Minutes: North America Cash Working Group, Wednesday June 22nd, 2:30pm, Open Gov Hub, 1100 Vermont Avenue, NW, Washington, DC

Attendees in person:
Kelly Church, SimLab
Mulugeta Handino, Catholic Relief Services (CRS)
Amy Ostrander, Project Concern International (PCI)
Inge Detlefsen, Relief International (RI)
Marcella Willis, NetHope
Sara Netzer, Save the Children
Nick Anderson, Save the Children
Jenny Coneff, Cash Learning Partnership (CaLP)
Blake Stabler, Cash Learning Partnership (CaLP)
Barry Elkin, ACDI/VOCA
Ann Vaughn, Mercy Corps
Sasha Muench, Mercy Corps
Laura Meissner, Office of Foreign Disaster Assistance (OFDA/DCHA/USAID)
Kali Glenn-Haley, Office of Foreign Disaster Assistance (OFDA/DCHA/USAID)

Attendees on the phone:
Stacy Christopher, Action Against Hunger (ACF)
Alex Gray, Relief International (RI)
Tenzin Manell, Women's Refugee Commission (WRC)
Pierluigi Sinibaldi, Oxfam America
Sarah Bailey, Overseas Development Institute (ODI)
Charles Dujon, WFP USA

Save the Children Presentation on use of a fixed basket MasterCard Aid Voucher
(Unfortunately, World Vision was using a flexible basket with the same product, but they were unable to present at this time.)
In Yemen, Save the Children piloted the use of a MasterCard Aid e-voucher for a set basket of goods with vendors. The goods included staple starches, pulses, and vegetable oil.
- The project took 3-4 weeks to set up.
- The primary advantage was that an e-voucher allowed flexibility of time for beneficiaries. This meant no large groups congregating, and in some cases, allowed women time to purchase goods in the afternoon, after taking care of other business.
- This was in rural Yemen, and there is continued need for sensitization on how to use the cards (especially on protecting and reusing the cards), but overall, it went well.
- The MasterCard Aid product works completely off-line. The value/commodities are stored on a chip in the card itself. Save had to purchase tablets/readers for the vendors, and these were locked.

- The use of the e-voucher reduced the risk of fraud. Vendors could be repaid within 3-4 days, much faster than with a paper voucher.
- There were under 50 vendors.
- Some work teaching recipients a pattern, instead of a PIN (to deal with issues of numeracy/memory)
- Save the Children has a presence and other programs in the targeted areas.
- There was a complaints and response mechanism.
- When the card was reloaded, messages were sent to mobile phones.
- The roll out was relatively quick, as this was not legally considered a financial transaction.
- Each community chose what complaint mechanism it wanted (boxes, focal points) and a toll-free number was set up relatively easily.
- There was some extra sensitization necessary regarding privacy, especially for the fact that GPS coordinates were not being tracked and shared with any authorities.
- Presentations by MasterCard and Save the Children along with a **recording of a webinar** done with ELAN can be found at http://www.cashlearning.org/elan/elan-webinar-recordings
- Amy O. asked about competition decisions related to procuring e-vouchers. Sara and Nick talked about a competitive tender process for bids. Tender documents are available on the Save the Children International website at https://www.savethechildren.net/tenders There have been recent/ongoing tenders for Nigeria and Ethiopia, if people are interested in the format.
- Marcella asked if there were non-responses for the tenders, and Sara replied that this had not been a problem for Save the Children. Also, they advertise in a variety of places, including the Markets in Crisis Discussion Group (DGroup) https://dgroups.org/dfid/mic

- Jenny encouraged others who may want to present about their programs and pilots to let her know, as this can be included in future meetings.

Research Priorities for Advocacy Purposes/Agenda for Advocacy
- In the future, a different venue may need to be found for advocacy discussions.

Update on progress of the **World Humanitarian Summit (WHS),** cash did not become the "preferred" method per Ban Ki Moon's request.
- However, recognize that it was important to get cash on the agenda.
- The Agenda for Cash was a result of the 100 Days of Cash Initiative; it outlines priorities, commitments, and recommendations from the community of practice (CoP).
- Many governments and agencies made commitments at the WHS. Some did not.
- More on the Grand Bargain.
- Certainly, more advocacy work needs to be done.
- This is not unique to the U.S. policy environment, but that environment is not particularly conducive to cash.
- CaLP is working on monitoring the scale/quality/timeliness from within the CoP.
- Cash 2020 Initiative aims to describe the future of cash programming and includes addressing questions about risk and cash coordination

