



Faculty of Law and Administration

Faculty of Political Science and International Studies

University of Warsaw

MASTER'S THESIS

**Cash coordination in Poland: Early lessons learnt
from the humanitarian response for Ukrainian war
refugees**

Michael Meskhi

Student's ID: 446315

Supervisor: Dr Karina Jędrzejowska, University of Warsaw

December 2023

This thesis is submitted for obtaining the Master's Degree in International Humanitarian Action. By submitting the thesis, the author certifies that the text is from his hand, does not include the work of someone else unless clearly indicated, and that the thesis has been produced in accordance with proper academic practices.

Acknowledgement

This study was made successful through the support of significant persons who guided and helped me. I am filled with gratitude to all of them.

First and foremost, I dedicate this study to my beloved grandmother, **Lia Iosebashvili** who, from an early age gave me great inspiration to become the best. Her memory will be with me always.

I extend my sincere gratitude to **my family** who always stood by my side throughout the study and without their support, it would be extremely difficult to embark on the NOHA Masters journey.

My sincere appreciation to my **NOHA family** both in Warsaw and Bilbao for their friendliness over the course of the two years.

My special thanks to my beloved friends **Ahmed Aqil, Rezo Chkhaidze, Nancy Banfi, Carlos Lichman, Josimay Farina** for encouragement to successfully accomplish this thesis despite the ups and downs,

Natia Botkveli, Sopiko Rostiashvili, Maka Tatuashvili, Youssef Almustafa, Charlotte Krog, Clara Gladstone and **Crys Chamaa** for sharing their expertise and knowledge,

My respondents for their honest and cooperative responses to all the questions solicited in this research.

Finally, special thanks to my supervisor **Dr. Karina Jędrzejowska** for the guidance in the course of writing the thesis.

Abstract:

The prominence of cash coordination in humanitarian responses has grown significantly in recent years. This paper explores the coordination of Multi-Purpose Cash Assistance (MPCA) within the context of the Ukraine crisis, particularly the role of the Cash Working Group (CWG) established in Poland, co-chaired by UNHCR and local NGO Polish Humanitarian Action (PAH). The aims to assess the achievements and challenges of MPCA coordination within the CWG, highlighting its contribution to the overall effectiveness of cash distribution. In particular, the paper delves into multifaceted aspects of cash coordination including previous contributions relating to technical and strategic dimensions of cash coordination.

The study finds the CWG in the Poland response demonstrated interesting novelties. The most notable appear evident in the CWG's leadership, structure, and coordination process, while also acknowledging challenges in terms of participation. Nonetheless, the coordination uncovered concrete challenges with regards to high turnover rates, missing linkages with national social protection system, limited representation of local actors and data inputs which requires attention to improve overall coordination. Notwithstanding the ad hoc process and challenges its leadership and member organisations faced, the CWG's efforts brought added value and led to a tangible impact on the overall effectiveness of a MPCA programming during the refugee response in Poland.

Abstrakt:

W ostatnich latach znacznie wzrosło znaczenie koordynacji środków pieniężnych w akcjach humanitarnych. W artykule zbadano koordynację Wielozadaniowej Pomocy Gotówkowej (MPCA) w kontekście kryzysu na Ukrainie, w szczególności rolę powołanej w Polsce Grupy Roboczej ds. Gotówki (CWG), której współprzewodniczą UNHCR i lokalna organizacja pozarządowa Polska Akcja Humanitarna (PAH). Ma na celu ocenę osiągnięć i wyzwań związanych z koordynacją MPCA w ramach CWG, podkreślając jej wkład w ogólną efektywność dystrybucji środków pieniężnych. W artykule zagłębiono się w szczególności w wieloaspektowe aspekty koordynacji gotówki, włączając wcześniejsze uwagi dotyczące technicznych i strategicznych wymiarów koordynacji gotówki.

Z badania wynika, że odpowiedź CWG w Polsce wykazała interesujące nowości. Najbardziej godne uwagi wydają się widoczne w przywództwie, strukturze i procesie koordynacji CWG, jednocześnie dostrzegając wyzwania w zakresie uczestnictwa. Niemniej jednak koordynacja ujawniła konkretne wyzwania związane z wysokimi wskaźnikami rotacji pracowników, brakującymi powiązaniem z krajowym systemem ochrony socjalnej, ograniczoną reprezentacją podmiotów lokalnych i wejściowymi danymi, co wymaga uwagi w celu poprawy ogólnej koordynacji. Niezależnie od procesu ad hoc i wyzwań stojących przed jej kierownictwem i organizacjami członkowskimi, wysiłki CWG przyniosły wartość dodaną i wywarły wymierny wpływ na ogólną skuteczność programowania MPCA podczas reagowania na uchodźców w Polsce.

Keywords: Cash Coordination, cash transfers, cash transfer programming, cash-based interventions, multi-purpose cash;

Koordinacja gotówkowa, transfery gotówkowe, programowanie transferów pieniężnych, interwencje gotówkowe, gotówka wielofunkcyjna.

Title in Polish: Koordynacja środków pieniężnych w Polsce: Wczesne wnioski wyciągnięte z pomocy humanitarnej dla ukraińskich uchodźców wojennych

Table of Contents

<i>List of acronyms</i>	8
<i>List of figures</i>	9
Introduction	10
<i>Research problem</i>	11
<i>Research Questions and Hypothesis</i>	14
<i>Research Objectives</i>	15
<i>Relevance of the Research</i>	15
<i>Research Scope</i>	16
<i>Methodology and Sources of Data</i>	17
<i>Thesis Outline</i>	18
<i>Ethical Considerations</i>	19
<i>Limitations and Strengths of the Research</i>	19
Chapter 1: Cash Transfers and Cash Coordination in Humanitarian Assistance – An Overview of the Core Concepts	21
<i>1.1 Cash Transfers</i>	21
<i>1.2 Cash Transfers in Humanitarian Assistance – A Historical Overview</i>	23
<i>1.3 Multi-Purpose Cash Grants</i>	26
<i>1.4 Coordination in Humanitarian Action</i>	27
<i>1.5 Cash Coordination in Humanitarian Settings</i>	33
<i>1.6 Efforts to Improve Cash Coordination in Humanitarian Action</i>	36
Chapter 2: Cash Coordination – Theoretical Framework and Academic Research	42
<i>2.1 Coordination Theory</i>	42
<i>2.2 Theorising Cash Coordination</i>	45
<i>2.3 Theory and Practice of Cash Coordination in Poland and Beyond – A Literature Review</i>	47
Chapter 3: Cash Coordination in the Humanitarian Response for Ukrainian War Refugees	63
<i>3.1 Humanitarian Response for Ukrainian War Refugees in Poland</i>	68
<i>3.2 Cash Coordination in Poland since the Onset of the War in Ukraine – Key Findings of the Study</i>	71
<i>3.2.1 Major Achievements of Cash Coordination in Poland</i>	72
<i>3.2.2 Challenges to Cash Coordination in Poland</i>	77
<i>3.3.3 Early Lessons from the Humanitarian Response for Ukrainian War Refugees in Poland</i>	79
Conclusion	81
Bibliography	84
<i>Legal Documents & Codes of Conduct</i>	84
<i>Monographs & Working Papers</i>	87
<i>Articles in Academic Journals</i>	89
<i>Policy Papers & Reports</i>	91
<i>Internet Sources</i>	99
<i>Interviews</i>	103

List of acronyms

AAP	Accountability to Affected Populations
CCD	Collaborative Cash Delivery Network
CTP	Cash Transfer Programming
CTPs	Cash Transfer Programmes
CVA	Cash and Voucher Assistance
CWG	Cash Technical Working Group
ERC	Emergency Relief Coordinator
EU	European Union
GoP	Government of Poland
IASC	Inter-Agency Standing Committee
ICCG	Inter-Cluster Coordination Group
ISCG	Inter-Sector Coordination Group
IDP	Internally Displaced Person
IGO	Inter-Governmental Organisation
INGO	International non-Governmental Organisation
MEB	Minimum Expenditure Basket
MHPSS	Mental Health and Psycho-social Support
MPCA	Multi-Purpose Cash Assistance
MPCG	Multi-purpose Cash Grant
MPCT	Multi-purpose Cash Transfer
NGO	Non-Governmental Organisation
OCHA	The UN Office for the Coordination of the Humanitarian Affairs
PAH	Polish Humanitarian Action (Polska Akcja Humanitarna)
PSEA	Protection from Sexual Exploitation and Abuse
RCM	Refugee Coordination Model
RCF	Refugee Coordination Forum
TCN	Third Country National
UN	United Nations
UNICEF	United Nations International Children's Emergency Fund

UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Programme
WHO	World Health Organisation

List of figures

Figure 1. Coordination Architecture in Cluster Approach.....	32
Figure 2. IASC Cash Coordination Model.....	42
Figure 3. Refugee Coordination in Poland.....	72

Introduction

Cash as a form of assistance have been used in crises to provide life-saving relief to affected populations. Nowadays, the term ‘cash transfers’ refer to amount of money which could be provided either as physical or electronic currency to support economic resilience and alleviate poverty (CaLP, n.d.). Cash transfers imply a broad range of modality options that are provided unconditionally which gives flexibility to spend an amount at will or conditionally bound to certain conditions to be met. In recent years, humanitarian aid organisations have been actively using cash to help crisis-affected communities meet their basic needs (Gairdner, Mandelik & Moberg in Doocy & Tappis, 2017). Introduction of cash transfer programmes (CTPs) substantially impacted humanitarian ecosystem and created multitude of opportunities making cash an integral part of humanitarian response considerations. According to CaLP (2018) “CTP is widely recognised as one of the most significant areas of innovation in humanitarian assistance, with huge potential to meet more needs, more efficiently and more effectively”. To maximise efficiency, humanitarian actors find multi-purpose cash grants (MPCGs) as the most viable option. In many operational contexts, multi-purpose cash assistance (MPCA) proved to provide a great degree of adaptability which stems from its capacity to address both the immediate and long-term needs. The major driver to opt for MPCA stems from its ability to give recipients ability to allocate and prioritise expenditures for multiple needs at the same time (Harvey & Bailey, 2011). Moreover, MPCA is more convenient to link and integrate humanitarian cash transfers with national social protection systems than sectoral cash, resulting in more long-term solutions for vulnerable communities.

To facilitate collaborative efforts among various cash players, Cash Technical Working Groups (CWGs) are formed as major platforms for exchanging operational information and decision-making on technical and strategic aspects. The CWGs are established at national or local level to enable member organisations to cooperate and increase overall efficacy while coordinating their activities. However, with the upscale of cash transfers, aid actors struggle to coordinate cash among various actors and various sectors. The issue is highly relevant for MPCA which, unlike sectoral cash, cuts across sectors. While CWGs managed to secure tangible outcomes, multi-purpose cash transfers (MPCTs) are mainly coordinated on an ad hoc basis and requires more systematic approach. Realising the need to address fragmentation, the humanitarian community

began taking action towards formalisation of cash coordination to ensure more alignment among all key players (CaLP, 2020).

Along with sectoral cash, international and local actors began disbursing unrestricted MPCGs since the onset of the refugee response in Poland, the country that currently hosts the largest number of refugees in Europe. The bulk of international and local actors introduced cash transfers that amounted to a significantly large proportion of humanitarian assistance. The government-led response is complemented by complex inter-agency coordination structure which entails thematic sector working groups. As a part of humanitarian coordination architecture, Cash Working Group in Poland, co-chaired by UNHCR representation and local NGO Polish Humanitarian Action (PAH), was created to lead coordination of MPCA.

Cash coordination is a critical area which requires attention from all global players in order to bridge shortfalls within the humanitarian system. Despite the fact that the use of cash transfers has been evolving, coordination relating to MPCTs needs to be further analysed. Some case studies have already been conducted in other humanitarian settings, although certain research gaps are evident in areas of efficiency and effectiveness of cash coordination. Motivated by the lack of research, the paper seeks to unveil contextual nuances of MPCA coordination in Poland, with the intention to deepen understanding of its impact and generate early lessons for future learning.

Research problem

When large-scale and complex crises occur, governments call for international support to address pressing humanitarian needs of affected communities. This leads to mobilisation of different actors to complement relief efforts. To achieve overall effectiveness of a humanitarian response, organisations coordinate their efforts through the cluster approach upon need which allows them to strategically collaborate. In the context of emergencies, the clusters are activated when the governments realise insufficiency of the resources needed to effectively respond to humanitarian needs. The aim is to ensure accountable aid through promoting common strategy and best practices (IASC, 2015, p. 7). Considering the number of field actors and a range of urgent needs,

sustainable impact cannot be achieved without coordination. Undoubtedly, the cluster system brought more predictability in humanitarian coordination and enhanced cooperation among the agencies, but ‘it is less good at addressing ‘strategic’, response-wide issues’ (Clarke & Campbell, 2016, p. 14) In the debate of wider humanitarian coordination, Cash Transfer Programming is one of the main issues under debate. For the sake of better accountability, joint efforts and finding a common approach are also of paramount importance in cash discourse.

Throughout past few years, there is a growing tendency of implementing CTP (especially distributing multi-purpose cash grants) within humanitarian programmes at the onset of crises. This is due to benefits that cash offers to aid recipients and proved to be convenient for donors and actors on the ground. As a result, cash assistance occupies a significant place in humanitarian response plans. It does not constitute a separate sector in cluster system but is incorporated at multi-sectoral level. Thus, its interaction with coordination structures varies per country (CaLP et al., 2015, p. 3). Therefore, predictable system of coordination is also necessary especially when multiple actors opt for using this modality.

The global practice of cash coordination in complex humanitarian settings is that both international and local organisations (mostly inter-governmental, international NGOs, local NGOs etc) set up cash technical working groups or other type of coordination mechanisms to facilitate collaboration in synergy. The major achievement of CWGs, as a coordination mechanism, has been that they made positive impact through more coherence. Nevertheless, the work of CWGs revealed numerous gaps.

Initially, both practitioners and scholarly community paid insufficient attention to prioritising cash coordination for years. The major impediment was lack of knowledge in the area. As cash is used across all clusters, it is still unclear where it fits within existing coordination mechanisms (Bailey, 2014, p. 4). For this reason, majority of cash coordination mechanisms (including CWGs) generally have been established and evolved on an ad-hoc basis. Subsequently, the actors continue to face barriers during implementation of their programmes. In response to this argument, Kauffmann (2012) finds ad-hoc setup advantageous feature for such technical working groups where cash coordination is characterised with ‘flexibility to establish the most appropriate coordination mechanism depending on needs and the context’. On the contrary, such flexibility means less clarity in terms of leadership which most probably might risk accountability.

It is noteworthy that with growth of scale and experience of cash coordination, different organisations and scholars began exploring the phenomenon in-depth. Although the produced research brought added value to understanding state of cash coordination and existing challenges in the area, it still remains fragmented. The underlying factor is that cash coordination is a broad dimension of CTP which encompasses numerous areas where actors need to find a common ground. In this light, studies unequivocally support the argument that coordination is key to reach successful outcomes in cash response (Bailey, 2014, p. 14; Rupert and Steets, 2017, p. 6).

CaLP (2020) in the state of world's Cash report suggests that even though work of CWGs generated experience and learning, little progress has been made towards establishing a solid architecture which could have brought clarity for cash programming specialists. In this report, CaLP also illustrates results of a study conducted with the practitioners that aimed to identify the greatest challenges they faced while coordinating. Among the biggest constraints following issues were mentioned by CTP practitioners:

- Difficulties in coordinating MPCA (Multi-Purpose Cash Assistance) in sectoral system
- Limited resources for coordinating bodies
- No agreement where CVA (Cash and Voucher Assistance) coordination sits in the system
- Lack of engagement from national governments
- No CVA coordination lead in the humanitarian system

At global policy level, powerful actors realised the urgent need of increased commitment to creating more structured system of cash coordination where the MPCA occupies significant portion of CTPs. Conversely, what had been achieved so far, has not been tested in practice. This is partially due to division of cash coordination within the UN cluster system. In addition, scarcity of comprehensive research in relation to coordinating MPCA is another hindering factor why ambiguity surrounds cash coordination. Presently, it is evident that the humanitarian community requires better vision of how to achieve more systematic cash coordination which shall yield tangible outcomes for the crisis-affected populations. The large-scale crisis in Ukraine has shown the necessity of how cash coordination can influence and additionally contribute to success of humanitarian response. The issue is highly relevant in the view of the regional refugee response plan that was launched in the early weeks of March 2022. As a participant country, the response

in Poland mobilises multitude of actors including those implementing MPCTs. The overall context renders cash coordination integral where the national CWG has to facilitate collaboration. The unique circumstances of the Ukrainian war refugees reveal distinctive challenges. In the view of contextual intricacies, previous lessons need to be applied in addition to sharing those emerging throughout the response. The thesis, focusing on cash coordination in Poland, aims to provide additional academic input informing the global discourse on effective cash coordination in complex crises.

Research Questions and Hypothesis

Since the humanitarian response for Ukrainian refugees in Poland is still ongoing, cash coordination mechanism is evolving. The thorough research and assessment of this issue has yet to be done. With this said, the thesis intends to provide an initial input to exploring MPCA coordination and derive early lessons from this process. The thesis seeks to answer the following research questions:

- What are the early outcomes of Cash Technical Working Group in Poland during the Ukraine refugee response in terms of multi-purpose cash assistance coordination since February 24, 2022?
- How the current coordination mechanism contributed to overall effectiveness of multi-purpose cash assistance distribution in Poland so far?
- What lessons can be learnt from multi-purpose cash assistance coordination in Poland?

Based on the questions above, the thesis intends to verify the following hypothesis:

- Through coordinating MPCA Cash Technical Working Group in Poland has contributed to the overall effectiveness of a cash response in the Polish operational context since the onset of Ukraine war (February 24, 2022, onwards).

Research Objectives

The overall objective of this study is to evaluate the role of cash coordination on CTP in Poland after over a year of humanitarian response. More precisely, the objectives of the thesis include:

- Identifying early outcomes of Cash Technical Working Group in Poland since the start of the Ukraine refugee response since February 24, 2022;
- Examining the correlation of multi-purpose cash assistance coordination and effectiveness of multi-purpose CTP in Poland so far;
- Determining and assessing early lessons learnt by showcasing successful outcomes and existing challenges Cash Technical Working Group has dealt with.

Relevance of the Research

The fact that more and more humanitarian actors are implementing CTPs, amounts not only to the effectiveness and flexibility of cash, but also to growing complexity of cash coordination. As setup of majority cash coordination mechanisms occur on an ad-hoc basis, the actors are constantly faced by challenging circumstances on the way to achieving effectiveness. Notably, when coordination system is not well organized, the stakeholders frequently experience duplication of efforts, and wasting resources. Consequently, shortcomings in coordination lead to inefficiencies in the response and ultimately impact accountability.

The underlying factor of the problem has been the lack of investment in cash coordination at the global policy level. As cash ‘sits awkwardly outside existing sector-based humanitarian coordination mechanisms’, less attention was paid to cash coordination within humanitarian responses (ODI, 2015). After several case studies, the humanitarian system realised that overarching approach is one of the priority components to reach more predictability at country-level coordination. Hence, the recent developments show that global actors have stronger desire to achieve more institutionalisation of cash coordination at policy-level. The rationale of devising such policy-level commitments is to pave the way towards improved country-level coordination. The topic will be elaborated in the following chapters.

Previously, cash coordination had been researched in different humanitarian contexts where the actors managed to roll out cash through unified efforts. At the time of this research, the refugee response was ongoing in the host countries in Central and Eastern Europe where CWGs were created. The rationale of this thesis is determined by two major components. Primarily, the massive influx of displaced population since 24th of February in 2022 and the scale of humanitarian response is a completely new reality for Poland. In turn, operational context required to implement and coordinate cash response with broader coverage. Thus, the Polish context could reveal interesting trends, new approaches and early lessons learnt due to the scale and complexity of the humanitarian response. Secondly, the extensive research of cash coordination outcomes in relation to current Ukraine situation remains scarce. Despite the number of studies that have already been conducted in other humanitarian settings, there are still gaps that need to be filled particularly in areas of efficiency and effectiveness of cash coordination. The scarcity of studies and documenting key practices related to MPCA coordination in the Polish context are the major motivators for this research.

Overall, cash coordination has become a critical aspect of humanitarian response that cannot be ignored despite present shortfalls within the humanitarian system. The findings of this research can benefit scholars and practitioners by providing context-specific factors that have been source of success or challenge. The findings could further enable academics to dive deeper into the topic as well as benefit future programming and coordination of CTP.

Research Scope

The study was conducted in Poland from November 2022 till June 2023 to examine the coordination process, its outcomes and lessons learnt by the time of the research. As such, the thesis is focused solely on the MPCA coordination. Apart from that, the study explored cash coordination process driven by CWG and its effectiveness on CTP outcomes in Polish operational context. The timeframe is limited to the onset of Ukraine refugee response when CWG started coordination of MPCA for the first time in Poland. Therefore, cash coordination before the massive influx of displaced persons in Ukraine is outside the scope of this study.

The scope of research is limited to the CWG's coordination mechanism owing to its leading role in cash response across the whole country. Hence, the study analysed processes within the CWG and the outcomes of cash coordination. To capture different themes, the study attempted to document achievements and best practices and their impact on MPCA-related outcomes. Other modalities coordinated by the CWG is excluded from this research. The researcher aimed to understand where CTP actors managed to agree on common approaches in terms of technical and strategic coordination. In comparison to successful coordination examples, the paper illuminates on challenges that CWG has tackled since the activation of the coordination mechanism (CWG, 2022).

Methodology and Sources of Data

While the number of CWG members is high, the study relied on the researcher's observation of a regular coordination meeting, insights provided by CWG co-chairs and secondary data analysis. The primary and secondary data for the study was collected and analysed between September 2022 and May 2023.

As a part of the research, qualitative methods were employed to collect data. Firstly, a comprehensive desk review was conducted to gather and analyse secondary data. The literature picked for this study consists of academic papers, journal articles, reports, factsheets, response plans, international legal frameworks and, most significantly, all materials produced by the CWGs in different humanitarian operations. In addition to publicly available information, the CWG co-chairs were asked to obtain access to the information-sharing platform called Sharepoint where different sources were consulted. The method helped the researcher comprehend the refugee response in Poland in the context of CTP and the developments initiated by different global actors that shaped cash coordination throughout past years.

To ensure more depth and credibility, the desk research was followed by semi-structured interviews with representatives from the UNHCR and PAH as key informants and co-chairs leading the CWG. Data collection tools were comprised of open-ended questions and gave the interviewees space to freely express their perspectives regarding the CWG's progress and actual

topics at the time. The co-chairs provided more descriptive and explanatory views that were afterwards used to draw findings. Thus, the primary data collection was based on non-random purposive sampling gathering key insights from the respondents with the most knowledge and expertise in the field.

In total, two key informant interviews (KIIs) were conducted to supplement the analysis from secondary data. The interviews were conducted using digital platforms. The respondents were informed about relevant details of the research in advance. Initially, the respondents gave verbal consent after which the interview questions were asked based on the research objectives. The duration of the interviews was between 45-50 minutes. Interviews were conducted in English language.

Thesis Outline

Chapter one introduces the concept of cash transfers in the light of brief historical overview and lays foundation for understanding importance. The section delves into the topic of humanitarian coordination and explores the formation of present structures. The chapter two further explores the processes that shaped advancements of cash coordination and how actors managed to accommodate CTP into overall landscape of humanitarian relief system. The outline serves as a basis for subsequent insights relating to theoretical footing and review of major contributions to the area of research over the past years. Chapter three establishes the theoretical framework to conceptualise cash coordination. As theoretical foundations, coordination theory, relational coordination theory and theory of coordination failure are selected for subsequent analysis.

Chapter four represents a review summarising core aspects and themes of cash coordination within the broader humanitarian ecosystem. The section transitions into outlining background of the Ukraine regional refugee response as the backdrop. In the next sub-section, focus is narrowed to the specificities of the humanitarian coordination setup in Poland. It also seeks to assess overall effectiveness of cash coordination by dissecting achievements and challenges encountered during the response. The chapter wraps up reflecting on the early lessons setting the stage for in-depth research of the area.

Ethical Considerations

All the GDPR principles, including fairness, transparency, confidentiality, and accountability, were ensured while processing the data. Moreover, efforts were made to protect the anonymity and confidentiality of individuals. First, respondents were provided with comprehensive information about the study's objectives, methods, and potential implications. In addition, informed consent was obtained to ensure they were aware of their voluntary involvement and could withdraw at any stage without repercussions. Subsequently, the interviews were conducted via Microsoft Teams. Audio recordings were temporarily saved to the password-protected folder. After conducting each interview, it was immediately transcribed to a MS Word document by the researcher. Once the transcription process was completed, audio files were deleted from the computer immediately. During the transcription process, instead of real names pseudonyms were used in order to label the transcript and ensure the confidentiality of participants.

The researcher was granted a permission to observe coordination process via participation in the regular Participation in the CWG's regular meetings as well. This involvement provided an insider's perspective into the discussions, decision-making, and collaborative efforts undertaken by the CWG members. Witnessing first-hand fed into a gaining better understanding of the main areas of focus and nuances of how the CWG approaches emerging issues. Observing the actual coordination dynamics through a third-person lens provided a real-time opportunity to further look at application as envisaged by the CWG's terms of reference.

