



100 days of cash

Regional Consultations

Introduction

The WHS is a seminal moment for the humanitarian sector. If we look at the outputs of the process so far the proposed changes in relation to cash transfer programming rely heavily on the involvement of host Governments and beneficiaries. But so far, there hasn't been a space for these actors to meaningfully participate in these discussions. This rings especially true for beneficiaries. The Regional Consultations of the Draft 0 of the Agenda for Cash is envisioned to provide a space for beneficiaries and interested host Governments.

We would like to invite organizations to involve beneficiaries and host Governments where they operate to provide feedback to this Draft of the Agenda for Cash. We envision this can be done through bilateral or group discussions in the field. All feedback should be provided to CaLP no later than the **21st of April** by completing an online form. Interested agencies should get in touch with Paula Gil Baizan, CaLP's Advocacy Coordinator (advocacy@cashlearning.org) to register your interest and receive the link with the online feedback form.

The discussions with stakeholders can be carried out using a paper version of this document. Organisations participating in regional consultations are advised to take notes of their discussions with beneficiaries and host Governments directly on this form as it mirrors the online form that will need to be completed at the end of the process. If agencies can collect quotes, photos and/or videos of these consultations it will be incredibly valuable. Support is available so please get in touch with Paula if you need it.

There are 3 easy steps for the regional consultations and this document will guide you through them.

Step 1: fill in the information sheet,

Step 2: have a discussion by reading through the content of the core themes and using the prompts on every section to collect feedback. Remember to record your conversations on this form.

Step 3: Transfer the results of your discussions to the online form so CaLP can collate all the feedback.

Thank you for participating!

STEP 1 : INFORMATION SHEET

About the person conducting the consultations:

Name:		Role	
Organisation:		Location:	

a) If you are discussing with beneficiaries:

Number of beneficiaries:		No. of males:	
		No. of females:	
Average age:		Location:	
Is your organisation in contact with this group of beneficiaries as part of an ongoing cash program?		If yes, can you give us more details about the program?	
		If no, how did you select this group?	

b) If you are discussing with host Government:

Name:		Location:	
Role:			
Is your organisation in contact with this stakeholder of beneficiaries as part of an ongoing cash program?		If yes, can you give us more details?	
		If no, how did you select her/him?	

Before starting the conversations please feel free to use the information on the Introduction below to explain the reasons why you are seeking their feedback.

More information on the 100 days of cash initiative can be found here: www.100daysofcash.org

More information on the World Humanitarian Summit can be found here: <https://www.worldhumanitariansummit.org/>

PLEASE USE A PAPER VERSION OF THIS DOCUMENT TO RECORD YOUR CONVERSATIONS.

STEP 2: DISCUSS THE CONTENT OF THE AGENDA FOR CASH

An Agenda for Cash – DRAFT 0

Note to Draft 0:

This draft is the result of feedback collected from 20 organisations worldwide including UN, NGOs, donors and Governments. The data was compiled from workshop in London and an online survey. The content will further evolve through the consultation process leading to the World Humanitarian Summit. Feedback from a wide variety of cash stakeholders - UN, NGOs, Governments and the private sector - is critical to ensure that this document presents an accurate snapshot of the main issues regarding cash at scale at this specific moment of change leading to the WHS.

Introduction

Strategically and operationally cash transfer programming (CTP) has become a key topic relating to the future of the humanitarian sector to be discussed at the World Humanitarian Summit (WHS). **United Nations Secretary-General Ban Ki-moon launched his report for the WHS, calling for cash-based programming to be the default method of support for affected populations where markets and operational contexts permit.**

There doesn't seem to be a specific 'home' for all things related to CTP in the WHS. CTP is being discussed in relation to a number of topics, which is a positive reflection of its potential integration as a response modality not a technical speciality. This cross-cutting position also makes it more challenging for interested agencies to identify opportunities for CTP discussions in the build up to the WHS. Also, mapping the outcome of the discussions and the commitments made during the summit will pose a challenge.

100 days of cash is CaLP's initiative to fill that gap by bringing together, through an inclusive and participative process, the wide variety of stakeholders engaging on the topic at different levels. This process is working to **unpack and discuss what would actually need to change for the UN SG's statement to become a reality**. For more information on the initiative visit www.100daysofcash.org

The outcome of this on-going process is the content of this Agenda for Cash. Its main objective is to serve as a framework for action and mutual accountability. The Agenda for Cash will be presented at the WHS and is intended to complement other accountability initiatives that will be launched through the WHS.

