CASH WEEK 2018

NETWORKING
LEARNING
VISIONING

EVENT REPORT

CaLP
The Cash Learning Partnership

Cash Week 2018 was a series of events aimed at advancing issues, reflecting, and preparing for the future of cash and voucher assistance.

The events, which took place in London and online from 15-19 October 2018, were intended to provide opportunities for:

- Networking and collaboration between CaLP's members and beyond, including an opportunity to hear from CaLP's Technical Advisory Group,
- Learning about some of the key themes informing cash and voucher assistance, including advancing crucial debates around cash and gender, tracking cash, and delivering digital payments responsibly,
- Initiating thinking on the future of financial assistance to meet humanitarian needs.

The events were a mixture of workshops and panel discussions, some of which were exclusively for CaLP Members. Overall, 164 individuals attended spanning financial service providers, think tanks, donors, international NGOs, governments, UN agencies and independent consultants.

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TEN KEY TAKEAWAYS

1. **Quality is key - we can't deliver better cash without a focus on the basics of good programming.** Despite significant progress in improving the quality of cash assistance, we are in many cases still falling short of getting the basics of good programming in place. Humanitarian actors need to focus as their first responsibility on the promotion of quality outcomes for people in crisis. In a growing humanitarian ecosystem, what's the indispensable added value of NGOs and UN agencies in ensuring this? The Future of Cash panellists highlighted the value of the knowledge built up over 100 years of humanitarian action of how to ensure people in crisis get the assistance and protection they need– we need to continue to build on this to deliver better. Others raised the need to keep a focus on safeguarding the humanitarian principles in an increasingly unprincipled world – ensuring assistance is based on need alone, does no harm, and that we are witnessing, protecting and advocating for the world's most vulnerable people. Before all the other points below, our first responsibility is to deliver more effective assistance and promote better outcomes in ways which crisis-affected people prefer.

2. **We need to shift from destructive to constructive competition between humanitarian actors.** Participants in several of the events highlighted what they see as a 'dash for cash', with too much interest in cash delivery and less focus on how to use cash effectively. This may be incentivised by a perception that doing the actual delivery of cash is necessary for an organisation's long-term survival. This provoked questions about if and how can we move from competition over market share to competition over maximising positive impacts for affected communities. Incentivizing and capturing effectiveness (alongside efficiency) will be key to this. Such changes could include organisations specialising in different parts of the programme cycle and working together differently, as intended by the Collaborative Cash Delivery (CCD) networks' approach. But creating the enabling environment for this will need concerted effort and the building of trust between many actors. Approaching these issues in 'survival mode' will mean critical opportunities to work better are missed. As one panellist put it: "People deserve better aid. That doesn't mean we all need to deliver cash. It does mean we need to approach the future from a selfless perspective and be ready to make the right choices."

3. **The scale-up of cash has the potential to strengthen the humanitarian system, but only if we allow it to challenge the existing business model.** The gap between needs and resources continues to grow, but Future of Cash panellists suggested the critical problem of humanitarian action is our collective inability to use the resources we already have effectively. They argued that the humanitarian system as a whole remains too supply-driven and too invested in perpetuating its own role, biased against investing in the prevention of crises, and unwilling (or perhaps unable) to work effectively with actors outside the existing system. Participants in the NGO workshop stressed the need to work together differently and challenge established ways of working. Cash assistance, if we approach it right, can narrow the gap between what is needed and what is given, can support more effective collaboration between humanitarian and development, private sector and government actors and can unlock more diverse and sustainable sources of financing. This includes working better with other types of financial flows, including remittances and social protection payments, using cash transfers to unlock economic opportunities and promote financial inclusion, and fostering community resilience. As panellists at the Future of Cash event noted, cash can be a catalyst to build a more effective system, but we haven't yet used it to fundamentally change the ways in which we work.

4. **Doing cash better means taking localization seriously.** This emerged as a key theme across various sessions. Several participants suggested that success criteria for humanitarian actors should include supporting others to play a leading role rather than simply ensuring their own operations continue at scale. Humanitarians need to think of themselves differently – as temporary surrogates, as one panellist put it, substituting for state and community systems only until these are back up on their feet. This means focusing on inclusion, not empowerment, by giving people access to opportunities, markets, and financial systems. The people we serve aren't waiting to be empowered, they have their own power – they just need access to the right tools to use it. But this will involve some tough decisions. It will mean ceding power, money and influence to local actors and communities themselves, which will require real sacrifice on the part of international organisations. While most agreed in principle, some questioned if the incentives are there to do this proactively, or if this change will be forced by external factors.