Limitations and Strengths of the Research

By the time this paper was being written, the Polish operational context was undergoing emergency humanitarian response. This means that the cash coordination mechanism was evolving in parallel with inter-agency coordination. Hence, the paper faced several objective limitations.

The first limitation is scarcity of the holistic research on MPCA coordination. The lack of interest can be attributed to two main factors. On the one hand, the humanitarian policymakers have not agreed on a universal model MPCA coordination yet. Secondly, when specifically Polish

operational context is concerned, the complex refugee response along with cash coordination was a completely new reality for the country. CWG was also experiencing and dealing with frequent changes throughout the response. Yet, this was a unique opportunity to make initial observations during the evolution of CWG and contribute to the broader discourse of cash coordination both at academic and operational levels.

The second constraint that the researcher faced was insufficient secondary data available related to what CWG or its members produced at the time. As the UNHCR is one of the co-chairs of CWG (Cash Working Group, 2022), the UNHCR data portal was consulted in the beginning of this research. The data portal is a common platform for information sharing documenting all types of humanitarian outcomes. As regards the work of CWG, it should be noted that latest CWG regular meeting minutes that was available dates back to May 2022. Along with the minutes, the data portal was lacking reports of CWG members. The information on cash assistance was accessed through the needs assessment reports and factsheets produced by UN agencies, Global Protection Cluster and regional refugee response plan. Nevertheless, the content was generic and did not provide full insight on cash coordination structure and its outcomes. To overcome the limitation on data flow, the researcher asked the co-leads of CWG to share all the documents that could significantly support desk research. In addition, the researcher was given a permission to access common database of CWG for information management.

One of the strengths of this research is that it presents analysis of primary data collected from practitioners actively involved in cash coordination since the onset of the response. Analysing primary data gives a chance to gain better understanding of how MPCA coordination developed throughout the refugee response. Given factors such as number of refugees, scale of needs, the number of actors and overall agenda in the Polish context, it gives an idea that the cash coordination structure had to handle with numerous complex issues. Simultaneously, it would not be possible to collect data from all members due to timing and academic restrictions. The MPCA coordination has multitude layers that require in-depth research over the course of longer time. With that in mind, the paper focuses on gaining insight from limited number of CWG participants relating to primary achievements and challenges.

Chapter 1: Cash Transfers and Cash Coordination in Humanitarian Assistance – An Overview of the Core Concepts

Analysis of cash coordination in humanitarian assistance requires understanding of core concepts related to the problematique of this thesis. First of all, this entails a brief summary of what cash transfers represent in humanitarian action and how they evolve. In particular, providing historic overview along with key features and downsides of cash transfers is necessary for grasping the core concepts. Secondly, it is crucial to explore what is meant behind the term ‘cash coordination’ and how they fit in broader humanitarian coordination landscape. By acknowledging gaps in coordination and presenting actionable steps for improvement gives a wider picture for better understanding of CTP coordination in a broader humanitarian landscape.

1.1 Cash Transfers

Cash transfers refer to the provision of ‘assistance provided in the form of money – either physical currency or e-cash – to recipients (individuals, households, or communities)’ (CaLP, n.d.). In the recent years, cash transfers have become an integral component of humanitarian aid, giving direct help to the crisis-affected communities. Nowadays, CTPs are used by multiple organisations, INGOs, NGOs, governments and Civil Society Organisations (CSOs) (Gairdner, Mandelik & Moberg in Doocy & Tappis, 2017). The actors executing CTPs seek to ‘increase the purchasing power of disaster-affected people to enable them to meet their minimum needs for food and non-food items, or to assist in the recovery of people’s livelihoods’ (Creti & Jaspars. 2006, p. 1). According to Baird et al. (2010), cash transfers have two major goals: to reduce poverty in the short-term (through financial transfers to households with low living expenditures) and contribute to the economic resilience of vulnerable populations in the long run.

CTP implies a variety of modality options to provide cash assistance and vouchers (DG ECHO, 2022). CTP seeks not only to boost recipients' actual income and enable them to reach a minimal level of consumption but also to eliminate negative coping strategies within households. Idris

(2017) emphasises the advantages of cash transfers, such as market-based solutions, enhancing recipient dignity, and being an effective and efficient method of delivering humanitarian assistance. CTPs have the potential to be more cost-efficient and cost-effective than in-kind assistance, which requires a large-scale logistical effort that includes purchase, shipping, and storage, as well as employees to monitor each stage (Bailey, 2014). Another comparative advantage of cash is that it is frequently easier and faster to execute. According to past research, cash can also have a multiplier impact on local economies (Bailey and Pongracz, 2015, p.3). CTPs are also used to bridge the gap between the humanitarian and development nexus by linking cash with national social protection programmes (CaLP, 2018, p.10). For example, Akine's study (2016) observes that between 2010 and 2013, unconditional cash transfers reached 40 African nations and facilitated the link between humanitarian aid and development.

Primarily, cash was considered as an alternative means to complement food aid (Creti & Jaspars, 2006, p.6). To amplify with examples from the programmes in Uganda, Haiti and Afghanistan, aid recipients received cash mostly on food (Clermont & et al, 2011; Hofmann, 2005; Doocy & et al, 2006). People's expenditures change depending on a variety of circumstances, including other forms of relief delivered concurrently, the manner of payment, the amount of cash received, and the timing of payment in relation to the seasonal calendar. Despite that one of the most common needs addressed by CTPs are food and nutrition, cash can be used for different purposes related to livelihoods, shelter, health or even to pay off debts (Harvey & Bailey, 2011, pp. 6-12; Ellis, 1999). Moreover, cash can be linked to rebuilding destroyed infrastructure as a part of early recovery. This approach is used to additionally empower affected communities and contribute to their long-term resilience (Creti & Jaspars, 2006, p. 10).

Cash additionally helps individuals address fundamental requirements that transcend sectors. Moreover, cash gives tremendous incentives for far greater integration of humanitarian response planning, implementation, and assessment. It necessitates improved joint evaluation, response analysis, and cross-sector collaboration (ODI, 2015, p. 13). However, populations do not categorise their demands into sectors or groups. A more rational strategy is to have fewer, larger-scale operations that provide unconditional cash and, where possible, use shared delivery infrastructure, supplemented by various types of humanitarian help in sectors (Venton et. al., 2015, pp. 25-26).

1.2 Cash Transfers in Humanitarian Assistance – A Historical Overview

Providing crisis-affected persons with purchasing power to meet their needs should not be regarded as particularly novel or uncommon. The history of cash transfers in the form we know today, traces back to the Franco-Prussian war of 1870-1871, when the American Red Cross mobilised cash relief. This laid the foundation for what would later become known as Cash Transfer Programs (Dreze & Sen, 1991). In subsequent years, cash was chosen as one of the main options for aid during colonial times in Zimbabwe and Sudan where cash and in-kind assistance were distributed to IDPs (Wilson, 1991). In the early 1970s, cash for work schemes in India employed millions followed by similar projects in the 1980s established in Botswana (Harvey & Bailey, 2011, p. 3). During the drought and famine in Ethiopia between 1983 and 1985, the United Nations Children's Fund (UNICEF) gave cash to afflicted populations, notably female-headed households (Peppiatt et al., 2001; UNICEF, 1985a). The use of cash helped to draw more vendors to the market, addressing the communities' lack of purchasing power.

CTPs expanded across other countries and continents in the 1990s which accumulated expertise in the area. In 1994, Cash transfers were implemented in Ghana to cover food-related needs. The communities benefitted from life-saving aid and managed to maintain their families while also investing the additional money in cattle restocking (Peppiatt et al., 2001). Later, CTPs reached Latin America where Mexico with its PROGRESA emerged as one of the first successful examples. The Programme started with around 300,000 recipients in 1997 and has expanded to include 5 million households. Initially, it was intended to improve school attendance and access to medical care. The success of the programme drew the attention of both academia and the humanitarian community (Behrman & Parker, 2013). As regards Brazil, the CTPs began with municipal Bolsa Escola projects in Brasilia and Campinas. These projects spurred local governments to copy them and were followed by the introduction of sector-specific federal programmes. Eventually, Bolsa Familia covered 11 million families amounting to approximately 46 million people (Fiszbein et al., 2009). The trend fuelled further adoption of cash transfers globally, with comparable programmes in different continents (Hanlon et al., 2010; Arriaga, 2018).

The tsunami emergency response in 2005 demonstrated that cash is ‘a viable alternative to in-kind assistance’ (Kauffman & Collins, 2012, p.10). Since then, CTPs have progressively become more standard form of assistance encouraged by more donors and implementing actors (Global Geneva, 2015). The development resulted in strategic collaboration with Sphere to mainstream cash whenever possible (Sphere, 2011). The geographic coverage of cash transfers spread in more countries. The CTPs were actively employed in the Horn of Africa, the African Great Lakes region, Afghanistan, Pakistan, and afterwards in the Middle East, as well as in South-East Asia. (Hutton et al, 2014, p. 10). Soon, CaLP was founded to create a platform for sharing lessons from different humanitarian contexts and promoting partnerships between actors involved in doing cash (CaLP, n.d.). The intention behind this initiative was to enhance the effectiveness, efficiency, and impact of cash transfers in humanitarian settings based on generating best practices through evidence-based insight. Along with favouring cash, gathering and sharing lessons through a broad platform like CaLP can be regarded as a breakthrough in the humanitarian community. According to the World Bank, the humanitarian actors actively invested in conditional CTPs which led to an overall rise from 27 to 64 between 2008 and 2014 (World Bank, 2016, p.7). A vivid example of how cash gained popularity is the refugee response in Lebanon which is considered as one of the largest humanitarian responses since 2012 (Bailey & Harvey, 2017). In 2014, 30 aid organisations delivered cash and vouchers for 14 specific objectives along with other types of assistance (Venton et. al., 2015). Recognising the added value of cash, The World Humanitarian Summit (2015), encouraged the scale-up of CTP as the most effective means for enhancing the provision of humanitarian aid with a higher level of accountability and participation of disaster-affected populations, governments, and local actors.

In recent times, the COVID-19 pandemic revitalised the appeal of cash transfers and gave another ‘big push’ to further transform cash-based operations. The response period was characterised by a rapid and extensive expansion of cash transfer programs across the globe. Cash transfers attained historic levels of coverage, although inequitably among nations and mostly in the early stages of the pandemic. Approximately 66% of CTPs were implemented in the first semester of 2020 (Gentilini, 2022). Governments and aid agencies recognised that cash transfers could be a nimble and efficient means of delivering essential support to those affected by the pandemic's economic fallout under both tailored and blanket approaches. Cash transfers surpassed 1.36 billion people, or one out of every six people on the planet got at least one cash transfer payment

(Gentilini, 2022). roughly half of East Asia and North America's populations were covered, whereas just roughly one-tenth of Africa's population was (Gentilini et al, 2022). The pandemic expedited linkages between humanitarian aid and national social protection systems. Actors in the national and local civil society were also urged to participate in parallel to provide direct assistance to the affected persons (Gentilini, 2022). The evaluative literature documented the ways in which domestic social protection and international humanitarian aid could better cooperate, particularly around cash transfers (CaLP, 2020). During COVID-19, the generated lessons on linkages brought heightened attention (Lawson-McDowall et al. 2021). Notably, governments began providing social protection to traditional "humanitarian beneficiaries". This translated into the inclusion of refugees in key pandemic responses in Argentina, Brazil, Cameroon (including public works), Chile, Congo, Djibouti (vouchers), Panama, South Africa, and Trinidad and Tobago (for displaced Venezuelans) (Gentilini, 2022). Furthermore, there were instances where state authorities utilised "humanitarian systems": For instance, Jordan tapped UNICEF's RapidPro tool. It took two weeks after commencing the process to identify about 188,000 out of 200,000 beneficiaries and finalise payments (Hammad et al 2021). In some countries, humanitarians were granted access to government social protection platforms in terms of accessing government databases (in Cambodia and Colombia), and making adjustments in accordance with national program parameters: transfer size, duration and payment (e.g., UNHCR in Peru, Turkey and Morocco).

Throughout the pandemic period, a major obstacle for cash transfer programmes constituted was establishing secure and effective distribution methods in the face of lockdown and social exclusion measures. Traditional ways for disbursing cash were unsustainable in many areas, which introduced a range of innovative approaches to make cash transfers more cost-efficient via digital platforms and mobile money transfers. In Bangladesh, employment records were used to open accounts for garment workers whereas in the Philippines, ID requirements were waived for those without those documents; In Brazil, the public bank Caixa Economica opened 14 million new accounts via a smartphone app (Hammad et al., 2021). The shift towards digitalisation accelerated cash disbursement speed and accuracy while also lowering health-related risks. As a result, digital cash transfers were sent to a total of 763 million people (Gentilini, 2022).

1.3 Multi-Purpose Cash Grants

As cash transfers gain prominence in humanitarian assistance, the concept of multi-purpose cash grants emerged as a significant development. In recent years, more and more actors opted for multi-purpose cash to help the most vulnerable population meet basic needs more conveniently. MPCA has displayed a great degree of adaptability which stems from its capacity to address both the immediate and long-term needs. It helps users to make strategic decisions that maximise the impact of the support they receive by giving cash that may be utilised for a variety of needs (ECHO, 2022). Unlike sectoral cash transfers, which meet predefined needs, MPCA considers the intricacies of humanitarian emergencies as well as the diverse needs of those affected beneficiaries have a feeling of ownership and autonomy as a consequence of this technique since they may prioritise their most basic needs (Harvey & Bailey, 2011). Furthermore, MPCA makes easier to integrate humanitarian aid with national social protection systems, resulting in more long-term solutions for vulnerable communities. Countries can establish more extensive safety nets that effectively help disadvantaged populations in both emergency and non-emergency situations by linking humanitarian cash transfers with existing social protection programmes (Gentilini et al., 2019). This integration not only improves the efficacy of humanitarian relief, but it also helps to reduce poverty and create resilience.

MPCTs have a good impact in a variety of humanitarian scenarios, according to research. For example, Venton C., C. et al. (2019) discovered that MPCTs improved household food security, asset-building, and general well-being in Zimbabwe. Similar favourable results were reported in CaLP research (2020), which showed that a great majority of cash practitioners already acknowledge transformational potential of MPCTs and are more likely to consider implementation of MPCTs, either as the focus of enquiry or as part of a broader analysis of cash transfers. MPCTs may also play pivotal role in sustaining the livelihoods of impacted people, particularly during long-term crises or displacement. Rather than just fulfilling urgent needs, MPCTs enable users to participate in income-generating activities, accumulate assets, and improve their long-term resilience. Therefore, MPCTs can have a long-term broader positive impact by creating economic possibilities and aiding market recovery which will benefit the broader community (Mikulak, 2018, p.2-3). The Ukraine operational context showcases how MPCA has gained significant traction as a default response option for providing emergency

assistance. According to a report by the Cash Working Group (CWG) (CWG, 2022), 41 MPCT actors reached 5.62 million people with \$1.2 billion in assistance during 2022. Building on proven effectiveness and efficiency of MPCGs, the humanitarian actors' and the Ukrainian governments preference for MPCTs was reflected in the humanitarian response plan for 2023 targeting at least 6 million persons with solely multi-purpose cash (OCHA, 2023, p.41).

1.4 Coordination in Humanitarian Action

Humanitarian crises, whether triggered by natural disasters, armed conflicts, or public health emergencies, can have devastating consequences for affected communities and, obviously, create chains of issues and needs. In such challenging circumstances, effective coordination among humanitarian actors becomes paramount to ensure a cohesive, coherent, impactful and sustainable response. However, the humanitarians have varied perspectives of 'what humanitarian coordination actually entails'. (Clarke & Campbell, 2015, p. 16). In the humanitarian world, everyone agrees that the collaborative effort of a wide range of actors is what ensures coordination and 'meet the needs of affected people by means that are reliable, effective, inclusive, and respect humanitarian principles' (IASC, 2015, p.7). Each of these stakeholders brings unique expertise, resources, and capacities. there is a chance that any humanitarian response will experience gaps and inefficiencies in relief distribution, impeding the response's overall efficacy. (O'Brien et al., 2016). By pooling together expertise and resources, humanitarian actors can complement each other (Stern et al., (2017). To run any type of humanitarian coordination, humanitarian actors need to find ways and places where the stakeholders will engage in the process (Clarke & Campbell, 2015, pp. 17-18).

Only a few organisations were focused on providing humanitarian aid prior to the Second World War and the coordination was mostly led by notably by the International Committee of the Red Cross (ICRC). Early attempts at coordination that stood out were either unsuccessful or centred in Europe (OCHA, n.d.). Humanitarian coordination gained increased global attention after the UN was established in 1945 (OCHA, n.d.). However, there was never a formal initiative to create a single coordinating body in the early years of the UN. Over the next decades, more specialised

UN and non-UN organisations joined the humanitarian sector. Namely, emergencies such as the Biafra crisis, the earthquake in Peru, the cyclone in East Pakistan and the Indo-Pakistani war brought more awareness around the importance of aligning humanitarian efforts. With UN General Assembly resolution 2816, adopted in 1971, UN Member States established the UN Disaster Relief Organisation (UNDRO) and the role of Disaster Relief Coordinator (UN General Assembly, 1986). This marked the first attempt to universalise humanitarian coordination. The purpose of the institution was clear from the very beginning: it was responsible for mobilising, directing, and coordinating UN relief in response to natural disasters, as well as collaborating with non-UN players on various matters. Despite the institutionalisation, coordination lacked clarity in many areas in addition to the fact that the UNDRO had limited capacities to fulfil its mandate at the time.

To bridge shortcomings in coordination, the decision was made in favour of a relatively decentralised approach. The “lead agency” concept was introduced by the General Assembly in the 1980s which implied placing operationally relevant UN agencies to lead a particular response (Fast, 2014, pp. 178-189). The overall leadership in coordination was undertaken by the UN agencies. Still, the consecutive effort to “strengthen the coordination, and to accelerate the effective delivery, of all UN relief for major disasters” was far from what was conceived initially (Barnett & Weiss, 2014). A wave of new large-scale crises emerged in the 1990s further complicating the overall humanitarian landscape and operational environment for humanitarian organisations. Under the leadership of the Emergency Relief Coordinator (ERC), the Inter-Agency Standing Committee (IASC) was established as the highest-level humanitarian coordination platform to bring 18 organisations and consortiums to develop policy, establish strategic goals, and mobilise funding in response to humanitarian disasters (IASC, n.d.). By the end of the decade, the UN members came to an agreement to transfer the leadership to a non-operational coordination body which would maintain credibility and trust to develop strong partnerships with other humanitarian organisations (OCHA, n. d.). This led to the establishment of the UN Office for the Coordination of the Humanitarian Affairs (OCHA) and contributed to fostering cooperation between humanitarian organisations and assumed advocacy functions as well. The work of the OCHA contributed not only to global-level commitments but also used its mandate to bring a spotlight to humanitarian needs amidst ongoing crises and unfold coordination issues before the UN bodies (OCHA, n. d.). The outcome of OCHA’s advocacy triggered another

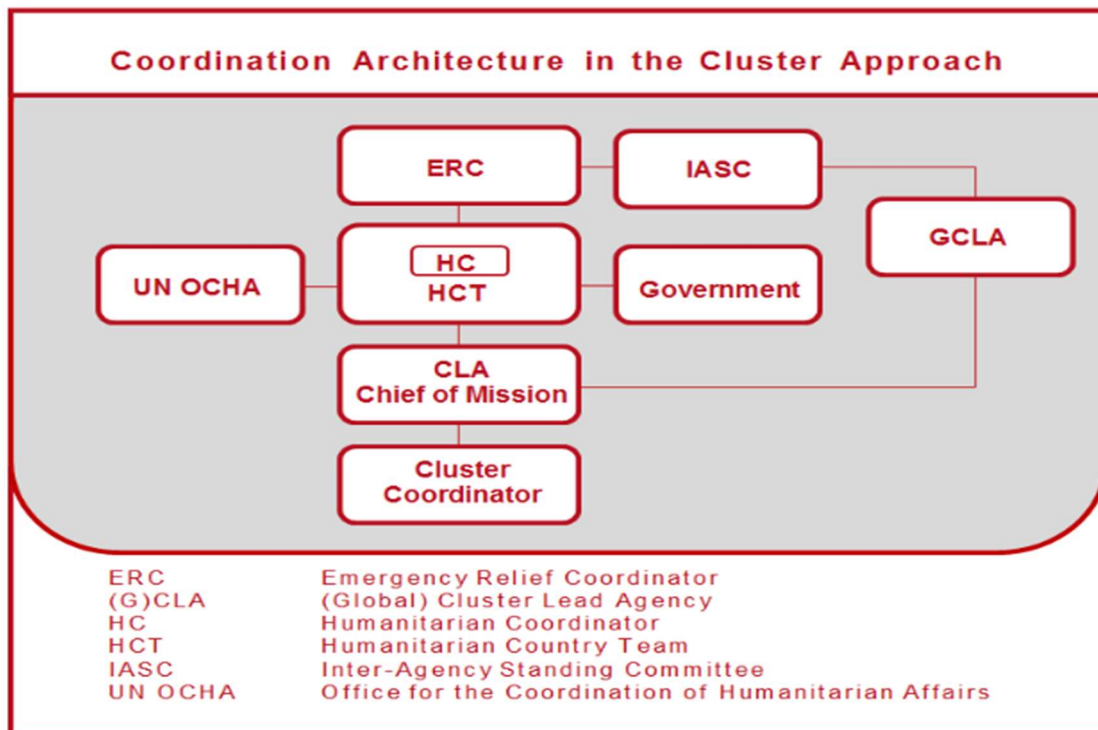
wave of reform in the humanitarian system in the early 2000s. The evaluation of the responses to crises in Darfur in 2003 and the Indian Tsunami in 2004, revealed numerous gaps and spurred the ensuing significant advancements in humanitarian coordination (Stoddard et al, 2007, pp. 1-2).

In 2005, the Humanitarian Reform Agenda was launched as a major reform in humanitarian coordination. Having introduced the new system of UN clusters, the humanitarian community embarked on a new journey to improve response effectiveness and establish a process where relief organisations operate in harmony (OCHA, n.d.). In practice, this meant fostering information exchange and facilitating common planning among humanitarian actors to optimise strategic decision-making and efficiently allocate resources. Subsequently, the cluster system embraced a data-driven approach which translated into coordinated needs assessments, gap analyses and prioritisation. The collaborative approach allowed for a comprehensive understanding of needs, avoiding duplication, and prioritising interventions based on critical gaps. At the global level, cluster leads undertook policy guidance, and advocacy on behalf of sectors, its members and, most importantly, the affected populations. By 2009, the cluster approach was implemented and expanded across 36 countries' responses and the intention is to extend it to all countries with a Humanitarian Coordinator (Steets et. al, 2010, p. 26).

The cluster approach organises aid organisations depending on various areas. As shown below, OCHA is in charge of the system's leadership and inter-cluster coordination. OCHA selects a Humanitarian Coordinator (HC) in nations that are experiencing humanitarian emergencies and assists the HC in deciding whether to activate the cluster system or whether individual clusters are sufficient instead (OCHA, n.d.). Together with the HC, the Humanitarian Country Team (HCT) produces a Humanitarian Response Plan (HRP) specific to the context. The HCT is made up of UN agencies, INGOs, and local actors. As the main strategic document, the HRP outlines a common vision to resolve the challenges faced by affected populations. It includes a comprehensive national strategy and determines role and action plans for each cluster (IASC, 2006, pp. 2-3). The clusters are the first point for communication and hold a crucial role in gathering and sharing response-specific information between the actors. During the cluster meetings, the actors organise their efforts to plan aid delivery in the most effective, efficient and

timely manner. The centralised coordination ensured cohesiveness and incentivised both international and national actors to streamline efforts coherently (OCHA, n.d.).

Figure 1: Coordination Architecture in the Cluster Approach



Source: From *Coordination Architecture in the Cluster Approach* by OCHA, n.d., <https://www.humanitarianresponse.info/en/about-clusters/who-does-what>. Copyright by OCHA.

The humanitarian ecosystem has significantly improved as a result of the cluster model, notably in tackling issues like gender-based violence, child protection, disability, water and sanitation, and nutrition. Better gap identification has decreased duplications and improved resource allocation, allowing for more precise targeting of aid (Steets et al, 2010, pp. 28-30). However, challenges persisted in many areas as well. Clusters were unable to uncover their full potential to support national and local capacities (Steets et al, 2010, pp. 60-61). The inter-cluster coordination mechanisms were unable to incorporate cross-cutting issues that would promote more accountability (Stoddard et al, 2007, p. 9). The assessment conducted by the protection cluster in Chad was one of the exceptions reflecting disaggregated data (Steets et al, 2010, p. 58).

