wider stakeholders and a wider group of donors.

It is clear that CWGs would benefit hugely from increase specialist technical guidance and sharing of learning regionally, if not globally, and CaLP do appear to be best placed (and hugely respected within the COP) to achieve this. CaLP is reportedly considering formalising RFP relations with national CWGs in the future, in line with its revamped capacity building strategy, but will require additional funding to achieve this. In the meantime CaLP will need to continue to manage expectations carefully as CaLP is at present not sufficiently or formally funded to provide this support and in particular find it difficult to fully support the regular requests received to support the training plans of national CWGs.

**Proposed Recommendations:**

* One of the first recommended acts for the CWG in 2016 should be to gain wider approval for and then re-configure its own working and leadership structures in line with those proposed by stakeholders during this study workshops (see photos & diagram in annex 6.8 & 6.9).
* The workshops proposed that the CWG should identify task force areas, which should be lead in a rotating manner and slowly work through the tasks identified within the strategy document (in separate technical annex but summarised in Annex 6.12). This task force will require further subdivision to more minor tasks for delegation to others. Prior to predictable emergency seasons (flooding and cyclones) there should be a forming of needs assessment sub-group from within implementing task force to ready assessment and geographically subdivide in readiness. Information management sub group was also proposed.
* The role and sustainability of the CWG technical coordinator should be re-assessed and for the individual to provide more of facilitation role, this will require access to more administrative support in order to allow the technical coordinator to concentrate on more technical advice rather than the heavy administrative role that is currently played. For sustainability reasons, and to maintain the historical knowledge build up in country, it is recommended that future technical coordinator should be Bangladeshi if at all possible, potentially backed by technical advice from a regional technical CTP expert.
* The second key step for CWG 2016 should be the affirmation of its positioning within the humanitarian aid architecture, as indicated in the CaLP diagram and the diagram produced by the study workshops. (See Annex 6.8 & 6.9)
* There is a need to increase the knowledge and awareness of potential of CTP across other specialists within clusters. Identification of CTP ‘cash champions’ within clusters to attend CWG and feedback the most relevant information and give presentations at clusters. Backed by the identification of sector specialists within the CWG to inform clusters etc.
* Concentrating on improving communications and building the capacity in CTP (for advocacy purposes) between the CWG and all available potential advocacy fora such as the UN Resident coordinator office role as principal coordinator, HCTT and STAC (Strategic Advocacy Advisory committee) etc. The CWG could also be the stimulus for the aid architecture to assess its other advocacy potential and promote other fora building such as between donors (development and emergency) and existing NGO fora. Establishing increased connections with NIRAPAD a little known about network of local NGOs.
* **Decentralisation** - Develop strategies to improve the inclusion of local NGOs and CBOs within the CWG. Establish decentralised CWGs within the regions to allow improved coordination and capacity building and promote regular exchange of information. Ensure occasional presence of technical coordinator at these regional CWGs.
* Advocacy, backed by donors to promote early declarations of emergencies, or/and to reduce NGO Affairs bureau approval times.
* Advocacy to reduce burden of proposal writing for agencies without/that does not result/require all agencies to use unified approaches. Simplifying and standardising/harmonisation of proposal application systems across donors. Still leaving room for donor specialist areas of interest.
* Advocacy for donors to come together to decide a regional/global funding strategy for cash coordination. This study proposes that the cost efficiency (and sustainability) of CWG coordination may well be improved by attempting to identify national CWG technical coordinators, providing them with good administrative back up and ensuring they have access to sufficient high level technical advice at a regional level, potentially through funding more CaLP regional focal points. This is proposed for discussion amongst wider stakeholders and a wider group of donors.

### Remaining Advocacy Issues

Advocacy is a cross cutting issue and as such has been identified throughout this report and itemised specific advocacy interventions have been itemised in detail in the separate technical annex and strategy work plan for the next three years. Remaining advocacy issues to be highlighted include:

* UN agencies are bound by government rules, and thus tend to over regulate CTP (work conditions and voucher restrictions etc.), NGOs do not have as much problem however delays occur from awaiting permissions and there remains some pressure to stick to modalities with restrictions and conditions that may not be altogether justifiable. Donors would like to see UN agencies advocating with government to reduce conditions and regulations. Recommendation - Advocacy with government around conditions and restrictions spear headed by and with the added value of donor leverage combined with UN agency support
* When an emergency is not declared agencies are disallowed from responding outside of approved or agency original operating areas. This is not always just in sensitive areas. Recommendation – advocacy by donors and investigation of whether gains can be made through advocacy for unregistered/marginalised communities.
* The overall reduction in funding from donors to Bangladesh (ECHO from 15 million in 2015 to reportedly 9 million Euros in 2016) means efficient delivery is additionally important. Recommendation – Research and develop strong advocacy messages and arguments based on recent value for money study findings (DFID) and cost efficiency and cost effectiveness finding (ECHO). There is a value add if donors communicate this cost efficiency argument for CTP to donors. Develop a strategy for how can CWG best help provide evidence of cost efficiency and effectiveness findings from Bangladesh to government.

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| Summary Advocacy Suggestions:   * More advocacy on why cash rather than IK (efficiency). * Markets recover quickly so why not more cash. * Debunk perceptions regarding some areas being too remote from markets and refugee camps not having access to markets. * Convince government and other of the need for less conditions and restrictions and debunk the commonly heard dependency argument. * Push UN agencies to help change government opinions[[48]](#footnote-48). * Persuade government to avoid using emergency and recovery money for public works purposes. * Increase banking/mobile coverage[[49]](#footnote-49). * Reducing costs and fees for financial service providers (agency cooperation) * Reducing problems with registration and authorisation (Govt and mobiles/banks) * Increase network/bank coverage and more bank agents. * Films, videos, u tube advocacy on cash in Bangladesh etc. |

* Recommendation – Advocacy for increase efficiency of application process for funding – harmonisation of donor proposal systems.

The CWG would benefit from referring to and potentially aligning with, the advocacy strategy of the Cash and Learning Partnership (CaLP), which is provided for ease of reference in the table below:

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| CaLP Advocacy Strategy:  Through consistent analysis of the environment and engagement with the wider community of practice and stakeholders, CaLP has previously identified a number of critical factors that are preventing the use of cash transfer programming at scale in emergencies.[[50]](#footnote-50)  These factors include but are not limited to:   * Lack of overall leadership and coordination of CTP, both to provide an overview of CTP’s contribution to meeting needs in given emergencies, or to ensure quality control and facilitate learning / sharing of experiences (at global and national levels) * Inconsistent approaches to assessment and information analysis along the program cycle – particularly related to markets * Institutional set-up (e.g. policies, systems and guidelines) and mindsets not fit-for purpose * Limited institutional capacity (confidence, skills and tools) across sectors to deliver CTP to appropriate quality * Preparedness to implement using CTP – for instance, lack of contingency planning and connection into existing DRR strategies.   Linked to the above, prioritized areas for CaLP CTP advocacy for the 2015-19 period include issues around:   * Encourage the debate around the coordination structures for effective cash transfer response (see outcome 3) * Links to longer term programming including social safety nets * Support for institutionalization of CTP objectives, including capacity building, development of standard operating procedures and information sharing * CTP in multiple sectors and cross-sect oral CTP * Global home for CTP * Preparedness and contingency planning * Exploring the use of cash transfers in refugee settings and specific issues such as protection * Encouraging donor leadership in CTP * Considering new technology and electronic transfers, notably in collaboration with other actors such as Mercy Corps’s e-transfer learning action network (Elan), on which advisory committee CaLP sits and holds information on its website[[51]](#footnote-51). * Institutionalising the consideration of cash transfers as part of the response interventions when conducting market analysis and monitoring   CaLP will continue to work with its partners and wider CoP to develop key messages and increase representation in key forums to address prioritized advocacy area. CaLP’s updated Advocacy Strategy[[52]](#footnote-52) will include the ongoing work in the following areas:  **Engagement at global and regional levels with the humanitarian architecture and global institutions:**  While supporting the current global humanitarian architecture to be accountable and adequately integrate CTP, CaLP will also continue to work with others to explore a revision of the system and functional alternatives to the cluster approach. Such revision would aim at better enabling the delivery of multipurpose cash response, as well as other innovative designs that may better address needs of affected people and communities holistically and strengthen the continuum between emergency and development.  In doing so, CaLP will work directly with global institutions and other humanitarian networks providing services to the humanitarian system and community. CaLP will also seek to increasingly work with and leverage other networks at different levels to advance its global vision and outcomes.  **Invest at country level with host governments:** There is a need to work with and influence governments to prepare to implement cash at scale quickly in emergencies. This includes work on legislation and infrastructure to improve the use of technologies in CTP distribution and will capitalize on the ‘renewed assertiveness’ of host governments and an increase in the involvement of regional bodies e.g. ASEAN to provide leadership and coordination. This work will be currently prioritized in Asia and East Africa where governments have previously been heavily involved in large scale CTP.  **Promote improved programmatic support and partnerships:** Linked with improved CTP coordination and institutional capacity building, there is a need for bringing together actors to develop/mainstream common tools and guidance on standards, such as the development of measurable indicators for CTP and market-based assessments to ensure improved measurement of impact and accountability. In addition, more efforts need to be put into moving CTP into new sectors as well as collaboration and support from the private sector on the development of financial instruments.  **Influencing donors for reform funding frameworks and partnerships:** Noting that there have been significant improvements and shifts in many donor policies and practices surrounding CTP in recent years, building on this moment, opportunities for reform of funding frameworks and partnerships remain. As noted more and large-scale funding for CTP continues to be identified as a need, along with simpler funding mechanisms. The CaLP team will continue its strategic engagement at different levels for donor evaluation/policy review, participation in different global and regional CTP policy development groups and task forces and by other types of advocacy. One would push for the break-down of barriers which can encourage local purchase, as well as push for the diversification of donors who are, or to date have generally been more comfortable with in-kind but than CTP.[[53]](#footnote-53) |

# Recommendations and Conclusions

Recommendations have been included in detail within each of the individual sections so that recommendations can be more closely linked to the evidence and rationale for their formulation. The full list of recommendations will need to be cross checked with the recommendations identified within the three year strategy which has been compiled into a work plan spreadsheet and is included in a separate technical annex. This is summarised in Annex 6.12. Not all of the recommendations identified within this report have been included in the strategic work plan and the new technical coordinator will need to cross check the two documents to be sure that all recommendations are itemised within the work plan. The strategic work plan and recommendation in this report will need to be shared with the wider CWG to be sure that they have wide acceptance prior to implementation.

In conclusion, this study has presented a rare and useful opportunity for a CWG to reflect on national progress and the readiness of humanitarian organisations for cash at speed, at scale and across sectors. The detailed recommendations outlined in this report and the 2016 to 2018 strategic work plan (contained in separate technical annex) should provide a useful working document that will allow the wider cash community of practice to begin to address the shortcomings, delays and capacity challenges that are limiting the further improved use of cash transfers in the Bangladesh context.

# Annexes

## Terms of Reference -

**TITLE - “Advocacy for national and local level dialogue”**

**Organization: Oxfam**

**Position Title: Consultant to the Cash Working Group**

**Reporting to: CWG Technical Coordinator, Humanitarian Programme Manager**

**Duty Station: Dhaka**

**Duration: Up to 30 days**

**Starting date: ASAP**

1. **Background**

As a country facing with recurrent natural disasters, the Bangladesh humanitarian community has actively embraced new development to better serve the disaster victims in more effective way. One recent change is the scale of cash transfer programming expanding to meet diverse needs of affected people across the country. The Cash Working Groups is behind this move, providing technical advice and coordination support to those involved with providing aid or service through cash transfer design[[54]](#footnote-54). With growing focus on the quality of the cash transfer programming’s by humanitarian actors and newly generating interests from private sector, Government and academy, the CWG is aiming to create foundations for evidence and result-based advocacy. We have set advocacy as a key objective to bring about meaningful changes towards more appropriate and harmonized practices of CTPs. The consultant will be in charge of organizing a national level advocacy workshop and developing and implementing advocacy strategies and plans in local/district and central level with assistant consultant in order to disseminate key learning and identify potential focus for the CWG over the next coming years.

1. **Scope of work**

The consultancy is three-fold. Overall the consultant will be in charge of organizing a national level advocacy workshop based on strategies found best to exchange experiences, learning’s, good practices and modalities of cash transfers with a wide range of stakeholders. Gather local decision maker’s perspectives on success and challenge factors for better CTP. Second, the consultant will set new strategies and conduct a local level dialogue or consultation in order to share to the national level. The consultant will be allocated separate fund for hiring a national assistant consultant to facilitate the local workshops which shall take place in three locations in north, south and central part of the country. Third, the consultant will consolidate and analyse the outcomes from workshop and dialogues which took place in local and national level in order to identify new priority actions for the Cash Working Group and its members to carry out in the next phase. For all logistics matters, Oxfam will provide necessary support.

1. **Methods and Tools**

Following methods can be used to complete the above mentioned tasks and fulfil the purpose of the ToR.

1. Desk review of relevant document
2. Consultative meetings/ interview with relevant stakeholders like the CWG members, Gov, private sector, donor, academia, and development community
3. Workshop with
4. Documentation
5. Presentation
6. **Key deliverables**

The consultant will work closely with the CWG Coordinator and HPM of Oxfam. The consultant should submit following key deliverables,

* Inception report: outlining details of activities with proposed methodology and timeline/delivery dates
* Schedule of workshops and session plan of national and local level workshops
* Draft interview and discussion guide for local level dialogues
* Workshop reports
* A final strategy for the first year after incorporation of stakeholders’ comment
* Comparison amongst other possible cash transfer modalities.
* Submit the final report on time.

1. **Skills and qualifications**

* Proven analytical and writing skills;
* Extensive work experience and proven record in humanitarian advocacy, policy development, research with international NGOs and/or UN agencies;
* Extensive knowledge in key humanitarian and development issues, challenges and achievement in Bangladesh;
* Familiarity with humanitarian structure in field levels;
* Excellent command of oral and written English.

