



CASH COORDINATION TIP SHEET



USAID
FROM THE AMERICAN PEOPLE



CONTENTS

Acknowledgement	3
1 Introduction	4
1.1 Why this tip sheet is needed	4
1.2 Who should use this tip sheet	4
1.3 What this tip sheet includes	4
1.4 What this tip sheet does not do	5
2 Where cash coordination and CWGs fit in the humanitarian system	5
3 How to effectively set up, lead and manage a CWG	7
3.1 Leadership of cash coordination	7
3.2 Setting up and managing the group	9
3.3 Engaging clusters	11
3.4 Resourcing cash coordination	12
4 Key activities of CWG coordinators and CWGs	12
4.1 Cash feasibility assessment	14
4.2 Needs assessment, response analysis and inclusion of cash (and MPC) in the HRP	17
4.3 Designing the MEB and recommended transfer values	20
4.4 Supporting quality CVA implementation	22
4.5 Tracking, monitoring and reporting cash and MPC	26
4.6 Capacity building	28
4.7 Advocacy	29

CASH COORDINATION TIP SHEET

Author: Gabrielle Smith, Independent Consultant

Supported by: Sophie Tholstrup, CaLP Policy Coordinator

ACKNOWLEDGEMENT

This tip sheet was based on many inputs and insights from CVA and coordination actors at the national, regional and global levels. It reflects the collective experience of those who are carrying out cash coordination day to day across a range of contexts. This includes detailed interviews with ten key informants including current Cash Working Group (CWG) coordinators, ICCG coordinators, CashCap specialists with extensive field experience, representatives from donors, WFP, UNHCR and OCHA.

It builds upon feedback from Cash Working Group coordinators and members and Cluster Leads from more than 17 countries through CaLP's regional CWG meetings and coordination consultations.

The tip sheet has benefitted from feedback and further inputs and tips from range of external reviewers: the Global Cluster Coordinators Group (GCCG), CaLP's Technical Advisory Group (TAG), Grand Bargain Cash Workstream co-leads, CashCap members, CWGs (through discussions with CaLP Regional Reps and skype group).

Thank you to all those who have contributed so far. As new resources, tools and guidance emerge, please help us to keep this tip sheet updated by flagging these to stholstrup@cashlearning.org.

I INTRODUCTION

I.1 WHY THIS TIP SHEET IS NEEDED

Cash and voucher assistance (CVA) make up a growing proportion of overall humanitarian response, with an estimated \$4.7 billion delivered worldwide in 2018, up from \$2.8Bn in 2016¹. Given this, the effective coordination of CVA is an increasingly critical part of ensuring a quality humanitarian response.

CaLP's 2018 State of the World's Cash report found that ad hoc and unreliable CVA coordination was having significant operational impacts, driven by confusion about where cash coordination sits in the system and who is accountable, and by the limited commitment of humanitarian actors to use shared mechanisms².

In most contexts where CVA is a part of a humanitarian response a Cash Working Group (CWG) has been created to support its effective coordination across the response. In 2019, CWGs were reported in 39 countries³. While decisions remain pending on some key global coordination issues, practice-based experience of these groups is growing. Feedback received by CaLP from CWGs has highlighted a need for accessible guidance and resources around CVA coordination, and for learning from CWG experiences to be more systematically shared. To address this, CaLP has developed this tip sheet, intended to give practical hints and tips to support effective cash coordination and provide an accessible guide to existing resources, addressing key operational issues.

The Global Cluster Coordinators Group (GCCG), supported by CashCap and CaLP, has developed a draft model Terms of Reference for Cash Working Groups and draft cash coordination guidance for cluster coordinators. These documents are still being finalised but, if published, will be helpful in setting out what has been agreed to date in cash coordination. These documents will help to clarify where responsibilities for cash coordination fit in the humanitarian system, and the respective roles of clusters, inter-cluster coordination groups and Cash Working Groups. They will not however provide guidance on critical issues regarding coordination of multi-purpose cash (MPC), leadership and management of CWGs, or resourcing of cash coordination. As these documents have not yet been agreed for publication this tip sheet refers to the discussions and agreements made during the process but not to the documents themselves.

I.2 WHO SHOULD USE THIS TIP SHEET

The primary audience is CWG coordinators and others leading cash coordination activities in country. It is also a useful reference for CWG members and cluster/sector lead agencies engaging on CVA.