In the face of these challenges, the IASC initiated the so-called Transformative Agenda as another wave of humanitarian reform to address leadership, accountability and coordination matters in disasters (IASC, 2012). The priority areas set by the IASC principals were inter-cluster coordination; improving information management and pooling of resources (Krueger et al, 2016, pp. 10-14). This reform initiative, led by the Inter-Agency Standing Committee (IASC), involved various actors, including humanitarian country teams, country clusters, cluster lead agencies, and the UN Office for the Coordination of Humanitarian Affairs (OCHA). (IASC, 2012). In an evaluation conducted in 2016, the leadership, global coordination, and formal accountability of humanitarian coordinators were some areas where the Transformative Agenda made noticeable progress, while other areas were where it fell short (Krueger et al, 2016, p. 8). In terms of group leadership, accountability to affected populations (AAP), security, and protection, no development was seen. Decentralisation and strong connections amongst coordinating fora were also absent. The majority of Humanitarian Country Teams (HCTs) did not indicate any systemic changes in terms of leadership. Very few HCTs created AAP frameworks and action plans, and those that were created at the international level were ineffective for teams working on the ground. (Krueger et al, 2016, pp. 17-18). The cluster method became increasingly process-oriented and difficult to adapt to various contexts due to the addition of multiple tools and protocols as part of the Transformative Agenda, making it (Krueger et al, 2016, pp. 36-38).

The COVID-19 outbreak in 2020 sparked an extraordinary worldwide response as the globe struggled to deal with an unprecedented calamity. The global response to the pandemic highlighted the importance of revisiting humanitarian coordination frameworks, ensuring they are more agile and responsive to the rapidly evolving needs of crises (IASC, 2022, p.12). The Global Humanitarian Overview for 2022 listed COVID-19 among the key global trends posing a heavy burden on developing countries, alongside climate change, rising food insecurity and increased forced displacement (OCHA, 2021). With a record number of individuals in need of support, the pandemic came at a time when the humanitarian system was already overburdened (OCHA, 2019). A startling 45% rise from pre-pandemic forecasts meant that by December 2020, 243.8 million individuals in 75 nations needed humanitarian relief (OCHA, 2021). The donors had to strike a balance between local demands and money for the international response as a result of the spike in needs. A flexible and coordinated strategy was required due to the pandemic's size and breadth, which offered additional difficulties and complications.

The IASC created guidelines and a global humanitarian response plan with the help of its subsidiary organisations to offer a framework for leadership (IASC, 2020, IASC, 2022, p. 15). Alongside local and governmental actors, RC/Humanitarian Coordinators (HCs) and Humanitarian Country Teams (HCTs) played a critical role in the coordination of IASC collective action at the national level. To make sure aid got to individuals in need, these leaders in some cases bargained access with armed groups (IASC, 2022, p. 32). Since then, clusters, sectors, and pillars operating at the national level have become crucial responders, offering coordinating services and producing primary data. Although resorting to remote ways of coordination was uncomfortable, it allowed more people to attend meetings and ensured the exchange of knowledge and information. Nonetheless, the clusters were constrained by the vast number of countries involved in the pandemic response, which hindered inter-cluster coordination (IASC, 2022, p. 31). For years, the humanitarian sector had not given pandemic preparedness a high priority, and previous responses to outbreaks like Ebola had not resulted in pandemic readiness (Lamoure & Juillard, 2020, p.42). The COVID-19 response saw a turnback to conventional methods, despite prior pledges to funding and localisation improvements. This departure from the reform promises slowed down the implementation of a more effective and locally-driven response strategy (Saez et al, 2021). The coordinated cross-sectoral reaction to COVID-19 was one advantage of employing pre-existing cluster coordination mechanisms. This strategy made sure that the pandemic was addressed as a humanitarian disaster, taking into consideration a variety of demands, in addition to a health emergency (IASC, 2022, pp.20-44).

In short, coordination in humanitarian action serves as the backbone of effective crisis response, facilitating collaboration, and ensuring a well-organised delivery of aid to those in need. over the course of past years, the current cluster approach has emerged as a crucial mechanism for strengthening humanitarian coordination and continues to evolve. Since its establishment, the UN cluster system has been tested to its limits in multiple humanitarian settings, revealing both strengths and weaknesses (Krueger et al, 2016). While improvements were made in leadership, global coordination, and response frameworks, challenges in financing, localisation, and preparedness underscored the need to act in pursuit of changing the current humanitarian coordination status quo (Saez et al, 2021). The pandemic served as a critical lesson, highlighting the necessity of adapting coordination strategies to the unique demands of each crisis. The COVID-19 global response attested again that efforts must continue to build a more resilient and

adaptive humanitarian system capable of responding effectively to future challenges (IASC, 2022, p. 112).

1.5 Cash Coordination in Humanitarian Settings

As indicated earlier in this chapter, the use of cash transfers in humanitarian action has been steadily expanding. This development exposed the need of coordination in this type of delivery of humanitarian assistance. It is even more important as greater reliance on cash is also often encouraged by donors especially in contexts where local economies are properly functioning and do not experience any major disruption (CaLP, 2020). In the presence of multiple humanitarian actors on the ground, the global community came to the conclusion that efforts must be invested to ‘coordinate on all three areas of ‘where, what and when’ at the same time’ with shared objectives, priorities and often resources (Clarke & Campbell, 2016, p.18). The agencies realised the need for concrete coordination bodies and mechanisms to achieve mutual adjustment in aligning CTPs. Yet, as already mentioned above, the coordination process ad hoc basis throughout each response revealed the necessity to address the issue systematically (Bailey & Harvey, 2017, p. 5). With the concentration of different implementing agencies on the ground, coordinating CTPs became more apparent (Ruppert & Steets, 2017, p. 1).

Since 2005, humanitarian cash transfers have mostly been utilised as an implicit or explicit replacement for in-kind food assistance, leading to a concentration of guidance, evidence, and capability. Primarily, the WFP-led food security cluster group has dominated cash transfers along with coordination over the past few years. The focus on food and livelihoods negatively affected ownership and neglected non-food aspects of CTP (Steets & Ruppert, 2017). At the time, when cash transfers began gaining popularity and accounted for only 6% of international humanitarian assistance in 2014, thus, the humanitarian sector did not perceive this trade-off as a grave concern (Bailey & Harvey, 2017, p. 7).

One of the studies to comprehensively investigate cash coordination and define its main components belongs to the Global Public Policy Institute (2017) which based its findings on evidence of country-level cash coordination from Ukraine, Iraq and Mozambique case studies.

Additionally, interviews were held with practitioners at both headquarters and field levels, including representatives from UN agencies, the International Red Cross and Red Crescent Movement, donor governments, NGOs, and independent cash experts. The respondents identified the main areas that cash coordination should address at the response level and globally. At a country level, the priority tasks mentioned by the respondents include joint assessments, deduplication, harmonisation of payment rates and tools, building partnerships and advocacy. Meanwhile, global and regional-level cash coordination requires creating policy-related tools, surge capacity, regular capacity-building activities, mobilisation of funding and further promotion of CTP ((Steets & Ruppert, 2017, pp. 6-7).

To facilitate collaborative efforts among various cash players, CWGs have been used in a variety of positions within the humanitarian architecture so far. As defined by CaLP (n. d.), any CWG is a forum which facilitates the coordination of cash and voucher assistance within a humanitarian response'. Depending on the nature of the response, CWGs can be established at both national and regional levels. The core function of CWGs is to enable all relevant stakeholders to communicate and coordinate their activities in a wide range of areas (CaLP, n. d.). The CWGs allow for exchanging response-related information, best practices and lessons learnt. Some have been formed as sub-groups of the Inter-Cluster Coordination Group (ICCG)/Inter-Sector Working Group (ISWG), while others have been established under particular clusters. CWGs have occasionally had a direct route to the HCT (Smith & Tholstrup, 2017, p. 5).

Yet, CWGs were unable to deal with the cash coordination systematically and led the process on an ad hoc basis mostly at the technical and operational level. The past experience demonstrates that CWGs were lacking discussion on strategic issues (Ruppert & Steets, 2017, p.14). Moreover, with no possibility to fully participate in inter-cluster coordination processes, cash did not receive requisite global attention and therefore, CWGs often faced objective strategic difficulties (Bailey, 2014, p. 4; Idris, 2017, p. 16). In some humanitarian contexts, OCHA's leadership and active involvement in cash coordination boosted collaboration not only within CWGs but also between the CWGs and clusters (Smart & Nataf, 2017, p.55). In Ukraine, OCHA along with field actors and the three major cash transfer donors championed the inclusion of MPCTs into the humanitarian response plan which was an unprecedented progress at the time (Bailey & Harvey, 2017, p. 18). Arguably it could be stated that although OCHA held a facilitating role in the entire

coordination and its leadership brought tangible results, the new setup failed to exploit cash fully (Truhlarova, 2015, p. 3-5). Consequently, the CWGs' work remained constrained in many areas (ODI, 2015, p. 16).

In response to the limitations of the CWGs, the humanitarian community chose consortia as a complementary mechanism to pool additional resources and expertise. Previously, consortia were formed to effectively split the delivery of cash assistance and fill the gaps encountered by CWGs (Smart, 2017; Truhlarova, 2015; CaLP, 2019). Generally, consortia unite a limited number of actors that help them find a consensus on a variety of matters such as payment rates, targeting criteria, funding and, hence, smoothly coordinate activities (Smart, 2017, p. 10 Krishnan, 2017, pp. 459-60). The proven strength of the consortia is that they provide more flexibility for member agencies to access funding through diverse channels (Smart & Nataf, 2017, p.51). In addition, consortia are proactive in advocacy with governments, donors, the private sector and clusters to promote appropriate use of cash in emergencies (Raftree & Kondakhchyan, 2021). In Iraq, the work of a consortium of NGOs effectively established a referral mechanism enabling vulnerable populations to enrol in government social protection programmes (Bailey & Harvey, 2017, p. 19). Apart from that, building partnerships with the private sector enables consortia to use cutting-edge strategies to enhance the overall effectiveness of cash response (OCHA, 2018). Consortia frequently struggle with sustainability as well, since they could disband once the particular grant or financing that brought them together is completely used up. Another significant concern, similar to CWGs, is that they are not integrated within a cluster system and leave CTP coordination fragmented (Carter, 2018).

Overall, despite the fact that cash coordination has received more and more attention over the recent years, a long list of issues still needs to be addressed. The predominant focus on technicalities might risk overlooking the strategic side of cash coordination and, consequently, decrease its efficacy (Bailey, 2014). Thus, the agencies stay trapped in fragmented coordination and cannot fully unleash the potential of CTPs (CaLP, 2020). The humanitarian coordination architecture has yet to disperse the uncertainty with more systemic solutions to bring clarity to where cash sits (Steets & Ruppert, 2017, p. 38).

1.6 Efforts to Improve Cash Coordination in Humanitarian Action

Recognising the challenges arising due to lack of alignment and fragmentation, the global community started to advocate for developing robust frameworks. This chapter explores the developments and achievements in cash coordination throughout the past years that contributed to progress towards a more cohesive and efficient cash-based response worldwide.

A High-Level Panel on Humanitarian Cash Transfers was organised in 2015 to discuss the state of cash transfers and major areas for improvements to make. The panel reiterated the importance of cash transfers and advocated for allocating separate budget lines within humanitarian strategies and response plans. (ODI, 2015, p. 5). Case studies in the Democratic Republic of the Congo (DRC), Nepal, Ukraine and Iraq looked at the possibility of providing cash in accordance with the Panel's recommendations on a bigger scale, more effectively and more efficiently although the actors had contesting views of how cash coordination should look like and did not offer specific steps (ODI, 2015, pp. 6-7). In the same year, several UN agencies addressed the IASC Principals and its Chair, the Emergency Relief Coordinator, expressing their concerns about ad hoc coordination around cash and the inclusion of multi-purpose cash in response plans. Upon the request of the IASC principals, the World Bank Group produced the strategic note after a year highlighting key issues around cash (World Bank, 2016). In the realm of cash coordination, several key recommendations and considerations were developed. The note accentuated the urgent need to integrate cash into the existing humanitarian architecture and clarify functions of CWG and other coordination mechanisms, thereby stressing its cross-sectoral nature and its potential to serve as a catalyst for multi-sectoral approaches. Moreover, it specifically recommended providing 'enough clear structural guidance on where cash is coordinated at the strategic level, with allowing flexibility to adapt to country-specific situations at the technical level' (World Bank, 2016, p. 68-71). As a result of the discussions around cash coordination, the appearance of a separate chapter for MPCA in the 2015 and 2016 HRP for Iraq in addition to the inclusion of the CWG within the ICCG as a 'semi-cluster' can be regarded as a stepping stone in reforming the coordination landscape (OCHA, 2015; OCHA, 2015; Smart, 2017, p. 10).

Cash transfers and ways to coordinate their delivery in an efficient manner were among the priority topics raised during the World Humanitarian Summit in 2016. The Summit led to

documenting series of commitments from donors and aid agencies under the Grand Bargain agreement. It highlights the importance of bolstered cross-sectoral collaboration and finding common ways to raise funds and respond in the most efficient manner (IASC, 2016). With regards to cash, the agreement calls both donors and implementing agencies to rapidly scale up cash transfers and ‘accelerate coordination among themselves so that all cash support in a crisis is provided through the same modality, such as a single debit card’ (IASC, 2016, p. 19). Following the adoption of Grand Bargain, the Collaborative Cash Delivery Network (CCD) emerged bringing 14 international NGOs to maximise the impact of cash coordination through developing and adapting joint approaches to the demands of the response (CCD, n.d). Nevertheless, there has been very little progress made in determining the role, scope, leadership, and resources for cash coordination, with difficulties around MPCA being of particular concern (CaLP, 2020, p. 16).

The issue of CTP coordination gained further traction with its inclusion in the humanitarian landscape at the Global Cluster Coordinators Group (GCCG) level resulting in the creation of terms of reference for Inter-Cluster Coordination Groups (ICCGs) which builds on the IASC Reference Module for Cluster Coordination (ICCG, 2017; IASC, 2015). The terms of reference emphasise the need to ‘identify and facilitate the coordination of multisectoral or joint programming such as multi-purpose cash (MPC) and ensuring strategic and streamlined cash coordination throughout the response’ (ICCG, 2017, p. 1). With regards to CWGs, they are envisioned to be set up as sub-groups of the ICCG (ICCG, 2017, p. 2).

Despite the efforts made, key issues around cash coordination were not appropriately addressed. The lack of progress can be attributed to disagreement on a number of fundamental issues that transcend cash such as coordination across sectors including for MPCA, common monitoring framework for cash and the linkage between clusters and response-wide planning (CaLP, 2020, p. 91). In the meantime, the humanitarian community intensified efforts to exert pressure on the IASC by launching multiple statements to improve cash coordination (CaLP, n.d.). The combined efforts fueled by nine donors belonging to the Good Humanitarian Donorship group can be considered as a first step for building the momentum to receive ‘actionable guidance on cash coordination leadership’ (GHD, 2018). Soon after the donors’ request, NGOs issued a joint statement addressed to the IASC principals underscoring the need for formalising cash coordination to ensure consistent, effective, and adequately resourced cash response (CCD,

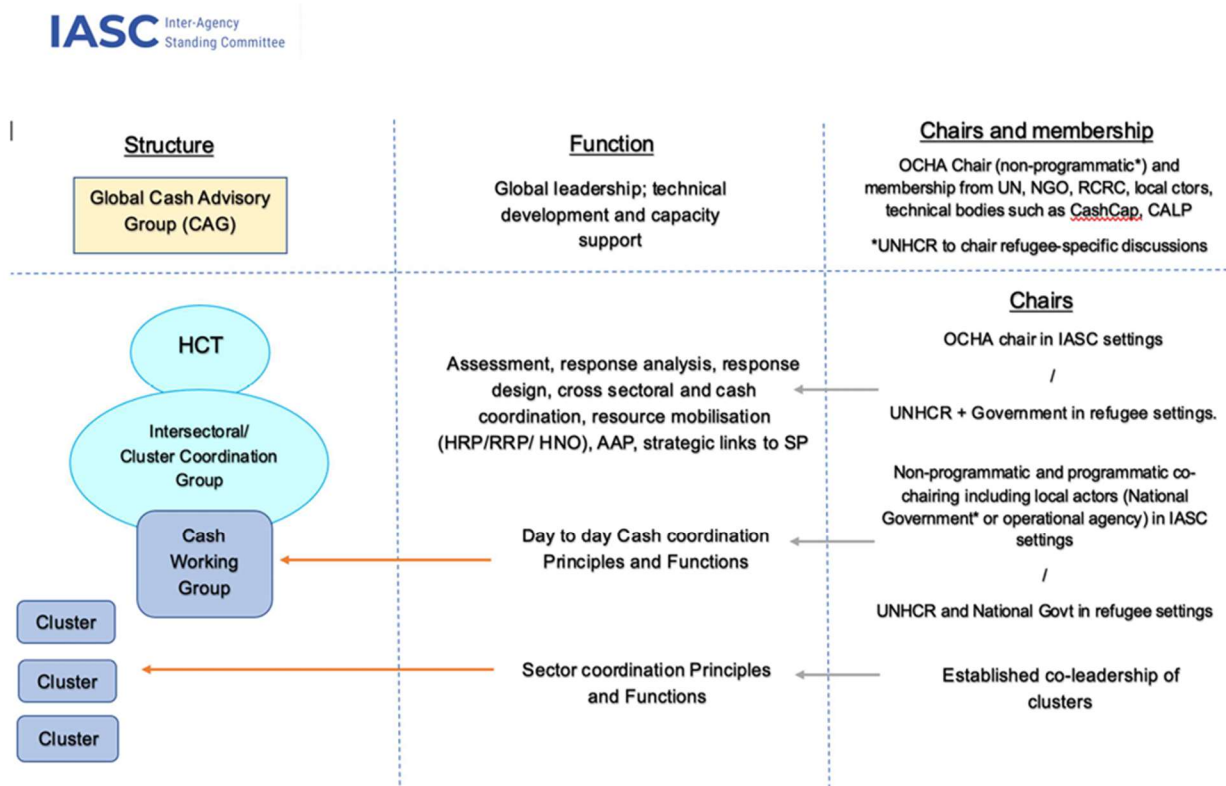
2018). Aside from the mentioned initiatives, the UN Common Cash Statement highlighted the necessity of delivering cash using a common cash system building on ‘joint cash programming - from needs assessment to monitoring’ (OCHA et al, 2018). Initially, IASC was slow to respond to the series of requests and started to act in 2019 by launching revised humanitarian programme cycle guidelines to place multi-purpose cash (MPC) as an additional and independent section (IASC, 2019).

The pandemic served as a catalyst to take steps towards a wider reform of the humanitarian ecosystem which could come true by switching to a coordinated system of cash transfers, allowing future assistance providers to collaborate as closely as possible. The COVID-19-induced conditions significantly exacerbated an already rising trend in the use of cash. In particular, cash was employed in all 28 operations and amounted to an average of 24% of the total response, according to a mapping of IASC coordinating mechanisms at the national level in 2020 ((IASC, 2022, pp. 72-80). The Inter-Agency Humanitarian Evaluation (2023) found that one of the most important areas where the humanitarian actors managed to unleash the potential of CTP, was the establishment of new linkages between humanitarian cash and national social protection systems.

In 2021, 95 organisations representing the entire humanitarian network prepared A Call for Action and sent it to the ERC urging IASC to develop a clear roadmap on how to coordinate cash within the humanitarian coordination architecture (CaLP, 2021). Subsequently, the ODI (2021) published the 2021 Grand Bargain Independent Review and made a recommendation that the adoption of a ‘caucus’ approach was necessary to complement the main coordination structures of the Grand Bargain. The Grand Bargain Eminent person Jan Egeland in collaboration with Grand Bargain Workstream 3 and Facilitation Group accepted to lobby the adoption of a new caucus on cash coordination (CaLP, n.d.). At the end of November 2021, a cash coordination caucus was launched to expand the strategic outreach of Grand Bargain (IASC, 2021). To expand its strategic outreach, the caucus proposed to set up a relatively all-encompassing framework to find an entry point for CWGs within the ICCG structure. Precisely, the model relies on a two-tiered structure for cash coordination, involving CWGs at the national level, and a Global Cash Advisory Group (GCAG) to offer consultative support (caucus, 2021).

After almost a year of meetings and consultations among the CTP stakeholders, the prolonged efforts culminated in a formal adoption and endorsement of a new cash coordination model in March 2022 (IASC, 2022). The model emerged as an outcome of the cash coordination caucus with detailed provisions to leverage existing coordination structures. On the one hand, it lays out the principles and clear functions to ensure predictability and accountability. Furthermore, the framework recognises localisation as a cornerstone for ‘more inclusive coordination with greater participation of national and local actors’ (IASC, 2022, p.3). Most importantly, the coordination model calls for the CTP actors to conduct a ‘multisectoral response analysis in order to consider the appropriateness, feasibility and relevance of MPCA as a response option’ (IASC, 2022, p. 10). As envisioned by the caucus, the GCAG was formed as a standard-setting group which devised a transition plan for the implementation of the model covering over 10 operational contexts by 2024 (Cash Advisory Group, 2022).

Figure 2: IASC Cash Coordination Model



Source: From *Cash Coordination Model* by the IASC, 2022,

<https://interagencystandingcommittee.org/inter-agency-standing-committee/cash-coordination-model>. Copyright by the IASC.

Overall, the trajectory of cash coordination within the humanitarian landscape has witnessed a series of developments and achievements aimed at ensuring cohesiveness. As CTPs progressively acquired recognition among aid agencies and donors, the challenges stemming from lack of alignment and fragmentation became apparent (CaLP, 2020, pp. 88-98). The concrete steps towards systematic cash coordination took a long time to materialise although the actors strove hard to situate cash within the broader humanitarian coordination architecture (Rupert & Steets, 2017). Coordinating MPCTs remains a challenging area given its unconventional nature. The humanitarian community has to deal with the confusion about MPCA throughout the implementation of the new cash coordination model. Although multiple attempts were made to effectively allocate multi-purpose cash, the humanitarian system still lacks clarity on how to

implement it along with sectoral cash avoiding overlaps (CaLP, 2020, pp. 93-94). The journey towards effective multi-purpose cash coordination remains intricate, requiring dialogue to handle complexities and understand whether the ‘radical overhaul of the coordination architecture’ is necessary (Kerkvliet, 2018, p. 22).

To date, rigorous efforts have been put to break the loop and the global commitments were made to clearly guide cash coordination. This evolution signifies an essential step towards a more streamlined and effective humanitarian response, ultimately benefiting the affected populations. At the same time, the commitments have yet to be translated into tangible outcomes. It is without doubt that technology has been helping cash advance as a practical option, but effective coordination is becoming increasingly more elusive due to the growing number of actors vying for a seat at the financial table (Kerkvliet, 2018, p. 22).

Chapter 2: Cash Coordination – Theoretical Framework and Academic Research

In general, the concept of coordination can be regarded as a broad area researched across multiple disciplines. Numerous studies were conducted to understand relationships between actors and groups of processes that result in specific outcomes. As different fields view coordination from distinct perspectives, the final consensus has not been reached over universal definition of coordination (Malone & Crowston, 1994, p. 2). However, after studying coordination from different angles, the wider scholarly community agrees that coordination is an instrument for successful collaboration representing mutual effort that aims to contribute to a specific outcome. Based on this assumption, the remaining part of this chapter looks at the theoretical framework underpinning the concept of coordination. Later, it investigates the academic literature on the issue of cash coordination, with a special emphasis on the humanitarian setting.

2.1 Coordination Theory

The theoretical basis of this paper is founded on the coordination theory which seeks to answer the fundamental question of how actors can manage their activities while working towards a common goal (Malone, 1988, p. 5). The initial definition of the coordination theory according to Malone & Crowston (1994) relies on the management of interdependent activities carried out by actors throughout the collaboration process. To further break down, the theory identifies independent and dependent components that are necessary for coordination to exist. The dependent components are automatically interdependent and driven by the independent. If there is no interdependency throughout the entire process, coordination will not occur. To create interdependent processes, a set of coordination mechanisms are required to function such as standardisation, direct supervision and mutual adjustment (March and Simon, 1958; Galbraith, 1973; Mintzberg, 1979). For more clarity, these terms need to be explained. ‘Standardisation’ in coordination theory implies a group of rules that each actor should abide by to avert unnecessary collisions between actors. Coordination additionally requires leadership from an entity or multiple that are supposed to provide a vision, guidance and oversee the collaboration at each stage. Therefore, the concept of ‘direct supervision’ was introduced as an integral part of

coordination facilitation and guidance so that the coordination does not divert from the common goal. Thirdly, what is meant under 'mutual adjustments' relates to adjusting members' activities in line with the needs of the coordination system. With this said, Malone & Crowston (1994) identified some key questions that the coordination has to deal with: How can larger objectives be broken down into smaller tasks? How are these tasks distributed among the actors? How should resource allocation occur? How may information be managed and shared among the parties involved to aid in achieving the larger objectives? How can reconciliation of several players' competing agendas and varying levels of expertise be achieved?

Nonetheless, the coordination theory is a starting point in what different fields share in terms of coordination. The theory centres its focus on basic elements and the roles they play during the collaboration process and does not fully reflect the impact on its final outcome. In this regard, an important contribution in setting a more precise framework belongs to Gittell who introduced the concept of relational coordination theory (Gittell, 2000, pp. 517-539). The theory is taken as a supporting framework for general coordination theory. As the understanding of interdependency varies per discipline, relational coordination theory emerged as a result of empirical studies seeking to describe a correlation between the coordination process and its effects (Gittell, 2000, p. 536). The relational coordination theory contends that 'coordination carried out through frequent, timely, problem-solving communication supported by relationships of shared goals, shared knowledge and mutual respect' (Gittell, 2006, p. 85). The theory goes beyond the definition of the coordination theory and proposes that coordination is not a mere chain of actions leading to the result. Moreover, according to the study, effectiveness during interaction for coordination purposes is a key feature. Otherwise, coordination is impeded by obstacles and, consequently, the engaged parties are hindered from reaching an agreed goal (Gittel, 2006, p. 10). Hence, coordination is effective when actors engage in a positive interaction and work in harmony in spite of contesting interests. Subsequently, such engagement strengthens connections among participants, boosts productivity and efficacy and eventually, results in positive outcomes (Bolton, Logan & Gittell, 2021, p. 5).