5. **We need to broaden the conversation and work better with others.** We've focused a lot on how as humanitarian actors we can most effectively deliver cash. We now need to look at the broader context, and the potential of cash to build partnerships with development actors, governments, and the private sector. The gender event, for example, showed that by breaking down silos between communities of practice we can ensure that both sides are able to work more effectively. The Future of Cash panel suggested that a blocker to effective collaboration was 'humanitarian exceptionalism' – the sense that humanitarian actors are distinct from the development ecosystem by virtue of the humanitarian principles, and therefore can't work together without compromising ourselves. Panellists suggested that focusing more on outcomes and less on ways of working would, in most contexts,

enable us to deliver better. We need to build new partnerships and tap into new sources of expertise, but keep the safety, preferences, dignity and needs of the people we serve at the heart of every decision.

6. **Effective partnership between humanitarian and private sector actors means understanding what both sides bring to the table, and working together more strategically.** There's no doubt that financial service providers will play a more central role in humanitarian aid. There was a strong call from private sector actors to treat them as strategic partners and bring them into the planning process at an earlier stage, rather than contracting them in ways which don't allow time to develop products and services which are best suited to cash recipients. A recurring debate throughout the week was what a more central role for the private sector would mean for the humanitarian principles. There were three broad positions. (i) Some argued that humanitarian actors are the sole custodians of the principles, and that a more marginal role for NGOs and UN agencies means that the principles will be sidelined. (ii) Others argued that humanitarian actors have a critical role to play in holding other actors to account, ensuring assistance is principled, needs-based and does no harm. (iii) A third group argued that humanitarian actors fall far short of the principles anyway, and that in many cases private sector actors provide a higher standard of care and consideration for their clients. Humanitarians should therefore focus on integrating the core of the humanitarian principles in the industry standards which matter for private sector actors. There was broad consensus that roles need to be clarified – with humanitarian actors focusing on identifying, including and protecting vulnerable people. Private sector actors need to focus on what they do best – timely, secure and efficient delivery. To work better together, there is a need to get the incentives right, speak a common language and commit to working as strategic partners.

7. **We need to learn (quickly!) to do no digital harm.** Participants agreed that the digitization of aid brings significant opportunities: it enables faster, more efficient delivery, can promote financial inclusion, and can open up channels for communication, participation and feedback. But this also comes with significant risks: panellists noted that technology tends to exacerbate existing inequalities and power dynamics, and the data we collect and hold becomes a commodity and a liability. Our collection and use of vulnerable people's data is growing faster than the ethical standards or practical knowledge of how to use and protect it effectively. If we're not certain of the consequences of a particular technology we should not be experimenting on the world's most vulnerable people. There were several calls for a new ethical standard for the use of technology in humanitarian assistance.

8. **Terminology matters - agreeing and using common language around cash and vouchers isn't exciting, but it is necessary for collective progress.** Participants discussed what we need to track and why. They agreed that:
   a. Cash and vouchers should be tracked separately at the global level.
   b. All cash is by definition unrestricted and all vouchers are by definition restricted, so there is no need to capture both sets of information at the global level.

   There was a lively discussion around the utility of "multipurpose cash" as a concept – how do we describe cash which is intended to cover basic needs? And where do we house this type of assistance in our reporting and monitoring processes? Being clearer about what we measure, and how, will give us a clearer idea of how much cash is being delivered. This will hold Grand Bargain signatories and the wider humanitarian system accountable to commitments towards the scale-up of cash. More importantly, it will be the basis for common metrics to capture effectiveness (alongside efficiency).

9. **Cash assistance must address gender equality more systematically or risk doing harm.** Targeting women with cash transfers is not sufficient: unless we're clear why we're doing something, we risk doing harm. The lack of evidence on the intersection of gender and cash transfers should not be an excuse for not doing better now. We need to build the evidence base for gender-responsive humanitarian cash programmes and ensure we are undertaking gender analysis to inform cash and voucher assistance. By applying what established good practice tells us and integrating gender thinking (considering both protection risks and opportunities) throughout the programme cycle – cash based responses can be improved and then, as we fill evidence gaps, we can improve it further.