## List of Stakeholders Contacted, Consulted & Interviewed

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| --- | --- | --- | --- |
| **Name** | **Role** | **Organisation** | **Contacted, consulted, interviewed** |
| **INGOs** |  |  |  |
| Arnel Limpiada | CWG Technical Coordinator | Oxfam/CWG | Interviewed |
| Jannat Noor | Emergency Food Security and Vulnerable Livelihood Coordinator | Oxfam | Contacted |
| Ranajit Das | Public health promoter-coordinator | Oxfam | Interviewed |
| Snehal Soneji | Country Director - | Oxfam | Interviewed |
| Murshida Muktar |  | Oxfam | Interviewed |
| Gita Modgil |  | Concern Universal | Contacted |
| Tapan Kumar Chakraborty | FSL & DRR Head of Department | ACF | Interviewed |
| Shamnaz Ahmed Rumi |  | Christian Aid | interviewed |
| Eun Jung Yi | Previous technical coordinator of BD CWG |  | Interviewed |
| Mahbubur Rahman |  | Care | Interviewed |
| Balaram Tapader | HEA Coordinator, Disaster preparedness & management | World Vision | Interviewed |
| Vanessa Cardamone | Programme Coordinator | Solidarites International | Contacted |
| Corinne Corradi | Deputy Country representative | Terre des hommes | Consulted in working group |
| Bibekananda Adikary | District manager (North) | Terre des Hommes | Consulted in working group |
| Golam Motasim Billah | Head of humanitarian programmes | Islamic relief | Consulted in working group |
| Local NGOs/partners |  |  |  |
| Tushar |  | GUK | Consulted in working group |
| Aminul Kawser Dipu | Coordinator | ESC | Consulted in working group |
| DONORS |  |  |  |
| Rene de Vries | Dhaka | ECHO | Interviewed |
| Devrig Velly | Bangkok | ECHO | Interviewed |
| Dan Ayliffe | Humanitarian Adviser | DFID & OCHA | Interviewed |
| USAID |  |  | Contacted |
| UN Agencies |  |  |  |
| **Kazi Shahidur Rahman** | Humanitarian Affairs Specialist | Office of the UN Resident Coordinator | UN | Interviewed |
| Anwarul Kabir | Head of Area Office (Northern) | WFP | Contacted |
| Damien Joud | Food security Cluster coordinator | FAO/WFP | Interviewed |
| Mohammed Mainul Hussain Rony | Information management officer food security cluster | FAO | Consulted in working group |
| Claire Conan | Deputy Country director | WFP | Contacted |
| Global Organisations |  |  |  |
| Isabelle Pelly | Technical Coordinator | CaLP | Consulted |
| Rebecca Vo | Regional technical Coordinator | CaLP | Contacted |
| RC/RCM |  |  |  |
| Jonathan Brass | Cash preparedness & livelihood Coordinator – Asia Pacific Zone | IFRC | Interviewed |
| Moris Monson | Project delegate | German Red Cross | Consulted in working group |
| Md. Adith Shah Durjoy | Manager – Organizational Development and Acting Disaster Operations Coordinator | IFRC-BD | Interviewed and Consulted in working group |
| Osman Gani | Programme officer | BRCS | Consulted in working group |
| Manik Saha | Senior Programme Manager | BRCS | Interviewed |
| Paul Davenport | Country Representative | BRCS | Consulted |
| Mehedi Hasan Shishir, | Livelihood Officer | IFRC-BD | Consulted in working group |
| Payment method/Financial service providers |  |  |  |
| Md. Ariful Mazid (Ronju) | Relationship manager -= Corporate Sales | IFIC bank | Contacted |
| Akbar Kabir + 2 colleagues | e:mail: kabir.akmakbar@dbbl.com.bd | DBBL | Interviewed |
| Md. Noor-E-Alam Sohel + 2 colleagues | Manager, Key Accounts - noor.alam@bkash.com | bKash | Interviewed |
| Others |  |  |  |
| STAC (c/o Oxfam CD) | Country Director | Oxfam | Interviewed |
| Government |  |  |  |
| Riaz | DM dept | Government of Bangladesh | Contacted |

