



# LEARNING EVENT REPORT

“Getting Ready for  
Cash Transfer Programming”



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## “GETTING READY FOR CASH TRANSFER PROGRAMMING”

Dakar, 30 November –  
2 December 2015

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# ACRONYMS

<b>ACF</b>	Action Against Hunger
<b>CaLP</b>	Cash Learning Partnership
<b>CTP</b>	Cash Transfer Programming
<b>CWG</b>	Cash Working Group
<b>ELAN</b>	Electronic Cash Transfer Learning Action Network
<b>EMMA</b>	Emergency Market Mapping and Analysis
<b>ETC</b>	Ebola Treatment Centre
<b>FEWS/NET</b>	Famine Early Warning System Network
<b>FFP</b>	Food for Peace
<b>ICC</b>	Inter-Cluster Coordination
<b>ICRC</b>	International Committee of the Red Cross
<b>ICT</b>	Information and Communication Technology
<b>IGA</b>	Income Generating Activities
<b>KACHE</b>	Kit for Autonomous Cash Transfer in Humanitarian Emergencies
<b>MAG</b>	Market Analysis Guidance
<b>MEB</b>	Minimum Expenditure Basket
<b>MFI</b>	Micro Finance Institution
<b>MPCG</b>	Multi Purpose Cash Grant
<b>MSF</b>	Doctors Without Borders
<b>MSMA</b>	Multi Sector Market Assessment
<b>NFC</b>	Near Field Communication
<b>NGO</b>	Non-Governmental Organisation
<b>OCAT</b>	Organizational Capacity Assessment Tool
<b>OCHA</b>	Office for the Coordination of Humanitarian Affairs
<b>OFDA</b>	Office of Foreign Disaster Assistance
<b>PCMMA</b>	Pre-Crisis Market Mapping and Analysis
<b>RAM</b>	Rapid Assessment for Market
<b>SOP</b>	Standard Operational Procedures
<b>SRAF</b>	Situation and Response Analysis Framework
<b>ToR</b>	Terms of Reference
<b>UIMCEC</b>	Union of Mutual Community Savings and Credit Institutions
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>USAID</b>	United States Agency for International Development
<b>WFP</b>	World Food Programme

# INTRODUCTION

A growing number of organisations in West Africa are implementing cash transfer programming (CTP), and in doing so are developing innovative tools and programmes to improve the quality of interventions of this kind. In parallel to the rising number of organisations using CTP, there has also been increased interest among experts from other sectors, who are attracted by the results and flexibility of CTP and seek to enhance their knowledge of the tool in a context in which needs vary greatly according to different crisis factors. West Africa has recently faced armed crises in places such as Mali, the Central African Republic and the Lake Chad Basin, and is frequently affected by natural disasters like floods and epidemics on a relatively large scale.

The Ebola crisis highlighted the limits practitioners are confronted with when it comes to rapidly deploying teams to implement cash transfers at scale, beyond the food security sector and/or in a volatile context. The actors involved find it difficult to maximise knowledge-sharing with new partners. Now that cash transfers have become a globally accepted modality, it is important to facilitate the identification of any obstacles that may prevent it from being used as effectively as possible.

What can be done to better ensure the timely design and implementation of CTP? What resources are available and what resources are still lacking in order to implement CTP in a wide range of sectors, contexts and partnerships? What initiatives have already been tested in the region that we can build upon to improve our capacities?

## What should we do to get ready for CTP?

Being prepared requires not only routinely considering CTP as a potential option, but also mainstreaming it throughout the emergency response cycle (preparedness, emergency response, early recovery), in conjunction with longer term actors; and furthermore ensuring that **“where implemented it is done so in a high-quality and timely manner, and at scale”**.

CaLP considers preparedness a priority. In West Africa, where there is still a real need for support, CaLP dedicated its annual regional learning event, held between 30th November and 2nd December 2015, to the topic **“Getting Ready for Cash Transfer Programming”**. Structured so as to cover different aspects of preparation for CTP, the event presented tools implemented in the region by the community of practice to more than 45 participants per session, from over 15 countries in the region and beyond. The presentations were rich in detail and prompted lengthy discussions. By building on experience-sharing and drawing lessons from these experiences, the event helped to set out recommendations for enhancing the preparedness of actors in the region for CTP.

This report aims to reproduce and refocus the key messages and lessons learnt from the various presentations made during the event on preparedness for CTP, and to extend the recommendations plan for which a draft was drawn up by the participants of the different working groups and discussions held during the event. Lastly, it also aims to identify measures that CaLP can support.

# I OVERVIEW OF LESSONS LEARNT FROM THE EVENT

## I.1 LESSONS LEARNT FROM THE RESPONSE TO THE EBOLA EPIDEMIC IN WEST AFRICA

As part of a wider response to support survivors of Ebola and workers involved in collecting bodies, the ICRC provided a medium-term CTP response. The short-term assistance was provided in kind for a quicker response (three weeks), based on the capacities of the ICRC, but in light of the increase in community tensions, a decision was taken to make the transition to 100% cash transfer distribution, to be carried out via telephone operators, since registration 'on the ground' was impossible.

See the project video: ICRC, 28 November 2014, "Liberia: Surviving Ebola":  
<https://www.youtube.com/watch?v=Zylj71WTVUI>

Initiated by an illustration of the use of CTP in the response to the Ebola crisis via a project implemented by the ICRC in Monrovia, discussions were held between MSF, the ICRC and FFP.

**CTP is used in a wide range of sectors, including some in which a lack of knowledge of it and the way in which it is understood prevent it from being used in the most effective way possible.**

The response to the Ebola crisis highlighted some interventions involving the transfer of cash which were not understood or framed as cash transfer programming per se. One example of this is the daily allowance paid to patients and/or chaperones by MSF in different contexts over several years (as in tuberculosis programmes). CTP is not inapplicable to any sector a priori, and many actors are open to exploring the CTP's potential within their activities. However, a lack of knowledge of and access to expertise on CTP hinders its development in such sectors. As the ICRC has shown, certain agencies continue to rely on in-kind distributions in their transition towards CTP, whilst strengthening their internal capacity and institutionalising CTP responses. While this transition is also important for the beneficiaries, growing community tensions concerning the interventions can require a rapid conversion to 100% cash transfer distribution, as in the case of the ICRC's intervention. Despite a lack of preparation or expertise, many actors recognise of their own accord the obvious added value of CTP in a context such as that of an epidemic, where distribution via mobile phone has made it possible to help populations by getting around quarantine measures without exposing the teams, whilst providing quick, transparent distribution. The same distribution mechanism was used by the main CTP actors in the response to the Ebola crisis in Sierra Leone.

### **Lack of connections with actors with CTP expertise**

Because the food security sector is the focus of the majority of the expertise and tools developed for the use of cash transfers in West Africa, the response to other types of crisis involving actors from other sectors (medical actors in this case, but the issue also applies to population displacements, for example) does not systematically include CTP. It is essential to build bridges so that CTP expertise can be disseminated to all humanitarian actors and that different sectors can identify entry points and study the feasibility of CTP in their sector, using suitable tools and the necessary skills. It is also important for this coordination to be able to strengthen partnerships between actors working on immediate emergencies (medical response in this case) and longer-term actors who work, thanks to CTP, on rebuilding victims' livelihoods.

## International Red Cross and Red Crescent Movement Ebola response in Liberia

JULY – DECEMBER 2014

Since the beginning of the Ebola outbreak in West Africa, the International Red Cross and Red Crescent Movement has been helping the Liberian authorities respond to the epidemic.



### Safe and dignified burials

- **3,225** bodies collected and safely buried



### Social mobilization

- **1,130,335** people reached
- **16,723** sessions carried out
- **4,065** communities visited
- **168,147** households reached



### Psycho-social support (PSS)

- **2,743** sessions delivered in communities
- **98,744** people reached
- **315** community leaders trained in PSS



### Tracing and monitoring contacts

- **6,887** people traced



### Support to Ebola Treatment Units (ETUs) in Monrovia

- **90** health workers trained
- **631** patients received **6,354** balanced diet meals (in 2 ETUs and 1 isolation unit)
- **435** discharged patients received supplementary food rations for 1 month
- Liberian authorities received support for the desludging of Ebola-contaminated waste



### Access to health services in Monrovia

3 health facilities covered : Slip Way and New Georgia clinics, St Joseph catholic hospital

- **75,000** non-Ebola patients gained renewed access to health care
- **4,085** patients had access to safe consultations
- **110** medical staff trained in Infection Prevention and Control measures

- **In St Joseph hospital** - maternity ward reopened 24.11.2014
- **354** women benefited from safe antenatal consultations
- **86** deliveries safely carried out

### In other health facilities

- **150,000** people (approx.) gained renewed access to health care in **Redemption Hospital** thanks to cleaning of Ebola-contaminated area
- Training of medical staff at **JFK Hospital**
- Set up an ETU which is currently being used as Severe Infection Temporary Treatment Unit (SITTU)



### Cash grant for survivors and families of victims

- **622** people received cash assistance through mobile phone transfers (mid Nov-end Dec)