Another key aspect is to identify what failure means within the coordination discourse. Contrary to the above theories, failure refers to a situation where actors cannot achieve mutual alignment during the process which results in an inability to reach planned outcomes. Coordination failures

can occur because of a variety of circumstances, such as information asymmetry, competing objectives or incentives, a lack of clear communication, insufficient institutional frameworks, or resource restrictions. When these challenges persist, they may disrupt the coordination process and result in suboptimal outcomes, such as delays, duplication of efforts or wasteful resource usage. It could occur due to conflicting interests or inadequate mechanisms in which actors or groups are unable to effectively collaborate or align their actions to achieve a desired outcome. This might happen when the coordination mechanisms necessary for mutual collaboration either break down or fail to achieve cohesion and coherence in alignment.

In a theoretical lens, coordination failure was researched by Rosenstein-Rodan (1943) and Hirschman (1957) who explored the concept in the context of economic development. Rosenstein-Rodan (1943) attributes slow industrialisation of economies to a lack of coordination which can be understood as a hampering factor in achieving prosperity. According to Rodrik (2007), 'success or failure of an action depends upon the context in which it is undertaken' and adds that the market mechanism alone is insufficient to create an optimum equilibrium. Other businesses' activities, infrastructure, legislation, and other public goods all have a substantial impact on a firm's productivity and overall economic success. When these components are not successfully coordinated, the economy might become stagnant, unable to fulfil its full potential.

To bridge coordination gaps, Hirschman (1957) advocated for a "big push" strategy to promote a more concentrated industrialisation policy through massive public-led investments. In other words, this approach relies on active involvement of an authority to create an incentive to push towards strong coordination. Building on the above, Brandts and Cooper (2007) propose that clear and direct communication can play a key role and outweigh any material benefit. By conveying the advantages of coordination, the leader brings employees together to navigate uncertainty through enhanced coordination. On the contrary, Killick (1976) along with Hoff & Stiglitz (2001a) assert that coordination cannot be addressed singlehandedly as governments do not always tend to be the best actors to address coordination failures due to costs related to devising a poor policy. If the policy does not prove to be successful, it may possibly worsen the pre-coordination *status quo*.

2.2 Theorising Cash Coordination

As mentioned in chapter 1 of this thesis, cash coordination is an area with multiple layers and dimensions (Adom, 2018). The term ‘cash coordination’ is not precisely defined and somewhat remains mystery. Harvey and Bailey (2019) observe that the current body of literature on cash coordination is fragmented and often lacks empirical evidence. They put forth a research agenda to enhance our understanding of the various types of cash coordination mechanisms, their efficacy, and the factors influencing their success or failure. Clist, Pérouse de Montclos, and Stein (2019) argue that despite the growing popularity of cash transfers in humanitarian contexts, there is still much to comprehend about their operational mechanisms and potential optimisation. They suggest a research agenda that prioritises the design of CTPs, coordination and collaboration among stakeholders, and the impact of cash transfers on local markets and economies. As regards this study, it does not adopt a broader conceptual framework. Limited scope of this research does not allow for development of full conceptual framework for this particular thesis. Therefore, the study relies on selected elements used in previous research on sub-regional cash coordination. The original framework was first used in the Nawoton’s (2020, p. 30) analysis of cash coordination in Kenya. In its remaining part, this section explains how the theories and components of the existing conceptual framework for cash coordination can be applied to CWG-led coordination.

The previous practice shows that, in the context of cash transfers, coordination refers to the collaborative efforts among different stakeholders involved in CTPs to achieve a common goal. The latter for all kinds of CTP is to ensure that the assistance reaches crisis-affected communities and enables them to meet their basic needs. The cash actors constitute independent variables whereas their decisions, activities and coordination outcomes are dependent. Additionally, the quality of their decision-making processes and a degree of harmonised approaches directly affect the collective results at the refugee response level. Based on the coordination and relational coordination theories, the decisions, the activities and the coordination outcomes are dependent elements that are not sufficient separately to ensure the overall effectiveness of cash coordination (Gittel, 2000 Malone & Crowston, 1994). What this means in CTP reality is that the actors need at least one coordination body with a leader organisation leading regular and quality communication, decision-making and sharing organisational lessons and capacities throughout

the response life-cycle. To foster collaboration and enable synergies among actors, the CWG as a coordinating body requires the allocation of resources as ‘there is no such thing as cost-free action’ (Nawoton, 2020, p. 36; Glavan, 2007, p.12).

The effectiveness of cash coordination should be measured by its ultimate aim to optimise the impact of cash interventions as much as possible. Firstly, regular meetings and information-sharing practice allow CWG actors to maintain continuous dialogue. The routine exchange of knowledge and experience nurtures interorganisational relations and determine areas for improvement. Harmonisation of approaches is critical for more coherent interventions and efficient use of resources. The more harmonised approaches are adopted and implemented during the coordination, the more likely CTPs will achieve overall effectiveness and address the pressing needs of the most vulnerable populations. However, the behaviours’ of CWG members are also determined by the intervening variable such as a range of regulatory frameworks that provide policy and legal guidance (Nawoton, 2020, pp. 34-35).

For the purpose of defining unsuccessful cash coordination, coordination failure can help identify the preconditions (Rosenstein-Rodan, 1943; Hirschman, 1958). Cash coordination inefficiency and ineffectiveness can occur when the CWG actors are unable to agree on common approaches and achieve desired outcomes both collectively and individually. Some of the accompanying challenges could lie in a lack of clear roles and responsibilities, competing organisational mandates or agendas impeding the collaboration process, cumbersome bureaucracy, a lack of effective communication, insufficient institutional frameworks and funding limitations. Thus, such difficulties may come with specific risky consequences: Delays in decision-making, duplication of efforts, or inefficient resource usage.

By employing the ‘Big Push Strategy’, cash coordination players can collaborate to overcome coordination difficulties, coordinate their actions, and achieve better results. This strategy can aid in the mobilisation of resources, the promotion of collaboration, and the efficient roll-out of CTPs, eventually boosting the efficacy and impact of cash coordination. (Hirschman, 1958). As Brandts & Cooper (2007) point out, clear and direct communication among stakeholders is a useful tool to establish common strategic goals, promote information-sharing and facilitate mutual understanding. Establishing regular communication channels opens discourse among parties to

cooperate on working towards mutual adjustment. This might involve frequent coordination meetings and signing memorandums of understanding to develop common information-sharing methods and platforms. By increasing communication, cash coordination actors can overcome coordination problems, align their operations, and cooperate more effectively towards common goals. Overall, applying the above-mentioned theoretical perspectives to cash coordination allows for a broader understanding of cash coordination challenges and strategies for addressing them.

2.3 Theory and Practice of Cash Coordination in Poland and Beyond – A Literature Review

The literature review presents an overview of the current state of knowledge and relies on a brief analysis of both theoretical and empirical studies that have been produced so far. As the paper focuses on cash coordination throughout the Ukraine refugee response in Poland, there are a couple of factors that ought to be taken into account. Firstly, the country had no instance of responding to such a complex humanitarian situation not to mention activation of CWG even though it has hosted refugees. Since the armed conflict in Eastern Ukraine in 2014, the Polish government has welcomed a significant number of Ukrainians as migrants and refugees. The study by Duszczyk & Kaczmarczyk (2022) on migratory movements of Ukrainians found out that around 1.35 million Ukrainians were either working or residing in Poland already before 2022. However, the scale of displaced persons migrating to Poland since 2014 was less than after the war broke out in 2022. Therefore, the state authorities in Poland had the capacity to respond to refugees' needs and humanitarian coordination at the cluster level was not necessary. Consequently, the CWG was not activated then and coordinating CTP activities remained in the government's hands. On the contrary, cash coordination emerged in 2022 as a result of setting up a country-wide coordination system which created an opportunity for researching the topic (UNHCR, 2023). At the time of writing this research, the inter-sectoral humanitarian response was ongoing and it did not allow for an assessment of cash coordination in depth. This scarcity can be evidenced by the fact that only one study has been conducted relating to cash response in Poland since launching the Ukraine refugee response in 2022 (CORUS, 2022). The paper's contributions will be further elaborated below. As regards cash coordination within Ukraine and

specifically since the Ukraine war, the context generated multiple research papers with the support from the CaLP network to reflect early lessons learnt from cash coordination (Diana Tonea & Vicente Palacios, 2022; Diana Tonea & Vicente Palacios, 2023; Diana Tonea & Vicente Palacios, 2023).

Importance of Cash Coordination

The added value of cash coordination is that it contributes to improving efficiency, reducing costs, and increasing accountability (Harvey et al., 2010, p. 46). Unifying efforts and approaches between humanitarian agencies, local authorities, and donors are intended to ensure coherence, minimise duplication, and optimise the use of allocated resources. Effective cash coordination is crucial for maximising the impact of CTPs in humanitarian responses. By improving coordination, the cash response reaches more efficiency, cost-effectiveness, and increased accountability. However, it is without doubt that challenges exist due to conflicting mandates, organisational self-interest, and the need for clear communication and collaboration. Hence, finding ways for deeper collaboration can bridge these gaps and unleash the lasting potential of cash transfers to meet the pressing needs of the affected populations.

Bailey & Harvey (2011) who are among the pioneers of researching cash in humanitarian action, initially managed to draw some contours on the necessity of cash coordination at both technical and strategic levels. Their study touches upon effectiveness and a plethora of matters that need to be resolved for better coordination. However, it does not delve into why coordination should be an integral part of response. Austin & Frize (2011) underscore the importance of cash coordination in humanitarian responses and uncover specific challenges and opportunities associated with implementing cash transfer programs. One of the objectives of the study was to expose gaps in coordination. After studying the matter at various levels (between implementing agencies and other stakeholders and between donors), the research identified main gaps associated with no overall coordination structure, blurred lines in roles and responsibilities, lack of communication and conflicting agendas of stakeholders. On this end, the paper puts great stress on clear communication, trust, and collaboration between actors, as well as the establishment of clear standards and guidelines for CTPs. Despite the difficulties associated with crisis ground,

actors should strive to establish a functional structure that will make a significant difference. Notably, while external acceptance plays a vital role in expanding CTP, it is imperative to first gain internal acceptance within the organisation. The interviewees of the research expressed concerns regarding this matter, as they believe that dependency and long-term viability are major obstacles. The case study of cash coordination in the Pacific region represents one of the clear examples of when a lack of clarity around roles and responsibilities, as well as limited collaboration and communication among stakeholders, hinder actors from achieving desired outcomes (Bailey et al., 2020).

In 2015, the high-level panel on cash transfers was organised to call the stakeholders to come together and work towards shared goals which, consequently, can ensure complementarity, maximisation of impact and create an opportunity to reform the humanitarian system (ODI, 2015, p. 8-9). The vast majority of researchers of CTP agree that without cooperation among different stakeholders, effective and accountable cash response cannot happen (Austin and Frize, 2011; Bailey & Harvey, 2011; CaLP, 2012; Kauffmann and Collins, 2012; Save the Children UK, 2012). Case studies from multiple humanitarian contexts underline the positive effects of coordination. In a comparative study on the efficiency of CTPs and in-kind assistance in Kenyan context, Wokorach (2018) concludes that cash proved to be more advantageous than in-kind assistance in terms of cost, timeliness, and flexibility. Steets & Rupert (2017) note that organisations specialising in food security frequently dominate cash coordination, which deprives meaningful participation by national NGOs. This is due to the lack of a unified coordinating organisation for cash transfers at both the global and regional levels. The researchers propose seven models that may be used to resolve systemic problems. On the other hand, despite the fact that the authors acknowledge the benefits of an ad hoc approach, a lack of clarity and predictability is a significant barrier to effective country-level collaboration.

Smart & Nataf (2017) explored four cases of cash coordination in Iraq, Ukraine, the Philippines and Afghanistan to illustrate that solid and formalised structures do not automatically relate to enhanced effectiveness of CTPs. The effectiveness is reflected in wider coverage, and quality of design, surpassing security constraints. Simultaneously, it has also negative and mixed results associated with sustainable CWG membership, timeliness of implementation, capacity-building and sharing lessons learnt on a regular basis. The case study approach employed by Nawoton

(2020) in Turkana County, Kenya showed that many cash actors were disconnected as they worked in separate silos which led to service gaps, service duplication (double dipping), antagonism, and conflict at the local level. The relevant interventions were not implemented using standard instruments, standards, protocols, or procedures. The lack of a memorandum of understanding (MOU) among major CTP stakeholders had adverse effects on cash coordination within the county. The CTP in Turkana County was not institutionalised and thus cash coordination did not have a noticeable impact on the overall efficacy of CTP at a local level. Considering these findings, the author advocates for institutionalisation of CTP with regulatory frameworks with clear roles to enhance collaboration.

Technical and strategic coordination

In the realm of cash transfers in humanitarian contexts, effective coordination encompasses the alignment of approaches at technical and strategic levels. Technical coordination entails the practical aspects of implementing CTPs such as joint needs assessments, the selection of appropriate delivery mechanisms, establishing efficient payment systems, ensuring accurate registration, targeting, deduplication processes, harmonised information management and monitoring, capacity development, advocacy and building partnerships. In particular, this involves coordinating with various stakeholders, such as financial service providers and technology partners, to facilitate efficient cash delivery to the affected populations. On the other hand, strategic coordination focuses on the broader strategic aspects of CTPs, such as aligning interventions with overall humanitarian objectives, and coordinating with other sectors to harmonise efforts among different actors (Smith & Tholstrup, 2020, pp. 5-29). The below literature highlights the importance of comprehensively approaching cash coordination.

Bailey's report (2014) constitutes a significant step forward in terms of holistic comprehension of cash coordination. The study depicts cash coordination as a complex matter with a multitude of layers and asserts that a single-handed approach will certainly hamper its improvement. Often, the actors put their focus on technical coordination to immediately distribute cash at the onset of response. Consequently, due to this approach coordination at strategic and leadership levels is often overlooked. The report also discusses gaps at the technical level and ways to improve them.

To succeed at the technical level, the author argues that the departure from the current practice of doing cash can yield some results. The challenges associated with ad hoc coordination, duplication of efforts, and opposing agendas do not leave space for improvement in terms of technical collaboration. Bailey proposes joint monitoring of individual cash transfer interventions as a means for a more comprehensive assessment of the overall impact. By adopting a joint monitoring approach, stakeholders can track the progress of cash transfers, considering their influence on diverse aspects such as livelihoods, education, health, and nutrition.

At the strategic level, the main coordinating institutions should find a place where CTPs can firmly sit across the clusters so that no single agency takes control of its coordination. The study suggests that the accumulation of more experience around CTPs will create an impetus to question traditional humanitarian coordination models in the future. Otherwise, cash response will stall in a cumbersome process and fail to achieve overall efficacy. Kerkvliet (2018) recognises the vast potential of cash coordination and underlines that voluntary ‘marriage’ between agencies facilitates efficient use of their resources and maximises the impact. Yet, the author questions the way cash coordination functions and deems that radical reform is necessary as ad hoc mechanisms have not been successful in integrating cash within the cluster system. Analysing coordination outcomes in the Lebanon and Ukraine cases, the researcher came to the conclusion that the INGOs and UN agencies’ fear of a systematic change indicates a possibility of losing power and access to funding. Similarly, the evaluation of the post-2014 Ukraine humanitarian response supports the above argument and contends that tensions amongst the clusters hinder the efficacy of CTP (UNHCR, 2016). Conversely, Smith (2015) found that OCHA’s cash coordinator role and national CWG forum managed to bridge the gap not only in implementation but creating linkages with clusters. Attendance of CWG regular meetings and information sharing across CWG and clusters became a reality. At the technical level, the CWG adopted a 3W approach which brought more harmonisation and significantly decreased duplication. Still, among the constraints mentioned by the study include a lack of clarity in functions, high staff turnover and an inability to effectively incorporate unconditional cash as a cross-sectoral tool.

Mahil’s report (2016) provides valuable lessons from cash coordination outcomes in Greece during the emergency response in 2015-2016. According to the paper, the CWG made efforts to

harmonise transfer values although the actors began rapid implementation of CTPs and thus, could not manage to agree on systematic information sharing which caused duplications. On the other hand, one of the interesting facts in cash coordination was that the CWG was simultaneously co-chaired by the UNHCR, Catholic Relief Services and the Ministry of Migration Policy. This precedent positively influenced the development of relationships with the government and local authorities in the field.

Tonea and Palacios (2022) discuss various aspects of technical coordination based on the practices within the Ukraine crisis response. Digitalisation of emergency cash programming, such as the use of self-registration platforms and government-led registration brought multiple advantages in reaching areas with limited physical access although some vulnerable groups still could not receive assistance. The breakthrough of the response was that the agencies successfully tested blockchain-based technology to identify duplicates and improve data management. In addition, the agencies experimented targeted approach which considerably slowed the implementation. Instead, the CWG opted for a status-based approach where agencies do not implement in accordance with a common definition of vulnerability. Therefore, cash distribution does not align with needs assessments. In this regard, respondents of this study argued that blanket targeting for IDPs would be impossible to sustain in the long run.

Linking cash coordination with social protection

With prolonged and recurring crises, there is a growing need for humanitarian actors to seek out more efficient, effective, and sustainable approaches. According to CaLP (2020), The COVID-19 pandemic has accelerated the connection between humanitarian cash and social protection. Several international frameworks highlight the urgency and importance of this integration. This includes the Grand Bargain commitments that were made at the World Humanitarian Summit, DG ECHO Thematic Policy Document No. 3 on Cash Transfers; UN's Common Cash Platform, the Collaborative Cash Delivery Network (CCD), and the Sustainable Development Goals. The frameworks unequivocally recommend that cash assistance should be provided through social protection systems as a part of a strategic plan whenever and wherever relevant.

The principle to advocate for linking cash with social protection systems can be pursued in diverse ways albeit the cornerstone of any application is to maximise efficiency and ensure complementarity through promoted ownership, broader outreach and enhanced accountability measures. Timing and approaches to coordination may vary among organisations, and short-term cash assistance can be delivered by organisations when social protection schemes do not cover certain groups (UN, 2016; IASC 2016; CCD, 2019; UNHCR et al., 2021; IASC, 2022; DG ECHO, 2022).

While emergency response generally enables humanitarian agencies to distribute large amounts of cash, with time they struggle to accumulate funds. This is due to a range of limitations imposed by donors. At the transition stage, they are pushed to limit CTPs and target the most vulnerable. One strategic solution supported by donors is to establish a linkage between local social protection schemes and humanitarian efforts or to develop adaptable social protection systems that can effectively respond to the needs of the populations. By engaging with the government, the actors are more likely to address the vulnerabilities, enhance resilience, expedite response times, and promote more localised humanitarian action. However, the actors should seriously work on achieving tangible outcomes in coordination. In practice, effective linkage means that high levels of collaboration should result in harmonised approaches for smooth for handover or coordination with host governments (Smart & Nataf, 2017, pp. 25-26).

According to the State of the World's Cash 2020 report (CaLP, 2020), collaborating with social protection systems is crucial for strengthening the humanitarian and development nexus. Humanitarians are increasingly engaged in this area to foster effective linkages. The interviewees of the CaLP study identify three main challenges in establishing effective connections between humanitarian cash and social protection. Firstly, there is a lack of coordination among the various actors involved. Secondly, social protection systems are not inherently designed to respond to crises. Lastly, humanitarian practitioners often lack the necessary expertise in social protection. Importantly, there is no universal solution for integrating CTPs and social protection as the optimal approach depends on the context, existing systems, and timeframe. It is essential to consider trade-offs between efficiency, effectiveness, accountability, and sustainability to achieve the best outcomes for crisis-affected populations. In certain contexts, linking CVA and social protection may not always be appropriate, and social protection systems may not fully meet all

the needs. Hence, humanitarian programming will be necessary to address gaps and provide necessary support.

One of the recent studies pertaining to linkage between the humanitarian cash and social protection belongs to Tonea & Palacios (2023) whose research focuses on the Ukrainian operational context during the emergency response in 2022. The thematic paper documents the progress that has been made to integrate cash within a government social protection system and builds on lessons learnt from other contexts as well. According to the authors, integrating humanitarian cash and social protection is not an all-or-nothing endeavour. It involves strategic collaboration that leverages the strengths of both humanitarian and social protection mechanisms. This collaboration can be achieved through providing technical assistance to government social protection personnel and ensuring coordination to achieve complementarity between social protection and humanitarian programming. Throughout the emergency IDP response, the Learning Group, operating under the governance of CWG in Ukraine, organised a workshop aimed at conducting a prioritisation exercise to identify three priority thematic learning areas. As a result of participant voting, the integration of humanitarian cash with social protection emerged as the top priority. Key learnings from Ukraine include the need for humanitarian actors to play a complementary role and enhance existing capacities instead of creating parallel systems. The responsibility of meeting the needs of the population lies with government institutions, which have the capacity to manage large-scale social protection programs but may lack sustainable resources. Ukraine's well-developed social protection system, supported by the World Bank, provides a solid platform for delivering large-scale cash transfers. However, the bulk of international humanitarian agencies were initially unprepared to utilise the existing system despite Ukraine's updated social protection system capacity covering cash transfers, as well as social assistance services, employment, and insurance programmes (Blin & Billings, 2022).

While some organisations engaged early with the government, humanitarian cash transfers were initially launched in parallel and lacked alignment with social protection. Referral lists received from the government-run e-Dopomoga¹ website facilitated rapid scale-up of CTPs. The study

¹ <https://edopomoga.gov.ua/en.html> – A government-run self-registration platform in Ukraine used by the Ukrainian government, agencies and volunteers for information sharing to coordinate cash transfers for IDPs

finds that international humanitarian funding has been predominantly allocated to international organisations, leaving government programs and local actors with limited funding (Stoddard et al., 2022). Toney and Palacios (2023) recommend developing a common transition plan and agree on potential entry points and modalities for coordination. With this in mind, their study sees the engagement of a strong mediator from the development sector and a donor as a potential solution to boosting effectiveness in cash coordination. E. g. bilateral state-to-state direct budget support and international financing institutions such as the World Bank to further invest in expanding the social protection system.

Nonetheless, at the technical level, data governance and privacy issues should not be neglected when linking CTPs with social protection. For this reason, data-sharing contains a set of risks, as there is often aversion from the humanitarian sector to share data with governments. Technical discussions free from concerns regarding mandates and resources can lay the groundwork for coordination efforts. Transitioning and harmonising programming and targeting approaches usually turn out to be lengthy but can be achieved through collaboration with relevant government ministries and international institutions. As linkage requires transition, it takes a great amount of time. One of the best examples of protracted transition is Iraq where harmonisation measures, as well as reaching consolidated CTP took a total of four years. Furthermore, an additional four years were needed to establish collaboration and reach an agreement with the World Bank, major donors, and relevant government ministries on a strategy to resolve the harmonisation of cash with the social protection system (Mercy Corps et. al, 2021).

Analysing the provision of social protection for Ukrainian refugees in two locations of Gdansk and Ostroda, Anna Paradowska, Natasha Warcholak and Tomasz Esden–Tempski (2023) make recommendations to direct efforts towards localising cash coordination, recognise intricacies of the social protection system to address the life-cycle approach within humanitarian interventions. The study proposes a floating change from transactions (transactional approach) to relations (relational approach) concerning linking MPCA with the local social protection system. The particular research has limited scope although it provides important evidence that feeds deriving early lessons from, particularly the cash coordination in Poland. One of the findings is that local communities did not spare their efforts to host and link the refugees from Ukraine with social protection. The paper concludes that overall synergies between the systems were achieved to

some extent in smaller and bigger centres thanks to an exceptionally woven network of local politicians, social workers, social protection officials, and volunteers tried in previous crises (COVID-19 response). For example, among the biggest achievements in Gdansk was digital convergence that helped Ukrainians receive electronic food vouchers from Fundacja Biedronki. In addition, various forms of aid including MPCA were streamlined through Gdansk Pomaga and Karta Gdańszczanina (Card of Gdansk citizen). At the same time, the authors reckon that further adjustments are needed in terms of establishing better connections with the local responders, regularly documenting lessons learnt and reviewing targeting approaches to transform MPCA into a more flexible and time-limited aid form. Hence, to expand social protection at the local level, the research encourages humanitarian actors to work towards understanding the complexity of the social protection system and resourcing CWG in developing the capacity of social protection experts with regards to MPCA. adequate resources should be allocated to digitalisation efforts. Lastly, there is a need to implement and improve the life-cycle approach in humanitarian interventions.