## Evaluation Itinerary

|  |  |  |  |
| --- | --- | --- | --- |
| **Schedule - Bangladesh CWG Strategy, Advocacy & Training** | | | |
| Day | Date | Time | Activity - preparation & planning - document review |
| Mon | 2 |  | methodology & schedule development |
| Tue | 3 |  | Contact CWG re training dates and getting staff input into schedule & provision of summary of CTP approaches/documents |
| Wed | 4 |  |  |
| Thur | 5 |  |  |
| Fri | 6 |  |  |
| Sat | 7 |  | skype meetings & planning & secondary doc review |
| Sun | 8 |  |  |
| Mon | 9 |  |  |
| Tue | 10 |  |  |
| Wed | 11 |  | CWG meeting on GPO (advocacy agenda introduced) |
| Thur | 12 |  |  |
| Fri | 13 |  |  |
| Sat | 14 |  | CTP Advocacy, review & learning |
| **Sun** | 15 |  | **Depart UK** |
| **AM** |  | 8 |  |
|  |  | 9 |  |
|  |  | 10 |  |
|  |  | 11 |  |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 |  |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **MON** | 16 |  | **Arrive Dhaka** |
| **AM** |  | 8 |  |
|  |  | 9 |  |
|  |  | 10 |  |
|  |  | 11 |  |
| **PM** |  | 12 | airport pick up (by hotel) |
|  |  | 1 |  |
|  |  | 2 |  |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **TUE** | 17 |  | **CWG meeting & Meetings with key stakeholders** |
| **AM** |  | 8 | Oxfam - admin, finance & security briefing |
|  |  | 9 | Arnel - CWG & General CTP Consultancy briefing |
|  |  | 10 |  |
|  |  | 11 | jannet Noor Oxfam |
| **PM** |  | 12 | Balaram Tapader (world vision) by skype |
|  |  | 1 |  |
|  |  | 2 | IFRC/BDRCS & PNS meetings (Moris Monson GRC & BRCS) |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **WED** | 18 |  | **Meetings with key HQ & Field based (by skype/phone) stakeholders** |
| **AM** |  | 8 | Oxfam - Jannet Noor (08.30) |
|  |  | 9 |  |
|  |  | 10 | Eun Jung Yi (Ex- CWG tech Co) |
|  |  | 11 |  |
| **PM** |  | 12 | Mahbubar Rahman (Care) |
|  |  | 1 |  |
|  |  | 2 | **CWG meeting** - what next for 2016 (@IFRC/BDRCS). |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **THUR** | 19 |  | **stakeholders** |
| **AM** |  | 8 |  |
|  |  | 9 | 9.30 Bkash Noor E Alam |
|  |  | 10 |  |
|  |  | 11 | 11.30 - Kazi Shahidur rahman (Hum Aff office, Office UN Coordinator) |
| **PM** |  | 12 |  |
|  |  | 1 | lunch |
|  |  | 2 | Devrig Velly (ECHO regional office BKK) |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **FRI** | 20 |  | **Meetings with key HQ & Field based (by skype/phone) stakeholders** |
| **AM** |  | 8 | **skype calls with remaining key stakeholders** |
|  |  | 9 | 09.30 - Balaram Tapader (World Vision) |
|  |  | 10 |  |
|  |  | 11 | Murshida (Oxfam) |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 | Jonathan brass (IFRC - Bangkok) |
|  |  | 3 | 03.30 Emily Richardson DFID |
|  |  | 4 |  |
|  |  | 5 | 19.30 - Dan Ayliffe DFID |
| **SAT** | 21 |  | Planning for Discussion workshop |
| **AM** |  | 8 |  |
|  |  | 9 |  |
|  |  | 10 |  |
|  |  | 11 |  |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 |  |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Day | Date | Time | Activity |
| **Sun** | 22 |  | **What next CTP 2016 Strategy Workshop** |
| **AM** |  | 8 |  |
|  |  | 9 | **What next CTP 2016 Strategy Workshop** |
|  |  | 10 |  |
|  |  | 11 |  |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 |  |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **Mon** | 23 |  |  |
| **AM** |  | 8 |  |
|  |  | 9 | Ranajit Das Oxfam |
|  |  | 10 |  |
|  |  | 11 | Vanessa Cardamone - Soladarites |
| **PM** |  | 12 | Gita -Concern Universal |
|  |  | 1 |  |
|  |  | 2 | 2.30 TBC Dulon Gomes Christian Aid |
|  |  | 3 | 3.30 DBBL - Akbar Kabir H99 R37 gulshan |
|  |  | 4 | jannet Noor Oxfam |
|  |  | 5 |  |
| **Tue** | 24 |  | **Preparation for de-brief** |
| **AM** |  | 8 |  |
|  |  | 9 | Manik Saha - BRC programme manager |
|  |  | 10 |  |
|  |  | 11 | Note and workshop presentation write up |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 | presentation for de-brief preparation |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **WED** | 25 |  | **Final De-brief and validation workshop with CWG** |
| **AM** |  | 8 | **Co-facilitator arrives** |
|  |  | 9 |  |
|  |  | 10 | IFIC Ariful Mazid (Bank) |
|  |  | 11 |  |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 | **Final De-brief and validation workshop with CWG** |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **THUR** | 26 |  | **presentation to Governement by CWG** |
| **AM** |  | 8 | Niaz - Finance, admin and security |
|  |  | 9 | preparation with CWG for presentation to Govt |
|  |  | 10 |  |
|  |  | 11 |  |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 | TBC - CWG meeting with Govt |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| **FRI** | 27 |  | **Preparation for CTP training** |
| **AM** |  | 8 |  |
|  |  | 9 |  |
|  |  | 10 |  |
|  |  | 11 |  |
| **PM** |  | 12 |  |
|  |  | 1 |  |
|  |  | 2 |  |
|  |  | 3 |  |
|  |  | 4 |  |
|  |  | 5 |  |
| Day | Date | Time | Activity - CWG CTP Training |
| **SAT** | 28 |  | Planning for CTP training and briefing co-facilitator |
| Sun | 29 |  | Day 1 CTP Training |
| Mon | 30 |  | Day 2 CTP Training |
| Tue | 1st |  | Day 3 CTP Training |
| Wed | 2nd |  | Day 4 CTP Training |
| Thur | 3rd |  | Day 5 CTP Training |
| Fri | 4th |  | Return UK |
| Sat | 5 |  | weekend |
| Sun | 6 |  | weekend |
| Mon | 7 |  | CTP Training evaluation data manipulation & report writing |
| Tue | 8 |  | advocacy report writing |
| Wed | 9 |  | report writing |
| Thur | 10 |  | report writing |
| Fri | 11 |  | report writing. |
| Sat | 12 |  | report writing. |
| Sun | 13 |  | weekend |
| Mon | 14 |  | report writing. |
| Tue | 15 |  | report writing and submission of draft for review. |
| Wed | 16 |  | Review comments compiled by Oxfam. |
| Thur | 17 |  | Final deadline for review comments COB Bangl;adesh. ST to modify report in line with comments |
| Fri | 18 |  | modify report in line with comments and deadline for submission of final report |

## Targeted results and activities of Cash Working Group

The five stated results and nine activities of the CWG are (CWG presentation 2014):

**Targeted Activities:**

1. Formed Cash Working Group to enhanced multi-sector and multi-stakeholders cash coordination for timely and effective response, recovery and rehabilitation.   
2. Combined and shared operation of CTP within govt. Clusters, NGOs/INGOs and private sectors.   
3. Action Research, lesson learned, and dissemination of best practice events organized.  
4. Evidence and result based advocacy issues addressed (in order to influence decision maker to promote effective CTP)  
5. CTP practitioners and potential actors trained (including government, donor, and private sectors).

**Targeted Activities:**  
**1.1:** Periodic meeting   
**1.2 :** Stakeholder mapping to know potential actors   
**1.3 :** Development of ToR for CWG   
**1.4 :** Structuring ways of coordination mechanism   
**1.5:** Identification of key role players  
**1.6:** Stock taking of CTP covering multi-sector  
**1.7:** Road map for identification of shared priorities   
**1.8:** Development of an action plan

**1.9:** Generation of common strategic framework

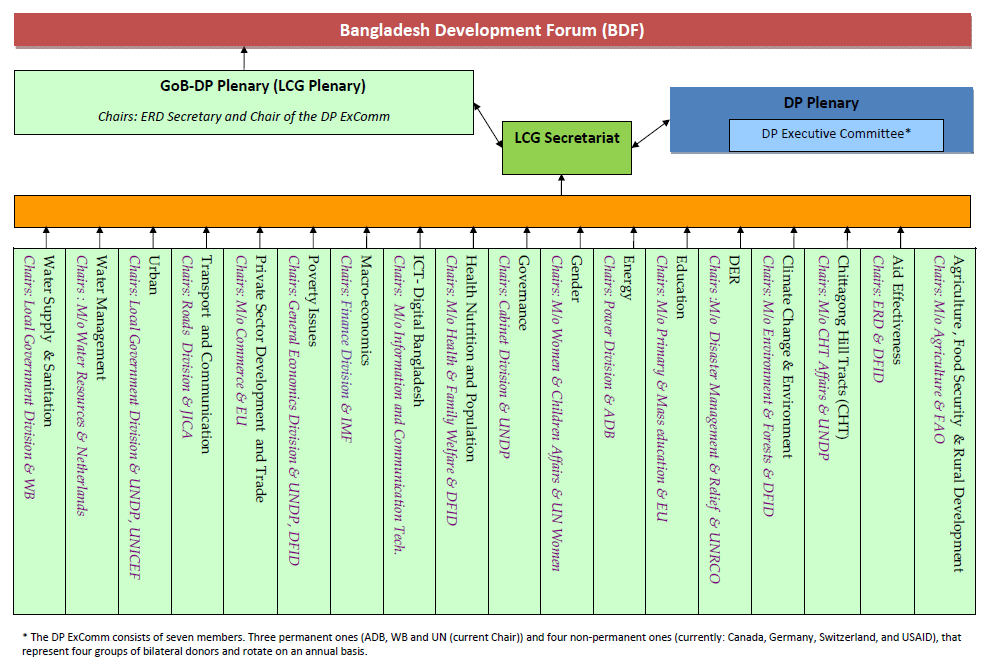
## Example assessment documentation of payment methods