### Ebola prevention in all Liberian prisons

- **1,700** detainees in 16 prisons benefited from setup of Ebola prevention and control measures
- **94** people trained in Ebola prevention measures
- **1,700** detainees received complementary food and micronutrient rations every month
- **16** prisons received material for setup of hand-washing stations
- **4** triage and isolation units built in the country's largest prisons
- **Health care access** for detainees maintained through donation of medicines and supplies
- **Technical and financial support** given to detention health staff to ensure implementation of Ebola prevention measures
- **Living conditions of detainees improved** thanks to infrastructure work and distribution of essential items

### Red Cross volunteers in Liberia



- **5,500** volunteers in 15 counties



- **1,407** mentoring, coaching and training sessions for volunteers

### The Movement components



The Movement in Liberia

### Ebola response activities

- Safe and dignified burials
- Social mobilization
- Psycho-social support
- Tracing and monitoring contacts
- Access to health services
- Support to Ebola Treatment Units
- Cash assistance programme
- Ebola prevention in prisons



Source: ICRC, 13th February 2015, Ebola: Response of the international movement in Liberia

## Missed opportunities

At the onset of the crisis, certain medical actors (including MSF) considered using CTP in such a context, as, for example, a form of compensation against stigmatisation, as indemnity for quarantine measures where people were no longer able to work (at minimum to pay the rent), or as a means of facilitating the “creation of a favourable environment for dealing with the situation”. The ICRC, in its project, used CTP as a peripheral tool as part of a broader intervention panel (see box above). The panel members highlighted the use of CTP as an important way of optimising the response and maximising its impact, for example by facilitating body collection work, which was extremely onerous for workers and families (whose basic property had to be burned following the operation) and by preparing for the recovery of the households of victims (survivors or families of the deceased whose income had fallen considerably), thus linking emergency medical intervention with longer-term measures. The ICRC, for example, made various payments. The first payment was made on a patient’s discharge from the ETC, with subsequent payments coming during the between-harvests season and for another six months after that, so as to help beneficiaries to rebuild their livelihoods.

## What kind of information collection method is necessary for good preparation?

Based on its own experience, the ICRC has highlighted that cash via telephone can be very effective and offers a great deal of flexibility in the long term. This mechanism provides added value for organisations that already work with cash. A monitoring system involving questions being sent by SMS, paid for by the ICRC, was tested but did not work well due to several factors, including illiteracy and irregular phone connections. The organisation hopes to have a more functional technological environment in the future, in order to be able to carry out more frequent monitoring of a higher quality. To achieve this, platforms for coordination between actors using CTP are required, to give more weight to advocacy which moves towards this goal.

## 1.2 BUILDING INCLUSIVE COORDINATION SYSTEMS

As we have seen previously, the Ebola crisis highlighted the challenges that this type of crisis poses to current coordination systems. The need to build bridges is all the more clear due to the limited circulation of information and the highly sectoral nature of financing, which focuses on medical response on the one hand and food security on the other. As a result of its mandate and its capacities, the ICRC was one of the first actors to be able to use cash at different response levels (urgent reintegration of people discharged from ETC, longer-term support in re-establishing livelihoods).

The Ebola crisis reminds us that coordination mechanisms must be defined and institutionalised before crises take place, as it is a great deal harder to foster effective, inclusive coordination in an emergency. In this example, the first half of the year 2014 was strategic in establishing effective coordination, but the delay that took place had an impact on actors’ response capacity. In some countries, such as Sierra Leone, social protection institutions had been established prior to the crisis, and show that preparation must also focus on such mechanisms, which make it possible to deal with a shock more quickly.

### Working with social protection actors

The technical matter of drawing up unique national registers was much discussed, as it is agreed that the use of these registers can accelerate crisis response considerably. It was noted that social protection interventions are able to respond to cross-sectoral needs, with the aim of protecting against risks. Defining social protection systems is a stage at which we attempt to define the type and scale of needs to which the system will respond and, therefore, pre-identify the gaps that humanitarian organisations must be prepared to fill. It is essential that the preparation of humanitarian responses be carried out in liaison with social protection systems in place or under development, since the two are complementary and can cancel each other out if they are not coordinated and prepared in advance.

As long as emergency and social protection actors fail to integrate their respective responses into their preparation, there may be a risk of reducing the coverage of interventions (areas with a concentration of aid from social protection actors and humanitarian actors to the detriment of other areas, for example) and, of course, a risk of an ineffective response.

It was noted that it is never too late to coordinate the two approaches, but that it is preferable to do so before a major crisis takes place.

### **At the global and regional level**

The discussions stressed the importance of coordination in order to facilitate a quick and effective response to crises, at both strategic and technical levels. The forthcoming World Humanitarian Summit offers a chance to advocate for more inclusive coordination systems, involving forging links with social protection actors and governments, as we have seen previously. The development of cross-sectoral CTP crisis responses highlights the urgency of rethinking CTP coordination.

### **At the national level**

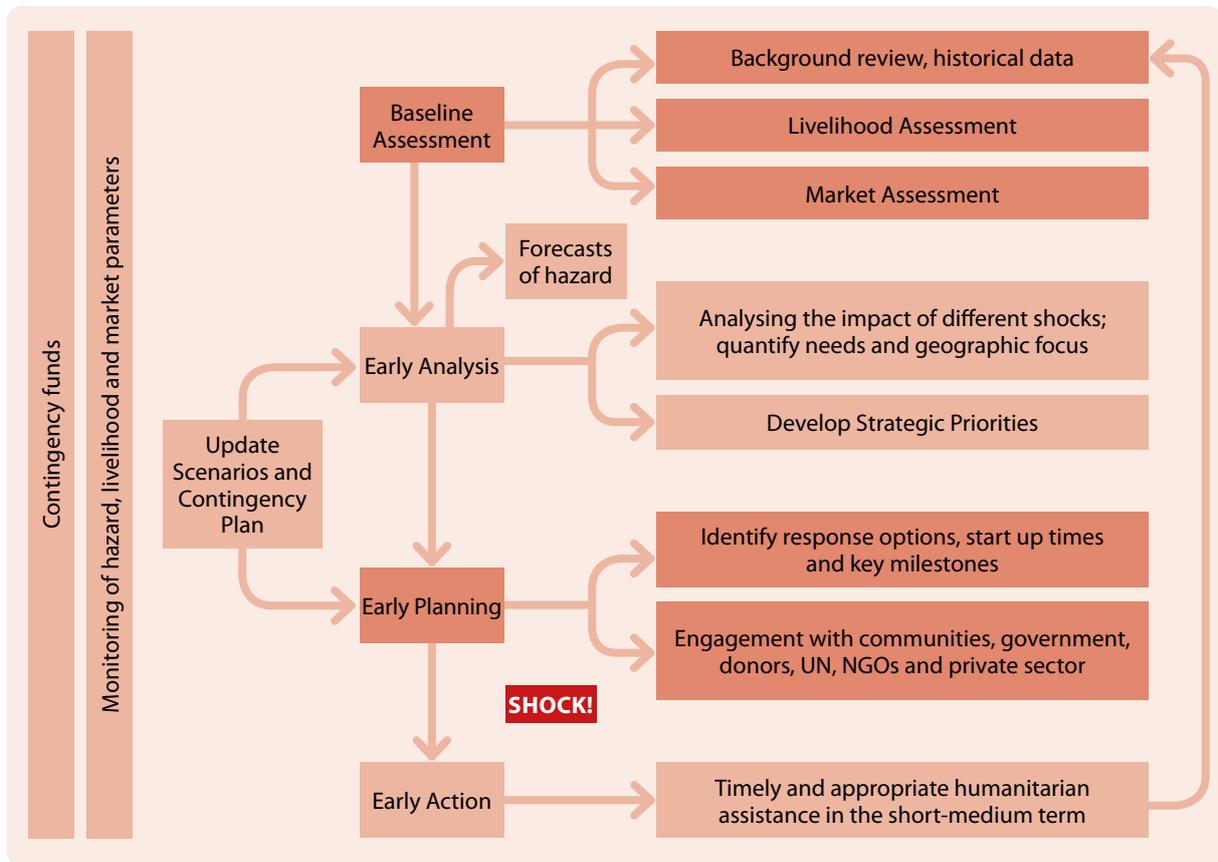
During the group work, it was noted that in the absence of financing, it is difficult to find an organisation that will coordinate information over the long term. The importance of the presence of donors within coordination mechanisms was stressed. Some participants noted that there is no systematic motivation for actors to work together, meaning there is a need for ongoing awareness-raising and continued advocacy to strengthen coordination systems.

Discussions with representatives of CWGs in Burkina Faso, Chad and Mauritania, regional CWGs and the ECHO alliance in Senegal highlighted the different models of coordination between CTP actors in the region and their different needs. The representatives all stressed the importance of being open to new actors (new sectors, social protection actors, private sector, etc.) in order to strengthen the role of coordination in being prepared for crisis response. They were able to share their achievements in boosting harmonisation/learning and preparation for CTP actors with the participants: the groups from Burkina Faso and Mauritania have organised meetings with mobile phone operators, which the Chadian group is also keen to do. Chad has also organised capacity-building events, as has Mali. Mauritania has done a great deal of work on developing and harmonising tools via a glossary. All the groups also promote the [Cash Atlas](#), which needs to be reinforced.