Engagement of local actors in cash coordination

The leadership of coordination of the relief efforts has traditionally been dominated by international actors mostly owing to the control over funding channels and technical expertise. This approach often did not allow local NGOs and community-based organisations to be part of strategic decision-making platforms including cash coordination (Rupert & Steets, 2017, p.15). After recognising the importance and complexity of context-specific knowledge, the international humanitarian community started to promote a shift towards increased engagement of local actors in cash coordination efforts (ODI, 2015, p. 26). While the humanitarian system functions around a cluster approach, inclusiveness is being encouraged to ‘help mitigate the typical capacity-reducing effect of international humanitarian assistance’ (Steets et. al, 2010, p. 60). Several international frameworks have called on international actors to leverage field expertise and, therefore, work on building capacities of local responders (IASC, 2016, UN, 2016, GHD, 2003). Involving local players in cash coordination has several pragmatic advantages which can help access the crisis-affected populations, mapping the available complementary support mechanisms and expanding local networks (OECD, 2017, pp. 7-8). As the above part concentrates more on

collaboration with the governments, this sub-chapter delves into the critical aspect of involving national actors other than state authorities in the coordination of cash transfers, aiming to explore the dynamics, challenges, and benefits associated with their participation.

CaLP's report (2020) stresses that within the current humanitarian system, most civil society members barely have unimpeded access to CTP funding. Some progress is being made although the majority of funding is still passed to the international actors as local organisations require further empowerment in different ways. With this said, the World Bank's strategic note (2016) affirms how developing local partnerships is crucial to enhance the quality of CTPs and effectively translate into more locally-driven response. The strategic note points out that the local NGOs serve the populations at the frontlines and implement practical innovations. Moreover, the CaLP's active community of practice enabled the NGOs to participate and contribute with their experience and share lessons learnt to encourage well-informed coordination. Giving access to different coordination platforms to the local actors proved to bolster innovation and responsiveness in a cost-efficient manner. (CALP, n.d.). According to Steets et al. (2010), considering a sectoral structure with its practical applications at the national level, alternative structures may be more suitable for sub-national coordination. Ruppert & Steets (2017) support an argument of maintaining autonomous CWGs in the response so that they can be inclusive of local NGOs.

In a comparative study of cash coordination in Haiti, Pakistan and countries in the Horn of Africa, Kauffman & Collins (2012) civil society was not regularly participating in cash coordination meetings, activities or decision-making processes. The interviewed NGOs stated that lack of knowledge about the coordination mechanisms and language barrier are challenging factors to participate. Later, Smart & Nataf (2017) studied four different contexts to conclude that representation of the local NGOs in cash coordination was low in most cases except in the Philippines where the national civil society was actively involved in the national CWG.

In the recent study on the role of local civil society organisations (CSOs) in Ukraine, Tonea & Palacios (2023) observe that local organisations have, for the most part, been excluded from cash coordination. The authors opine that this is caused by a lack of mutual trust between international and local actors involved. Recognising the role and expertise of local actors is crucial for

increasing the reach, effectiveness, and accountability. By actively engaging with the local CSOs, cash coordination efforts can be better tailored to meet the specific needs of affected communities. The paper pinpoints implementing localisation with the view of strengthening partnerships between international actors and Ukrainian CSOs to ensure a high level of inclusiveness while coordinating efforts. Notably, the study sheds light on the specific challenges and argues that the tendency to prioritise large-scale programmes might not leave space for frontline responders.

One of the most recent studies initiated by Rudnicki et al. (2023) propose that coordination with the local actors creates opportunities for their capacity development as an integral part of the localisation agenda. Precisely, the international actors channel new funding sources towards the local NGOs and facilitate technical support throughout implementation. By strengthening local capacities, these efforts contribute to the local ownership and sustainability of cash response. On the one hand, among the successful precedents in terms of localising coordination, reserving a co-chair position for a “national humanitarian actor” should be mentioned (CWG, 2022a, p. 5). In parallel, to ensure knowledge sharing, the CCD network’s forum assists the local and national actors in deepening their understanding of cash. Nonetheless, professional jargon, specialised technical knowledge and language barriers constrain meaningful participation in cash coordination.

Coordinating the MPCA

The coordination of MPCA contains a hidden potential although it also comes with concrete trade-offs. Allocating increased budgets for MPCGs will automatically reduce envelopes for the sector-specific cash which might mean handing a significant amount of resources to the bigger and more competitive agencies to implement MPCTs (Ruppert & Steets, 2017, p.15-16). The lessons learnt from the case studies relating to Iraq, Lebanon, Jordan, and Ukraine operations show both the achievements and setbacks highlighting the necessity of standardised models and strategic conversations at all levels. This segment of the literature review touches upon the coordination of MPCA as the latter has emerged as an alternative to other forms of cash assistance. Through a comprehensive synthesis and review of the existing literature, this part

intends to present key themes and existing evidence specifically related to the coordination of MPCA.

According to the tip sheet developed by Smith & Tholstrup (2017), as cash coordination entails a wide array of activities that span across sectors, the coordination of MPCA raises numerous questions and considerations. Despite its significance, MPCA coordination is an area where proactive policy-level discussions are required. Efforts to enhance coordination in this modality are still ongoing, with a need for further exploration and promotion of effective ways to accommodate MPCA within the larger humanitarian coordination mechanisms. As the CaLP's framework document suggests, the main shortfalls relating to MPCA are:

- The lack of formal space for multi-sector response analysis
- The lack of clarity on actors'/bodies' responsibilities

Similarly, consultations with global clusters and cash focal points revealed a series of challenges they face when there is no clear coordination mechanism, or clear delineation of responsibilities for the implementation of MPCA (CaLP, 2020). This lack of clarity includes confusion about what MPCA can cover, and who is responsible for coordinating activities such as assessment, monitoring and reporting, and adherence to humanitarian standards. Clarke & Campbell (2016) express doubts about the effectiveness of the current sector-based approach to coordination, as it may not be suitable for addressing the multifaceted needs of affected populations. This approach, which is exemplified by the UN clusters, becomes even more problematic with the rise of cross-sectoral programs like multi-purpose cash programming. A study conducted by SIDA (2018) showed that out of 18 humanitarian response plans, fifteen only five had a budget line for MPCGs (Afghanistan, DRC, Iraq, Libya, Ukraine). According to the paper, the reason why a smaller number of humanitarian country teams developed operational plans for MPCA is linked to planning processes across clusters and divergent views regarding the level to which cash transfers should be planned within specific sectors versus being implemented through MPCTs that extend across sectors.

Having understood the benefits of implementing MPCTs, several policy frameworks began encouraging more frequent use of MPCA in the field as a convenient modality to cover several needs wherever possible (Grand Bargain 2.0, 2021, DG ECHO, year; IASC; 2022; CaLP &

USAID, 2021). In this light, Maunder et al. (2015) consider that ‘no quantitative evidence was found from research, evaluations or comparative studies—reflecting the relatively new status of both MPCTs and cost efficiency analysis—and there is a need to generate more quantitative evidence. As multiple questions circle around MPCA on how to fit it, the authors contend that MPCGs may not be sufficient for covering all needs and therefore, need to be coordinated along separate single-sector cash transfers.

While the growing literature on MPCA coordination in the Ukrainian context has been produced since 2014, the large-scale armed conflict significantly affected the cash response setup in the country. In Ukraine, where the CTPs have been actively streamlined since the onset of the 2014 crisis, Truhlarova’s study (2015) delved into cash coordination outcomes. Despite the fact that the operational context was narrower in comparison with the current situation, the humanitarian actors experimented with new approaches which yielded novel outcomes. In particular, the response had been operating under the clusters to meet the basic needs of over 1 million IDPs. MPCTs were coordinated and reported under the emergency shelter and non-food items cluster. Interestingly though, upon the establishment of the CWG, an OCHA technical cash expert was deployed to contribute to coordination efforts and strengthen a linkage between the CWG and the clusters. After the arrival of the OCHA expert, the MPCTs moved under the CWG with certain exceptions (Bailey & Aggiss, 2016, p.13). Another achievement of the cash coordination was that the INGOs were involved in co-leadership to resolve technical matters. In turn, this approach freed OCHA’s cash expert to focus more on strategic discussions at inter-cluster, donor and government levels (Truhlarova, 2015, p. 5). Additionally, while MPCA was ideally placed under the shelter cluster, the CWG allocated a separate task force to work on linking emergency cash (including MPCGs) with the existing social protection system. The attempt to bring CWG and clusters together created a synergy to some degree but it would not be able to evade duplication and accompanying uncertainties of MPCA coordination. One of the main impediments to the overall cash coordination was the lack of ownership from the government’s side. There was no global guidance on MPCT coordination at the time and a need for timely mapping of interventions to avoid overlaps. Building on this statement, the actors struggled to develop a common understanding of survival MEB for an extended period. As a consequence, the shortfalls in terms of harmonising affected the implementation which reached certain households more than once whereas leaving others with no assistance. From a technical perspective, the proactiveness of the

shelter cluster to create a common post-distribution monitoring tool for MPCA benefitted a large number of field actors to track their progress (Bailey & Aggiss, 2016, p.5-17).

In their study, Rudnicki et al. (2023) examined the MPCA from the following angles: Accountability, coordination, localisation and inclusivity. Notably, the research shows that overall cash coordination is dealt with by multiple actors due to the complexity of the humanitarian response and the distinct agendas of the actors. While the CWG handles MPCA coordination, sector-specific cash assistance efforts are managed at the cluster-level and go beyond the mandate of the CWG. Hence, the existence of different modalities further complicates the management of cash-related efforts. The role of the CWG which has nine task forces (including Targeting, Delivery Mechanisms, Registration and Deduplication, and Social Protection), is to harmonise approaches, build technical capacity of its members, improve practices and help coordinate with government-led social protection systems. The study identified that MPCA coordination was delayed and took several months to organise in person. Apart from chaos at the onset of the emergency response, high staff turnover, particularly among INGO members, significantly slowed down the coordination process.

Harvey and Pavanello (2018) provide a review of the evidence and learning related to the use of multi-purpose cash in humanitarian responses. The authors analyse the impact of cash transfers on various sectors and highlight the importance of coordination to ensure that cash assistance is targeted and effective. Additionally, the authors note that coordination mechanisms should be informed by evidence-based approaches where the involvement of local actors in cash coordination is crucial to ensure that cash complements other forms of aid. World Bank's *Strategic Note on Cash Transfers in Humanitarian Contexts* (2016) briefly presents the achievements of MPCA coordination in Iraq which is considered as one of the most complex humanitarian contexts. In Iraq, the CWG primarily focused on developing MEB for assessment and monitoring purposes. MPCA strategy in Iraq proved to be innovative as it evolved out of the local context where the coordination process started with the rapid response mechanism from the UNHCR and WFP. The humanitarian response with 188 humanitarian partners targeted 7.3 million individuals with MPCA consisting of three key elements. Firstly, the CWG members reached a consensus on MEB. Secondly, the actors engaged in regular monitoring of prices in priority governorates; and thirdly, the transfer amounts were determined based on 70% of the

MEB, with 6% added to account for health expenditures. The aim was to collect feedback from recipients through post-distribution monitoring and data analysis and share with the clusters for further follow-up to avoid duplication of efforts. Meanwhile, in Lebanon and Jordan, various organisations including WFP, UNHCR, and INGOs conducted successful experiments with unified payment mechanisms for delivering cash assistance. These initiatives utilised agency-approved platforms and a common cash facility managed by a bank. Through pre-paid card and iris-based systems, more than 100,000 refugee families in Lebanon and Jordan received MPCA, Winter Cash Assistance program, and WFP voucher assistance. The adoption of a shared payment system allowed for the use of multiple agency-provided "wallets" stored on a single beneficiary card. This simplified the experience for beneficiaries, ensured alignment of payment mechanisms across agencies, improved cost and process efficiency, and enhanced negotiation power with financial service providers. Furthermore, employing common delivery arrangements resulted in a 20 per cent reduction in card costs. However, the use of uncoordinated beneficiary lists specific to programs, agencies, or sectors resulted in some beneficiaries receiving multiple grants, inadequate assistance for certain beneficiaries, and some individuals in need not receiving cash at all.

Chapter 3: Cash Coordination in the Humanitarian Response for Ukrainian War Refugees

Spanning already for almost two years, the war in Ukraine continues to have devastating consequences within the country's borders and beyond. Since 24th of February of 2022, nearly one-third of Ukrainians have been forced to flee which created one of the largest displacement crises in the history. As of June 2023, almost 8 million persons have fled the country into neighbouring countries to seek safety of which some 4.9 million people have registered for temporary protection or a similar national protection scheme in Europe (UNHCR, 2023). As Duszczyk & Kaczmarczyk (2022) point out, those people should be classified as “war refugees from Ukraine” to adequately reflect their specificity. According to the scholars, “these people are not granted refugee status under the 1951 Geneva Convention, and most of them also do not intend to apply for one of the forms of international protection. Therefore, it was necessary to find another term for their status in the European Union. The proposed term includes very different categories of people, both Ukrainian citizens and foreigners who, at the outbreak of the war, were on the territory of Ukraine and left it by crossing the border with, for example, Poland. Thus, citizenship does not matter here, but only the fact of leaving Ukraine after 24 February” (Duszczyk & Kaczmarczyk, 2022, p.3). This interpretation is also used further in this study in the discussion on cash coordination in Poland. Remaining part of this chapter presents a background of regional humanitarian response to the Ukraine war crisis along with specificities of the humanitarian response in Poland. The narrative touches upon country-specific refugee coordination architecture and gives an overview how cash transfers are placed in the structure.

Early Humanitarian Response to the Inflow of War Refugees from Ukraine

Taking into consideration the number and pace of crossings at the onset of the crisis, all neighbouring governments have maintained their borders open and did not impose any restrictions on accepting the Ukraine war refugees. Simultaneously, the hosting countries gave easy access to different humanitarian organisations to address the pressing needs of the newcomers. To coordinate the relief efforts, the regional refugee response plan (RRRP) was set

up in early March 2022 (UNHCR, 2022a, p. 5). The response plans capture the funding requirements and are intended to help donors, host governments and humanitarian stakeholders effectively lead and address urgent needs of the crisis-affected population. Since the onset of Ukraine situation, local responders, such as civil society organizations, faith-based organizations, refugee and women-led organisations, academic institutions, sport associations, the private sector, and individual citizens, in addition to UN agencies and NGOs, have played a significant role in supporting and complementing state initiatives and efforts at border reception points and in major urban centres (UNHCR, 2022a, p. 25). Apart from the institutional-level engagement, host community members and foreign citizens have been present on the ground to welcome refugees and provide emergency assistance at their own will. With joint efforts of RRRP partner organisations have provided assistance to more than 526,000 individuals which includes cash, non-food items, and protection services across all 16 regions of Poland (UNHCR, 2022a, p. 5).

With over half of the displaced refugees of the Ukraine war, Poland is currently hosting the largest number in Europe. In March 2022, the government of Poland (GoP) already began including refugees of the war in national protection system by adopting the Act on Assistance to Ukrainian Citizens (UNHCR, 2022a, p. 5). The framework enables them to benefit from relatively broader protection than other UNHCR persons of concern. Since entering into force of the regulation, over 1.5 million Ukrainians received temporary protection in the country and accessed different services provided by the state authorities and humanitarian actors (UNHCR, 2022). The government-led response is complemented by complex inter-agency coordination structure which entails thematic sector working groups.

One of the biggest achievements of humanitarian response for refugees of the Ukraine war has seen so far was establishment of ‘Blue Dots’ support hub created by UNHCR and UNICEF in Europe (UNHCR & UNICEF, 2022). The Blue Dots constitute support centres functioning along mostly anticipated routes the refugees use during their journey in Europe. As of the end of 2022, a total 37 blue dots centres are providing a variety of services to newcomers which includes the 6 centres on the territory of Poland. The major function of this unprecedented initiative is to assist hosting governments in documenting the migratory flows and addressing pressing needs of new arrivals before durable solutions are found. This covers but not limited to disseminating information, rapid needs assessment, individual counselling, provision of basic assistance and

referrals to relevant services. The Blue Dots also serves the critical function to identify families and individuals at higher risks and help governments and humanitarian actors apply protection mainstreaming approach in their programmes.

Since the early weeks of the massive refugee influx into Poland, the humanitarian actors began distributing cash assistance to the most vulnerable population. As a modality, unrestricted multi-purpose cash was considered as the most feasible and appropriate form of aid. However, due to the scale of the crisis and the high number of humanitarian actors, an inter-agency coordination mechanism was necessary to harmonise approaches and adequately meet the needs of the refugees. Setting up Cash Technical Working Groups (CWGs) by implementing agencies at the onset of the crisis has become a global practice. Polish operational context was no exception. Accordingly, Cash Working Group in Poland, co-chaired by UNHCR representation and local NGO Polish Humanitarian Action (PAH), was created to facilitate coordination of efforts programme and achieve overall effectiveness of cash assistance.

Since the outbreak of the conflict in Eastern and Southern Ukraine, the HCT requested cluster activation across the country from the IASC to coordinate IDP response efforts for over 1.4 million people in need displaced (OCHA, 2015). The crisis exacerbated economic challenges causing rapid increase of inflation and unemployment precipitating a massive humanitarian crisis (Truhlarova, 2015). The escalation the war in 2022 marked as a crucial turning point that resulted in significant changes to the displacement patterns and a renewed emphasis on regional response dynamics. The UNHCR (2022) estimates that the war Russia started against Ukraine in February 2022 has led to the greatest refugee exodus to Europe since World War II, totaling 6.3 million people. By the end of 2022, 17.7 million people (including IDPs) were estimated to be in need of urgent humanitarian assistance. (OCHA, 2022).

Since the outbreak of the conflict in Eastern and Southern Ukraine, the HCT has requested cluster activation across the country from the IASC to coordinate IDP response efforts for over 1.4 million people in need (OCHA, 2015). The crisis exacerbated economic challenges, causing a rapid increase in inflation and unemployment, precipitating a massive humanitarian crisis (Truhlarova, 2015). The escalation of the war in 2022 marked a crucial turning point that resulted in significant changes to displacement patterns and a renewed emphasis on regional response

dynamics. The UNHCR (2022) estimates that the war Russia started against Ukraine in February 2022 has led to the greatest refugee exodus to Europe since World War II, totalling 6.3 million people. By the end of 2022, 17.7 million people (including IDPs) were estimated to be in need of urgent humanitarian assistance (OCHA, 2022).

The European Union (EU) rapidly adopted the Temporary Protection Directive, which gave the green light to host governments to help displaced families access national protection schemes (European Commission, 2022). By the end of the year, over 4 million forcibly displaced persons were enrolled on temporary protection or granted a similar status (UNHCR, 2022c, p. 4) To supplement the governments' efforts, the Regional Response Plan was launched in early March 2022 and then revised in April to outline core areas of interventions where pressing needs emerged (UNHCR, 2022a; UNHCR, 2022b). In total, 142 partner organisations joined the RRRP to provide multi-sectoral humanitarian assistance to refugees and TCNs in seven countries (UNHCR, 2022a). The UNHCR and the UNICEF established 12 Blue Dot hubs as safe spaces across the region to ensure timely referral of families with available services in the host countries (UNHCR & UNICEF, n.d.). The neighbouring governments, along with their humanitarian partners embarked on coordinating one of the largest humanitarian responses of all time. At the local, national, and regional levels, coordination structures were set up to link, engage, and connect stakeholders encompassing local governments, the private sector, international and local NGOs, development actors, affected communities, and academia. As part of the RRRP, a regional inter-agency Refugee Coordination Forums (RCF) with sector-specific working groups were launched. At the country level, the UNHCR representations coordinate the refugee response and partner with a vast number of stakeholders present on the ground including relevant sector working groups (UNHCR, 2022b, p. 16).

As captured by the RRRP final report (UNHCR, 2022c), 1.79 billion USD were requested to cover the needs under protection, including basic needs, cash, food security, health, and education sectors, although 72% of funding requirements were met to assist 1.76 million people. It is noteworthy that the regional response significantly centred around mainstreaming large-scale CTPs and facilitating access to social protection. Since the onset, national CWGs have begun mobilising humanitarian partners to harmonise approaches and complement national social protection programmes. During the emergency response, the primary objectives of most CWGs

for 2022 were to ensure adjusted transfer values, deduplication mechanisms, and the development of various joint frameworks to avoid waste of funds (UNHCR, 2022a). It is noteworthy that the regional cash transfers supported nearly 845,000 individuals with both sectoral cash and MPCGs in 2022 (UNHCR, 2022c, pp. 34-35). In some RRRP countries, cash actors conducted standardised post-distribution monitoring surveys in which 88% of respondents mentioned that emergency cash assistance has eased a financial burden on them and helped cover at least half of their basic needs. Moreover, the partners invested in winterisation and distributed additional cash under a separate budget line (UNHCR, 2022c, p. 7).

Notwithstanding the achievements in the field, the humanitarian actors encountered operational challenges in a multitude of areas. As for 2023, the situation remains fragile, with a variety of needs unmet. The war in Ukraine continues to take its toll not only on the country itself but on its neighbours as well. Global inflation magnifies vulnerabilities for older persons, women, and children, who comprise a large majority of the overall refugee population (UNHCR, 2023, p. 26). While the previous RRRP aimed at providing blanket emergency assistance, the new RRRP intends to strengthen linkages via referring refugees to national protection systems in the host countries. The RRRP 2023 extends multi-sector response strategy and funding requirements joined by 243 partners to complement the interventions of the following governments in the region: Bulgaria, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Republic of Moldova, Poland, Romania and Slovakia (UNHCR, 2023, p.26-27). The humanitarian community aims to enhance collaboration with the governments and work towards securing durable solutions for the war refugees. From AAP perspective, the primary focus of the regional response is to ‘coordinate support and advocate for rapid inclusion in the market system through decent work and financial services’ (UNHCR, 2023, p.54). In recognition of the humanitarian needs, the regional inter-agency forums hope to raise over 1.6 billion USD to support the capacity of communities and host governments throughout the year. As a cross-cutting modality, cash was budgeted to contribute to outcomes in five different sectors (UNHCR, 2023, p. 32). The national CWGs will seek to gradually shift towards a targeted approach to address specific vulnerabilities and deepen the integration of cash within national social safety nets (UNHCR, 2023, p. 24). Local integration as a main durable solution to bring host and refugee communities together and bolster social cohesion.

3.1 Humanitarian Response for Ukrainian War Refugees in Poland

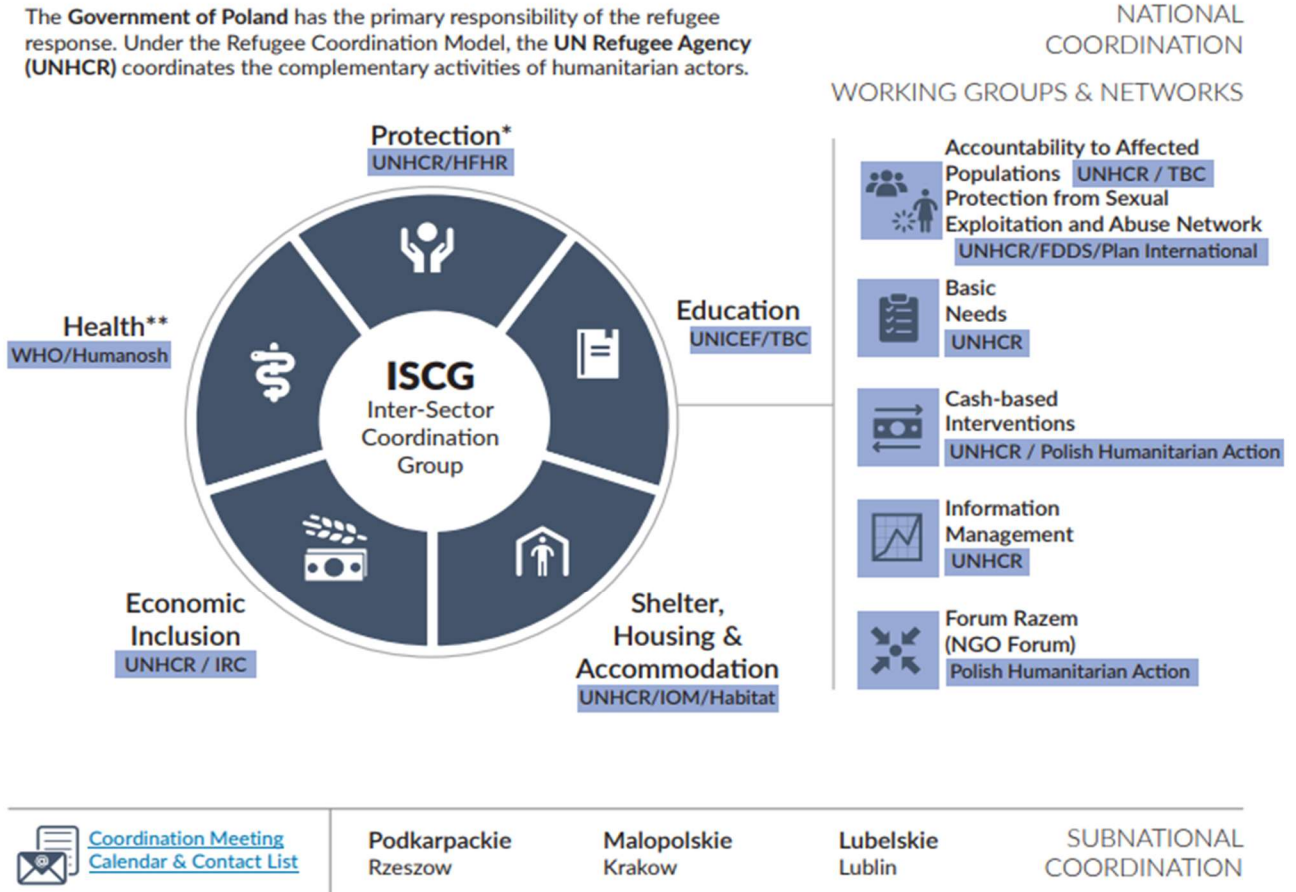
Before the escalation of the Ukraine war, a substantial number of Ukrainians was working or residing in Poland. The Central Statistical Office of Poland estimated 1.35 million persons representing majority of the overall immigrant population to be based in the country (Kindler & Wójcikowska-Baniak, 2019). The number comprised of predominantly economically active individuals who entered Polish labour market after the armed conflict broke out in 2014. From being one of the last among EU member states in terms of the share of immigrants, Poland became one of the bigger issuers of residence permits (Duszczek & Kaczmarczyk, 2022). Although some Ukrainians arrived in Poland as asylum seekers, a bulk of declarations by Ukrainians were made for work purposes (Duszczek & Kaczmarczyk, 2022). Therefore, the GoP fully took charge of managing the asylum-related matters and did not call the humanitarian community for support.