10. **The questions we ask about the future matter.** There was broad agreement throughout the week that a better understanding of future needs, opportunities, partnerships and risks can help us to work better right now, as well as help us to plan and evolve our work to be more effective in future. The visioning work launched by CaLP aims to improve our collective understanding of what these changes may look like and how, as humanitarian actors, we can recognise and act upon opportunities to deliver assistance more effectively. We need to approach this endeavour with humility, as the Future of Cash panellists reminded us, evolving in a way which is driven by the needs and preferences of crisis-affected people. Rather than searching for ways to survive and grow, we should be asking whether our work or our organisations will be necessary in the future of humanitarian assistance. We're looking forward to working with all of you as we embark on this.

EVENT HIGHLIGHTS

Day 1: Strengthening the Commitment to Gender in Cash and Voucher Programming

Led by CaLP, CARE, Women's Refugee Commission, ActionAid UK & UN Women

This half day event was based around the central question "In light of the Grand Bargain gap analysis that gender is missing from in cash conversations, what does the community of practice prioritize to address it?"

The event began with a keynote from Karen Peachey (CaLP), followed by a panel discussion on Policy and Research, a Gender and Cash Transfer practice session and breakout group discussions on:

- Cash Plus for gender outcomes
- Programming delivery mechanisms for gender equity
- Monitoring for gender focused results, outcomes and improving process
- Markets

What were the main takeaways?

Working towards gender transformative outcomes is possible: While extremely rare to achieve gender transformation within 6-12 month humanitarian project cycles, the vast majority of humanitarian aid is being delivered in protracted crises, allowing the opportunity for programs to build iteratively and deepen relationships with communities to tackle more sensitive issues.

Mobile money is increasing – but not evenly. Women are less likely to own a phone and to access mobile internet. We need to focus on ensuring access, affordability, usability, relevant products and safety.

ActionAid UK shared experiences of **developing women's leadership committees who decide on the design, delivery mechanism and timing of cash transfers** – as well as other modalities – and ways that this increased their decision-making in community governance structures.

UN Women discussed its experiences on **building leadership, livelihoods and GBV components** into what started as an effort to find appropriate **cash-for-work activities** for women.

Deqa Saleh from Adeso presents during the afternoon panel discussion.

What can you expect from CaLP in the next six months?

CaLP will continue to bring stakeholders together to share learning, through opportunities such as the publication of the third gender volume. CaLP members and co-organizers will take on the following actions to engage stakeholders, which will be disseminated via CaLP:

- WRC will review gender and cash learning from development contexts to identify approaches which could be piloted in emergency response.
- ActionAid UK will document their findings in ensuring women's leadership in emergency response, including cash and voucher assistance.
- CARE and UN Women will develop a research and learning agenda as part of the Grand Bargain stream on cash and gender, in consultation with the wider CaLP network.

More resources

Watch the video from the event here: https://youtu.be/UdvyVqtRwFw

View the agenda: www.cashlearning.org/downloads/agenda-gender-and-cash.pdf

For more information on CaLP's work on cash and gender, visit our thematic page: http://www.cashlearning.org/thematic-area/gender-and-ctp

Day 2: Celebrating digital cash in humanitarian response: where do we go from here?

Led by the Electronic Cash Transfer Learning Action Network (ELAN), Oxfam and CaLP

The full day event aimed to build understanding of the principal trends, improvements and challenges of digital humanitarian cash programming, celebrating and looking back on ELAN's work over the past 3-4 years. It brought ELAN supporters together to draw attention to current and upcoming opportunities and challenges in digital cash. Sessions included:

- Opening remarks from Ian Taylor from MasterCard
- Panel discussion on successes and lessons learned in digital humanitarian cash
- User personas and journeys with Ground Truth Solutions
- Panel discussion on user experiences

What were the main takeaways?

Technology is not always the answer. Using technology won't fix poor programming or force more effective joint working. Tech solutions should be employed if and only if they represent a better deal for crisis-affected people.

We need to design payments solutions with the user experience at the centre of our thinking. Let's start the conversation not from a standpoint of global efficiencies but from what the end user needs and prefers. Ground Truth Solutions' user journey maps were a stark reminder of how far short we are currently falling.

ELAN has supported some great progress in our understanding of how to do digital payments but there's still a long way to go. 75% of humanitarian organisations don't use digital payments as much as they would like, because of concerns around the time needed and the infrastructure to support these.

Technology is not the biggest problem. It's the soft stuff – the regulatory environment, provider selection, last mile liquidity challenges and the basics of good programming – that are standing in our way.

What can you expect from CaLP in the next six months?