Market analysis must play a more significant role in the groups' work, as must opportunities for training, at the request and mobilisation of the CWGs.

### I.3 THE SRAF: A CTP PREPARATION TOOL

Situation and Response Analysis Framework – SRAF: [www.sraf-guidelines.org](http://www.sraf-guidelines.org)



The development of the SRAF began from the observation that, despite the chronic nature of crises and the different early-warning mechanisms available in the region, the response still sometimes comes too late. Developed as part of a consortium, the tool aims both to anticipate crises and to provide a response before they have a negative impact on the populations’ livelihoods, in order to protect the objectives of traditional interventions and act effectively to reduce poverty. The tool draws up scenarios based on the baseline analysis of markets and livelihoods. The tool must undergo more testing and prove its effectiveness to be able to obtain larger financing, which would enable it to be used by a number of actors on a large scale.

## I.4 ENTERING PARTNERSHIPS WITH THE NEW CTP ACTORS

### Working with new technologies

#### **ELAN – *Electronic Cash Transfer Learning Action Network***

Visit the ELAN page on CaLP’s website: [www.cashlearning.org/elan](http://www.cashlearning.org/elan)

ELAN was created to improve the use of electronic transfers in supporting people affected by a crisis, by putting humanitarian actors and the private sector in contact, sharing resources and information, and strengthening actors’ capacities. ELAN is an essential supplement to the activities of CaLP, making it possible to go further with certain specific aspects of cash transfers.

Using electronic methods in CTP enables the beneficiaries to save more by improving transfer management. This also allows for greater flexibility of use, subject to in-depth knowledge of the tool. However, while the transition to electronic cash transfers offers more opportunities, it also creates new dependencies, which is why it is so important to always evaluate the real added value it will bring to a project. Certain factors, such as the cost, implementation time frame, multiplier effects or possible negative impact of the mechanism, should be evaluated in advance and re-evaluated during the project. It is important to plan for contingency resources/stocks/capacities, since a mechanism chosen upon the project’s conception can turn out to be ineffective several months after the start of implementation. During the event, the participants worked on short case studies to test different electronic transfer methods, in order to help them to identify the factors on which to base their decision-making and understand the advantages that technology can offer.

The ELAN team had prepared mini-scenarios with information about the beneficiaries’ profile, the programme’s objectives, the context of the operation and the planned duration of the assistance, and each group had to identify the appropriate method and distribution mechanism, explaining the factors that had led them to this decision. It became apparent that the use of technology does not always lead to immediate added value, depending on the scale of the project, the time frame and duration of the intervention, the capacities of the organisation, etc. The participants stressed the importance of raising awareness among beneficiaries (and potentially traders) and the possible needs in terms of training for all stakeholders. The positive side effects of working with partners were mentioned, with a focus on the implications in terms of preparation. The participants found that technology can provide security, speed and discrete distribution on a large scale, provided that the prerequisites to its implementation are met (familiarity and availability/coverage). Similarly, transfers made via the banking system can be a major asset in terms of access to credit and can foster investment in sustainable IGA, provided that preliminary work has been done with the partner banks or MFIs (definition of the service, negotiation of costs, identification procedures, transparency, ‘Know Your Customer’ policy). The exercise also made it possible to implement some very useful preparation activities internally, such as the creation of pilot groups among the beneficiaries—on a voluntary basis—to test the functionality of different methods and identify points that need to be strengthened (team capacities, resources, training, etc.) before a new method is rolled out on a larger scale.

#### **Aspects of preparation to use the technology:**

- Training of beneficiaries and strengthening of agents’ capacities.
- Management and protection of data: developing tools for evaluating partners’ policies on data management, working with beneficiaries in advance to obtain their consent on the way in which their data will be collected and processed, etc. It is important to devise an alternative solution in the event that the beneficiaries do not wish to share their data.
- The registration process is particularly important, as well as the selection of partners as part of the ‘Know Your Customer’ initiative, which aims to avoid bad money management practices.

### The event enabled participants to identify some good practices:

- Bring humanitarian agencies together to lead a concerted advocacy aimed at service providers.
- Map available providers of financial services or technology and find out their prerequisites for beneficiary registration, as well as their existing coverage and their real capacities (in relation to the number of beneficiaries, for example).
- Identify the contact within partner structures which hold pertinent information for the partnership.
- Undertake preliminary work with all private sector actors in order to better understand their methods and priorities.
- Develop a unique beneficiary card that is valid for all agencies, or at least several interventions, in order to minimise the risks of fraud, exchange, identification errors and complex procedures.
- Collect registration data electronically so as to ensure better safeguarding and more confidential, transparent and secure management.
- Pre-identify data that can be shared and data that are not directly useful for the programme.
- Agree internally on implementation time frames and commission rates, and involve the donor in these negotiations, or at least share the information, since donors' procedures are sometimes a strict constraint in this type of negotiation.
- Remember that the internet is not a secure medium!
- Work with a selection of several partners, not necessarily a single partner.
- Evaluate the risks and understand the internal decision-making and supervision processes of the agents that will ultimately be responsible for distribution to the beneficiaries.
- Ensure that awareness-raising is carried out so that the beneficiaries are treated with dignity and respect.
- Work with the banks in advance in order to understand their payment processes and their procedures in general.
- Identify who within the team is the most capable and best qualified to carry out beneficiary registration (think about including different departments, especially the audit and ICT teams).
- Improve organisations' knowledge and skills in terms of data protection and internal information management procedures. To help them, CaLP has developed [a guide to beneficiary data protection](#), as well as an [online course on this topic](#).
- Build on experience and develop flexible guidelines for working with partners. When it comes to formalising contracts, for example, don't hesitate to change selection processes and adapt them to the needs of each programme.

ELAN has developed several webinars and guidelines to help humanitarian actors to prepare for this work with private sector operators (available here: [www.cashlearning.org/elan/elan-material](http://www.cashlearning.org/elan/elan-material)).

## The Red Rose tool

Visit the Red Rose website: [www.redrosecps.com](http://www.redrosecps.com)

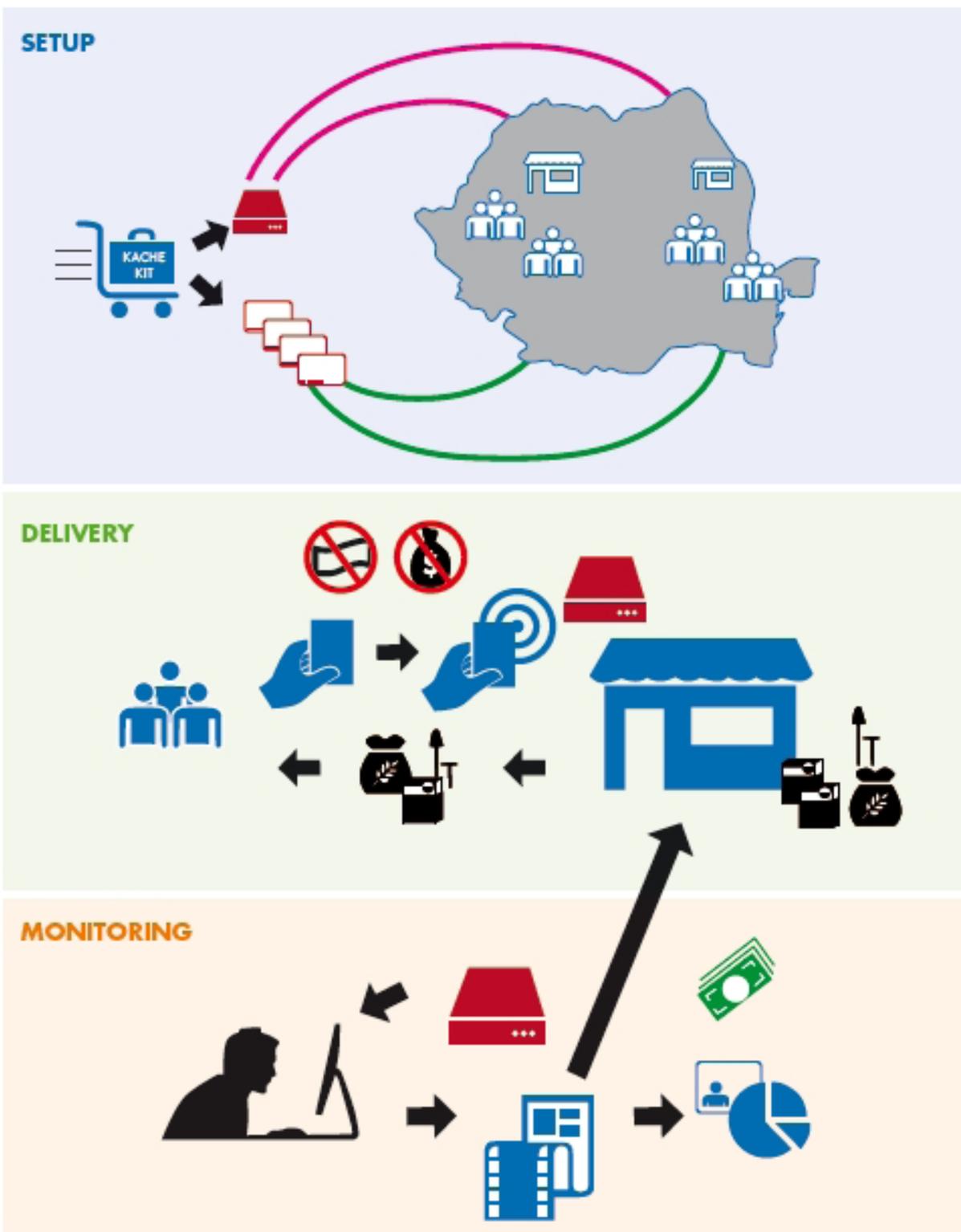
The platform developed by Red Rose has already been used by different organisations, including Mercy Corps and ACF. This technology works using NFC readers integrated into mobile phones, making it possible to read the data stored on beneficiaries’ cards and process them via a ‘cloud’ of data stored on a server. It is possible to connect to a vendor’s WiFi hotspot and export the data so as to be able to use them offline and make them available at the office. The system can also use SMS, if required. The tool enables beneficiaries to pre-select their purchases on the platform based on the price set by the vendor, which must be within a certain window. The system, which makes it possible to simultaneously carry out identification, registration, transfers (e-vouchers) and reporting, ensures precise, easy and transparent monitoring. It is possible for several organisations to use the same card, even with different objectives, since the database of registered individuals can be unique, with each agency subsequently applying its own filters, corresponding to its targeting method. The initial training and investment required for the technology will generate a return over the long term, because this preparation stage will be beneficial in shortening implementation time frames for future projects in the event of a crisis, or for long-term programmes, such as state interventions.