The massive inflow of the Ukraine war refugees started since February 2022 which transformed Poland into one of the world's main refugee-hosting countries in 2022. Between 24 February and mid-May 2022, nearly 3.5 million war refugees entered the Polish border. According to Duszczek and Kaczmarczyk (2018), more than 95% of those forcibly displaced were nationals of Ukraine with the rest from third countries. With its long history of volunteerism and vibrant civil society, immediately engaged in providing life-saving assistance to the refugees. From countless volunteers to international organisations, everyone had been at the frontlines of the response to support with basic commodities (UNHCR, 2022a). Primarily, Polish authorities took charge of handling the humanitarian needs of refugees. The EU's directive further enabled the GoP to facilitate refugees' access to vital services at both a national and local levels. Notably, they did not face any constraints in terms of integration in Polish employment market and the national social protection on par with Polish nationals. As of end December 2022, over 1.5 million war refugees were registered for temporary protection and having national identification number, known as PESEL, which allows both Ukrainian refugees and TCNs previously residing in Ukraine to access to services such as health and social support (UNHCR & REACH, 2022).

Considering the rising vulnerabilities, Poland turned into a largest humanitarian operation in Europe with a budget of 740 million USD (UNHCR, 2022a). The overarching refugee coordination structure was established to complement the government-led response and steer the

inter-agency under the RRRP (UNHCR, 2022b, pp. 36-37). With the UNHCR as the lead agency, the structure covers sectoral groups focusing on food security, shelter/site management, WASH, education, health, nutrition and protection with sub-sectors. In parallel, these sectors are supported by cross-functional technical working groups addressing information management, MPCA, Mental Health and Psycho-social Support (MHPSS), Protection from Sexual Exploitation and Abuse (PSEA) and Accountability to Affected Population (AAP) (UNHCR, 2022a, pp. 25-37). The RRRP for 2022 involved a total of 87 partner organisations with more than 40 local NGOs operating across the country (UNHCR, 2022b, p. 24). To reach maximised efficacy, the Refugee Coordination Model (RCM) was adopted in March 2022 in response to the massive influx of the war refugees which was lately amended to reflect the contextual changes (UNHCR, n.d.; UNHCR, 2022b, p. 36-37). Through the Inter-Sector Coordination group (ISCG), the RCM leads humanitarian interventions in complementarity with national and local government priorities (UNHCR, 2022b). The coordination structure builds on developing partnerships with the government as well as other local structures to foster the local integration of refugees in line with localisation and the Grand Bargain commitments (UNHCR, 2022b; IASC, 2016). Precisely, the RCM collaboratively works on designing inclusive response strategies in Mazowieckie, Malopolskie, Lubelskie and Podkarpackie regions and ensures involvement of all partners, including authorities, and providing with up-to-date information on the context-specific developments (UNHCR, 2023, p. 194).

Figure 3: Refugee Coordination in Poland



Source: Adapted from *Refugee Coordination Forum in Poland* by UNHCR, 2023, Operational Data Portal. <https://data.unhcr.org/en/documents/details/99402>. Copyright by the UNHCR.

With this setup, combined efforts of cash actors yielded assistance of more than 615,000 individuals with both MPCA and sectoral cash. The number of cash recipients made up 73% of the preliminary target of approximately 885,000 individuals (UNHCR, 2022c, p. 33). In parallel to emergency response, the adoption of a new cash coordination model in March 2022 triggered the necessity of a transition of cash coordination. Accordingly, cash coordination in the Polish operational context is expected to undergo operational transformations to adapt to a new setup (IASC, 2022). Building on the emergency response in 2022, the response plan for 2023 will focus on addressing humanitarian needs through tailoring intervention via a multi-sectoral approach

(UNHCR, 2022c, 178). Meanwhile, cash transfers will continue to accompany the government's capacity and tailor interventions to members of specific vulnerable groups throughout 2023 (UNHCR, 2023, p. 192).

3.2 Cash Coordination in Poland since the Onset of the War in Ukraine – Key Findings of the Study

The section highlights the key findings and insights obtained from an in-depth exploration of cash coordination in Poland amid the unfolding crisis triggered by the war in Ukraine. Through meticulous research and analysis, the study dives into the operational environment, examining with an emphasis on the Cash Working Group (CWG), via thorough research and analysis. It unveils the achievements, challenges, and the overall effectiveness of Multi-Purpose Cash Assistance (MPCA) within the Polish context. The research outcomes provide a detailed knowledge of how coordination structure have evolved to address the unique demands of the refugee response, shedding light on both achievements and areas for improvement. It provides an in-depth synopsis, highlighting the salient features that characterise Poland's cash coordination activities.

Prior to the establishment of the CWG, informal meetings between PAH and UNHCR were convened during the week of February 28 to March 4, 2022, to initiate coordination efforts over a cash response. The meetings emphasised the need to establish a rapid response system given the large inflows over a short period of time and the volatility of the situation. On March 7, 2022, the CWG undertook cash coordination, and the first coordination meeting was held (CWG, 2022). Since then, the CWG's coordination process has embraced a hybrid meeting format, combining both online and in-person participation. The physical hub for in-person meetings is located at the UNHCR facility in Warsaw. This hybrid regime ensures inclusivity by accommodating members who may be geographically dispersed or unable to attend in person.

Commencing with weekly meetings to address urgent needs, the CWG transitioned to bi-weekly format as the coordinating agencies were navigating through CTP implementation. Currently, the coordination meetings occur on a monthly basis. Whenever critical issues or emerging challenges

demand immediate action, the CWG members organise ad hoc meetings. During the coordination meetings, members contribute by sharing lessons learnt, challenges encountered, and successful strategies implemented. To ensure transparency and facilitate knowledge sharing, meetings are recorded. Subsequently, these recordings, along with detailed minutes of the meeting, are uploaded to the CWG's dedicated SharePoint platform used for information management (CWG, 2023).

The CWG in the Poland response demonstrated interesting novelties and notable achievements in terms of leadership, structure and coordination process. The developments around cash coordination. Nonetheless, the coordination uncovered concrete challenges in relation to participation which requires attention to improve overall coordination. All components are elaborated below.

3.2.1 Major Achievements of Cash Coordination in Poland

The conducted research revealed several strengths of the humanitarian response for Ukrainian war refugees in Poland. Core findings in this area are listed below.

High Effectiveness of MPCA: Analysis of secondary data and the interviews showed that the CWG members assisted over 600,000 individuals which amounts to approximately 97% of all cash recipients and 71% of the target population reached in 2022 (CWG, 2023; UNHCR; 2023). This data was derived from the reporting contributions of 26 distinct cash actors within the CWG's framework while the CWG's membership is actually comprised of a larger number than this subset of contributors. Therefore, a likelihood that the number of MPCA recipients is higher than the actual reporting figures provided than the CWG members. The study accordingly solicited the perspectives of the co-chairs to understand the correlation between the CWG's efforts and MPCA outcomes in 2022.

The PAH representative noted that the succinct and strategic approach of the CWG had a significant impact on its functionality and effectiveness. The co-chair highlighted the frequency of meetings as a key contributor, emphasising that the high frequency of interactions and accessibility of documented outcomes played a pivotal role in addressing emerging challenges

(PAH, 2023). Meanwhile, the UNHCR representative views the CWG's flexibility as a main contributing factor to MPCA coordination. The fact that the CWG is not confined by any sector allows its members to collaborate across sectors and provide technical guidance related to the cash coordination, ensuring complementarity in inter-sectoral coordination (UNHCR, 2023).

Shared Leadership: From the very beginning, the CWG leadership is made up of two co-chairs: The UNHCR a with permanent seat and PAH as a rotating local NGO sharing the leadership (CWG, 2023). Interestingly, the key informant interviews with co-chairs revealed that the leadership responsibilities are equally distributed with particular exceptions. It is noteworthy that PAH holds similar power to its UN counterpart to represent CWG and advocate for MPCA coordination at the ISCG level. Most of the technical functions are implemented and overseen jointly. Several key discrepancies were noted by the respondents:

- The UNHCR focuses on information management and providing technical support to CWG technical task teams and local NGOs in addition to facilitating regular coordination meetings. Aside from shared tasks, PAH works on the advocacy of MPCA and is occupied with conducting mapping exercises.
- The co-chairs divided engagement strategy with the ISCG thematic groups. In particular, the UNHCR liaises with protection, shelter, AAP and PSEA networks whereas PAH is in charge of partnering with livelihoods and economic inclusion, health, education, and the national NGO forum.

Another development in the operation was the endorsement of a new CWG terms of reference which outlines functions proposed in a general template for the CWG terms of reference (CWG, 2023; CWG, 2023). The framework encourages resourcing and inclusion of local/national actors as co-chairs in case they meet a set of criteria. The updated terms of reference introduced the idea of periodic elections for selecting local/national actors as a co-chair (CWG, 2023). The approach intends to progressively leverage the local knowledge and expertise of implementing actors and increase their ownership in cash coordination. Moreover, the terms of reference included separate annexes for co-chairs outlining coordination tasks including the division of responsibilities between co-chairs and those beyond the CWG's scope (CWG, 2023).

Inclusive Membership: At the initial phase of the emergency response, the CWG limited its membership to field actors with the intention to distribute MPCGs in a timely manner and resolve urgent issues (CWG, 2022). Starting with 22 members, the number rose over time, as the CWG saw a surge in membership counting over 100 member organisations. To facilitate smooth access, the CWG leadership utilised existing networks and avenues such as mailing lists. A dedicated list was developed to maintain a record of interested participants. Employing this strategy, the CWG managed to mobilise funds to rapidly meet the basic needs of the war refugees across the entire country (CWG, 2023). In the following months, the CWG introduced SharePoint as a major database tool to address fluctuating membership and secure a relatively fixed and committed roster of participants. As noted by the respondent from PAH, the interested participants are required to contact one of the co-chairs via email after which they will be added or removed from the mailing list and gain access to SharePoint (PAH, 2023). This evolution contributed to more effective and sustained coordination efforts, as compared to the earlier stages of the response. Later, the updated terms of reference expanded its membership scope to capture a wide representation of actors from ISCG, state authorities, donors, and financial service providers (CWG, 2023).

One of the noticeable achievements identified by the respondents was the deployment of sub-working groups (also referred as task force teams). These specialised groups are formed to execute specific activities for a defined period. They are activated upon need and play a pivotal role in dividing coordination tasks to achieve concrete objectives to maximise the impact of humanitarian MPCA. This alignment aims to strengthen existing systems, fostering collaboration between humanitarian efforts and governmental mechanisms. Participation in these sub-working groups is entirely voluntary. Organisations express their interest based on their specialised expertise and commitment to the objectives of a task force. Once onboard, their contact information is incorporated into a dedicated SharePoint platform designed exclusively for the respective sub-working group. Each sub-working group typically consists of around 5 aid organisations, ensuring that the right balance of skills, insights, and experience is available to tackle the specific challenge at hand. Unlike the regular CWG meetings, the sub-working group coordination meetings are not constrained by a predetermined schedule. They are convened on an ad hoc basis, aligned with the urgency and requirements of the specific challenge being addressed. The members of task forces remain closely interconnected with the CWG's overall

activities. Task force representatives provide comprehensive updates during the CWG's regular meetings. This practice facilitates a dynamic exchange of information, enabling the broader CWG membership to stay informed about the progress, insights, and challenges encountered by the task forces. The task forces encompassed areas including deduplication, social protection integration, targeting strategies, and transfer value assessments. The diversity of these teams reflects the comprehensive nature of the CWG's approach.

Leveraging Common Information Sharing Tools: The CWG actively advocates for the use of the 5Ws framework (who is doing what, when, where, and why). The tool serves as a linchpin for coordination among the diverse array of cash actors across Poland, ensuring seamless information sharing within intervention areas. The framework encapsulates critical details encompassing activities, types of cash transfers, duration, timing, and operational strategies. This tool is not static but rather a dynamic, living document, necessitating regular updates to maintain its relevance and utility (PAH, 2023). Members of the CWG are encouraged to regularly update the 5Ws framework, ensuring that the information contained within remains accurate and up-to-date. Its vitality stems from its consistent utilisation – for instance if a member is planning a cash activity within a specific area, they can consult the 5Ws tool to identify other organisations engaged in similar activities in the same location. This enables them to initiate communication for potential learning and coordination. The initiation of this framework laid the foundation for common data management practices. Initially, 5Ws were employed via the Kobo Collect platform to facilitate the updating of members' MPCA activities (CWG, 2022). The system was later migrated to SharePoint, providing a more robust and adaptable platform for managing the wealth of information generated by the CWG's activities (CWG, 2023). This transition noticeably boosted information management, allowing for smoother data collection, updates, and dissemination. One important function of the 5Ws framework is its contribution to targeting strategies. By offering a comprehensive overview of ongoing activities and interventions, the CWG is better positioned to identify gaps and overlaps and report to the ISCG, if needed. In practice, there were some cases when the 5Ws framework occasionally facilitated bilateral coordination among the CWG members in specific geographic areas. However, the coordination efforts did not fall under the CWG mandate (PAH, 2023).

From the inception of the CWG's activation, a concerted effort was made by the leadership to harness digital solutions in order to circumvent the challenges of duplication and enhance the efficiency of the coordination process. A notable initiative in this direction was the advocacy for the adoption of the Population Registration and Identity Management Eco-System (PRIMES) as a means to streamline operations (CWG, 2022). This early emphasis on digital tools laid the foundation for more advanced technological integration as the response unfolded.

By the end of 2022, the CWG's commitment to efficient tracking and management was reflected in its continued use of the Refugee Assistance and Information System (RAIS), an information management portal administered by the UNHCR (UNHCR, n.d.). The strategic employment of RAIS enabled the CWG to not only monitor the progression of registered applications but also to fine-tune the coordination efforts through data-driven insights. The significance of this technological endeavour was particularly highlighted by the co-chairs, who regarded the implementation of the RAIS platform as one of the noteworthy accomplishments of cash coordination in response to the refugee influx (UNHCR, 2023; PAH, 2023). The integration of RAIS into the coordination process served as a pivotal tool that helped the CWG members extend MPCA to the most vulnerable individuals. To gain access to the portal, aid agencies were required to sign a data-sharing agreement with the UNHCR. As of the research period, over 10 organisations, which had already joined the data sharing agreement (UNHCR, 2023).

Harmonised Transfer Value: the CWG's priority was to determine transfer value and avoid uncertainties and inconsistencies at the initial stage. This rapid response measure entails the provision of assistance at a basic rate of 710 zloty per person per month, which serves as a foundational support to cover essential necessities for the first member of the household. For every additional member, an extra 610 zloty was allocated, up to a maximum of 5 individuals. This figure is aligned with the basic subsistence estimates provided by the Polish Department of Statistics in 2020, albeit adjusted to accommodate inflation projections (IPISS, 2021). The field actors enjoyed the flexibility to choose a method of disbursement in the form of a lump sum or monthly instalments. Recognising the situation, the CWG suggested the assistance amount as a guiding amount and provided a rationale. While the initial support was envisaged for a maximum of 4 months, the CWG members anticipated that the government would gradually assume full responsibility for these needs (CWG, 2022).

From Flexible to Narrow Targeting: The CWG has embraced a flexible approach as in the case of transfer value. Taking into account the high mobility within the country, the CWG did not introduce a strict targeting strategy. Rather, the members acknowledged the necessity to accommodate diverse organisations' capacities and objectives. The initial decision for targeting criteria was framed to offer generous inclusivity, with the understanding that these parameters would adapt to the demands of the response (CWG, 2022). While the approach has been somewhat decentralised, the choice between a blanket and a more targeted approach was left to each organisation (UNHCR, 2023). This flexibility allowed different actors to direct their efforts towards specific vulnerable populations in accordance with their resources, expertise, geographical reach, and donor commitments. In the following months, the CWG took a proactive step to form of a dedicated sub-working group specifically for targeting purposes. The decision was driven by the CWG's aim to achieve a consensus on narrowing eligibility criteria to reach the most vulnerable populations. targeting is one of the key strategic areas of discussion of the CWG's 2023 agenda (CWG, 2023). As noted by the UNHCR representative, almost all CWG members moved from blanket to targeted approaches compared to the first months of the emergency response (UNHCR, 2023).

3.2.2 Challenges to Cash Coordination in Poland

In addition to the numerous achievements of the cash coordination in Poland in response to the war induced inflow of refugees from Ukraine, the study also revealed several weaknesses of the existing framework. These are discussed below.

High Turnover: The considerable drawback of cash coordination is the difficulty to retain institutional memory which stems from high turnover rates within the CWG since March 2022. This issue came into stark focus in February 2023, with the departure of key leaders from both UNHCR and PAH, the main driving forces behind the coordination efforts. This frequent change at the helm hampers the continuity of the coordination process slowing down the pace of progress and hindering the establishment of robust strategies.

Fluctuating Membership and Inconsistent Participation: The CWG in Poland grapples with the dual challenges of fluctuating membership and limited participation, posing significant hurdles to effective coordination. While over 100 organisations joined CWG, the constantly changing composition of members hampers the full realisation of their collective potential. The presence of multiple members does not necessarily ensure effective coordination, as maintaining deep engagement in discussions becomes intricate. This scenario restrains the harnessing of the rich expertise these organisations could contribute. Referring to the PAH focal point, the CWG struggles with low attendance at meetings, with 10 to 15 organisations consistently contributing to regular meetings (PAH, 2023). This limited engagement hinders the potency of the CWG's discussions, as active participation and diverse viewpoints are essential for robust coordination efforts.

Limited Representation of Local Actors: The absence of robust representation from national and local actors within the CWG has been a noteworthy concern which poses challenges to local ownership. Factors such as language barriers and constrained technical capacities, as stated by the co-chair of the UNHCR, contribute to this situation (UNHCR, 2023). Out of the active participants, 2 to 3 local NGOs continuously attend and actively contribute to the regular meetings (PAH, 2023). The resultant lack of local representation undermines the capacity to fully comprehend on-ground intricacies, impacting the responsiveness of interventions and overall efficacy in coordination.

Insufficient Data Inputs: An important shortcoming, as highlighted by both respondents, lies in the incomplete participation of all relevant actors in providing input to the framework. This limitation becomes apparent when there are gaps in the data collected within the 5Ws tool (UNHCR, 2023; PAH, 2023). In relation to deduplication, the co-chairs noted that the most challenging part is limited engagement in data-sharing practice. Although there is progress in a number of actors interested in joining data-sharing agreements, the CWG is tackling obstacles to implementing deduplication at a larger scale. Consequently, this limitation affects information management and reporting (UNHCR, 2023; PAH, 2023).

Missing linkages with the Social Protection Schemes: The CWG's overarching strategy is to build on and improve local responses and to support the government's and local actors' strong

leadership. The discussion around linking cash to the existing social protection programmes had been one of the cornerstone topics which evolved into forming another dedicated sub-working group for mapping existing social protection services and advocacy to establish linkages with MPCA. The secondary data review revealed that the primary focus of the CWG was to achieve harmonisation and provide technical guidance. The social protection task force completed the mapping of the existing social protection schemes. In addition, the UNHCR established contact and collaboration with the GoP in this regard although it has not been translated into a solid institutional collaboration yet. Acknowledging high interest and need, the CWG leadership is in liaison with the ISCG through the Protection Working Group for advocacy purposes.

As the co-chair states, institutional engagement was among the concerning hindrances in this respect. Engaging the government in cash coordination will significantly aid in creating synergy and interoperability with national response strategies. He hopes that the CWG will find new pathways to build a relationship with the GoP. To address the operational gap, the CWG aims to foster a collaborative environment where governmental bodies actively participate, contributing their insights and resources to ensure a more comprehensive and impactful response (UNHCR, 2023).

3.3.3 Early Lessons from the Humanitarian Response for Ukrainian War Refugees in Poland

Even though it is too early to draw any unequivocal conclusions about the effectiveness of the cash coordination programmes in Poland after February 2022, some early lessons from this experience can be drawn.

- MPCA coordination efforts translated into a rapid scale-up and broad coverage. Although MPCA cuts across sectors, a substantial amount of MPCGs was disbursed over the course of the refugee response in 2022. Despite the reported low numbers, the figures are with high possibility higher. This phenomenon can be attributed to the timely and relevant harmonisation measures executed by the CWG.

- The shared leadership model adopted by the CWG, with a local NGO as a co-chair, has emerged as a valuable lesson. The division of tasks between co-chairs, such as technical support and advocacy, has proven effective in enhancing the coordination structure's functionality.
- The inclusive membership approach opened doors to stakeholders of different backgrounds to foster representation albeit the ever-changing composition with high turnover rates hindered meaningful participation and realisation of collective expertise. The underrepresentation of local actors in membership impedes synergy and inhibits local ownership. By recognising the value of local expertise and involving local actors in decision-making, the CWG can better navigate complex operational landscapes and coordinate more effectively.
- The CWG's primary focus regarding harmonising transfer value and targeting criteria was to establish a clear and uniform assistance measure at the onset. This swift response strategy was envisioned as a guiding reference during the humanitarian response. As the humanitarian response unfolds, targeted assistance will cover the needs of specific vulnerable groups.
- Investing in digital solutions for common information-sharing can be considered as a step forward in terms of efficiency. RAIS, in particular, emerged as a pivotal achievement, allowing the CWG to not only track applications but also fine-tune coordination through data-driven insights. However, the CWG continues to face constraints and currently, relies on a small number of actors joined data-sharing agreements. Increasing coverage will help the CWG overcome the limitation and achieve stronger alignment to better inform coordination efforts.
- MPCA coordination currently lacks institutional collaboration with the relevant Polish authorities. To cultivate inter-organisational cooperation and local leadership, the CWG is determined to explore opportunities for linking MPCA with national social protection schemes. This momentum is gradually gaining traction among the CWG members.

Conclusion

The intention of this study was to assess MPCA's place in the national coordination structure, the role of CWG in MPCA coordination and key lessons to date. Since the coordination is a lively process and is evolving, more insights are yet to emerge in the course of refugee response. The paper aimed to cover early outcomes of the CWG's work to provide initial academic input and open a door for an in-depth exploration of cash coordination in Poland. On the other hand, another driving factor was to extract tangible achievements and challenges that would benefit communities of practice implementing cash transfers in other humanitarian response settings. The paper hypothesised that the CWG's efforts to coordinate MPCA brought added value to the overall effectiveness of a cash response in the Polish operational context since the onset.

The hypothesis was tested through both primary and secondary data to ensure diversity of approach. Despite the multitude of findings that emerged, the research faced limitations due to several reasons. First and foremost, the study was conducted in parallel with the refugee response which would not allow us to focus on early lessons. On the other hand, the insufficient amount of studies on context-specific MPCA coordination and the lack of available secondary data provided an opportunity to derive initial findings and set the stage for future research endeavours to explore the nuances of cash coordination

The analysis of the correlation between MPCA coordination and the overall effectiveness of multi-purpose CTP in Poland revealed interesting tendencies and novel approaches despite the fact that the country has never witnessed a humanitarian response of such scale and complexity. The achievements in coordination can be primarily attributed to the CWG's shared leadership, inclusiveness and flexibility created an incentive for the actors to enhance coordination efforts and ensure overall functionality. Technological integration and opting for innovative ways are noteworthy accomplishments as the CWG took evidence as a basis to inform coordination-related decisions and improve efficiency. Consequently, MPCA coordination spearheaded by the CWG reached over half of the target population as envisaged by the RRRP. Given the fact that the available figures do not reflect the contributions from all CWG members, the actual number of disbursed MPCGs and recipients is most probably higher. It is without doubt that the above

outcomes amount to a substantial advancement not only in terms of MPCA implementation but cash coordination in Poland as well.

Evidently, the progress in MPCA programming came with accompanying challenges at both technical and strategic levels. High turnover rates significantly affected institutional memory along with fluctuating membership over harnessing the full potential of the CWG members' expertise. The CWG also lacked representation of local actors which was mainly caused by language barriers and technical capacity constraints. This directly can be linked to the insufficient technological inputs and limitations in collaboration that would ensure more data accuracy and better inform the country and regional refugee responses. The findings demonstrate that the CWG requires solid institutional collaborations and linkages with existing social protection schemes and government bodies to strengthen interoperability with national response strategies. While the CWG has taken steps to create sub-working groups and improve coordination, further engagement with government bodies is essential.