How to use this document

This Agenda for Cash represents the collective perspectives regarding the main issues affecting cash transfer programming in this specific moment in time. It represents the views of those who have participated in the consultative drafting process, so some points might be complementary while others present different views of the same issue. This document doesn't seek consensus, it seeks to showcase the complexities that need to be addressed in bringing to life the aspiration of doing cash at scale.

This document has been created in a crowd based brainstorming exercise involving more than 40 organisations globally. The Agenda for Cash builds on findings and recommendations from key documents like the Report of the High Level panel on Humanitarian Cash Transfers, CaLP's Fit for the Future and ECHO's 10 principles on cash transfers. Other reports drafted specifically for the WHS inspired the structure of this document including, the High-Level Panel on Humanitarian Financing Report to the Secretary-General, Too Important to Fail and the Report of the United Nations Secretary-General for the World Humanitarian Summit, One Humanity: Shared responsibility.

The Agenda for Cash has three main sections. Section one contains actionable proposals to move forward in relation to the key issues that are holding us back from implementing cash at scale. Section two contains a call for action to operational agencies, host and donor Governments and the private sector in the build up to the WHS. Section three contains a few proposals for general commitments for cash at scale based on the current wording of commitments for the Grand Bargain and other individual and collective projects for commitments from Governments and other operational agencies.

SECTION 1: ACTIONABLE PROPOSALS

Core theme one: Feasibility

Delivering cash at scale requires predictable equality for modality selection and a shift on the burden of proof on cash as a modality.

- 1.1 **Shift the burden of proof for modality selection between cash and in kind responses, so CTP can truly be the preferred option choice.**
- 1.2 Standardise and agree on the **specific elements that constitute the feasibility for CTP** across operational agencies.
- 1.3 Improve the **definition of 'markets'** as oversimplification of the concept can be an obstacle to implement cash at scale. Prioritise what market systems- and for which services- should be considered as a default. Index humanitarian needs against local market prices, access and availability.
- 1.4 **Shift the burden of proof for market assessment** to demonstrate when markets are NOT functioning. Improve efficiency and timely delivery of aid by considering cash based programming the default option unless markets cannot absorb cash.
- 1.5 Understand **value for money as a key component of response analysis** to consider the long-term impact (positive and negative) of humanitarian interventions.
- 1.6 Maintain a **people-centred approach in response analysis** to select a modality or a combination of them that best meets people's needs and is what beneficiaries prefer to meet those needs.

- 1.7 Advocate for and implement **response analysis approaches that are not biased** towards the selection of certain response options.
- 1.8 Donors and practitioners should be prepared to **work with imperfect information** by accepting rapid assessment data as sufficient to allow for timely assistance through cash.

DISCUSSION:

Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue?

Are we missing something?

FEEDBACK:

Core theme two: Risk

Delivering cash at scale requires an improved understanding of the risks associated with it.

- 2.1 Improve the understanding of the risks associated with implementing cash at scale and agree the **degree of acceptance** of it with donors and host Governments.
- 2.2 Ensure **equal consideration for cash and in kind for risks** associated with remote implementation and conflict.
- 2.3 **Improve the understanding of the true nature and types of risks** associated with cash transfer programming for operational actors and donors, so every assessment can start off from the point of assuming cash is appropriate, and then raise red flags for when operational contexts do NOT allow for cash transfer programming.
- 2.4 **Differentiate between risks** that can be mitigated through program design, advocacy interventions, capacity building and preparedness, from beneficiary preference as the only real barrier for implementation.
- 2.5 Ensure **systematic equity in consideration of the burden of proof** needed for modality selection.

<p>DISCUSSION: Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue? Are we missing something?</p>
<p>FEEDBACK:</p>

Core theme three: People at the center

Delivering cash at scale requires a shift in the power balance to give affected populations real choice and dignity.

- 3.1 Continue to advocate for the move to unconditional cash transfer programming as one of the most effective and far-reaching ways of handing over power to affected population to achieve the outcomes they desire with the aid they receive.
- 3.2 Make affected populations key actors in operational decision making by engaging with them in meaningful participation that results in the **delegation of the ability to decide the response modality and delivery mechanisms** they prefer.
- 3.3 Invest in **research about intra-household decision-making** around the use of cash to ensure our interventions are mindful of the specific needs children, women, the elderly, the disabled and other vulnerable groups.

<p>DISCUSSION: Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue? Are we missing something?</p>
<p>FEEDBACK:</p>

Core theme four: Localisation

Delivering cash at scale requires operational agencies, donor Governments and the private sector to operate as local as possible, and as international as needed.