One of the challenges posed in terms of preparation is the complexity of the technology used, which requires a certain length of time for users to become familiar with it and optimise its use. Initially, with traders/beneficiaries or untrained team members, the tool will not save time, even though this is one of the desired outcomes. It is therefore necessary to dedicate time to familiarising oneself with the tool. Participants were able to familiarise themselves with the tool and see for themselves that, despite the great simplicity of the platform, and although the participants are largely familiar with new technologies, they would need a bit of help to achieve fluid, transparent transfers.

The preparation process for Mercy Corps was staggered over several years, in order to ensure a reasonably fluid use of the tool. Although some resistance from vendors was anticipated, the technology has actually been very well received, since it has made it possible to carry out more transactions in a shorter time.

## KACHE (Kit for Autonomous Cash Transfer in Humanitarian Emergencies) by ACF

The KACHE tool is based on the Red Rose platform. **KACHE** acts as a solution for implementing electronic cash transfers in hard-to-reach places, where there is a lack of infrastructure and few options. It offers a secure, autonomous system that meets the time frame and security criteria and operates via mobile phone, enabling effective monitoring and rapid deployment in emergency situations. Developed thanks to financial support from the WFP, the tool is easy to use, meaning it can be employed by as many partners as possible. The system is based on the Red Rose platform, and facilitates preparation for the implementation of electronic coupons by developing kits that include all necessary equipment, designed for rapid familiarisation.



Source: Cerveró Mompó Jose A. & Jacob Julien, "E-PROGRAMMING CATALOG / 2015: How technology can support the project cycle management in Acción contra el Hambre".

Though in itself an aid to CTP preparedness, the tool also requires specific preparation methods. KACHE meets all the criteria set out by ACF. Moreover, the technology cannot do everything, and supervision by internal teams is necessary for fluid implementation. It is also necessary to prepare the interface with key partners, as identified through field work (definition of the Red Rose options integrated for each mission), pre-stock the appropriate equipment and develop capacities so that the tool can become a genuine new response option. The development of KACHE is part of a more general initiative involving institutionalisation and preparation of CTP within ACF. The aim is to develop a reserve capacity within emergency pools and missions for more rapid responses.

For the moment, the tool has been tested in Mali. Although the system has been perceived as easy to use, certain tool security mechanisms, such as the use of a PIN code, are not clear for certain communities. To make them easier to remember, ACF is considering alternative methods using non-numbered PINs. Overall, however, the system has been evaluated as transparent and satisfactory for ACF and the beneficiaries. The aim is to develop the tool, roll it out on a larger scale, and make it available throughout the entire ACF network. The potential still remains underexploited, and numerous other applications could be tested, especially for new sectors (for WASH, for water trucking, for example).

## Working with financial service providers

### Sharing experience of an MFI: the UIMCEC in Senegal

For several years, the UIMCEC has worked with the WFP as part of food assistance programmes in Senegal. The UIMCEC is responsible for paying the retailers identified by the WFP and the Minister of Trade, to which the beneficiaries will come to exchange their vouchers for food products. Such interventions are aimed at reducing vulnerability among populations (by avoiding the selling off of crops) and should have positive effects on the local economy (increase in retailers' sales). The innovative partnership also makes it possible to develop the range of financial services offered and to facilitate the reimbursement of retailers that have already delivered goods to beneficiaries—within the time frames set.

Visit the UIMCEC website: [www.uimcec.sn](http://www.uimcec.sn)

One of the advantages offered by MFIs is their geographic coverage, particularly in rural areas, thereby enabling access and distribution in remote rural areas to populations who are hard to reach through other mechanisms (no telephone network, poor lines of communication, etc.). The UIMCEC network, for example, 80% of whose offices are located in rural areas, serves as a cash point for its partners, such as the WFP. The MFI therefore manages the procedures, teams and resources necessary for the detailed payment of each beneficiary, and offers a guarantee of expertise to the programme. Coordination between partners, through regular information-sharing, is essential from the beginning of the project, in order to guarantee payment within the time frames set.

The MFI also offers closer convergence between its motivations and objectives and those of the WFP, compared with the traditional banking sector. The experience shared by the UIMCEC shows a certain adaptability to the beneficiaries' profile. For example, for women, who represent the majority of beneficiaries and rarely have personal assets, family or neighbourhood guarantees are accepted as a security deposit, rather than just personal guarantees<sup>1</sup>. The interest rate applied in such programmes aimed at supporting the most vulnerable populations is reduced, and the MFI makes an effort to guarantee confidentiality concerning repayments and financial risk management.

The MFI also makes it possible to provide support that covers more than just payment. Specifically, it offers a beneficiary support service involving training in financial education and budget preparation, which enables the beneficiary to get even more out of the assistance.

<sup>1</sup> The presenter specified that the MFI easily agreed to review its credit granting conditions for women, since in the institution's experience, the loan collection rate for women is very high.

## I.5 ANALYSES NECESSARY TO BE READY FOR CTP

### Why conduct preliminary analyses?

Emphasis was placed on understanding how the local market works (availability, access, procurement, etc.) and the factors that influence it (particularly seasonality and the political and security context). The performance of the market is calculated based on its capacity to react to external factors.

Consultation with other departments, such as logistics, ICT, security and finance, during the market analysis makes it possible to benefit from their expertise and carry out a more reliable analysis. As there is no ready-made solution, the methodology and tools must be adapted to suit the objectives, context and needs, whilst bearing in mind the constraints (of the tool, context and organisation). The more data available, the more detailed the analysis can be.

### How do you choose the right tool?

The **definition of the ultimate objective** of an intervention by an NGO makes it possible to decide on the **type** and **depth** of the market analysis to be carried out. The choice of tool also depends on the phase during which the market analysis is conducted. A very in-depth market analysis is not systematically necessary, and may prevent NGOs from intervening in time in emergency situations.

Reminder of the minimum requirements for market analysis in emergencies<sup>2</sup>:

- Objective of the analysis
- Analysis in itself
- Data collection
- Verification of the quality of the data

A coordinated approach is important but difficult to put in place. It is therefore necessary and effective to involve several actors (efficiency gains, especially when resources/information are pooled).

The PCMMA is a very relevant tool for the region (slow-onset crises, livelihoods). The SRAF<sup>3</sup>, like the PCMMA, makes it possible to collect data and anticipate scenarios. However, the most important thing is not the tool itself, but the process in relation to the intervention objective.

### The PCMMA

The PCMMA involves mapping markets and devising scenarios that make it possible to understand how the market could react in the event of a crisis, and the impact this would have on households. These market maps and scenarios are regularly reviewed in order to refine them, based on the real impact of a crisis. This makes it possible to facilitate decision-making with regard to the intervention.

The tool presents three essential added-value factors: **early warning / preparation / support for markets**. Analysis of potential breaches makes it possible to anticipate a crisis. The tool also makes it possible to carry out analyses of beneficiaries and buyers. The selection of the reference crisis, the selection of the population and the choice of the reference market are all key stages in the PCMMA process.