I.3 WHAT THIS TIP SHEET INCLUDES

This tip sheet is intended to support field actors in ensuring effective coordination of cash and voucher assistance in ways which improve the effectiveness, efficiency and accountability of the overall response. The tip sheet provides tips and resources on critical issues in cash coordination as follows:

- Where cash coordination, and CWGs, fit in the humanitarian system.
- How to effectively set up, lead and manage a CWG.
- Key activities of CWG coordinators and CWGs.
- Key considerations per activity: good practices and tips for effective coordination of these activities, with an emphasis on MPC/multi-sector programming⁴.

¹ Development Initiatives Factsheet: Key Trends in Global Humanitarian Assistance 2019: <https://devinit.org/publications/factsheet-key-trends-global-humanitarian-assistance-2019/>

² CaLP (2018) State of the World's Cash Report: Cash transfers in Humanitarian Programming www.cashlearning.org/resources/the-state-of-the-worlds-cash-2018

³ See OCHA mapping of CWGs: <https://docs.google.com/spreadsheets/d/1jOccDGpMRTe7tzqJTPIEyaToZhZwNtDXMNinblV2qDU/edit?usp=sharing>

⁴ As per strategic priorities outlined in the High Level Panel on Cash Transfers, Grand Bargain and Common Donor Approach to Cash.

For each section the tip sheet references available guidance. Where this is lacking it highlights approaches used to date, good practices and the main lessons learned. It also provides a checklist of tips and key considerations to guide effective coordination.

At the end of each section are links to useful resources and tools, which are available in the [CaLP Programme Quality Toolbox](#) and on [CaLP's coordination webpage](#).

1.4 WHAT THIS TIP SHEET DOES NOT DO

While acknowledging that debates at the global level around the leadership, resourcing and role of CWGs remain live, this guidance does not make recommendations on these issues.

In defining cash coordination in relation to the humanitarian architecture, the tip sheet focuses on contexts where clusters are activated⁵. Other responses will also require cash coordination. Much of the content (for example on CWG management and key activities) will still be useful for guiding cash coordination in these contexts.

A concise generic tip sheet cannot adequately cover the breadth of emergency and governance contexts in which cash coordination will happen. The tip sheet touches on some key contextual differences be aware of, however it is not prescriptive. Coordinators should apply it according to what is feasible or makes sense in their context.

It is recognised that this tip sheet covers a broad range of tasks and that covering all of these will be beyond the capacity of many CWGs. Different priorities should be established by each CWG according to the needs of the context, the resources available and the stage of the response.

2 WHERE CASH COORDINATION AND CWGS FIT IN THE HUMANITARIAN SYSTEM

To date, CWGs have occupied various positions in the humanitarian architecture. Some have been established under specific clusters, others have been sub-groups of the Inter-Cluster Coordination Group (ICCG)/Inter-Sector Working Group (ISWG). Others have been disconnected from the wider coordination structures. In some contexts, CWGs have had a dotted line up to the Humanitarian Country Team (HCT). The Inter Cluster Coordination Group (ICCG) terms of reference (ToR) state that CWGs are sub-groups of the ICCG, with CWG coordinators as full members of the ICCG. The ToR states that the ICCG is responsible for:

“Identifying and facilitating the coordination of multi-sectoral or joint programming such as multi-sectoral or multi-purpose cash transfer programmes and ensuring strategic and streamlined cash coordination throughout the response⁶”

The advantages of this approach are that it can:

- Facilitate MPC coordination by recognising the multi-sectoral nature of the modality.
- Allow meaningful engagement with the clusters on cross-sectoral issues relative to CVA.
- Establish a clear link between the CWG and the humanitarian architecture, increasing the group's ability to influence the response, enable the uptake of cash in strategic planning and report cash against sector plans/ the HRP.

However, this makes the effectiveness of cash coordination dependent on the capacity, and engagement, of ICCG members. In many countries it is recognised that ICCGs, as presently set up, are overstretched, with limited capacity to manage cross-sectoral planning and analysis.

⁵ I.e. does not cover refugee situations.