- The establishment of a Digital Payments Working Group to take forward many of the issues raised in this event and to bring engaged members together to identify synergies and gaps.
- CaLP will continue to house and promote the material developed by ELAN and will ensure CaLP members are working together to build upon the progress ELAN has made.

Participants building their ideal user journey in the session led by Ground Truth Solutions.

More resources

ELAN have published a summary document of their learning over the past four years and their recommendations for the future of digital payments: http://www.cashlearning.org/downloads/delivering-on-digitalu2019s-potential-web.pdf

Watch the videos of the panel debates here:

'Successes and lessons learned in humanitarian cash': https://youtu.be/Igu9b8HDUuo

'Focusing on the user experience': https://youtu.be/EblwhH--Fj8

View the agenda: www.cashlearning.org/downloads/agenda-celebrating-digital-cash.pdf

Read the ELAN's event report: www.cashlearning.org/downloads/elan-final-event-reportfinal.pdf

Access the resources from the ELAN on CaLP's dedicated page: www.cashlearning.org/ELAN

Day 3: Tracking Cash and Vouchers

Led by CaLP and ECHO

This workshop, building on May's meeting in the margins of the Grand Bargain cash workstream, aimed to provide a forum to identify best practices and understand mutual objectives regarding tracking cash and voucher assistance. It featured discussions, presentations and group work on:

- Terminology & definitions
- Minimum requirements & guidance for tracking cash & vouchers.
- Transfer values, support & programming costs: what do we want to track and what can we track?
- Methodology for Calculating the Global Value of Cash & Voucher Programming
- Tracking Support & Delivery Costs

What were the main takeaways?

Cash and vouchers should be separated in the tracking of humanitarian aid at the global level. This will be reflected in changes to OCHA's Financial Tracking Service (FTS) and the International Aid Transparency Initiative (IATI) Data Standard.

As all cash is unrestricted and all vouchers are restricted there's no need to track restriction as a separate category at the global level. Reporting the modality (cash/voucher) and objective (e.g. shelter, food security) is sufficient. Neither conditionality nor restriction will be tracked as categories at the global interagency level.

The value of transfers made to recipients should be used as the primary basis for tracking cash and vouchers. Overall programme costs may also be tracked. Disaggregating support, delivery and programming costs is not possible at this time.

What can you expect from CaLP in the next six months?

- CaLP will revise and publish an updated CaLP Glossary, incorporating recommended terminology;
- CaLP and ECHO will prepare a summary workshop report highlighting agreements and next steps;
- CaLP and ECHO will develop guidance on tracking cash and vouchers in collaboration with the Tracking Cash & Vouchers Working Group, which will continue to progress this sub-workstream under the GB Cash Workstream.

More resources

View the agenda: www.cashlearning.org/downloads/agenda-tracking-c-v-workshop.pdf

Day 4: CaLP's Technical Advisory Group Annual Meeting

CaLP's TAG had their annual face-to-face meeting which reflected on the previous year, moved forward TAG workstreams and Working Groups and gave an opportunity for TAG Representatives to shape CaLP's work on Multipurpose Cash Assistance (MPCA), linking cash assistance and social protection, and visioning the future of financial assistance.

What were the main takeaways?

- **The TAG's priorities are now strongly linked to the Grand Bargain cash workstream,** which is seen as a positive way of driving collective progress
- **The TAG strongly contributes to and endorses CaLP's role in defining quality for cash and voucher assistance.** This includes setting standards (e.g. through the programme quality toolbox, to be revised in early 2019), advancing key issues around Multipurpose Cash Assistance and coordination (e.g. through the development of a tip sheet on Minimum Expenditure Baskets, and through elevating issues on cash coordination to the Inter-Agency Standing Committee).
- **The TAG are committed to shaping major strategic decisions for CaLP,** including how to engage in supporting linkages between cash assistance and social protection, and the direction of CaLP's work on shaping the future of financial assistance.

What can you expect from CaLP in the next six months?

- CaLP is sharing the TAG's workplan to strengthen accountability between the TAG and the rest of CaLP's membership. Access it here: http://bit.ly/TAGworkplan
- CaLP will strengthen linkages between the TAG workplan and the Grand Bargain cash workstream.

More resources

View the agenda: www.cashlearning.org/downloads/agenda-tag-annual-f2f-meeting.pdf

Learn more about the TAG and its members here: www.cashlearning.org/about-us/technical-advisory-group-1

Day 4: The Future of Cash panel debate

Moderated by Isabelle Pelly (CaLP), this panel discussion featured Christina Bennett (Overseas Development Institute), Paula Baizan (Independent), Rahul Chandran (Global Alliance for Humanitarian Innovation), Paul Currion (Independent) and was followed by a Q and A.