This means that the PCMMA goes beyond the EMMA and, moreover, is a preparation tool, since it does not wait for the crisis to happen to conduct the analysis (the EMMA is a tool applied to crisis situations). The PCMMA is more like the link between the last crisis and the anticipation of future crises, with a view to generating crisis response elements to support the market, and is therefore suited to Sahelian contexts, where crises are chronic and can be anticipated.

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<sup>2</sup> CaLP, February 2012, [Minimum requirements for market analysis in emergencies](#).

<sup>3</sup> Save the Children, [SRAF](#) (Situation and Response Analysis Framework).

## The RAM/MAG

The RAM/MAG constitutes a response analysis process. The RAM makes it possible to carry out feasibility studies based on a physical market analysis, whereas the MAG places the intervention in its environment and is an ongoing process carried out at all stages of the project cycle. An online course has been developed to facilitate a good understanding of the RAM tool prior to a crisis, so that teams can make themselves familiar with it in advance. Face-to-face training is provided for the MAG tool.

### Example of RAM in northern Cameroon

The Red Cross movement has conducted a RAM analysis in northern Cameroon, in order to evaluate the feasibility of cash transfers. Increasing numbers of people are using bartering in this region, due to the security risks linked to cash. The Red Cross therefore conducted a RAM study, whose added value consists of the fact that it does not take only market risks into account, but also studies the feasibility of cash transfers in their context (for example, in northern Cameroon, where there is a risk of suicide attacks). Using CTP in this region requires a great deal of explanation and education among the different actors involved (beneficiaries, armies, local authorities, etc.). This also requires considerable technical support and internal training due to the high risk of fraud.

## The cross-sectoral approach

Humanitarian actors increasingly understand the overlapping nature of their respective different needs (education/WASH/health/food security, etc.), and try to provide responses that are at minimum coordinated, or even cross-sectoral. Market analysis should ideally represent this analysis of the varied and individual needs of households, via an inclusive approach comprising different levels of analysis relating to different types of market.

CaLP and its partners are working on creating tools to facilitate preliminary cross-sectoral analyses, such as the toolbox developed by the UNHCR for cross-sectoral cash transfer interventions<sup>4</sup>. The **MSMA**, which is part of this toolbox, is a market analysis process that enables analysis of markets' capacity to respond to cross-sectoral needs. Its starting point is an analysis of the general market situation (legal environment, impact on internal/external borders), rather than a specific market system (as advocated by the EMMA). The MSMA is based on the **MEB**, which plays a key role in terms of preparation, since many secondary data are already available. These different pieces of information cover different beneficiary needs, and make it possible to facilitate the identification of the appropriate tool, depending on the nature and scale of the needs involved. All these tools are available on the CaLP website and are being translated into French (see pages [www.cashlearning.org/markets](http://www.cashlearning.org/markets) and [www.cashlearning.org/mpg](http://www.cashlearning.org/mpg)). Such innovations give rise to challenges, yet to be identified, in terms of training and coordination.

<sup>4</sup> UNHCR, 2016, *Operational Guidance and Toolkit for Multipurpose Cash Grants*. “Multipurpose Cash Grants (MPGs) are unrestricted cash transfers that “place beneficiary choice and prioritisation of his/her needs at the forefront of the response”.

## I.6 THE INSTITUTIONALISATION OF CASH TRANSFERS

### Reinforcing institutional capacities: best practices

- **Demystify the terminology** used in terms of CTP, since many agents on the ground know how to implement such interventions but are not always familiar with the terms used, which gives them the impression of being novices.
- Vary training methods and go beyond staff training **by entering into discussions with the teams** and including **internal decision-makers** in the discussions, so as to enable those involved to get as much out of the experience as possible. It is necessary to strengthen the teams' capacity to do the work, rather than always relying on external experts.
- **Include implementation partners** (NGOs, technical or financial service providers, government, etc.) in the training.
- **Develop standard tools**, such as sets of forms, reference terms, etc., which should be prepared by working with different departments (IT, finance, logistics, etc.).

### The WFP experience

In 2014 CTP increased, currently accounting for 25% of the WFP's assistance activities. An initiative to boost global capacities succeeded in training, with the participation of all the WFP's internal departments, between 3,000 and 4,000 WFP agents in 2015, through cross-sectoral and multi-disciplinary training in the 60 countries in which the WFP has agencies (both online and face-to-face training). The initiative represents a concerted effort to institutionalise CTP, the first stage of which focused on internal teams. The modules are planned to be made public by 1st September 2016, with the development in parallel with training aimed at WFP suppliers. This approach is based on the idea that cash transfers are cross-sectoral and cross-functional.

A Business Process Model has been developed and describes the obligations of each unit for cash transfer activities. Each unit will conduct a feasibility analysis for each sector, and standards have been drawn up for each stage of the transfer procedure. A toolbox has been developed for this training, comprising seven different modules, and a platform has been put in place for cash transfer management.

**The key point** of the WFP initiative is that there is an internal working group on cash, which is the internal discussion forum that can be used to highlight interdependencies between the different units.

The WFP offers training modules by department for its entire staff, as well as general modules, with a view to helping them to understand the cross-sectoral dimension of CTP to optimise interventions. This is the best way to institutionalise CTP. The idea here is also to make the most of existing expertise.

### Support from CaLP to institutionalise CTP

In its research and advocacy work (particularly its 'Fit for the Future'<sup>5</sup> initiative), CaLP has worked on identifying and breaking through barriers to the institutionalisation of CTP. These barriers include:

- The link between emergency cash transfers and long-term programmes
- Actors' aversion to risk
- Lack of an organisational target
- Regulatory frameworks for electronic payments
- Feasibility in different contexts

<sup>5</sup> CaLP, 2013, [Is Cash Transfer Programming Fit for the Future?](#)

The aspects that need to be worked on to break through these barriers have been identified using the OCAT developed by CaLP:

- Governance and leadership
- Organisational management
- Human resources capacity
- Financial management capacity
- Programme/project management
- External relations

CaLP is developing a new approach to reinforcing capacities, with the aim of supporting the institutionalisation of CTP. In this respect, an organisational capacity assessment tool (OCAT) has been developed.<sup>6</sup> The objective is to create a vision and mutual understanding within an organisation, by facilitating the process of NGOs investing in the institutionalisation of CTP at the relevant scale, as identified by the organisation itself. Several organisations have shown an interest in the tool that has been reviewed.

On the technical side, CaLP has developed several partnerships in order to optimise the expertise of the different actors in specific areas. These partners include the Fritz Institute, which develops courses and certificates in logistics, with which a partnership is under way on operationalising cash transfers. Specifically, this involves defining common standards on which all actors can come together, despite differences in structure and mandate between agencies.

### **Support from donors for CTP preparedness**

Currently, donors financing CTP interventions also contribute to actors' preparation, by funding tools for data collection (such as [FEWS/NET](#) for USAID, an early-warning system facilitating a rapid response), contextual analysis (PCMMA), training (particularly through financing CaLP), advocacy and support in developing contingency plans, and CTP mapping (such as the [Cash Atlas](#)). Their partners are encouraged – and manage to do so, thanks to the experience accumulated – to reinforce their internal tools, increase the involvement of the different departments and managers of the organisation, identify possible partners, and develop preliminary agreements. The collection of reliable data remains a major challenge, which requires expertise and resources, and on which preliminary analyses and project designs are heavily dependent.

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<sup>6</sup> CaLP, 2016, [Organizational Capacity Assessment Tool \(OCAT\) user guide](#).

## 2 RECOMMENDATION PLAN FOR CTP ACTORS IN WEST AFRICA

### 2.1 COORDINATION

#### **Making coordination more inclusive: what should be included?**

The illustration of the ICRC project and of different initiatives in the region has highlighted the importance of **building bridges between actors with expertise in CTP and other actors with specific expertise** in responses to non-food security crises, such as epidemics, population displacements and natural disasters, to which the region is exposed. **Thanks to its partnership with MSF, the ICRC has saved precious time and increased the reliability of its targeting** by making use of lists provided by the actor intervening in ETCs. The institutional relationship with the Liberian Red Cross clearly made it easier to identify entry points, thus highlighting the importance of becoming familiar with the local association network in order to better prepare a crisis response.

As well as more research into the use of CTP to facilitate access to ETCs, a reduction in the stigmatisation of survivors and their families and other planned measures could be carried out. There have been failed opportunities not only in terms of programme objectives to which CTP could have contributed, but also with regard to the use of distribution mechanisms. The ICRC noted that the distribution of money by mobile phone could be considerably improved in terms of monitoring, maintaining contact and referencing during processing (also to be considered for malnutrition treatment centres). Therefore, **certain research avenues were opened with the cash transferred in the context of the Ebola crisis, with a view to understanding how to bring together the different actors involved in the response to this type of crisis.**

The importance of **including state actors** came up on several occasions, not only with regard to actors connected to social protection, but also to ensure the genuine inclusion of national institutions in planning, response and information-sharing processes. Ideally, national institutions should lead the coordination. In Mauritania, although the government's role is essential, its involvement is slowed down by the fact that no individual dedicated to this task has been identified. The institutionalisation of CWGs is a challenge for the entire region, and therefore their expertise is beginning to be made available to state structures. CWGs in Burkina Faso and Chad are continuing their advocacy with a view to urging the government to become more involved in this coordination.