- 4.1 Build **true local operational and fiduciary capacity** – through piloting implementation led entirely by local organisations - for cash at scale, with the ultimate aim of reducing INGO footprint and focusing on complementary.
- 4.2 At a national, level **invest in preparedness** through an increased understanding of shock responsive safety net systems and complementary skills and capacities, to leverage the ability to respond to needs by reinforcing existing mechanisms.
- 4.3 At a local level, use local agency expertise to assess and design cash transfer programmes that **build on local community and household-level resilience mechanisms**.

DISCUSSION:

Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue?

Are we missing something?

FEEDBACK:

Core theme five: Private sector

Delivering cash at scale requires shifting the partnership between the humanitarian and private sector from proposals to business plans that generate shared value.

- 5.1 Explore and formalize transformative partnership models with the private sector that go beyond transactional agreements to generate shared value to create open-source products that improves access to financial services and local economic recovery.
- 5.2 Advocate with the private sector for increased investment in digital financial services **infrastructure** in high-risk areas to prepare for cash transfers in emergencies.
- 5.3 Clarify and formally define the **shared value and boundaries** of the private and humanitarian sectors in relation to needs, expectations, business model, experience and skills. Invest in building capacity on both sides.
- 5.4 Consider the private sector in every step of **preparedness in a contextualised manner** involving local private sector actors (eg. Chambers of Commerce) as much as possible.
- 5.5 Partner with the private sector to **generate shared value for preparedness** by providing an aggregate of humanitarian sector's potential demand for financial services in a given context to generate the incentives to ensure those services are available when needed.

- 5.6 Develop and implement a **code of conduct** for the private sector engaged in cash based programming that is compatible with humanitarian principles.
- 5.7 **Pilot approaches** where the private financial sector leads on the logistics of aid delivery, while humanitarian agencies focus on better targeting, delivery and monitoring.
- 5.8 **Engage with private sector innovators** to explore how global initiatives can improve the impact cash transfer programming has on people's lives.

DISCUSSION:

Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue?

Are we missing something?

FEEDBACK:

Core theme six: UN and NGOs

Delivering cash at scale requires subsidiarity¹ in cooperation and shared growth between UN and NGOs.

- 6.1 Joint investment to ensure **complementarity in the ability to deliver** large-scale cash contracts.
- 6.2 Commit to **cooperation based on the principle of subsidiarity** by acknowledging and strengthening the role of implementing NGOs and local partners by passing on the benefits of agreements with donors to local implementers.
- 6.3 Ensure that **cash is raised at global and national strategic levels** and that it is treated as a modality, which is not owned, by a single operational agency.
- 6.4 Define roles and **accountability when working through social safety nets** in humanitarian contexts.

DISCUSSION:

Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue?

Are we missing something?

FEEDBACK:

¹ Problems should be dealt with at the most immediate (or local) level consistent with their solution.

Core theme seven: Collective impact

Delivering cash at scale requires effective and efficient cooperation between operational agencies, host and donor Governments and the private sector towards a common goal.

- 7.1 Use **cash as a catalyst for change** by piloting a system of collective impact that can then absorb all transfer modalities or a combination of those.
- 7.2 Provide the right incentives for all actors engaged in cash transfer programming to **agree on a common goal** that is founded on local capacities and a commitment to value for money, with people at the center.
- 7.3 **Agree to track progress in the same way** by developing guidelines for common indicators and the use of organisational and technical standards to measure quality time and cost efficiency in cash based program delivery applicable to operational agencies (UN and NGOs), private sector and host Governments.
- 7.4 Agree on, pilot and engage in predictable **common programming platforms** that are flexible enough to pilot and learn from failure, include development and local actors (diaspora, community based organisations), and constantly identify mutually reinforcing activities. Collective outcomes cannot be held hostage to individual organisational mandates.
- 7.5 Build **information management and digital payment platforms that are compatible**. Invest in consistent communication, and standardised data collection and sharing regarding registration and monitoring.
- 7.6 Define **comparative advantages** in terms of operational agency's and other operational actor's effectiveness, geographic coverage, capacity to innovate and willingness to cooperate. Size, influence and cash technical skills should shouldn't be considered as an element.
- 7.7 Ensure the design and set up of predictable operational structures that make best use of the comparative advantages of cash stakeholders (UN, NGO, Governements and private sector) while maintaining the ability to adapt to changing circumstances, beneficiary preferences and needs.
- 7.8 Invest in developing, maintaining and mainstreaming skilled and dedicated **cash proficient technical human resources** to support on-going efforts.

DISCUSSION:

Do the contents of this core theme reflect the beneficiary's / host Government's perception of the issue?
Are we missing something?