While applying a theoretical lens, coordination theory was chosen to explain the importance of aligning efforts to achieve shared goals. Firstly, the CWG as a functional body with its TORs and ability to guide membership towards achieving shared goals fully meet the criteria for coordination standardisation, direct supervision and mutual adjustment are in place. Yet, the particular theoretical framework is insufficient to gain a holistic understanding of MPCA coordination led by the CWG. Precisely, coordination is not a mechanic process entailing a sum of interdependent actions initiated by a supervising body. The theory limits its focus on the main elements for the occurrence of coordination and does not fully address measuring overall effectiveness and efficiency. For this reason, relational coordination theory was picked as a supporting concept which puts emphasis on positive interaction which is necessary to strengthen connections among actors and increase efficiency. As shown above, the CWG's openness and high frequency of meetings facilitate interactions among its members and are essential for building strong relationships and reaching consensus on a wide range of matters. It is obvious that regular problem-solving communication allowed the entire coordination body to tap into diverse resources, knowledge, and expertise in spite of contested agendas. The numbers demonstrate and directly correlate with the milestones achieved throughout the refugee response at the national level. Considering the above, the CWG emerged as a leading space for MPCA

coordination which proved to be a dynamic and progressive mechanism which responded to the constantly changing dynamics of the refugee response. Notwithstanding the ad hoc process and challenges its leadership and member organisations faced, the outcomes of MPCA coordination translated into a tangible impact on the overall effectiveness of a cash response in Poland. Thus, the findings above corroborate the hypothesis of the research as mentioned above:

- Through coordinating MPCA Cash Technical Working Group in Poland has contributed to the overall effectiveness of a cash response in the Polish operational context since the onset of the Ukraine war (February 24 onwards).

Given the fact that the study was conducted amid the refugee response, Poland's experience can already serve as a beacon for the humanitarian community, offering a roadmap for more effective and impactful coordination in the ever-evolving landscape of humanitarian aid. While the national humanitarian coordination continues, the ongoing process of cash coordination will provide more in-depth lessons and findings. Although the MPCTs managed to challenge 'traditional sectoral responses' and are envisioned as a mechanism for scaling up cash, coordination in many cases remains ad hoc and poses obstacles in overcoming existing sectoral silos (World Bank, 2016, p. 11). This will require the aid actors to further cooperate on a wide range of issues including implementing the new cash coordination model. Apparently, the agreed model will not serve as a panacea albeit it could inform and push structural reform agenda.

Bibliography

Legal Documents & Codes of Conduct

1. Cash Advisory Group. (2022). *CAG Transition Plan Overview and Background for IASC Deputies*. CaLP. Retrieved April 13, 2023 from <https://www.calpnetwork.org/publication/cag-transition-plan-overview-and-background-for-iasc-deputies/>
2. European Commission. (2022). *Proposal for a Council Implementing Decision for establishing the existence of a mass influx of displaced persons from Ukraine within the meaning of Article 5 of Council Directive 2001/55/EC of 20 July 2001, and having the effect of introducing temporary protection*. European Commission. Retrieved April 7, 2023 from <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52022PC0091&qid=1646384923837>
3. Government of Poland. (2022). *Law of 12 March 2022 On Assistance to Citizens Of Ukraine in Connection With Armed Conflict on the Territory of that Country*. Legal Portal for People fleeing Ukraine. Retrieved April 16, 2023 from <https://www.gov.pl/attachment/fd791ffb-c02b-4e99-b710-e8ed3a9a821b>
4. Inter-Agency Standing Committee. (2006). *Guidance Note on Using the Cluster Approach to Strengthen Humanitarian Response*. IASC. Retrieved March 22, 2023 from <https://interagencystandingcommittee.org/working-group/iasc-guidance-note-using-cluster-approach-strengthen-humanitarian-response-2006>
5. Inter-Agency Standing Committee. (2012). *IASC Transformative Agenda: Transforming Humanitarian Action through Improved Leadership, Coordination and Accountability*. IASC. Retrieved March 22, 2023 from <https://interagencystandingcommittee.org/iasc-transformative-agenda>
6. Inter-Agency Standing Committee. (2015). *IASC System-wide Scale-up Protocols Adapted to Respond to the COVID-19 Pandemic*. IASC. Retrieved March 14, 2023 from <https://interagencystandingcommittee.org/group/2607/documents?f%5B0%5D=changed%3A2019-07&f%5B1%5D=changed%3A2020-01&f%5B2%5D=changed%3A2022-06>

7. Inter-Agency Standing Committee. (2015). *IASC Reference Module for Cluster Coordination at Country Level*. IASC. Retrieved March 22, 2023 from <https://interagencystandingcommittee.org/iasc-transformative-agenda/iasc-reference-module-cluster-coordination-country-level-revised-july-2015>
8. Inter-Agency Standing Committee. (2015). *The Inter-Agency Standing Committee*. IASC. Retrieved March 22, 2023 from <https://interagencystandingcommittee.org/iasc>
9. Inter-Agency Standing Committee. (2016). *The Grand Bargain - A Shared Commitment to Better Serve People in Need*. Interagency Standing Committee. Retrieved November 30, 2022 https://interagencystandingcommittee.org/system/files/grand_bargain_final_22_may_final-2_0.pdf
10. Inter-Agency Standing Committee. (2019). *Revised Humanitarian Needs Overview and Humanitarian Response Plan templates*. IASC. Retrieved April 12, 2023 from <https://interagencystandingcommittee.org/humanitarian-programme-cycle-steering-group/documents/revised-humanitarian-needs-overview-and>
11. Inter-Agency Standing Committee. (2021) *Note on IASC coordination structures at country level in 2020*. IASC. Retrieved April 13, 2023 from <https://interagencystandingcommittee.org/global-cluster-coordination-group/note-iasc-coordination-structures-country-level-2020>
12. Inter-Agency Standing Committee. (2022) *Cash Coordination Model*. IASC. Retrieved April 13, 2023 from <https://interagencystandingcommittee.org/system/files/2022-04/IASC%20Endorsed%20Cash%20Coordination%20Model.pdf>
13. Inter-Agency Standing Committee. (2022). *Cash Coordination Model*. Interagency Standing Committee. Retrieved April 30, 2023 from <https://interagencystandingcommittee.org/inter-agency-standing-committee/cash-coordination-model>
14. Inter-Cluster Coordination Group (2017). *Standard Terms of Reference for inter-Cluster (Sector) Coordination Groups*. ICCG. Retrieved March 14, 2023 from <https://www.dropbox.com/s/pdfb8czsizkxhze/Standard%20%20ICCG%20ToR%20Final%20Version%20December%202017.pdf?dl=0>

15. Raftree, L., & Kondakhchyan, A. (2021). *Data Responsibility Toolkit: A Guide for CVA Practitioners*. CaLP. Retrieved February 1, 2023 from <https://www.calpnetwork.org/publication/data-responsibility-toolkit-a-guide-for-cva-practitioners/>
16. Save the Children UK (2012). *Cash Emergency Preparedness (CEP) Pilots*. Save the Children. Retrieved March 18, 2023 from <https://www.calpnetwork.org/wp-content/uploads/2020/01/SC-Cash-Emergency-Preparedness-pilots.pdf>
17. Sphere (2004). *The Sphere Project: Humanitarian Charter and Minimum Standards in Disaster Response*. Oxfam Publishing. Retrieved February 28, 2023 from <https://spherestandards.org/wp-content/uploads/Sphere-Handbook-2004-English.pdf>
18. Sphere (2011). *The Sphere Project: Humanitarian Charter and Minimum Standards in Disaster Response*. Oxfam Publishing. Retrieved February 28, 2023 from <https://reliefweb.int/report/world/sphere-handbook-humanitarian-charter-and-minimum-standards-humanitarian-response-2011>
19. Sphere (2018). *The Sphere Handbook: Humanitarian Charter and Minimum Standards in Disaster Response*. Oxfam Publishing. Retrieved February 28, 2023 from <https://spherestandards.org/handbook-2018/>
20. UN General Assembly. (1986) *Office of the United Nations Disaster Relief Co-ordinator: Resolution / adopted by the General Assembly*. Refworld. Retrieved January 25, 2023 from <https://www.refworld.org/docid/3b00effc8.html>
21. United Nations. (2016). *Transforming our world: the 2030 Agenda for Sustainable Development*. United Nations. Retrieved March 12, 2023 from <https://sdgs.un.org/2030agenda#:~:text=We%20resolve%2C%20between%20now%20and,protection%20of%20the%20planet%20and>

Monographs & Working Papers

22. Bailey, S., & Harvey, P. (2017). *The DFID/ECHO Approach to Cash Assistance for Refugees in Lebanon: Documenting the Process*. Overseas Development Institute. Retrieved January 9, 2023 from <https://odi.org/en/publications/the-dfidecho-approach-to-cash-assistance-for-refugees-in-lebanon-documenting-the-process/>
23. Clarke, K. P., & Campbell, L. (2016). *Improving Humanitarian Action: Themes and recommendations*. ALNAP. Retrieved April 24, 2023 from <https://www.alnap.org/help-library/improving-humanitarian-coordination-themes-and-recommendations>
24. Creti, P. & Jaspars, S. (2006). *Cash-Transfer Programming in Emergencies*. Oxfam. Retrieved January 27, 2023 from <https://www.calpnetwork.org/publication/cash-transfer-programming-in-emergencies/>
25. Drèze J., & Sen, A. (1991). *The Political Economy of Hunger: Volume 2: Famine Prevention*. Oxford: Clarendon Press. Retrieved April 30, 2023 from <https://academic.oup.com/book/26167/chapter/194254967>
26. Galbraith, J., R. (1973). *Designing Complex Organizations*. Addison-Wesley, Reading, Mass.
27. Gittell, J., H. (2006). Relational coordination: Coordinating work through relationships of shared goals, shared knowledge and mutual respect. In *Relational Perspectives in organizational studies: A research companion*.
28. Glavan, B. (2007). *Coordination Failures, Cluster Theory and Entrepreneurship: A Critical View* Retrieved February 13, 2023 from <https://mpra.ub.uni-muenchen.de/6033/>
29. Harvey, P., et al. (2010). *Delivering Money Cashtransfer Mechanisms in Emergencies*. CaLP. Retrieved January 14, 2023 from https://www.calpnetwork.org/wp-content/uploads/2020/03/Delivering-Money-cash-transfer-mechanisms-in-emergencies_2-1.pdf
30. Hirschman A., O. (1958). *The strategy of economic development*. Yale University Press. <https://doi.org/10.2307/1235188>
31. Hoff, K., & Stiglitz, J. E. (2001). *Modern Economic Theory and Development*. In *Frontiers of Development Economics: The future in perspective*. World Bank/Oxford University Press.

32. Kerkvliet, E. (2018). *Improving the Coordination of Humanitarian Cash Transfers - a Fool's Errand?*
33. Malone, T. W. (1988). *What is Coordination Theory?* Massachusetts Institute of Technology, Alfred P. Sloan School of Management. Retrieved December 23, 2023 from <https://dspace.mit.edu/handle/1721.1/2208>
34. March, J., G., & Simon, H. A. (1958). *Organizations*. John Wiley and Sons.
35. Mintzberg, H. (1979). *The Structuring of Organizations*. Prentice-Hall, Englewood Cliffs.
36. Nawoton, M. E. (2020). *Influence of Cash Coordination on Efficacy Of Cash Transfer Programmes In Turkana County, Kenya*.
37. Paradowska A., et al. (2023). *Multi-Purpose Cash Assistance vs Foster Care, Disability and Other Protection Considerations in Multi-stakeholder Environment, Ukraine Refugee Response in Poland*. CaLP. Retrieved March 20, 2023 from <https://www.calpnetwork.org/publication/multi-purpose-cash-assistance-vs-foster-care-disability-and-other-protection-considerations-in-multi-stakeholder-environment-ukraine-refugee-response-in-poland/>
38. Rodrik, D. (2007). *Industrial Policy for the Twenty-First Century*. In *One Economics, Many Recipes: Globalization, Institutions, and Economic Growth*. Princeton University Press. <https://doi.org/10.1515/9781400829354-006>.
39. Ruppert L., & Steets. J. (2017). *Cash Coordination in Humanitarian Contexts*. CaLP. Retrieved April 12, 2023 from <https://www.calpnetwork.org/publication/white-paper-on-cash-coordination/>
40. Steets, J., & Ruppert L. (2017). *White Paper on Cash Coordination*. CaLP. Retrieved April 15, 2023 from <https://www.calpnetwork.org/publication/white-paper-on-cash-coordination/>
41. Tonea, D., & Palacios, V. (2022). *Registration, Targeting and Deduplication: Emergency Response inside Ukraine*. CaLP. Retrieved November 15, 2022 from <https://www.calpnetwork.org/publication/registration-targeting-and-deduplication-emergency-response-inside-ukraine-thematic-paper/>

42. Tonea, D., & Palacios, V. (2023). *Linking Humanitarian Cash and Social Protection in Ukraine*. CaLP. Retrieved April 2, 2023 from <https://www.calpnetwork.org/publication/linking-humanitarian-cash-and-social-protection-in-ukraine/>
43. Tonea, D., & Palacios, V. (2023). *Role of civil society organisations in Ukraine*. CaLP. Retrieved March 15, 2023 from <https://www.calpnetwork.org/publication/role-of-civil-society-organizations-in-ukraine/>

Articles in Academic Journals

44. Adom, D., et. al (2018). *Theoretical and Conceptual Framework: Mandatory Ingredients of A Quality Research*. *International Journal of Scientific Research* 7 (1). 438-441.
45. Bailey, S., Harvey, P., & Phillips, S. (2020). Cash coordination in the Pacific: perceptions and practices. *Humanitarian Practice Network*, 89, 1-17.
46. Barnett, M & Weiss, T. G. (2014). *Humanitarianism Contested: Where Angels Fear to Tread*: 150-173
47. Blattman, C. et al. (2018). The long-term impacts of grants on poverty: 9-year evidence from Uganda's Youth Opportunities Program. *The Journal of Development Economics*, 130, 42-65. Retrieved May 15, 2023 from <https://www.aeaweb.org/articles?id=10.1257/aeri.20190224>
48. Bolton, R., Logan, C., & Gittell, J., H. (2021). Revisiting Relational Coordination: A Systematic Review. *The Journal of Applied Behavioral Science*, 57 (3), 290–311. <https://doi.org/10.1177/0021886321991597>
49. Brandts, J., & Cooper, D. J. (2007). It's What You Say, Not What You Pay: An Experimental Study of Manager-Employee Relationships in Overcoming Coordination Failure. *Journal of the European Economic Association*. 5 (6). 1223–1268. <https://doi.org/10.1162/JEEA.2007.5.6.1223>
50. Clist, P., Pérouse de Montclos,, M. A., & Stein, F. (2019). The humanitarian cash paradox: massive but barely understood. *Third World Quarterly*, 40 (12), 2163-2180.
51. Duszczuk, M., & Kaczmarczyk, P. (2022). The War in Ukraine and Migration to Poland: Outlook and Challenges. *Intereconomics* 57 (3), 164-165. <https://doi.org/10.1007/s10272-022-1053-6>

52. Fast, L. A. (2014). The Convergence of Humanitarianism and Development Assistance: Why, How and When Donors Coordinate. *World Development* 51, 104-118. Retrieved January 20, 2023 from <https://doi.org/10.1016/j.worlddev.2013.05.010>
53. Gittell, J., H. (2000). Organizing work to support relational co-ordination. *The International Journal of Human Resource Management*, 11 (3), 517-539.
<http://dx.doi.org/10.1080/095851900339747>
54. Harvey, P., & Bailey, S. (2019). Cash coordination in humanitarian contexts: literature review and research agenda. *Journal of Humanitarian Affairs*, 1 (1), 35-51.
55. Killick, T. (1976). The Possibilities of Development Planning. *Oxford Economic Papers*, 28(2), 161–184. <https://doi.org/10.1093/oxfordjournals.oep.a041339>
56. Kindler, M. & K. Wójcikowska-Baniak (2019). Missing Bridging Ties and Social Capital? The Creation and Reproduction of Migrants’ Social Network Advantages: The Case of Ukrainian Migrants in Poland, *Central and Eastern European Migration Review*, 8 (1), 95-116.
57. Krishnan, Sneha (2017). Humanitarian consortia approaches: evidence from Eastern India. *Environment and Urbanization* 29 (2): pp.459-476
58. Malone, T., W., & Crowston, K. (1994). The Interdisciplinary Study of Coordination. *Association for Computing Machinery* 26 (1), 87–119.
59. Rosenstein-Rodan, P., N. (1943). Problems of Industrialisation of Eastern and South-Eastern Europe. *The Economic Journal*, 53 (210/211), 202–211. <https://doi.org/10.2307/2226317>
60. Wilson, K. (1991). Enhancing Refugee’s Own Food Acquisition Strategies. *Journal of Refugee Studies* 5 (3-4): 226-246. Retrieved March 25, 2023 from <https://doi.org/10.1093/jrs/5.3-4.226>

Policy Papers & Reports

61. Akine, S. (2016). *Influence of Cash Transfer Programming on Food security in Lapur and Lake Zone wards of Turkana North Sub-County*. University of Nairobi. Retrieved January 20, 2023 from <http://www.secheresse.info/spip.php?article65369>
62. Arriaga, G. (2018). *The hidden injuries of conditional cash transfer programs*. Social Policy. Retrieved from February 13, 2023 <http://www.social-policy.org.uk/50-for-50/conditional-cash-transfer/>
63. Austin, L., and Frize, J. (2011). *Ready or not? Emergency cash transfers at scale*. CaLP and Valid International. Retrieved 16 March 2023 from www.calpnetwork.org/wp-content/uploads/2020/01/CaLP-Ready-Or-Not-Emergency-Cash-Transfers-At-Scale.pdf
64. Bailey, S. & Aggiss, R. (2016). *The politics of cash: a case study on humanitarian cash transfers in Ukraine*. Retrieved January 20, 2023 from <https://www.calpnetwork.org/publication/the-politics-of-cash-a-case-study-on-humanitarian-cash-transfers-in-ukraine/>
65. Bailey, S. (2014). *Is Cash Transfer Programming 'Fit for the Future'? Coordination and CTP Report*. CaLP. Retrieved December 20, 2022 from <https://www.calpnetwork.org/wp-content/uploads/2020/01/calpffffinalreport.pdf>
66. Bailey, S., & Harvey, P. (2017). *Time for change: Harnessing the potential of humanitarian cash transfers*. ODI. Retrieved January 5, 2023 from <https://odi.org/en/publications/time-for-change-harnessing-the-potential-of-humanitarian-cash-transfers/>
67. Bailey, S., & Pongracz, S. (2015). *Humanitarian cash transfers: cost, value for money and economic impact: Background note for the High Level Panel on Humanitarian Cash Transfers*. Overseas Development Institute. Retrieved from March 11, 2023 from <https://odi.org/en/publications/humanitarian-cash-transfers-cost-value-for-money-and-economic-impact/>
68. Behrman, J. R., & Parker, S. W. (2013). Is health of the aging improved by conditional cash transfer programs? Evidence from Mexico. *Demography*, 50 (4): 1363–1386. Retrieved April 4, 2023 from <https://doi.org/10.1007/s13524-013-0199-z>

69. Blin, S., & Billings, N. C. (2022). *Poland: A social protection country profile for the Ukraine crisis response*. Social Protection Technical Assistance, Advice, and Resources Facility, STAAR. Retrieved from May 5, 2023 from <https://socialprotection.org/discover/publications/poland-social-protection-country-profile-ukraine-crisis-response>
70. CaLP. (2018). *The State of the World's Cash 2018: Cash and Voucher Assistance in Humanitarian Aid*. CaLP. Retrieved February 16, 2023 from <https://www.calpnetwork.org/publication/state-of-the-worlds-cash-report/>
71. CaLP. (2020). *The State of the World's Cash 2020: Cash and Voucher Assistance in Humanitarian Aid*. CaLP. Retrieved February 15, 2023 from <https://www.calpnetwork.org/publication/the-state-of-the-worlds-cash-2020-full-report/>
72. Carter, B. (2018). *Country-based pooled funds for humanitarian financing*. Institute of Development Studies. Retrieved March 17, 2023 from <https://www.gov.uk/research-for-development-outputs/country-based-pooled-funds-for-humanitarian-financing>
73. Clarke, K. P., & Campbell, L. (2016). *Exploring coordination in humanitarian clusters*. ALNAP/ODI. Retrieved May 15, 2023 from <https://www.alnap.org/help-library/exploring-coordination-in-humanitarian-clusters>
74. Clermont, C, et al. (2011). *Urban Disasters – Lessons from Haiti*. ALNAP. Retrieved March 31, 2023 from www.alnap.org/system/files/content/resource/files/main/dec-haiti-urban-study.pdf
75. Collaborative Cash Delivery Network. (2019). *Inclusive Social Protection in Humanitarian Response: Is There A Role For CCD?* Collaborative Cash Delivery Network. Retrieved March 25, 2023 from https://www.collaborativecash.org/_files/ugd/79d5cf_0031c0b774f7424ba801ee4eb99cc5a4.pdf
76. Dewast C., & Glette, V. (2016). *Evaluation of the Emergency Shelter and Non-Food Items Cluster in Ukraine*. UNHCR. Retrieved May 29, 2023 from <https://www.unhcr.org/media/evaluation-emergency-shelter-and-non-food-items-cluster-ukraine>
77. DG ECHO. (2022). *DG ECHO Thematic Policy Document No 3 Cash Transfers*. European Civil Protection and Humanitarian Aid Operations. Retrieved January 19, 2023 from

https://ec.europa.eu/echo/files/policies/sectoral/thematic_policy_document_no_3_cash_transfers_en.pdf

78. Doocy, S., & Tappis, H. (2017). *Cash-based approaches in humanitarian emergencies: a systematic review*. Campbell Systematic Reviews. Retrieved May 3, 2023 from https://www.researchgate.net/publication/346865692_Cash-based_approaches_in_humanitarian_emergencies_a_systematic_review
79. Doocy, S., et al. (2006). *Implementing Cash for Work Programmes in Post-Tsunami Aceh: Experiences And Lessons Learnt*. Retrieved May 14, 2023 from https://www.researchgate.net/publication/6876962_Implementing_cash_for_work_programmes_in_post-tsunami_Aceh_Experiences_and_lessons_learned
80. Ellis, F. (1999). *Rural Livelihood Diversity in Developing Countries: Evidence and Policy Implications*. Overseas Development Institute. Retrieved January 18, 2023 from https://www.researchgate.net/publication/42765249_Rural_Livelihood_Diversity_in_Developing_Countries_Evidence_and_Policy_Implications
81. Gentilini, U. (2022). *Cash Transfers in Pandemic Times: Evidence, Practices and Implications from the Largest Scale Up in History*. CaLP. Retrieved May 5, 2023 from <https://www.calpnetwork.org/publication/cash-transfers-in-pandemic-times/>
82. Gentilini, U., et al. (2020). *Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures*. World Bank. Retrieved May 1, 2023 from <https://openknowledge.worldbank.org/entities/publication/3bc00930-8388-5d60-86a9-a579de8a5b28>
83. Good Humanitarian Donorship. (2003). *Principles and Good Practice Of Humanitarian Donorship*. Reliefweb. Retrieved February 26, 2023 from <https://reliefweb.int/report/world/principles-and-good-practice-humanitarian-donorship>
84. Hammad, M., et al. (2021). *Next Practices: Innovations in the COVID-19 Social Protection Responses and Beyond*. International Policy Center for Inclusive Growth. Retrieved March 12, 2023 from https://ipcig.org/publication/30869?language_content_entity=en
85. Hanlon, J. et al. (2010). *Just Give Money To the Poor: The Development Revolution From the Global South*. Retrieved February 5, 2023 from

https://www.researchgate.net/publication/44185838_Just_Give_Money_To_the_Poor_The_Development_Revolution_From_the_Global_South

86. Harvey, P., & Bailey S. (2011). A good practice review of the use of cash in humanitarian action. *Humanitarian Practice Network 11*, 40-42.
87. Harvey, P., & Pavanello, S. (2015). *Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning*. UNHCR. Retrieved March 3, 2023 from <https://www.calpnetwork.org/publication/multi-purpose-cash-and-sectoral-outcomes-a-review-of-evidence-and-learning/>
88. Hofmann, C., A. (2005). *Cash Transfer Programmes in Afghanistan: A Desk Review of Current Policy and Practice*. Overseas Development Institute. Retrieved April 24, 2023 from <https://odi.org/documents/1967/430.pdf>
89. Hutton, J., et al. (2018) A Review of Cash Transfer Programming and the Cash Learning Partnership (Calp) 2005–2015 And Beyond. CaLP. Retrieved May 11, 2023 from <https://www.calpnetwork.org/publication/a-review-of-cash-transfer-programming-and-the-cash-learning-partnership-calp-2005-2015-and-beyond/>
90. Hutton, J., et al. (2018). *CTP in Challenging Contexts: Case study on CTP and risks in Yemen 2015–2018*. CaLP. Retrieved May 10, 2023 from <https://reliefweb.int/report/yemen/ctp-challenging-contexts-case-study-ctp-and-risks-yemen-2015-2018>
91. Idris, I. (2017). *Cash Transfer Platforms in Humanitarian Contexts*. GSDRC, University of Birmingham. Retrieved March 1, 2023 from <https://gsdrc.org/publications/cash-transfer-platforms-in-humanitarian-contexts/>
92. Inter-Agency Standing Committee. (2023). *Inter-Agency Humanitarian Evaluation of the COVID-19 Humanitarian Response*. Interagency Standing Committee. Retrieved April 30, 2023 <https://interagencystandingcommittee.org/inter-agency-humanitarian-evaluations/inter-agency-humanitarian-evaluation-covid-19-humanitarian-response>
93. International Organisation for Migration. (2022). *Needs Assessment Analysis Dashboard*. Reliefweb. Retrieved January 13, 2023 from <https://reliefweb.int/report/poland/iom-ukraine-response-2022-needs-assessment-analysis-dashboard-17-june-18-august-2022>