#### **Making coordination more inclusive: what mechanisms should be used?**

There is currently no model for CTP coordination, which is generally done on an ad hoc basis, outside of the humanitarian architecture. In areas where CaLP has not provided support, it is difficult to organise long-term coordination and to put real mechanisms in place. The desire to **encourage CTP experts (CWG leads) to contribute to inter-cluster meetings** is an initial recommendation to ensure that expertise is passed on to the different working groups/sectors and that responses are coordinated.

CWG representatives have stressed **the importance of distinct CWGs that are open to other sectors, outside of food security**. This will mean continuing with efforts to **clearly incorporate this into their terms of reference**. The different panel members have **welcomed OCHA initiatives** in various countries to engage in such efforts.

Actors' preparedness for multiple risks (epidemics, natural disasters, electoral tensions, etc.) and the **development of inherent contingency plans must include preparation for cash transfers**. During its session, OCHA mentioned that it is part of its mandate to ensure that this recommendation is implemented, and also discussed its ongoing work on drawing up 'country files' to better identify the different risks to which countries are exposed, in order to better prepare the relevant response.

**The community of practice also recommended that donors make funds available to support the process of coordinating CTP actors**, in order to speed up the implementation of efficient mechanisms and enhance advocacy measures. The diversity of sources of funding for coordination appears to be of great importance.

## Using coordination platforms as an advocacy tool

Coordination was frequently mentioned during the event as a **solid platform for advocacy**, particularly for work with the private sector and mobile phone companies, with which humanitarian agencies all too often interact bilaterally, meaning they cannot negotiate to the best of their ability over transaction costs and the quality of the services provided. Mobile phone penetration in the region is good and continues to grow, but unevenly<sup>7</sup>: network coverage is still too low in many countries in rural areas, meaning that the technology cannot be used for distribution, however necessary it may be. Coordination between short and long-term actors is important, in cooperation with state actors, in order to work jointly on expanding this service.

## Coordination / harmonisation

In order to ensure complementary coordination mechanisms, as well as a balance between strategic/technical aspects and information-sharing/capacity-building, it is advisable to **break down coordination into different levels**, with the creation of systems that are closer to the actual operations, to complement the coordination systems in the capital. This is the case in Mauritania, with capacity-development work and a more strategic approach (aimed at covering needs) being carried out in the capital, alongside on-site work with decentralised state services, with a view to harmonising approaches on the ground.

### Recommendation plan for concrete measures for more inclusive coordination

- **Open up existing coordination mechanisms (CWGs)** to state actors, local civil society, actors that are no longer using CTP but are involved in crisis response (sectors in which CTP is little used, private sector, etc.)
- **Make CWGs more visible as tools for centralising information relating to CTP**

Namely by connecting the CWG with the inter-cluster (lead of each CWG participating regularly in ICC meetings) and updating the groups' terms of reference (taking into account openness to new sectors).

- By advocating the inclusion of CTP when drawing up humanitarian contingency plans
- By ensuring **financing for CTP coordination**
- **Use all aspects of coordination**

Namely through strategic coordination, but also by using these coordination mechanisms as tools for advocacy with governments, donors and implementation partners, working on harmonising approaches to optimise the available resources and expertise, and break down coordination into national and regional (closer to the operations).

<sup>7</sup> Coverage growth is also uneven between countries: According to the ITU (International Telecommunication Union), while Senegal had a mobile penetration rate of 83.6% in 2012 and Mali a rate of 146% in 2014, the rates in Sierra Leone and Niger in 2012 were just 37% and 31.45% respectively.

## 2.2 WORKING WITH NEW PARTNERS

### Better understanding the services offered and expertise available, and making the most of these resources

The experience of the ICRC has given a glimpse of the potential offered by the mobile phone, in terms of reaching isolated or inaccessible populations and through facilities such as **SMS monitoring**, which remain underexploited and poorly used. It was also noted that, in the event of population displacement, the tool makes it easier for beneficiaries to stay in contact with relatives who have not been displaced, and may therefore promote reintegration over the long term. This is a research avenue that is currently being explored, particularly in relation to the Lake Chad crisis.

### Prerequisites for working successfully with MFIs

According to the event participants who shared their experiences, **the MFI's having roots in the intervention area is important to the project's success**. An MFI that is familiar with the region, already has a customer base and is aware of the operational constraints will be a better support, since it will already be 'ready' for the intervention, and will be realistic about the challenges and necessary resources. The UIMCEC and other MFIs whose partnerships have been fruitful, such as MFSEEC in Mauritania, did not expect to forge partnerships with humanitarian actors so as to have differentiated activities for the populations in most difficulty. The participants revealed that having a common goal (particularly related to development), such as the creation of IGA, helps partnerships to be successful.

One of the advantages of working with MFIs is that it may be a good transition towards access to credit and, more broadly, to the banking sector, making it possible to connect with initiatives to support micro-enterprise and resilience-oriented projects. This requires more intense preparation work between emergency and development actors, in order to devise an **'exit strategy'** that can take over and provide support for the MFI and the beneficiaries over the longer term. The possibility of saving must also not be neglected, from the very start of the intervention.

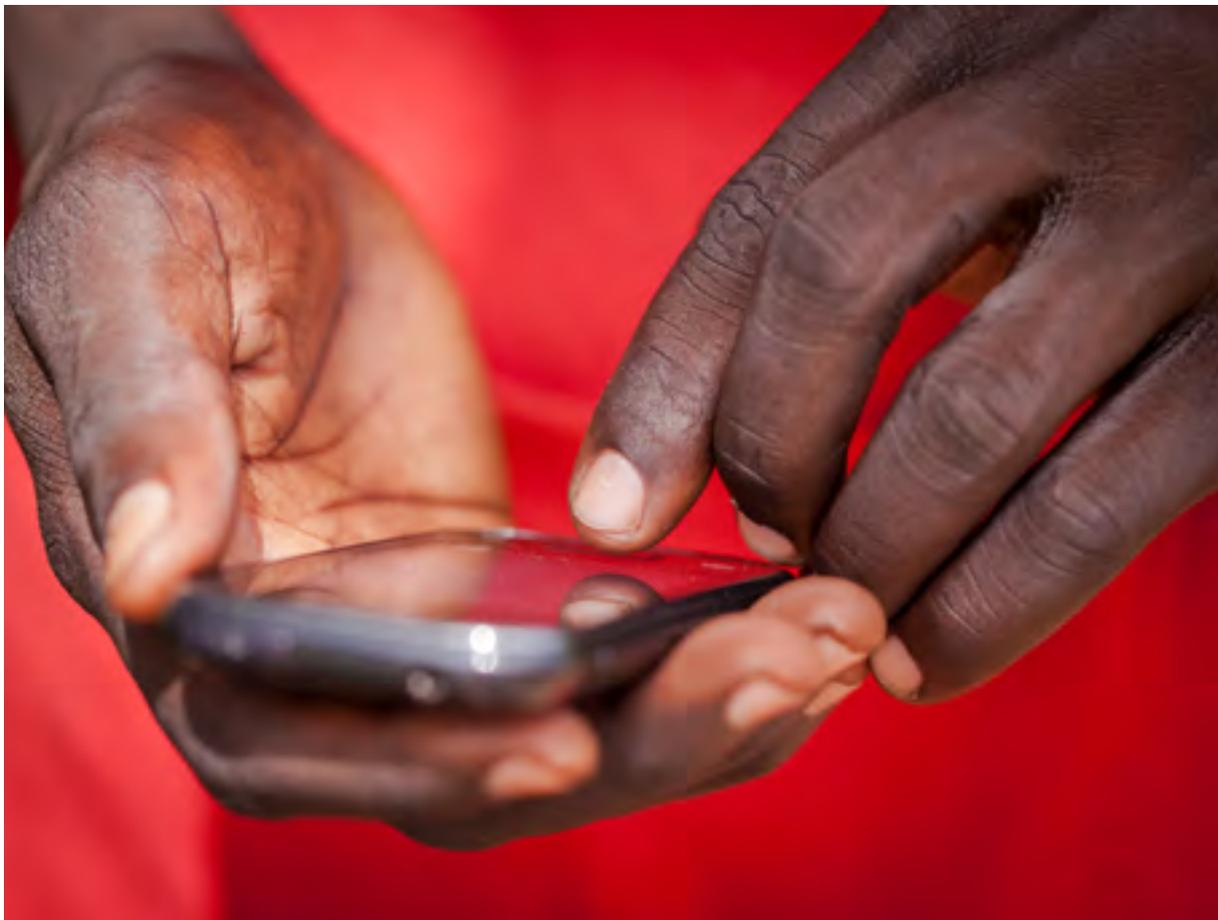


Photo: Juozas Cernius / IFRC

## Recommendation plan for concrete measures for working with partners

### Within each organisation / at the national level

- **Map actors, their capacities and the technologies available**

Specifically, this would involve having at minimum a clear vision of who the available partners are and where they are located in relation to our intervention areas, but in more depth would involve checking their actual coverage, their procedures and the constraints/resources for implementing a common project. Capacities in terms of disbursement, absorption, scope extension and partnership management are some of the essential data identified by the participants.