An example of the type of payment method options analysis that can be used (and improved) is given below from the ‘Northern Bangladesh Floods Recovery Assessment 2012’ (a joint needs assessment led by the IFRC/BDRCS and Oxfam, save the children, Christian Aid and Muslim Aid). It is recommended that this level of detail of available payment methods should be assessed and documented prior to crisis, across differing regions in readiness for rapid response and to encourage use of payment methods more suited to local and regional circumstances:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Example of Payment Method Options Analysis for Northern Floods region** | | | | | | | |
| **Available Financial Service Providers** | **Registration or account Requirements needed** | **Opening A/C Charge (BDT)** | **Extra Charge/ Commission Needed** | **Maximum Amount Transfer per day (BDT)** | **C= Cost**  **F= Feasibility**  **Fam = BF familiarity**  **A= Availability locally**  **(H= High/ M= Medium/ L = Low)** | **Secured** | **Remarks** |
| **Banks (e.g. Sonali Bank)** | **YES -** Photo, Voter ID/ Birth Certificate | 10 to 500 | No | Unlimited | C = Low  F = Medium  Fam = Medium  A = High | Yes | Sonali Bank has easy access for farmer, a/c for them only BDT 10. |
| **Mobile (e.g. B Kash, DBBL)** | **YES -** Photo, Voter ID/ Birth Certificate Mobile/SIM Card | 50 to 100 | Yes  (e.g. 1% for sending, 2% for receiving) | 25000 BDT | C = Medium  F = Medium  Fam = Medium  A = High | Yes | BFs familiar with and many quiosk. Concerns that not enough cash at quiosk |
| **Mobile (through Post Office)** | **YES -** Mobile/SIM Card registration | 0 | Yes | Limited | C = Medium  F = Low  Fam = Low  A = Low | Yes |  |
| **Micro Finance Institution (e.g. Brac, Grameen)** | **YES -** Photo, Voter ID/ Birth Certificate | 100 to 500 | No | Limited | C = Low  F = High  Fam = Medium  A = High | Yes | Very well known and many offices. Also IGA projects and savings & loans potential |
| **Money Transfer Company (e.g. Western Union, Money gram)** | Photo, Voter ID/ Birth Certificate | 0 | Yes (up to 20%) | Unlimited | C = High  F = Low  Fam = Medium  A = Medium | Yes | Costly |
| **Traders** | ID | 0 | Yes | Limited | C = Low  F = Low  Fam = Medium  A = High | Less | Time consuming for negotiations. Not familiar |
| **Cash in hand/ envelopes** | ID | 0 | No | Unlimited | C = Medium  F = High  Fam = High  A = High | Less | BFs and agencies familiar with |

## Organogram of existing Humanitarian Architecture

(Provided by IFRC)



**Bangladesh Development Forum (BDF)**

## Existing Humanitarian Architecture

(Diagram provided by BDRCS/IFRC)

[**LCG-DER**](file:///C:\Users\Rita\AppData\Local\Temp\MicrosoftEdgeDownloads\16f38b2f-ca11-4e32-a29a-3c91a98207ec\DER%20Action%20Plan_2011-13.pdf)

**HCTT**

**WASH**

**Early Recovery**

**Shelter**

**Health**

**Food**

**Nutrition**

**Logistics**

**Education**

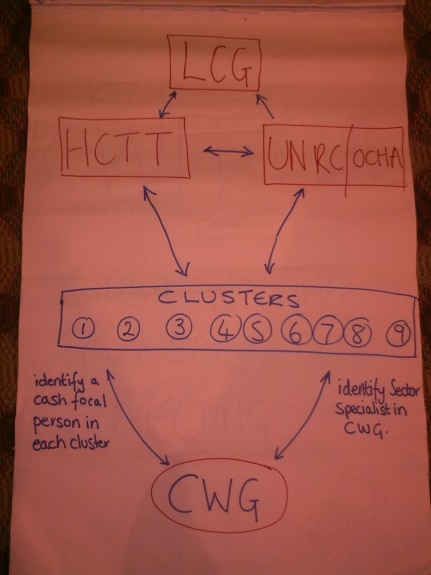
**Cluster**

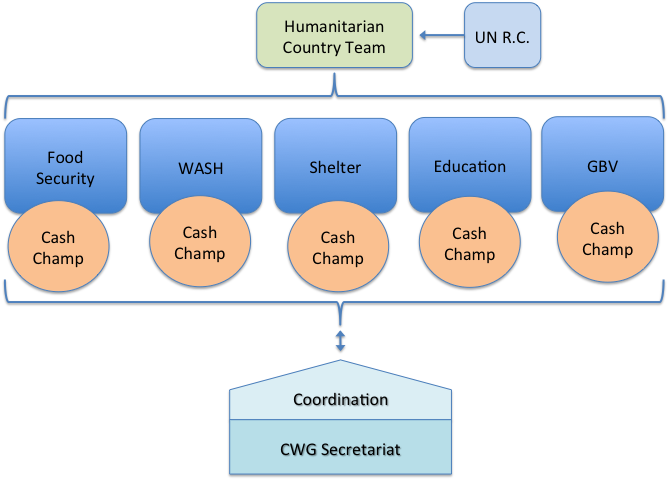
* The **Humanitarian Coordination Task Team (HCTT)** comes under the LCG DER as a platform for strengthening the collective capacity of humanitarian actors in Bangladesh. HCTT will provide advice and take forward agreed actions on behalf of the wider LCG DER group, while feeding back up to it, under the guidance of the Chair.
* IFRC took part in HCTT on behalf of Shelter Cluster. **Reference:** [**http://www.lcgbangladesh.org/HCTT.php**](http://www.lcgbangladesh.org/HCTT.php)

## **Proposed CWG Positioning within humanitarian aid architecture**

Below is a photo of flip chart diagrams resulting from the CWG work shops indicating the proposed positioning of the CWG within the humanitarian aid structures.