FEEDBACK:

SECTION 2: CALLS FOR ACTION

The members of the 100 days of cash initiative call upon all development and humanitarian actors to:

- Commit to better define the core elements of cash feasibility, including the concept of markets to ease a shift on the burden of proof of cash as a preferred modality.
- Commit to investing more in organizational capacity assessment, adapting tools and advocacy for cash based assistance.
- Commit to mainstreaming market analysis as a requirement for modality selection and for overall program quality, regardless of the modality selected.
- Commit to systematizing multi-sector response analysis across sectoral mandates, and humanitarian and development teams.
- Commit to using a bottom up approach to define coordination systems
- Commit to collecting evidence regarding neighbourhood based coordination approaches.
- Commit to defining frameworks that specify predictable operational functions regarding cash transfer programming assessment, design and implementation.
- Commit to proactively engaging, advocating for and piloting the elements of a system of collective impact for cash coordination.
- Commit to mainstreaming CTP in preparedness.
- Commit to fund multi-year preparedness approaches for national led response systems to implement cash at scale in close coordination with existing local systems and payment mechanisms.
- Commit to feature cash transfer programming in operational plans so cash approaches can be contextualised not centralised.
- Commit to exploring and formalising new partnerships with the private sector and central banks.
- Commit to a continuous development and piloting of innovative applications of CTP.
- Commit to raising awareness of the benefits of cash transfer programming with the leadership in charge of a humanitarian response.
- Commit to joint advocacy efforts to have one strong voice for major stakeholders.

DISCUSSION:

If operational agencies - the UN and NGOs – fulfilled this commitments could the issues we discussed before be solved?

Are we missing something?

FEEDBACK:

The members of the 100 days initiative calls upon all governments to use the opportunity of the WHS to:

- Commit to acknowledging that cash is an effective humanitarian tool that should be used as the first resource when responding to an emergency.
- Commit to ensuring that regulatory frameworks – including for the banking sector – are in place and are conducive for efficient and effective cash transfer programming at scale.
- Commit to using existing social protection systems as a driver of speed and efficiency for emergency response, enabling the integration of aid providers and linking CTP to existing welfare payment systems and beneficiary information prior to an emergency.
- Commit to improve national disaster response capacity to ensure there is a full time cash focal point to coordinate preparedness and response and that the central bank is a key part of preparedness activities.
- Commit to allow the disbursement of cash transfers equally to refugees, IDPs and host communities when needed.
- Commit to improve the investment climate in host countries to enable the expansion of digital financial services such that all people citizens have accessible payment mechanisms to use when needed.
- Commit to expanding the understanding of cash transfer programming at all levels of government.
- Commit to raising awareness with the general public of the added value of cash transfer programming.

<p>DISCUSSION: If host Governments fulfilled this commitments could the issues we discussed before be solved? Are we missing something?</p>
<p>FEEDBACK:</p>

The members of the 100 days of cash initiative calls upon donor governments to use the opportunity of the WHS to:

- Commit to more agile funding by applying the same level of due diligence and assessment of evidence when evaluating cash and in-kind proposals.
- Commit to better define the core elements of cash feasibility, including the concept of markets to ease a shift on the burden of proof for cash as a preferred modality.
- Commit to decentralise the criteria for awarding funding streams so it is based on agency's local capacities to operate in a given area.
- Commitment to fund large-scale cash transfer programs, accepting more donor portfolio risk by concentrating resources in fewer organizations to effectively scale-up cash transfers.
- Commit to improve transparency and clarity in relation to acceptable level of risks in given contexts for scaling up cash so implementing agencies can manage the transferred risk better.
- Commit to less earmarking and an institution-wide commitment to systematically consider multi-sector assistance.
- Commit to agreeing minimum levels of required accountability and developing and piloting multi-sector outcome indicators in relation to cash transfer programming.
- Commit to greater investment in organizational preparedness for UN agencies, NGOs, national actors and governments for coordinated cash transfer preparedness.
- Commit to invest, incentivize, challenge, and support private sector investment in expansion of digital financial services in countries at high risk of crises, so payment services are available when disasters occur.
- Commit to building and maintaining stronger donor coordination mechanisms to deal with strategic and operational issues.
- Commit to working with implementing agencies to develop a digital audit trail from donor to beneficiary to improve efficiency.
- Commit to multi-year predictable funding for the design and piloting of a collective impact plan for cash coordination including the agreement on a common goal, guidelines for common indicators, common operating platforms, compatible information sharing mechanisms and skilled human resources to support on-going efforts.
- Commit to fund the continuous development and piloting of innovative applications of CTP.
- Commit to funding cash advocacy strategies to improve understanding of CTP among host Governments and the general public.

<p>DISCUSSION: If donors fulfilled this commitments could the issues we discussed before be solved? Are we missing something?</p>
<p>FEEDBACK:</p>