- **Strengthen humanitarian actors' capacities**

It was pointed out that the capacities of humanitarian organisations themselves must be evaluated in order to better understand the preparation measures that need to be put in place, particularly in terms of training, experience (which can be acquired through partnerships, pilot projects, etc.), intervention areas, etc. **Collaboration is necessary at all stages** (evaluation of MFIs, preparation of partnership agreements, etc.). **The different services (financial, logistic and programme) must be involved.** The definition of SOP, even if very simple, including the support teams must be developed.

- **Encourage internal use of electronic cash transfers within the organisation** (salary payment, daily allowance, transport, various bonuses, training, etc.)

- **Advocate to simplify/improve the use of e-transfer services**

The populations with which humanitarian actors work are sometimes not very familiar with the use of banking or technological services. The simplification of messages (icons instead of figures for codes, for example) can facilitate access to these mechanisms.

- **Promote integrated systems** (data collection, mobile money, SMS, etc.)

### Collectively in West Africa

- **Promote the creation of a space for exchange between actors** via a platform, but also activities such as this event, an exchange visit, the documentation of good practices, etc.

One of the key points is to genuinely bring actors together and minimise the separation between them by **building a common ground** (creating wealth for the country, lifting people out of poverty) and by **understanding the constraints faced by each actor** (familiarity with the regulatory framework, preparation of contracts, preliminary partnership agreements). This may also be useful for pre-identifying the services transferred to the service provider, particularly in terms of identification of beneficiaries, registration, training, reporting<sup>8</sup>, etc.

- **Carry out joint advocacy with mobile money and financial services**

Humanitarian actors in the relevant countries must **anticipate negotiations** with private operators. The different costs associated with the service must be negotiated and **shared**, and this cannot be done at the time of implementation. Moreover, bilateral negotiation for each individual actor has proven to be fruitless (too unpredictable). It was recommended that **CWGs act as a platform for information exchange and advocacy with a view to moving towards harmonised costs and tools.**

- **Develop training tools/analysis/implementation guide for different technologies**

In this sense, ELAN mentioned its ongoing work to collect existing resources in this field.

- **Define focal points for humanitarian actors and private actors**

The platforms used by the two sectors are very different, and the organisational structures of a business and an NGO do not necessarily correspond. It is important to better understand partners' structures in order to identify the key interlocutor, but also identify the communication channels used by the other party in order to be better informed.

<sup>8</sup> The preparation kit developed by the Red Cross movement and presented by the ICRC during the event stresses the need to explore the complementary aspects and expertise of the different actors: International Red Cross and Red Crescent Movement, 2015, [Cash in Emergencies Toolkit](#).

## 2.3 THE INSTITUTIONALISATION OF CASH TRANSFERS

One of the first lessons learnt at the event came from the ICRC, which, unlike other agencies, has observed that in its case, the time needed to deploy a CTP response is shorter than that of a response in kind (minimum of two months to implement cash transfers). These time frames and the comparison between in-kind and cash vary essentially due to the organisation’s capacities, and therefore its preparedness for each procedure, rather than due to the procedure itself. The recent development of CTP means that not all humanitarian agencies have been able to develop implementation procedures, train teams, procure the necessary equipment/resources and identify partners, as they may have already done for in-kind distributions. The internal institutionalisation of CTP, from headquarters to local teams and at all levels of decision-making and implementation, makes it possible to identify and respond to these failings, in order to optimise CTP usage and reduce implementation time frames.

Participants stressed the importance of accompanying the OCAT technical aid with **strong advocacy aimed at government actors**, which have a key role to play in the general institutionalisation of CTP. The actors identified by the event participants as those that should benefit from this support from CaLP as a priority are **government actors** (particularly as part of the development of social protection frameworks), **civil society and MFIs**.

### Recommendation plan for concrete measures for the institutionalisation of CTP

- **Develop existing in-kind tools to suit cash transfers, adapted for each organisation**

The delays in the deployment of CTP are due not to the method itself, but to the fact that activities relating to preparation for in-kind distributions (training, SOP, monitoring/evaluation tools, etc.) are much more advanced than those for cash transfers. Institutional efforts urgently need to be made to ensure that CTP is adopted at each ‘stage’ and within each ‘service’ of an organisation.

- **Use the OCAT**, developed by CaLP, as a basis for work to identify needs for the institutionalisation of CTP – and feedback to CaLP for adaptation.
- **The focus must be on the capacities of state actors.**
- **Civil society and MFIs must also be prioritised** as beneficiaries of technical support through the OCAT or equivalent tools.

### 3 CALP’S ROLE IN PREPARATION FOR CTP IN THE REGION

#### Coordination

On several occasions, both participants and presenters mentioned the difficulty they had experienced in gathering reliable information and databases to improve their preparation. Whether in relation to data on livelihoods, market systems, or partners and their available capacities, they frequently called on CaLP to **support them in sharing the information gathered and promoting reliable, comprehensive data**. CaLP will continue to promote **the inclusion of all types of actors in cash transfer coordination**, which is essential in order to circulate information. During the Ebola crisis, for example, **medical actors and recovery actors** had relatively little contact or space for coordination/information-sharing, even though both groups would have benefited greatly from access to the other’s information. **The inclusion of state actors and donors, and the links between these different donors, arose as a priority**. This will also enable a better understanding of populations’ real needs, based on a vision that is broader than a donor’s own sector.

**The urgency of opening up cash transfer coordination to different sectors was raised**. CaLP will continue its advocacy and support for the reflections under way in this respect, both globally and regionally. **In particular, the work carried out with CWGs should result in their institutionalisation and their openness to actors using CTP in different sectors**. The regional office has begun to make visits to countries in the region to pursue its commitment in this respect (Niger in December 2015, and Mali and Chad in February 2016). **The work carried out with OCHA and the CWGs should help to strengthen systems for monitoring and reporting on CTP activities in different sectors** by developing new indicators in strategic response plans, to be reflected in the online reporting system. Carrying out a more complete documentation of CTP initiatives in various sectors will make it possible to adopt good practices and lessons, identify needs in terms of tools and training, for example, and to encourage other actors to use the tool. In Sahel countries, in particular, participants noted the importance of facilitating access to health care and nutrition actors.

In the context of its partnership with OPM in research into adaptive social protection systems, **CaLP supports the reinforcement of knowledge of social protection systems** under development in the region and the links that need to be created with humanitarian actors in order to ensure that these systems facilitate a rapid response to crises. CaLP also accompanies actors that carry out regional advocacy. The work carried out by CWGs is also essential in this field, in order to support the advocacy of humanitarian actors in the definition of social protection systems.

Lastly, CaLP, as regional CWG lead, will **continue to reinforce links between coordination at regional level and within the countries**, which has been called for by the representatives of national CWGs.

#### Advocacy

CaLP will also be involved, with the support of OCHA and its partners, at the regional level, in supporting the inclusion of CTP and of a **‘minimum preparation package’ in contingency plans** currently being reviewed and drawn up. Through CWGs in the countries and the many actors involved in these processes, CaLP will encourage and support this advocacy. With regard to UN agencies, a joint project dedicated to preparedness and financed by DFID (in Niger, among other countries) will enable the development of joint preparation activities to facilitate the rapid deployment of CTP by the agencies concerned.

As participants, and in particular the representatives of the ELAN platform, rightly noted, the preparation of humanitarian actors alone is not enough. As seen previously, cash transfers include an increasing number of actors with varied profiles and experiences. With the support of its partners, particularly its new members, ELAN, and organisations from the community of practice (which are most heavily involved in partnerships with the private sector), **CaLP will reinforce its ties with private sector actors in order to ensure their integration into these preparation processes** – particularly participation in training, timely representation at coordination meetings, integration into contingency plan processes, etc.

Participants also highlighted CaLP's role in **broadening and strengthening a community of practice**. The Cash Atlas was mentioned as a useful tool, acting essentially as a catalyst for the practice and demonstration of the constant and exponential use of cash transfers in different parts of the world.

CaLP was identified as an important actor that can **take up the advocacy of CTP actors in the adaptation of regulatory frameworks to facilitate access to digital payments**. With the support of ELAN and private sector actors (to which a forthcoming meeting of the regional CWG in Dakar will be dedicated, probably in March 2016), CaLP will be able to carry out this advocacy and forge new strategic partnerships.

## Research

CaLP, which has worked closely with the UNHCR (see above) on the creation of a toolbox for the implementation of cross-sectoral cash transfers, will continue its work to **make the tool operational** in order to enable to community of practice to better implement this type of intervention, by reinforcing capacities to carry out cross-sectoral evaluations and market analyses, etc., and by documenting usage of the tool and coordination of cross-sectoral responses by its partners.