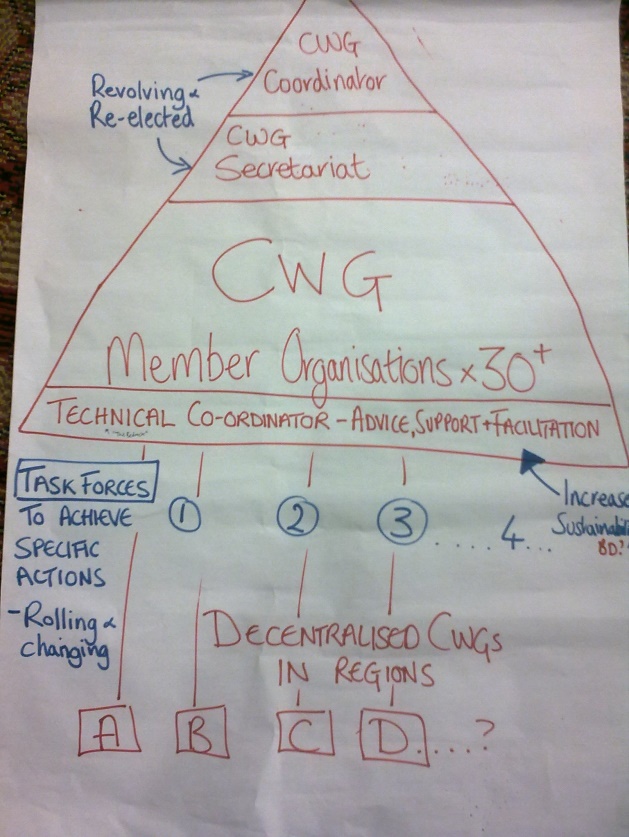
**Pertinent points include**: the CWG remains ‘floating’ between clusters; strong downward and links through ‘cash champions’ within each cluster; strong upward links with sector specialists identified within the CWG. Participants also indicated that the UNRC/OCHA role should fall lower than the HCTT within the diagram.

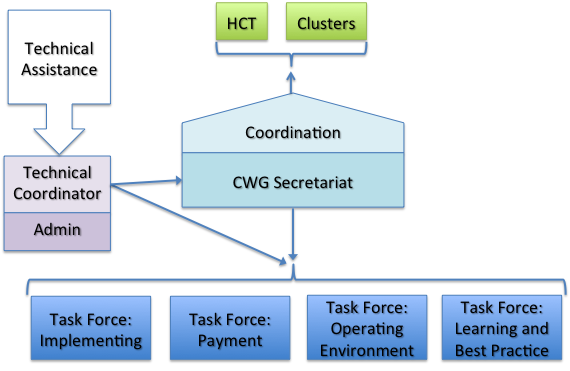




## Proposed CWG structures and decentralization strategy

Below is a photo of flip chart diagram resulting from the CWG review work shops indicating the proposed structures and decentralization strategy of the CWG:





**Pertinent points include:** an overall coordinator supported by a small secretariat (both revolving through re-elections); built on a foundation provided by a technical coordinator for technical advice, support, facilitation perhaps supported by more administrative help; Use of task forces to achieve specific actions; formation of decentralized regional CWGs (three or four).

## Useful Tools for CWG Sharing

**Cash Transfer Programme Summary**

This table is designed to help agencies describe their cash transfer programmes in a short one or two page document so that they can quickly share the key design aspects of their programmes with other stakeholders. Agencies are encouraged to adapt it to their needs.

|  |  |  |  |
| --- | --- | --- | --- |
| **Start date:** | **Summary Title (Agency, CTP type etc)** | **End date:** |  |
| **Summary** | **(provide a short narrative description of project, aims and objectives)** | **CTP Modality**  **(Cash, cash or commodity voucher, fairs or market support)** |  |
| **Location Of Project:** | **Any Conditions or Restrictions?**  **(Give rationale for work, training, sensitisation, quality reasons etc.)** | **Payment method or Delivery Mechanism (mobiles, sims, cash in hand, bank, post office, remittance etc.)** |  |
| **Partner(s)** |  | **Number Beneficiaries (specify if by person/HH)** |  |
| **Targeting Criteria** |  | **Cash Amount** |  |
| **Beneficiary Selection Criteria** |  | **Instalments**  **Number and of how much, reason for.** |  |
| **Any other matters:** | **(insert Photo if you wish)** |  |  |
| **Any CTP Impacts Identified (or requiring further exploration):** | | | |
| **Any Potential Problems identified (or requiring further exploration):** | | | |
| **CTP Learning:** | | | |
|  | | | |

## Methodological Tool Used

This is a guidance list of questions used only(not all questions were asked of each stakeholder and additional specific questions and follow up questions were supplemented):

|  |
| --- |
| **Checklist Of Potential Questions For Wide Ranging Stakeholders -** |
| **Intro-** Undertaking a review of learning regarding CTP for advocacy purposes for the CWG (15th to 27thNov/4th Dec) and inputting into the strategy for the the CWG for 2016.  **Info & Document gathering**   1. Who (else) should I speak to regarding CTP in your organisation? 2. Who are the best regional/field level contacts for CTP in your organisation?(workshop 22/23rd nov) 3. Do you have any information, data or documentation that you would be able to share with me; summaries **or** log frames of your CTP programmes, any CTP learning documents or evaluations, cost effect/effic analysis of IK or CTP, etc.? 4. Quick summary of CTP (if not already got)   **Nature of CTP in Bangladesh**   1. How has the use of cash changed **in your organisation** over the last few years?    1. Has there been more or less use of CTP in emergency, recovery or development phases?    2. is cash starting up more quickly or not?    3. More use across more sectors or not?    4. In what ways has the use of conditions and restrictions changed?    5. In what ways have payment methods used changed? 2. How long have you been working in Bangladesh? If/Are you able to look back at the historical use of CTP? 3. How has the use of cash changed **in Bangladesh** over the last few years/decade?    1. Has there been more or less use of CTP in emergency, recovery or development phases?    2. is cash starting up more quickly or not?    3. More use across more sectors or not?    4. In what ways has the use of conditions and restrictions changed?    5. In what ways have payment methods used changed?    6. In what ways have the perceptions and attitudes of authorities/ government changed?    7. Have funding patterns changed 4. Regional difference & why? Any areas where not used & why? 5. Perceptions re which are the most common modalities used & Why/reasons for these 6. What factors are limiting speed and degree of take up of CTP in Bangladesh? (authorisation, govt, funding, other?)   **Payment methods issues**   1. Which payment methods do you think are most commonly used by other organisations? 2. Do you see any regional differences in what payment methods work better or can’t work in Bangladesh? 3. Which payment methods has your organisation used? 4. Why these? 5. Strengths/weaknesses/challenges 6. Which PMs are not being used/why? Which feasible/under used? 7. Any regions/areas where certain methods not considered feasible & why?   **Perceptions of cash coordination**   1. Where CWG placed in cluster system? Is this the best place? Suggestions. 2. Strengths of CWG 3. Any issues re: functioning post emergency and between 4. Has it been possible to maintain momentum/a continuum 5. Perceptions of organisation, communications and leadership of CWG so far 6. Suggestions or areas for improvement (communications, organisation, leadership, facilitation, frequency/length etc) 7. Suggestions for Future direction, priority actions or topics for consideration for CWG in 2016/next phase:   **Cash learning**   1. Has your organisation gathered CTP learning? (share docs) 2. What do you think have been the key learnings related to:    1. cash technical design    2. conditions/restrictions    3. CTP implementation?    4. CTP targeting    5. Payment methods    6. CTP M& E?    7. Other? 3. What do you think are the areas of weakness in CTP in Bangladesh, where sharing learning could be useful? 4. Do you know of any CTP programmes that represent possible cases where significant learning (whether positive or negative) has occurred, that may prove useful as case studies for advocacy purposes? 5. Have these or any others you know of been documented as case studies? 6. Do you think these could be used/documented as case studies that could be used to advocate change?   **Advocacy**   1. In what ways do you think CTP use in Bangladesh can be improved or made more effective? 2. More efficient? 3. What are the most important areas where advocacy on cash could be most useful? 4. Do you have suggestions to make? 5. Do you know of good examples of CTP projects that could be used to show innovative practice, encourage best practice or persuade others about how Cash projects can be successful or improved?   **Donors**   1. Are you able to share a list of details of CTP projects funded? 2. Proportion using which payment methods/delivery mechanisms? 3. Any statistics re share of funding by modality;IK/CTP/Voucher? 4. Emergency/recovery/development share? 5. How have funding allocations changed?   **Private sector/ Financial service provider Questions**:?   1. Lessons learned from working with humanitarian organisations? 2. Problems faced, challenges overcome? 3. How can speed, scale and efficiency be increased? 4. Potential for new technologies – automated registration, biometrics etc. Pitfalls, trials? 5. %handset ownership (women?) 6. Fees and charges and what are these made up of (charges, taxes etc) 7. Number of agencies dealing with? Total amounts?, annual increase & trends? 8. Monitoring potential? Proportion failing to withdraw, time lag to withdrawal, proportion immediate withdrawal etc? Difference by region, response? 9. Instalment implications and impacts? 10. Ability to access banking services through? 11. Proportion of re-use. Ideas to increase |