Key questions the panel aimed to answer:

- How will future humanitarian scenarios and trends impact on the need and potential for financial assistance?
- What instruments, approaches and partnerships can shape how we use financial assistance to best meet the needs of crisis-affected people?
- What needs to change for actors to maximise future opportunities?

What were the main takeaways?

We tend to overestimate the speed but underestimate the magnitude of change. We are unlikely to be able to predict the future of humanitarian assistance – what turns out to be important in ten years' time may take us all by surprise. All change has winners, enablers, bystanders and deniers – which will we end up being?

The next generation of cash assistance should focus: (i) less on institutions and more on networks, seeking diverse funding sources and partnerships; (ii) less on supporting individual recipients and more on supporting communities; (iii) on creating opportunities as well as meeting needs; and (iv) on being an entry point to financial inclusion. It should be predicated on a new power dynamic, with cash providers as enablers not dictators of assistance. Delivering aid better doesn't mean more actors delivering cash assistance. It does mean asking the right questions about the future, approaching it selflessly and understanding what will be needed.

"Resistance is futile." Change will be driven by us, or it will happen to us.

What can you expect from CaLP in the next six months?

CaLP will feed the ideas from this panel into its work on visioning the future of financial assistance. Watch this space for details of upcoming consultations and events.

More resources

Watch the full discussion here: https://youtu.be/KSIutHmuwKI

View the agenda: www.cashlearning.org/downloads/agenda-future-of-cash-panel-discussion.pdf

Top: Rahul Chandran shares his vision for the future of financial assistance. Bottom: Panellists respond to questions from the audience.

Day 5: NGOs and the Future of Cash workshop

Aimed at NGO cash practitioners, this half-day workshop delved into topics including:

- NGO cash strategies: drivers, models, value
- Trends shaping the future of financial assistance: impact, likelihood, implications
- Future models for NGO engagement in cash assistance.

What were the main takeaways?

NGOs are already planning for the future, but need to do so more collaboratively. Most NGOs are using some kind of futures/foresight methodology, or at a minimum considering future trends and risks when developing their cash strategies. However, there is very little consideration of what others are planning, and a real risk that we will all compete for the same role. The CCD aims to address this, but face some challenges in working with organisations who all work to a delivery-based business model. Ensuring that day-to-day priorities marry up with long-term strategic objectives is a challenge across the board.

This will require a review of how we measure success. Understanding how to measure value for affected people in terms other than delivery volume is a challenge, but one which NGOs are determined to tackle to support working more effectively, and seeking funding for impact. One immediate challenge is to quantify and 'cost' the essential elements outside delivery which enable quality assistance. There was broad agreement that understanding the risks and opportunities around data in humanitarian settings is an urgent priority.

What can you expect from CaLP in the next six months?

The final concept note for CaLP's work on Visioning the Future of Financial Assistance will be finalised and shared with the TAG shortly. We look forward to working with all of our members to understand how they are planning for the future, and supporting them to develop strategies for a range of future scenarios.

CaLP and CCD to work more closely together on issues including quantifying the cost of different humanitarian functions.

More resources

View the agenda: www.cashlearning.org/downloads/agenda-ngo-future-cash.pdf

Day 5: Meet the TAG webinar

This hour-long webinar was aimed at staff from CaLP Members, as an opportunity to better understand what the TAG is and how it can work for them (see our webpage for an overview: www.cashlearning.org/about-us/technical-advisory-group-1. The webinar finished with a Q&A.

What were the main takeaways?

- Any CaLP member can take part in working groups, whether they have a representative on the TAG or not The TAG encourages the broader membership to participate in working groups, to make the TAG more available to the overall membership
- The TAG itself is reviewed and renewed every 2 years.
- Each TAG Representative comes with own experience and skills, from different contexts. The added value is the diversity and dynamism of the group.

What can you expect from CaLP in the next six months?

CaLP has made the TAG workplan available to all members, including details of who to contact. Access it here: http://bit.ly/TAGworkplan

More resources

Listen to the webinar recording here: https://youtu.be/0r-ysDT061s

View the agenda: www.cashlearning.org/downloads/agenda-meet-tag-webinar.pdf

The Technical Advisory Group and members of the CaLP secretariat.

www.cashlearning.org/cashweek2018