⁶ [Standard ICCG ToR Final Versi on December 2017](#)



GOOD PRACTICES: POSITIONING OF THE CWG

- Have a permanent seat for the CWG lead on the ICCG, to enable the group to engage more effectively on strategic issues and more systematically with clusters and integrate their technical expertise on cross-sectoral considerations.
- Ensure the CWG lead's regular and meaningful engagement in the ICCG by including cash as a standing item on the agenda, and allocating regular reporting time to CWG updates, analysis and recommendations.
- Clearly set out and agree on the division of responsibilities between the ICCG and the CWG.
- Proactively seek engagement with the HCT on critical issues, since the HCT has ultimate responsibility for deciding how to best integrate multi-sectoral programming and MPC in the response. This could be through requesting the ICCG lead to table certain agenda items with the HCT, offering succinct presentations on key issues and decision points at HCT meetings or, as in some contexts, where the CWG coordinator's TOR includes a reporting line/advisory role to HCT.

OTHER KEY CONSIDERATIONS

- Where ICCG capacity is limited, work with other ICCG members and/or advocate with the HCT to consider ways in which the ICCG can be strengthened and expanded, providing necessary space for the planning and coordination of multi-sectoral assistance. Some CWGs argue that one way to ensure this is through creation of a sub-working group for cross-sector Response Analysis⁷ while others argue for direct advocacy to ensure adequate capacity.
- The development process for the GCCG cash coordination guidance for cluster leads was clear on the strong role for cluster coordinators and the ICCG in cash coordination, and the responsibility of the Cluster Lead Agency to ensure clusters have the technical and human resources to fulfil these. If cluster leads are not adequately engaging in cash coordination, this could be used to leverage support on this issue from the HCT.
- In contexts where cash programming spans the humanitarian-development nexus (such as Somalia where cash is a core component of longer-term resilience programming), CWGs may have coordination activities within both the development and humanitarian spheres. This should be clearly defined in the group ToRs, considering capacity, scope and risks. In every case the CWG coordinator should establish links to the necessary actors and structures outside the humanitarian architecture and determine where it is helpful to work together.

RESOURCES

[Food Security Cluster Coordinators' Cash Transfers Briefing Package](#): Guidance for Food Security Cluster Coordinators on how to coordinate cash assistance within their clusters and ensure equal and systematic consideration of CVA in assessing response options.

[ERC Operational Guidance and Toolkit for Multipurpose Cash Grants \(Part 5 – Coordination\)](#): Guidance on the pros and cons of different coordination models (p64–68).

⁷ See, for example: www.cashlearning.org/news-and-events/news-and-events/post/531-cash-coordination-a-proposal-from-members-in-mena

3 HOW TO EFFECTIVELY SET UP, LEAD AND MANAGE A CWG

3.1 LEADERSHIP OF CASH COORDINATION

There is no clear agreement on which agency or entity should ensure leadership of the CWG, and leadership currently varies by country⁸. In some cases, individuals have been hired specifically to lead on cash coordination activities and others have been tasked with these responsibilities alongside their existing core roles. In some CWGs the leadership activity is rotated between members on a periodic basis, with members nominating themselves for leadership and being chosen by other members. In several contexts the Humanitarian Country Team has put in an application for a CashCap expert⁹ to be deployed to lead or support cash coordination for a timebound period. These experts are hosted by a single agency but are intended as a neutral resource for the humanitarian system. While the most appropriate model will depend on context – the scale and complexity of the response, the agencies involved, the resources available and the tasks required – the following lessons should be borne in mind when considering who should lead a CWG:

- The breadth of cash coordination tasks requires a diverse set of competencies – administrative skills, a strong understanding of the humanitarian coordination structure and processes, advocacy and engagement skills, and technical cash expertise. It can also require a certain level of seniority/grade to effectively engage with, steer and influence senior decision makers in the ICCG and HCT. Many countries have found that the most effective way is to divide responsibilities between more than one coordinator with complementary skill sets.
- Generally, this task requires at least one of these roles to be a full-time dedicated position. This is important in the early stages of a response, and where a cash response is to be implemented at significant scale. It also depends on the capacity of cash actors (how much technical support/leadership is needed) and the operational challenges of CVA in the specific context. Where cash coordination relies only on people who are ‘double-hatting’ with their main jobs, this often leads to bottlenecks, delays, and sub-optimal consideration and inclusion of cash in the response plan.
- In contexts where cash coordination is split between more than one role, establishing co-chair arrangements has proved to be an effective way of sharing management of the CWG. This should be agreed and understood by all parties, with clarity of responsibilities.
- The agency that manages or hosts the CWG lead should be aware of their core tasks and commit to dedicate sufficient time and resource to this (ideally a full time member of staff) and to hold the CWG coordinator to account for delivering on key tasks through their internal performance management processes. In some contexts, CWGs have prepared letters of commitment the hosting agency to sign.
- Several actors working in cash coordination report that there can also be advantages to a neutral actor or non-operational agency leading the more strategic or influencing activities, to ensure that leadership is, and is seen to be, independent of agency and sector mandates and operational budgets.
- Many actors also stress the importance of ensuring that CWG chair(s) have the right technical skills and knowledge.