The Ebola crisis highlighted certain anthropological aspects (public fear of the epidemic, misunderstanding within communities and sensitive communication, social support activities necessary and complementary to the medical response, etc.) that can hinder a crisis response. It is important for **CaLP to forge partnerships with research institutes** so that they can study in more detail the anthropological and sociological aspects of humanitarian responses using cash transfers, so as to be better prepared. CaLP is scheduled to carry out work **documenting CTP practices in the context of the Ebola crisis**.

## Capacity building

**CaLP's training sessions** were also mentioned several times as a very useful tool for preparing teams, since they reinforce their capacity to devise and implement cash transfers. These sessions also offer an opportunity to forge partnerships and reinforce coordination systems in the countries where they are organised. Certain organisations were identified as 'priority', such as MFIs, the state, financial services providers and civil society organisations. The work conducted by CaLP to promote **the institutionalisation of cash transfers** is therefore moving in this direction (see the OCAT), and CaLP will continue its work with its partners, particularly ELAN, for its work with the private sector. **The reinforcement of more specific and technical capacities** was called for by participants, who welcomed the evolution in CaLP's training towards a modular approach. Among the issues that came up, market analysis and, in particular, **support in selecting the appropriate tool** appeared to be priorities. CaLP has developed training on this topic, which was piloted in Dakar in December 2015 and is currently being reviewed, with a view to creating a dedicated module.

Aside from training, the **creation of exchange platforms such as the D-group** was welcomed by participants, as was the leading of events to facilitate working together to overcome certain operational challenges encountered by actors. This also acts as an effective way of disseminating the tools developed by the community of practice, which the CWGs can repeat.

# ANNEXES

## AGENDA

### Day 1: 8.30am–5.30pm

#### Focus:

- How can we enhance preparedness for rapid response to crises through inclusive coordination systems?

#### Objectives:

- Identify gaps remaining to be prepared for the effective implementation of inclusive cash transfer coordination mechanisms
- Understand the risks in terms of the response’s impact if inclusive coordination systems are not ready ‘in time’
- Identify different inclusive coordination systems through good practice and experience sharing

**8.30am–9.00am:** Welcome of participants

**9.00am–9.40am:** Introduction by CaLP and its partners

- Preparedness: concepts and history
- Presentation of recent regional developments in CTP since 2013
- Overview of event agenda

**Lessons learnt from the Ebola Crisis – Discussion: Identify the gaps**

**9.40am–10.20am:** Illustration by the ICRC

Coffee break (30 min)

**Lessons learnt from the Ebola crisis – Working groups: Enhancing preparedness for future crises**

**10.50am–12.00pm:** “How can we go further? Upscaling opportunities” – breakdown in working groups with MSF, ICRC and ACDI/VOCA-SNAP (Sierra Leone)

**12.00pm–12.30pm:** Q&A session

Lunch break (1 hour 15 min)

**Session #1: Being prepared for rapid response: building efficient inclusive coordination paths with social protection actors – Video conference**

**1.45pm–2.15pm:** “Designing coordination mechanisms that bring together emergency CTP actors and social protection actors” – discussion with the Ministry of Gender, Children and Social Protection (Liberia) and NaCSA (Sierra Leone)

**2.15pm–3.00pm:** “The risks of unbridged interventions: why create links between emergency and social protection?” discussion with UNICEF (HQ)

Coffee break (15 min)

**Session #2: Being prepared for rapid response: building coordination paths – opening up perspectives**

**3.15pm–4.30pm:** Recap of recent initiatives at global level to support cash coordination by CaLP and OCHA ROWCA + Discussion with participants

**4.30pm–5.15pm:** Experience sharing from CWGs to enhance coordination systems (Senegal, Mali, Mauritania, Sierra Leone, Regional)

**Plenary session (15 min)**

**Lessons learnt: recap of the day**

Day ends at 5.30pm

Key lessons from Day 1:

Clearly predefined and inclusive coordination systems are key for a rapid response

Inclusive coordination is key to shortening the recovery phase and helping emergency / long-term actors work together

If cash coordination is not inclusive it can lessen the impact of a CTP intervention

**Day 2: 8.30am–5.30pm****Focus:**

- Getting ready to work with new stakeholders implementing CTP

**Objectives:**

- Getting to know diverse stakeholders involved in CTP implementation
- Understanding ways of working together, and preparing partnerships
- Understanding the specific skills and resources required to get ready to use new technologies in CTP

**8.30am–8.45am:** Welcome of participants

**8.45am–9.00am:** Recap session

**Preparedness enhancement tool**

**9.00am–9.30am:** Presentation of the Situation and Response Analysis Framework (SRAF) / the Crisis Modifier by Save the Children + Q&A session

**Session #3: How can we engage with the private sector?**

**9.30am–10.30am:** Electronic Cash Transfer Learning Action Network (ELAN) initiative: enhancing skills of humanitarian actors by Mercy Corps

Coffee break (30 min)

**Session #3: How can we engage with the private sector?**

**11.00am–12.30pm:** ELAN: exercises and case study by Mercy Corps

Lunch break (1 hour 30 min)



**Session #4: How can we enhance preparedness for technology in CTP?**

**2.00pm–2.20pm:** E-transfers with Red Rose in Nigeria by Mercy Corps (Nigeria)

**2.20pm–2.40pm:** KACHE: Kit for Autonomous Cash Transfer in Humanitarian Emergencies by ACF-E (HQ)

**2.40pm–3.00pm:** Q&A session

**3.00pm–3.30pm:** Presentation of the 'emergency cash transfer' toolbox by the Red Cross

Coffee break (30 min)

**Session #5: Getting ready to work with new CTP actors**

**4.00pm–4.20pm:** Getting ready to work with micro-finance institutions by U-IMCEC (Senegal)

**4.20pm–5.10pm:** Interactive exercise

**Plenary session (20 min)**

Lessons learnt: recap of the day

Day ends at 5.30pm

**Key lessons from Day 2:**

- Importance of preparing to work with partners, especially with new CTP actors; private sector (technology and financial service providers)
- Understand the broad scope of potentialities of CTP when prepared, designed and built in conjunction with external expertise

**Day 3: 8.30am–4.00pm**

**Focus:**

- Building internal capacity to get ready for cash transfers: exploring tools and skills

**Objectives:**

- Understanding potential and appropriateness of several market assessment tools
- Getting to know tools to enhance HR preparedness for CTP
- Understanding why and how to mainstream CTP acceptance and knowledge at all levels of an organisation

**8.30am–8.45am:** Welcome of participants

**8.45am–9.00am:** Recap session

**Session #6: How can we lead appropriate market assessments?**

**9.00am–9.20am:** "Gathering key information to enhance preparedness: an approach for market analysis" by WFP

**9.20am–9.45am:** "How to use the appropriate tool for market assessment" by CaLP

**9.45am–10.25am:** Presentation of tools in sub-groups

- Presentation of the RAM / MAG by the Red Cross
- Presentation of the PCMMA by Oxfam

**10.25am–10.45am:** Q&A session

Coffee break (30 min)



**Session #7: Internal institutionalisation of CTP**

**11.15am–12.00pm:** Reinforcing institutional capacities: enhancing teams’ skills by UNHCR and WFP

**12.00pm–12.30pm:** Q&A session

Lunch break (1 hour 30 min)

**2.00pm–2.30pm:** Presentation of the OCAT and its pilot by CaLP

**2.30pm–3.00pm:** Perspectives and support for preparation (Donors)

**3.00pm–3.30pm:** Q&A session

**Plenary session (1 hour)**

Lessons learnt: recap of the day and of the event

**Closing words by CaLP and its partners**

Day ends at 4.30pm

**End-of-event cocktails with participants**

**Key lessons from Day 3:**

- Pre-crisis market assessments are a key preparedness activity for a proper design and implementation of CTP. This requires specific skills and tools
- Different tools are now available to better fit organisations’ different contexts, needs and capacities in terms of market assessments
- Institutionalisation of CTP is an essential part of ensuring effective preparedness at the organisational level, as it requires cross-departmental contributions
- Preparedness is essential to optimise CTP potential and deliver projects in time, at scale

## LIST OF PARTICIPANTS

Organisation	Name	Position	Country
UNICEF WCARO	Aissata FALL	Social Policy Specialist	Senegal
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The Cash Learning Partnership

Despite the rapid, dynamic evolution of cash transfer implementation in West Africa, actors' lack of preparation means that the tool cannot fulfil its potential. As a result, the scope of interventions remains limited, the combination of different methods is not often envisaged, the most suitable distribution mechanism is sometimes difficult to use, and implementation time frames are too long.

CaLP's office in West Africa has chosen to dedicate its annual regional learning event to actors' preparedness for cash transfers, in order to familiarise actors with the tools and resources available to them to enhance their preparedness. The event, which was held in Dakar from 30th November to 2nd December 2015, provided an opportunity to urge cash transfer partners to dedicate the necessary time, energy and resources to this essential preparation phase. This report aims to share the key lessons learnt from the event, the recommendations issued for the community of practice in West Africa, and CaLP's supporting role.

This report and the learning event it describes have benefited from the generous support of the Office of Foreign Disaster Assistance of the United States Agency for International Development (USAID/OFDA).