## Summary of the main headline issues in the strategic plan

### CTP Implementing issues

|  |
| --- |
| **Focus area - Implementing CTP** |
| Improving Cash for work |
| explore the impacts of conditions, restrictions and instalments on beneficiries and project impact |
| increase awareness of alternative transfer modality options (fresh food vouchers, commodity and cash vouchers, fairs, conditional grants and UCG) and pros and cons of each |
| Agree common formats for calculating cost of basic needs packages across sectors |
| Prepare for Multipurpose cash transfer(MPCT) approaches |
| Clarify advantages and disadvantages of combining CTP with sensitisation , training and capacity building |
| agree standard ready packages of response for specific emergency contexts (flood, Cyclone) |
| develop more effective grievance and feedback systems for CTP |
| Improved geographical selection & targeting, beneficiary selection & criteria |
| contingency planning for CTP |
| increase indirect support to markets to recover from emergencies (e.g. Loan guarantees etc to small traders for restocking, fuel etc. |
| Increase sensitisation on payment methods and their re-use each emergency |
| Improve gender awareness and appropriateness of CTP project design and payment method delivery mechanisms. |
| Improve protection awareness |
| Increase awareness on CTP and skills and capacity |
| Improve market assessment skills and readiness |

### Payment method issues

|  |
| --- |
| **main Focus Area - Payment Methods** |
| **Increase readiness for distributions at scale across all locations** |
| **Increase efficiency of payment methods** |
| **Explore gender decision making as well as protection issues around various payment method options** |
| **research benefits of connection to financial services by beneficiaries** |
| **Explore potential for pre-emptive registration in hot spot areas** |
| **explore alternative payments through community organisations, INGO savings groups women’s groups etc.** |
| **Explore relative merits of certain payment methods for less physically able and specific vulnerable groups** |
| **Ensure payment method re-use is possible and well understood by communities** |
| **Explore degree risks and mitigation measures around cash by hand distributions and insurance for movement of cash alternatives** |
| **explore alternative payments through community organisations, INGO savings groups women’s groups etc.** |

### Operating environment issues.

|  |
| --- |
| **Operating Environment** |
| **Agree on the positioning of the CWG within the humanitarian aid architecture** |
| **Agree on the structure of workings of the CWG** |
| **Improved coordination** |
| **work towards improving population lists to facilitate CTP** |
| **reduce delays caused by documentation / Improve Beneficiary verification and Identification** |
| **Advocate for improved damage reporting** |
| **Increasing timeliness and quality of Joint needs Assessments (JNA)** |
| **Improve harmonisation with government programmes** |
| **Clarify government policy and rules and regulations on cash** |
| **advocate around government CFW rates** |
| **Advocacy for access to emergency funding for quick responses** |
| **Linking Relief, Rehabilitation and Development** |
| **Develop a communications strategy for CTP - Improve knowledge and understanding of the broad range of CTP options** |

## Contents of Separate Technical Annex

* 2016 to 2018 detailed strategic work plan
* Power point presentation provided as de-brief to the CWG on the results of this study.

## Key informant detailed comments related to assessment

Below is the detailed comment on assessments from one key informant (insufficient time for inclusion):

*“The recent HCTT timeline gives a scenario of the assessment to implementation by the different stakeholders. Though, this is the scenario for this year’s disaster, but the scenario is more or less same for the last few years.  There are a couple of ideas that might help to improve the scenario, but may not be straightforward for any particular stakeholder. Depending on the set modalities of the agencies, like INGOs, UN agencies or Red Cross Red Crescent, the ideas might very. However, the below points might help you in this regard.*

*For a life saving response (food, water, emergency sheltering) for the initial 0 to 15 days (in general), we might not need JNA types of assessment to trigger the response. Strengthening the government D-form information collection and dissemination is essential for this. Scenario based response decision trigger is helpful instead of waiting for data to be collected from government or JNA during this initial day. One parallel approach could help like, ‘forecast based financing’ to quicken response in the initial days of the disasters.*

*And for further response decision for the 15 days onward scenario  ‘mobile based system for D-form information collection’ should increase. At this stage the JNA can trigger to find out the needs and more detail information. But, some pre-defined response strategy should developed for flood, cyclone and landslide disasters based on the previous Response strategies/plans of majority agencies. The JNA data at this stage can be helpful to set the caseload of response. The pre-defined response strategy can act as a preparedness for the donors to get an understanding of the priority areas and modalities for a response and then the ‘caseload’ can help to define the funding cap for a particular disaster.*

*In this mechanism, there is a need for two types of funding decision. One, emergency funding for initial 0-15 days: this can be pre-positioned at the agency level annually with certain guidelines and ToR.  Two, earmarked funding for a certain country (Bangladesh) and mechanism to release that funding based on the declared caseload.*

*More exclusively, we can think of to develop Apps for information collection and feed into the caseload preparation and then connect this with the Disaster Management Information Center (DMIC) so that it can be accessed by all.*

*At the same time there is a need of advocacy with government and all donors to explain the steps and come to a consensus so that this can work as a system and not as an individual approach. “*