⁸ See the breakdown of group leadership in the [OCHA Cash coordination mapping](#)

⁹ www.nrc.no/expert-deployment/what-we-do/cashcap-



GOOD PRACTICES: CWG LEADERSHIP

- Set out a clear job description or ToR detailing the CWG coordinator(s) role(s), including main responsibilities and tasks, reporting lines, and the key competencies or expertise required. The role will include tasks relating to CWG leadership, including any secretariat activities. According to the context it can also include wider coordination responsibilities such as formal engagement with coordination structures (seat on the ICCG, attendance at cluster meetings, attendance at HCT), and engagement with government and development actors.
- Chairs and co-chairs may be drawn from UN agencies, NGOs, Red Cross Red Crescent Movement and/or national government but should have the necessary competencies and capacities to fulfil the role.
- Develop a clear ToR for any rotating co-leads or steering committees that defines key criteria/competencies for selection or rotation.
- Where possible, select co-lead agencies or steering committee members based on written commitment to fulfilling the responsibilities set out in the TOR and allocating time and resources, from senior management in their organisation.
- If coordination tasks are to be divided between more than one coordinator, develop the ToRs together and clearly designate responsibilities between these respective roles.
- Ensure the role level/competencies reflect the nature of the tasks – for example, in large scale or complex emergencies, meaningful engagement in strategic coordination forums may require a senior and experienced staff member whereas other tasks may require a more junior and/or technical staff member.
- Set CWG coordinator responsibilities and tasks that are realistic and achievable with the time and resources available. Any newly recruited coordinator role should include time allocated to understand the context and the actors involved.
- Where cash coordination tasks are added to someone's existing role, the managing agency should firmly commit to the percentage of time for coordination tasks and reflect this in the contract and their workplan. Other responsibilities/performance targets should be reduced accordingly.

OTHER KEY CONSIDERATIONS

- There are several recruitment options that provide neutrality in cash coordination leadership. In all cases, the most important thing is that the TOR should clearly represent coordination needs across agencies and sectors.
- Where possible and appropriate, national engagement in and ownership of cash coordination structures should be supported. This includes national government and national NGOs.

RESOURCES

Example CWG ToRs from the Philippines

CWG coordinator job descriptions: [Nigeria](#) (technical coordinator), [Libya](#), DRC (Fr): [cash coordinator](#) and [co-lead](#)

Useful templates for drafting the job descriptions (JDs)/TORs of CWG chairs, highlighting the core information to include.

[Nigeria](#): example of JDs/TORs for national and sub-national CWG coordinators, highlighting the division in strategic and technical tasks.

Example steering committee TORs ([Iraq](#), [Ethiopia](#), [Libya](#)):

Useful templates for drafting TORs of steering committees of CWGs, highlighting the core information to include and criteria for engagement.

[Ethiopia](#): [Example letter of commitment](#) for lead agencies to agree on the time/resources CWG coordinators can allocate to the job (for when CWG coordinators are 'double hatting' with their core job).

3.2 SETTING UP AND MANAGING THE GROUP

CWGs have been set up and managed in a variety of ways. A country may have a single CWG, or a national CWG supported by sub-national CWGs operating in core locations of the response. CWGs may be composed of representatives of clusters/sectors, international and national NGOs, UN agencies, donors, Red Cross Red Crescent Movement, government and private sector organisations. Some CWGs have a core group of operational humanitarian actors only and hold ad hoc open meetings to which donors, private sector actors and others are invited. Others include donors and/or private sector actors as part of the core group. Some groups rotate leadership between members. Some groups establish steering committees, while others do not. Membership and management arrangements are best defined according to the needs of the context, the geographical scale of the response, resources available and the humanitarian caseload. The following lessons have been learned from experiences to date:

- Time require to manage CWGs is a critical challenge. Other (and related) common challenges include low participation of members, limited engagement of lead agencies, and unclear direction or resourcing for CWG tasks.
- A rotating co-chair can be a useful management approach on several levels: (i) it spreads the coordination burden between participating agencies, which can increase the likelihood that agencies commit the required resources since it is for a timebound period; (ii) it shares leadership across agencies, which can increase buy in and engagement; and (iii) it is a way of strengthening collaboration between national and international actors.
- In contexts where CWG membership is broad and inclusive, setting up a steering committee of a limited number of core members can be helpful to guide quick and effective decision making. It can also be a way of reducing tensions in assigning a home for cash coordination leadership, since more responsibility for cash coordination can be devolved from the 'lead coordinating agency', across agencies, to ensure a balance of interests.
- Many groups establish time-limited technical sub-working-groups or teams dedicated to specific tasks – e.g. development of the MEB, targeting, risk management. These convene the most skilled and engaged CWG members on a specific issue to advance the topic and share recommendations with the broader group for endorsement. This can be an effective way of making timely progress on key issues.
- In contexts covering a large and varied geographic area or where a large volume of CVA is being delivered and where local operational coordination mechanisms may be helpful, sub-national CWGs may be established in support of the national CWG. ToRs should clearly state the split of responsibilities, and communication, reporting and decision-making processes with respect to the national CWG.
- Where sub-national CWGs are set up, it can be helpful to focus their responsibilities more on day-to-day technical and operational aspects of coordination and engagement with local authorities, so national CWGs can focus on engaging with the wider coordination architecture and playing a convening role to aggregate, escalate and address any coordination issues experienced at sub-national level.

GOOD PRACTICES: SETUP AND MANAGEMENT OF CWGS

- Establish a clear ToR for the group which sets out its mandate and objectives, its core activities, governance arrangements (whether single or co-chair, rotating/fixed chair, steering committee, who will be providing the secretariat function), how it will be resourced, rules for membership of the group, the roles of members and of those in management (lead, co-lead, steering committee), process for decision making, tenure for leadership, and frequency of meetings.
- Adapt TOR objectives and frequency of meetings where necessary according to the needs of different phases of the disaster management cycle.
- Establish a clear strategy and workplan, which is feasible in line with the resources available, and include expected performance indicators, to guide and monitor performance of group activities.
- Where possible, identify roles for national actors in the group's management structures, to build national ownership and sustainability. As a minimum, actively reach out to and invite government participation as CWG members, unless government engagement is not appropriate due to the conflict context¹⁰. This should include the government authority with overall responsibility for disaster coordination, and relevant sector leads in government with a role in cash transfers and social protection. Central Bank representatives may also be an important stakeholder.
- Have regular group-wide meetings, and an email list (some groups also maintain a Skype or Whatsapp group to facilitate rapid updates), for sharing updates and action planning. Try to arrange call-ins or streaming services for people in remote locations, and back this up with concise minutes of each meeting detailing decision points and areas for action.
- Set up a small number of thematic 'task teams' under the CWG, where select members lead on specific, timebound activities – e.g. development of the MEB, risk management, links with social protection, targeting – to streamline group activities, make workloads manageable, and orient the focus of members according to their added value.
- Ensure the group is supported by an (ideally dedicated) Information Management Officer, as is required for clusters.
- Consider commissioning an independent performance review or evaluation of the group.
- Establish a central repository for document management and communication on workstreams, such as a Dropbox or Google Group, bearing responsible data practices in mind. This will also improve handover and reduce knowledge loss in the rotation of chairmanship or cash coordinator roles.

OTHER KEY CONSIDERATIONS

- TORs should be realistic about how much time members can commit, and how many different activities, or task teams, can be taken on at one time. For certain critical timebound issues, a task team could be temporarily supported with a dedicated lead.
- The extent of government engagement will vary according to the nature of the response, the country's governance system and national capacities. For example, in a federal system, it may be necessary to include both federal and state-level authorities (and/or city authorities in an urban response). In a protracted crisis it may make more sense to link with development as well as disaster response actors. In conflict settings, thought must be given to the appropriateness, and the feasibility, of including the range of governance actors involved in the affected areas (both state and non-state actors)).
- Striking a balance between supporting government leadership, on the one hand, and ensuring a smooth and efficient response on the other may be necessary. If government technical capacity on CVA is limited but context requires them to play a leadership role, then informal task forces, made up of national and international expertise, can take forward different areas of work and the formal government led CWG meetings provide the space for their official endorsement. In some contexts, government representatives lead sub-groups on linking with social protection, to ensure a smooth relationship with the relevant national authorities and structures.