94. International Rescue Committee. (2022). *Rapid Needs Assessment Report: Refugees from Ukraine in Poland*. Operational Data Portal. Retrieved January 12, 2023 from <https://data.unhcr.org/en/documents/details/91748>
95. Kauffman, D., & Collins, O. (2012). *Comparative Study of Emergency Cash Coordination Mechanisms*. CaLP. Retrieved February 12, 2023 from https://www.calpnetwork.org/wp-content/uploads/2020/01/120618-Groupe-URD_Cash-coordination_comparative-study_Final.pdf
96. Krueger, S., Derzsi-Horvath, A., & Steets J. (2016). *IASC Transformative Agenda: A Review of Reviews and Their Follow-Up*. Global Public Policy Institute. Retrieved January 31, 2023 from <https://www.gppi.net/2016/02/05/iasc-transformative-agenda-a-review-of-reviews-and-their-follow-up>
97. Lamoure, G. & Juillard, H. (2020). *Ebola and Cholera Epidemics: An ALNAP Lessons Paper*. ALNAP/ODI. Retrieved February 8, 2023 from <https://www.alnap.org/help-library/alnap-lessons-paper-responding-to-ebola-epidemics>
98. Lawson-McDowall, J et al. (2021) The Use of Cash Assistance in the Covid-19 Humanitarian Response: Accelerating Trends and Missed Opportunities. *Disasters* 45 (1): 216-239. Retrieved March 3, 2023 from <https://onlinelibrary.wiley.com/doi/epdf/10.1111/disa.12524>
99. Mahil, N. (2016). *Scale Right: Coordinating improved cash assistance in Greece*. International Rescue Committee. Retrieved December 8, 2023 from www.rescue.org/sites/default/files/document/1357/scaleright-coordinatingimprovedcashassistanceingreece.pdf
100. Maunder, N., et. al. (2015). *Evaluation of the Use of Different Transfer Modalities in ECHO Humanitarian Aid Actions 2011–2014*. Analysis for Economic Decisions. Retrieved April 5, 2023 from <https://www.humanitarianresponse.info/en/operations/pacific-region/document/evaluation-use-different-transfer-modalities-echo-humanitarian>
101. Mercy Corps, World Bank & Cash and Livelihoods Consortium for Iraq. (2021). *From Alignment to Integration: Lessons from Iraq on Linking MPCA and Social Protection Programming*. Mercy Corps. Retrieved April 28, 2023

<https://www.mercycorps.org/sites/default/files/2021-10/Iraq-MPCA-SSN-Integration-Report-5.pdf>

102. Metcalfe-Hough, V. & et al (2021). *Grand Bargain Annual Independent Report 2021*. ODI. Retrieved April 14, 2023 from <https://interagencystandingcommittee.org/grand-bargain-official-website/grand-bargain-annual-independent-report-2021-0>
103. Mikulak, M. (2018). *Cost-effectiveness in Humanitarian Work: Cash-Based Programming*. CaLP. Retrieved April 8, 2023 from www.calpnetwork.org/wp-content/uploads/2020/03/1565358363.458_Cost_Effectiveness_Humanitarian_Cash_Programming-1.pdf
104. OCHA et al. (2018). *Statement from the Principals of OCHA, UNHCR, WFP and UNICEF on Cash Assistance*. Reliefweb. Retrieved April 12, 2023 from <https://reliefweb.int/sites/reliefweb.int/files/resources/2018-12-05-FINAL%20Statement%20on%20Cash.pdf>
105. OCHA. (2015). *Ukraine 2015 Humanitarian Response Plan*. OCHA. Retrieved February 25, 2023 from <https://reliefweb.int/report/ukraine/ukraine-2015-humanitarian-response-plan-revised-enuk>
106. OCHA. (2019). *Global Humanitarian Overview 2020*. OCHA. Retrieved April 25, 2023 from <https://reliefweb.int/report/world/global-humanitarian-overview-2020-enarfrzh>
107. OCHA. (2021). *Global Humanitarian Overview 2022*. OCHA. Retrieved April 25, 2023 from <https://2022.gho.unocha.org/>
108. OCHA. (2022). *Ukraine: Situation Report, 19 December 2022*. OCHA. Retrieved April 16, 2023 from <https://reliefweb.int/report/ukraine/ukraine-situation-report-19-dec-2022-enruuk>
109. OECD. (2017). *Localising the Response*. OECD. Retrieved February 18, 2023 from www.oecd.org/development/humanitarian-donors/docs/Localisingtheresponse.pdf
110. Overseas Development Institute. (2015). *Doing cash differently: How cash transfers can transform humanitarian aid: Report of the High-Level Panel on Humanitarian Cash Transfers*. Overseas Development Institute. Retrieved January 30, 2023 from <https://odi.org/documents/4909/9828.pdf>

111. Peppiatt, D., et al. (2001). *Cash Transfers in Emergencies: Evaluating Benefits and Assessing Risks*. Humanitarian Practice Network. Retrieved February 27, 2023 from <https://www.calpnetwork.org/publication/cash-transfers-in-emergencies-evaluating-benefits-and-assessing-risks/>
112. Rudnicki C. et. al. (2023). *Multipurpose Cash Assistance in Ukraine How do DEC Member Agencies operate the sustainability and shock-responsiveness of multipurpose cash assistance in Ukraine?* Disasters Emergency Committee. Retrieved May 21, 2023 from <https://www.dec.org.uk/multipurpose-cash-assistance-in-ukraine>
113. Rupert L. and Steets J. (2017). *Cash Coordination in Humanitarian Contexts*. Global Public Policy Institute. Retrieved December 21, 2022 from <https://www.gppi.net/2017/06/16/cash-coordination-in-humanitarian-contexts>
114. Schady, A., et al. (2009). *Conditional Cash Transfer – Reducing Present and Future Poverty*. World Bank. Retrieved January 25, 2023 from <https://openknowledge.worldbank.org/entities/publication/db93c3fe-1810-5834-a9da-c1386caa0323>
115. Smart K., & Nataf, R. (2017). *A Review of Inter-Agency Collaboration for CTP Delivery: Perceptions of efficiency and effectiveness*. CaLP. Retrieved February 10, 2023 from <https://www.calpnetwork.org/publication/a-review-of-inter-agency-collaboration-for-ctp-delivery/>
116. Smart, K. (2017). *Challenging the system: Humanitarian Cash Transfers in Iraq*. ODI. Retrieved March 2, 2023 from <https://odi.org/en/publications/challenging-the-system-humanitarian-cash-transfers-in-iraq/>
117. Smith, G. (2015). *Cash Coordination in The Philippines: A Review Of Lessons Learnt During The Response To Super Typhoon Haiyan*. CaLP. Retrieved April 9, 2023 from <https://www.calpnetwork.org/wp-content/uploads/2020/01/cash-coordination-philippines-web-2.pdf>

118. Smith, G. (2019). *Cash Assistance in Lebanon: Accountability to Affected Populations*. CaLP. Retrieved March 5, 2023 from <https://www.calpnetwork.org/publication/cash-assistance-in-lebanon-accountability-to-affected-populations/>
119. Smith, G., & Tholstrup, S. (2020). *Cash Coordination Tip Sheet*. CaLP. Retrieved April 3, 2023 from <https://www.calpnetwork.org/wp-content/uploads/2020/03/CaLP-Cash-Coordination-Tip-Sheet-EN.pdf>
120. Steets, J. et al. (2016). *Drivers and Inhibitors of Change in the Humanitarian System: A Political Economy Analysis of Reform Efforts to Cash*. Global Public Policy Institute. Retrieved April 23, 2023 from <https://www.gppi.net/2016/05/12/drivers-and-inhibitors-of-change-in-the-humanitarian-system>
121. Steets., J. et. al. (2010). *Cluster Approach Evaluation 2: Synthesis Report*. United Nations. Retrieved March 20, 2023 from <https://digitallibrary.un.org/record/752307?ln=en>
122. Stoddard, A., & et. al. (2022). *Enabling the Local Response: Emerging Humanitarian Priorities In Ukraine March–May 2022*. Humanitarian Outcomes. Retrieved May 10, 2023 from https://www.humanitarianoutcomes.org/Ukraine_review_June_2022
123. Swedish International Development Cooperation Agency. (2018). *Overview of cash transfers and vouchers in 2018 Humanitarian Response Plans*. Reliefweb. Retrieved March 12, 2023 from <https://reliefweb.int/report/world/overview-cash-transfers-and-vouchers-2018-humanitarian-response-plans>
124. Truhlarova D. C. (2015). *Review of Cash Coordination in Ukraine*. UNHCR. Retrieved January 21, 2023 from <https://www.calpnetwork.org/publication/review-of-cash-coordination-in-ukraine/>
125. UNHCR & REACH. (2022). *Poland Multi-Sectoral Needs Assessment 2022: Refugees from Ukraine*. Operational Data Portal. Retrieved January 13, 2023 from <https://data.unhcr.org/en/documents/details/97651>
126. UNHCR et al. (2021). *UN Common Cash Statement Progress Report*. Reliefweb. www.reliefweb.int/report/world/un-common-cash-statement-progress-report-september-2021?gclid=EA1aIQobChMlr6zJ3uaOgAMVIwZ7Ch0McgUKEAAYASAAEgJ-6PD_BwE

127. Venton C., et al. (2015). *Value for Money of Cash Transfers in Emergencies*. CaLP. Retrieved January 22 from www.calpnetwork.org/wp-content/uploads/2020/01/424-summary-vfm-cash-in-emergencies-report-final.pdf
128. World Bank. (2016). *Strategic Note: Cash Transfers in Humanitarian Contexts*. World Bank. Retrieved March 15, 2023 from <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/697681467995447727/strategic-note-cash-transfers-in-humanitarian-contexts>
129. World Humanitarian Summit (2016). *World Humanitarian Summit: Global Consultation Geneva, 14-16 October 2015, Final Report*. Retrieved February 9, 2023 from <https://reliefweb.int/report/world/world-humanitarian-summit-global-consultation-geneva-14-16-october-2015-final-report>

Internet Sources

130. Baird, S. et al. (2010). The short-term impacts of a schooling conditional cash transfer program on the sexual behavior of young women. *Health economics, 19 Suppl*, 55–68. Retrieved February 26, 2023 from <https://doi.org/10.1002/hec.1569>
131. CaLP (n.d.). *Cash Coordination – LIVE timeline*. CaLP. Retrieved April 10, 2023 from <https://www.calpnetwork.org/cash-coordination-2022-live-timeline/>
132. CaLP (n.d.). *Cash Working Groups*. CaLP. Retrieved May 29, 2023 from <https://www.calpnetwork.org/community/cash-working-groups/>
133. CaLP. (2012). *Global Learning Event: The Coordination of Cash Transfer Programming in Emergencies*. CaLP. Retrieved April 5, 2023 from www.calpnetwork.org/wp-content/uploads/2021/08/CaLP-Learning-Event-on-Cash-Coordination-Report.pdf
134. CaLP. (2021). *95 Organisations Sign Letter Calling for Strengthened Cash Coordination*. CaLP. Retrieved April 14, 2023 from <https://www.calpnetwork.org/news/95-organisations-sign-letter-calling-for-strengthened-cash-coordination/>
135. CaLP. (n.d.). *About*. CaLP. Retrieved May 29, 2023 from <https://www.calpnetwork.org/about/>

136. CaLP. (n.d.). *Communities of Practice*. CaLP. Retrieved May 31, 2023 from <https://www.calpnetwork.org/community/communities-of-practice/>
137. CaLP. (n.d.). *Glossary of Terms*. CaLP. Retrieved May 31, 2023 from <https://www.calpnetwork.org/resources/glossary-of-terms/?letter=C#cash-transfercash-assistance>
138. Cash Working Group. (2022). *CWG Briefing Notes – 7 March, 2022*. Operational Data Portal. Retrieved April 6, 2023 from <https://data.unhcr.org/en/documents/details/91434>
139. Cash Working Group. (2022). *CWG Briefing Notes – 9 November, 2022*. Operational Data Portal. Retrieved April 6, 2023 from <https://data.unhcr.org/en/documents/details/100969>
140. Cash Working Group. (2022). *Terms of Reference: Cash Working Group*. Operational Data Portal. Retrieved April 6, 2023 from <https://data.unhcr.org/en/documents/details/99899>
141. Cash Working Group. (2022). *Ukraine Multi-Purpose Cash Dashboard 2022*. OCHA. Retrieved May 23, 2023 from <https://response.reliefweb.int/ukraine/cash-working-group-cwg>
142. Cash Working Group. (2022a). *Terms of reference of the Ukraine Cash Working Group*. OCHA. Retrieved March 23, 2023 from <https://groupcashtransfer.humanitarianresponse.info/en/operations/ukraine/document/terms-reference-ukraine-cash-working-group-october-2022>
143. Cash Working Group. (2023). *Cash Working Group Co-Chair Terms of Reference*. Operational Data Portal. Retrieved April 5, 2023 from <https://data.unhcr.org/en/documents/details/103096>
144. Cash Working Group. (2023). *Terms of reference: Cash Working Group – August 2023*. Operational Data Portal. Retrieved May 17, 2023 from <https://data.unhcr.org/en/documents/details/99899>
145. Collaborative Cash Delivery Network (n.d.). *Our Story*. Retrieved January 4, 2023 from <https://www.collaborativecash.org/the-network>
146. Global Geneva. (2017). *Did the 2004 tsunami change emergency aid forever?*. Compelling journalism, new ideas and global exploration. Retrieved from January 20, 2023 from <https://global-geneva.com/did-the-2004-tsunami-change-emergency-aid-forever/>

147. Good Humanitarian Donorship (2018). *Multi-Donor Letter to IASC*. Retrieved April 11, 2023 from <https://www.dropbox.com/s/7lja6xoxus111oo/Multi-Donor%20Letter%20to%20IASC%20180308%20%282%29-1.pdf?dl=0>
148. N. d. (2018). *NGO Position Paper – Cash Coordination in Humanitarian Response*. CaLP. Retrieved April 11, 2023 from www.calpnetwork.org/wp-content/uploads/2020/03/cashcoordinationhumanitarianresponsengopositionmay2018-1.pdf
149. OCHA. (2015). *Iraq: Humanitarian Response Plan*. OCHA. Retrieved May 26, 2023 from https://reliefweb.int/report/iraq/iraq-humanitarian-response-plan-2015?gclid=Cj0KCQjwuNemBhCBARIsADp74QRSgn-JWtov3jOgE2lrkoz-6KMeCEaus_TJPecrs9SuQP_tQ6-mcJcaAjovEALw_wcB
150. OCHA. (2020). *Humanitarian Response Plan Template*. OCHA. Retrieved May 27, 2023 from <https://www.humanitarianresponse.info/en/programme-cycle/space/document/2020-humanitarian-response-plan-template>
151. OCHA. (2023). *Ukraine: Humanitarian Response Plan*. OCHA. Retrieved May 27, 2023 from <https://reliefweb.int/report/ukraine/ukraine-humanitarian-response-plan-february-2023-enuk>
152. OCHA. (2023). *Ukraine: Humanitarian Response Plan*. OCHA. Retrieved May 26, 2023 from <https://reliefweb.int/report/iraq/iraq-humanitarian-response-plan-2016-december-2015>
153. OCHA. (n.d.). *History of Humanitarian Coordination*. OCHA. Retrieved January 15, 2023 from <https://www.unocha.org/story/history-humanitarian-coordination>
154. OCHA. (n.d.). *What is the Cluster Approach?* OCHA. Retrieved January 15, 2023 from <https://www.humanitarianresponse.info/en/coordination/clusters/what-cluster-approach>
155. OCHA. (n.d.). *Coordination Architecture in the Cluster Approach*. OCHA. Retrieved January 15, 2023 from <https://www.humanitarianresponse.info/en/about-clusters/who-does-what>
156. Polish Department of Statistics (2021). *Information on the level and structure of the subsistence minimum in 2020*. Retrieved May 10, 2023 from <https://www.ipiss.com.pl/pion-badawczy-polityki-spolecznej/wysokosc-minimum-egzystencji/>

157. Saez, P. et al. (2021). *Rethinking Humanitarian Reform: What Will it Take to Truly Change the System?* Retrieved April 23, 2023 from <https://www.cgdev.org/publication/rethinking-humanitarian-reform-what-will-it-take-truly-change-system>
158. UNHCR & REACH. (2022). *Refugees from Ukraine in Poland: Profiling Update, September 2022*. Operational Data Portal. Retrieved April 28, 2023 from <https://data.unhcr.org/en/documents/details/97947>
159. UNHCR & UNICEF. (n. d.). *Blue Dot: Safe Space, Protection and Support Hubs*. Blue Dot Hub. Retrieved December 18, 2022 from <https://bluedothub.org/country-hubs/poland/>
160. UNHCR. (2022a). *Ukraine Situation: Regional Refugee Response Plan: March - December 2022*. Operational Data Portal. Retrieved February 5, 2023 from <https://data.unhcr.org/en/documents/details/91114>
161. UNHCR. (2022b). *Ukraine Situation: Recalibration Regional Refugee Response Plan: March - December 2022*. Operational Data Portal. Retrieved February 5, 2023 from <https://reliefweb.int/report/poland/ukraine-situation-recalibration-regional-refugee-response-plan-march-december-2022>
162. UNHCR. (2022c). *2022 Final Report: Regional Refugee Response Plan for the Ukraine Situation*. Operational Data Portal. Retrieved February 25, 2023 from <https://data.unhcr.org/en/documents/details/99791>
163. UNHCR. (2023). *Ukraine Situation: Regional Refugee Response Plan: January-December 2023*. Operational Data Portal. Retrieved February 25, 2023 from <https://data2.unhcr.org/en/documents/details/97958>
164. UNHCR. (n. d.). *Operational Data Portal: Ukraine Refugee Situation*. Retrieved March 31, 2023 from <https://data2.unhcr.org/en/situations/ukraine>
165. UNHCR. (n.d.). *Refugee Assistance and Information System*. UNHCR. Retrieved April 18, 2023 from <https://unhcr-mena.github.io/RAIS>
166. UNHCR (2023). *Refugee Coordination Forum in Poland*. Retrieved August 15, 2023 from <https://data.unhcr.org/en/documents/details/99402>

Interviews

1. Chair from the UNHCR, April 2023;
2. Co-chair from PAH, April 2023.

APPENDIX A

KEY INFORMANT INTERVIEW QUESTIONNAIRE

Good morning / Afternoon. My name is Michael Meskhi, a student of NOHA Masters in International Humanitarian Action at the University of Warsaw. As part of the study program, students are required to engage in a field research and produce a thesis covering their areas of interest.

I am, therefore conducting a study on early lessons learned from cash coordination Poland since the onset of Ukraine war (February 24, 2022). I guarantee that the information gathered in this exercise will be strictly used for academic purposes while the respondents' confidentiality, informed consent, safety and rights for withdrawal will be respected.

I would like to request for your participation in this exercise.

Name and contact of interviewer

Name and contact of organization.....

Date and time of Interview

To what extent do you agree or disagree based on statement below about CTP coordination in Turkana County?

Technical coordination

Structure and membership of CWG

- 1a) Could you describe the structure of the CWG?
- 1b) How do organisations join the CWG?
- 1c) How are roles divided between CWG co-chairs?

Participation in the CWG meetings

- 2a) How many organisations are members of the CWG?
- 2b) Approximately how many organisations attend actively the CWG meetings?
- 2c) Out of active participants, approximately how many are international and how many local NGOs?

Coordination process within taskforces

- 3a) How many taskforces are active in the CWG at this moment?
- 3b) How do organisations join taskforces?
- 3c) What are the roles and responsibilities of each taskforce?
- 3d) Could you briefly describe how do taskforces complement and contribute to CWG?

Outcomes of technical coordination through harmonisation

- 4b) What is 5Ws approach and how it contributed to the effectiveness of overall cash coordination?
- 4b) Are there any challenges with 5Ws? If yes, what kind of?

5a) What are the achievements of the CWG coordination (with its taskforces) in terms of following components since the emergency response started in 2022?

- Registration;
- Targeting;
- Deduplication;
- Information management, data sharing and reporting;
- Monitoring framework.

5b) What are the challenges of the CWG coordination (with its taskforces) in terms of following components since the emergency response started in 2022?

- Registration;
- Targeting;
- Deduplication;
- Information management, data sharing and reporting;
- Monitoring framework.

6) How does CWG ensures accountability so that the MPCA reaches the most vulnerable populations?

Strategic coordination

7) What is the fundraising strategy adopted by the CWG in Poland for the emergency response, and how effective has it been in meeting the needs of refugees?

8) How does the CWG coordinate MPCA with other clusters or humanitarian actors in Poland?

9) In what ways has the CWG engaged with the Polish government to involve coordinate MPCA and what was the outcome?

Overall Assessment

- 10) As per RRP 2022 report, 73% of refugees were reached through cash assistance. How many persons were reached through MPCA in total?
- 11) Did MPCA targeted non-Ukrainian nationals who fled the armed conflict along with Ukrainian refugees since the onset?
- 12) After a year of coordinating MPCA, how has the current coordination model contributed to the effectiveness of the MPCA response since the emergency response started in 2022?
- 13) What are the best practices that related to MPCA coordination that the CWG has identified during the response?
- 14) What are the areas of improvements in order to increase effectiveness of MPCA at both technical and strategic levels?
- 15) What are the priority issues that need to be addressed immediately?
- 16) Looking ahead, what steps does the CWG plan to take to further enhance its multi-purpose cash coordination efforts in Poland?

Potential Oral Defense Questions and Sample Answers:

Question: Your thesis emphasizes the importance of cash coordination in humanitarian projects. Can you elaborate on why this issue is crucial?

Answer: Certainly. In humanitarian actions, the efficient flow of funds is paramount due to the intensity and complexity of financial transactions. Transparent and effective cash coordination ensures that the financial aspects of humanitarian projects are well-managed, contributing to the overall success of these initiatives.

- avoid duplications and reach as many persons as possible

- ensure mutual alignment in all areas possible

Question: The hypothesis presented in your thesis is quite general. How would you respond to the concern that the test indicators for effectiveness are not clearly formulated?

Answer: I appreciate the observation. The general nature of the hypothesis stems from the complexity and variability of humanitarian responses.

- Initially thought to apply OECD DAC criteria (relevance, coherence, effectiveness, efficiency, sustainability, impact)

- The coordination mechanism is still evolving (IASC coordination model will be tested in 2024)

- The topic is somewhat vague for humanitarians even though set of guiding frameworks were developed. This is especially the case for MPCA

Effectiveness, in this context, involves the successful deployment of funds to meet the diverse needs of affected populations. The indicators for effectiveness, such as timeliness, appropriateness, and impact, were intentionally left flexible to accommodate the unique aspects of different humanitarian cases.

Question: Your research is qualitative in nature. Could you explain why you chose a qualitative approach, and do you see any limitations to this choice?

Answer: The qualitative approach was selected to provide in-depth insights into the practices of cash coordination. Qualitative methods allowed me to explore the nuances, perceptions, and experiences of stakeholders involved. However, I acknowledge that this approach has limitations in terms of generalisability. Future research might consider a mixed-methods approach for a more comprehensive understanding.

- I used secondary data to triangulate
- The challenge was to employ quantitative survey due to changing membership of the CWG
- My intention was to explore how cash coordination began and what were the initial outcomes on which future research can build on

Question: Your conclusion has been noted for its repetition and lack of detailed arguments supporting your hypothesis. How do you plan to address this feedback?

Answer: I appreciate the feedback. In response, I intend to enhance the conclusion by presenting a more detailed list of arguments supporting the correctness of the formulated hypothesis. This will involve a nuanced discussion of the positive outcomes observed in the research, tying them back to the initial hypothesis.

Question: What are the main strengths of your research, and how do they contribute to the overall quality of your thesis?

Answer: The strengths of my research lie in the clear formulation of research goals and questions, a convincingly designed methodology, thorough analysis of collected material, and a comprehensive study that combines both field and desk research. The incorporation of a solid theoretical framework also strengthens the academic rigor of the thesis.

Question: You mentioned the limitations and challenges in your conclusion. How do you envision these contributing to future research in this area?

Answer: Acknowledging limitations is crucial for the advancement of knowledge. The identified limitations, such as constraints during field research, language barriers, and the lack of context-specific

data, serve as a foundation for future research. They highlight areas where further exploration can refine our understanding of cash coordination in humanitarian responses.