New **advocacy resources:**

- [Using Aid for Cash Transfers: What Do 10,000 People in 28 Countries Think](#)? From the Center for Global Development
    - Includes result that support goes down if people think any money is spent on non-essential needs
    - Sara N. pointed out that targeting can take care of most of this
    - Marcella wanted to see more evidence directly comparing cash and in-kind in terms of negative/anti-social purchases
    - Laura M. pointed out that there is some evidence.
    - Jenny promised to provide some examples, as follows:
        - In general, people in need spend money on **essential needs** (food, debt repayment, shelter, water, medicine, school fees, clothing, hygiene, productive inputs) (Cabot-Venton et al., 2016).
        - Generally **as effective as in-kind** for most basic needs objectives. Not all.
        - [World Bank](#) (Evans and Popova, 2014): "Across 44 estimates from 19 studies, we find that almost without exception, studies find either no significant impact or a significant negative impact of transfers on expenditures on [**temptation goods**, such as alcohol or tobacco]."
        - In general, most studies do not find that a cash transfer reduces **incentives to work**. Some studies show increased hours worked when cash transfers provide sufficient capital for migration to areas with more employment opportunities.
        - Targeting
            - Effective targeting and monitoring mitigates risks of misuse of cash. ([rcmcash.org](#))
            - Targeting for cash is not significantly different or more challenging than for in-kind assistance (Harvey, 2007; Peppiatt et al., 2007).
        - Though there are some irresponsible people in the world,
        - If the objectives of the intervention and the objectives of the recipient differ, vouchers or in-kind assistance may be more appropriate than cash (Hoddintott et al., 2013; Bailey, 2013), (Cabot-Venton et al., 2016). Again, cash should be used when appropriate, feasible, cost-efficient, and cost-effective.
    - Mulu pointed out that a lot of this, for advocacy purposes, all depends on messaging and wording, but that we need to remain transparent
    - Nick A. reminded us that we could provide all the evidence in the world, it may not sway Congress at all.
    - Sarah B. pointed out, for basic messaging, that ODI has a new video [10 Things To Know About Cash Transfers](#) that has many simple messages for general audiences
    - Marcella asked if there was segmentation of messaging, and Ann responded that there was.
    - Sara N. and Ann commented that it's necessary to document our successes, and that decision makers often liked personal stories about beneficiaries. In short-term programs, we're often not doing success stories and other advocacy angles.
    - Possibility to include Jenny in 9:30am Monday calls with InterAction's Food Aid Reform group

- o Other new evidence: [World Bank The Other Side of the Coin](#)
    - ▪ Summarizes evidence on cost effectiveness, scale, some examination of food security and nutrition outcomes
- o Need to think about how much cash advocacy fits into this meeting and how much is better suited for other venues

Updates

- **Institutionalization:** CaLP's North America office launching a request for interested parties by Friday June 24. Applications due by July 15th. Q&A session on July 7th.
    - o Institutionalization support includes Phase 1 (September to December):
        - ▪ facilitated use of CaLP's [Organizational Capacity Assessment Tool (OCAT)](#)
        - ▪ Fitting of the OCAT to the organization
        - ▪ Feedback on the process
        - ▪ Support for Action Planning
    - o Phase 2 (contingent upon Phase 1 and, possibly, continued funding for CaLP) includes additional support based on the action plan.
    - o Require having a U.S. office, demonstrated leadership in cash and commitment to cash
- **Schedule of Trainings:**
    - o Response Analysis Training for Operational Leaders was June 21st with TOPS
    - o July 11-14, Market Analysis Tools Training, Amman, Jordan
    - o July 17-21, Level-2, Amman, Jordan
    - o August 1-5, Level-2 by Welthungerhilfe, Gaziantep, Turkey
    - o August 1-5, Level-2, Washington, DC
    - o August 9-11, Market Analysis Tools Training, Washington, DC
    - o August 28-September 1, Level-2, Sana'a, Yemen
    - o September 19-23, Market Analysis Tools Training, Hargeisa, Somaliland
    - o September 19-23, Module-2 for Strategic Group at CARE Canada Rapid Response Team Retreat
    - o October 3-7, Market Analysis Tools Training, Juba, South Sudan
    - o November 7-11, Market Analysis Tools Training, Kampala, Uganda
    - o November 21-25, Market Analysis Tools Training, Addis Ababa, Ethiopia
    - o December 5-9, Market Analysis Tools Training, Dar Es Salaam, Tanzania
- **The Office of Food for Peace's (FFP/DCHA/USAID) [Annual Program Statement (APS)](#)** for the Emergency Food Security Program (EFSP) feedback due today by COB. Respond now.
    - o Nick pointed at some specific areas that need improvement, for example, in terms of market assessment as the EMMA was mentioned by name, but lighter methods were not.
- CaLP has new guidance on [Working with Cash-based Safety Nets in Humanitarian Contexts](#) and a new webpage devoted to **[Social Protection](#)**
- **CaLP's Monitoring, Evaluation, Accountability and Learning (MEAL)** big, tri-partite concept:
    - o Link project-level M&E with [SPHERE](#) and to what TOPS is doing for EFSP MEAL

- - Link organization-level M&E with [CHS](#) and to the OCAT
  - Link global CoP M&E with [Agenda for Cash](#)
- **Membership engagement**
  - What does the CaLP membership want? Different ways to engage.
- Sarah B. mentioned work following up on the High-Level Panel Discussions. Looking for case studies involving political coordination, priorities, feedback mechanisms, etc. in Ukraine, Iraq, Nepal, Democratic Republic of Congo (DRC) and a TBD 5th country.
  - Sarah B. will e-mail details to Alex G.
- **Next meeting:** tentatively in early August
- Blake S. will send out/type up minutes