1. Such as restocking support or guaranteeing loans for traders or transporters after a crisis. [↑](#footnote-ref-1)
2. ‘local level’ has been omitted here. [↑](#footnote-ref-2)
3. The ToR included the following that could not be achieved due to security concerns: ‘The consultant will be allocated separate fund for hiring a national assistant consultant to facilitate the local workshops which shall take place in three locations in north, south and central part of the country.’ [↑](#footnote-ref-3)
4. ( as supplied to the CWG in readiness for the first workshop): [↑](#footnote-ref-4)
5. Paraphrased from ToR [↑](#footnote-ref-5)
6. (not fully achieved due to security restrictions and insufficient notice for regional/local practitioners to be involved) [↑](#footnote-ref-6)
7. (not fully achieved due to security restrictions and insufficient notice for regional/local practitioners to be involved) [↑](#footnote-ref-7)
8. Some interviews were undertaken during the desk review & planning stages from UK and a wide range of interviews in Bangladesh were also done by skype or telephone due to security restrictions and efficiency reasons due to travel times between offices. [↑](#footnote-ref-8)
9. Achieved remotely with technical coordinators assistance. [↑](#footnote-ref-9)
10. Time did not allow a full analysis or reporting. [↑](#footnote-ref-10)
11. The study was not able to validate this. [↑](#footnote-ref-11)
12. IFRC informant. [↑](#footnote-ref-12)
13. Consider whether a uniform assessment could be undertaken by individual agencies in a geographically coordinated manner and compiled nationally. [↑](#footnote-ref-13)
14. One key informant wrote: “*This could be a good advocacy point with the government. the CWG can advocate with government to pilot some key questions with D-form for a particular area during the next disaster.”* [↑](#footnote-ref-14)
15. “HES Guidelines” 2014 British Red Cross. [↑](#footnote-ref-15)
16. Though WFP are reportedly using food vouchers. [↑](#footnote-ref-16)
17. No statistics could be identified by this study. [↑](#footnote-ref-17)
18. and not an improved species. [↑](#footnote-ref-18)
19. Though the use of CFW in terms of DRR and preparedness is a positive aspect of CFW in Bangladesh. [↑](#footnote-ref-19)
20. E,g. BRCS/IFRC/BDRCS cash grants for livelihoods in Kurigram 2012 to present. [↑](#footnote-ref-20)
21. Such as plinth building to reduce flooding/cyclone risks, bank building, irrigation canal clearing etc. [↑](#footnote-ref-21)
22. This may not require the full 5 day level 2 type training but could potentially be compressed into a one or two day session depending on the audience. [↑](#footnote-ref-22)
23. Perhaps through a commonly agreed terminology factsheets for distribution, with examples from the Bangladesh context. [↑](#footnote-ref-23)
24. Currently too few agencies record CTP types here and therefore the data is not fully representative of the situation on the ground. [↑](#footnote-ref-24)
25. (e.g include the costs in terms of human resources for registration for Sims etc.) [↑](#footnote-ref-25)
26. A stakeholder went on to propose: *The agency level mapping of financial control should also take place so that there is clear idea on different modalities and time requirement fulfilling the audit and finance needs.* [↑](#footnote-ref-26)
27. Adapt the joint agency M&E framework designed in Haiti and later used in Somalia, Pakistan, Phillipines and elsewhere (CaLP). [↑](#footnote-ref-27)
28. S.Bailey and K.Hedlund “The impact of cash transfers on nutrition in emergency and transitional contexts (synthesis paper)” (2012). [↑](#footnote-ref-28)
29. Some stakeholders felt this might be the case on occasions in Bangladesh, but there was insufficient time to triangulate this. [↑](#footnote-ref-29)
30. RCM face less problems in this area. [↑](#footnote-ref-30)
31. Potentially the secretariat could be a rotating one with leadership from one agency for six to 12 months. [↑](#footnote-ref-31)
32. Potentially geographical coordination of the same assessment format brought together at national level. [↑](#footnote-ref-32)
33. Key resources for this include the 48 hour tool, RAM, MAG and other CaLP resources as well as the IFRC phase 1 overview and the additional cash questions that can be accessed through the IFRC regional cash advisor J.Brass. [↑](#footnote-ref-33)
34. RCM and INGOs [↑](#footnote-ref-34)
35. No interviews with government officials were able to be conducted during the time available for this work. [↑](#footnote-ref-35)
36. This study was not able to identify an agency who had data on this important distinction. [↑](#footnote-ref-36)
37. S. Truelove 2012. [↑](#footnote-ref-37)
38. Such as moneygram, western union and local alternatives [↑](#footnote-ref-38)
39. MFIs, - BRAC and sister organisation BKash, ASA (Association for Social Action), Grameen, have different mechanisms and mandates. [↑](#footnote-ref-39)
40. Here the bank account transfer occurs, monies are withdrawn by group leaders and distributed and then this is followed by PDM [↑](#footnote-ref-40)
41. SIM 100BDT, Bkash 1.8 now 1.2%, DBBL 0.4 [↑](#footnote-ref-41)
42. Check USAID research first [↑](#footnote-ref-42)
43. http://www.cashlearning.org/information-sharing/cash-mapping-tool [↑](#footnote-ref-43)
44. E.g. Maunder, Dillon, Smithers & Truelove, ECHO Transfer modality study, likely available late 2015. [↑](#footnote-ref-44)
45. (shelter standards, nutrition and hygiene and sanitation often sighted. [↑](#footnote-ref-45)
46. ie CFW to fix road that community said allowed them to marry daughters more easily etc. [↑](#footnote-ref-46)
47. Now CaLP’s regional approach does appear to be more broadly supported by ECHO. [↑](#footnote-ref-47)
48. (ECHO has used humanitarian principles to say you need to meet most vulnerable persons needs and concentrated on showing that certain groups should not work) [↑](#footnote-ref-48)
49. (research implications of travel distances to payment outlets and of sharing access mobiles) [↑](#footnote-ref-49)
50. CaLP 2012 - 2013 Global Advocacy Strategy; CaLP 2014 – 2015: Towards a Global Advocacy Strategy [↑](#footnote-ref-50)
51. www.cashlearning.org/elan [↑](#footnote-ref-51)
52. Forthcoming in 2015, pending the planned recruitment of a Global, Geneva based Advocacy Coordinator. [↑](#footnote-ref-52)
53. Examples *include:* 1) Following the devastation of Typhoon Haiyan, the Philippines government was very involved in humanitarian cash transfers and has in recent years (a) created a large scale cash based safety net programme, covering nearly a third of the country’s population, and (b) frequently used cash for work programmes as a disaster response option. 2) Kenya’s Hunger Safety Net Programme 2, one of the five cash transfers under the National Safety Nets Programme (NSNP) <http://www.hsnp.or.ke/index.php/component/content/article?id=33> 3) The Case of Ethiopia’s Productive Safety Net Programme (PSNP) targeted towards households that are both food-insecure and poor [↑](#footnote-ref-53)
54. The CWG is a multisectoral platform, composed of 23 INGOs, 3 national NGOs, 3 UN agencies, donor and government bodies involved with emergency response. (as of March 2015) The CWG develops the capacity on CTP application, identifying and agreeing benchmarks for improvement and best practices and linking relief rehabilitation to the government social safety net in the long-term. [↑](#footnote-ref-54)