¹⁰ Where the government is a party to the conflict, for example.

RESOURCES

Example CWG TORs

Useful templates for drafting TORs of CWGs, highlighting the typical core information to include and criteria for selecting lead agencies:

- **Nigeria:** TORs for both national and sub-national CWGs and division of roles and lines of communication between these.
- **The Philippines:** Has a rotating chair/secretariat and highlights the group role in different phases of an emergency and non-emergency
- **Bangladesh, Cameroon:** Criteria for selecting lead and co-lead agencies
- **Ethiopia, South Sudan, Nigeria and Libya:** Examples of CWG strategies and workplans
- **Libya:** Template for CWG meeting minutes

IASC Coordination Guidance (and **Food Security Cluster Coordinators** and **NRC NGO Cluster co-coordination guidance**): Outlines key tasks, and give guidance, hints and tips for setting up and managing a cluster (same principles can be followed for a CWG).

Example sub-working group TORs

Useful templates for drafting TORs for sub-working groups and task teams to lead on specific activities:

Libya: Blank template for TORs for Technical Working Groups.

Libya: Example of a TOR for a sub-working group on joint market analysis

Ethiopia: Example of a TOR for a sub-working group taking forward MPC design

3.3 ENGAGING CLUSTERS

CWGs can find it difficult to engage consistently with the clusters and can struggle to motivate engagement from the cluster side. Experience provides the following tips for CWG Coordinators to improve this engagement:

- Participate actively in the ICCG to brief on CWG activities and priorities, engage with cluster leads on relevant cross-sectoral issues, and build the CWG's understanding of the priority issues and concerns of the clusters when it comes to cash.
- Proactively reach out to clusters and arrange bilateral meetings separate to the ICCG meetings. The CWG Coordinator and cluster lead should work together to identify key concerns and/or capacity gaps and identify organisations or individuals who can support in addressing them. Provide – both directly and through identified interlocutors - technical support, tailored presentations, capacity building and summaries of evidence to build understanding of the role of CVA, including of MPC, in cluster activities.
- Actively and consistently invite cluster representatives to CWG meetings. Give cluster leads/their representatives advance notice of the key thematic issues and task teams where their engagement will be particularly necessary, and the likely timeframe for their inputs.
- Ensure that CWG members who are also active in other clusters play the role of CVA focal point in other cluster meetings – communicating key issues and decision points from the CWG and identifying cluster-relevant CVA issues for discussion and action.
- The CWG coordinator, and/or a designated member, actively and consistently participates in relevant cluster meetings and activities (e.g. response analysis).
- Engage donors as participants in the CWG in order to attract the participation of other actors. OCHA can play a key role in supporting this - providing CWG coordinators with an updated contact list for cluster coordinators and facilitating space for CWGs to share updates at the ICCG to encourage clusters to engage.

3.4 RESOURCING CASH COORDINATION

Coordination tasks – staffing, convening and activities – incur costs just as in clusters, yet without clarity on who is accountable there is currently no clear source of funding. Experience has shown that a lack of financial and human resourcing is one of the biggest issues affecting CWGs. Even where financial resources are available, there are several factors necessary before these translate into adequate human resources: identifying an agency who will recruit, host and manage a CWG coordinator and identifying and recruiting a suitable candidate. CWG coordinators and participating agencies can help to ensure adequate resourcing by:

- Ensuring that letters of commitment for CWG leads' managing agencies include relevant resourcing commitments.
- Including budget lines for cash coordination in donor programming proposals of CWG member agencies.
- Approaching donors directly for funding, based on a clear CWG TOR and workplan, and explain the consequences of inadequate funding for coordination.
- Engaging donors on cash coordination issues and ensure they are aware of the CWG workplan and resourcing requirements.
- Exploring sources of national contingency financing in contexts with regular cyclical emergencies
- Establishing a pooled fund from CWG member agencies can be an effective way to share costs and cover necessary expenses.

CashCap deployments do not incur a cost to the requesting agency. Where resources in country cannot be found to provide the relevant expertise and support, CWGs can apply for a CashCap deployment. However, this is a short-term solution (usually 6–12 months) and wherever possible resources should be sought within a given response.

4 KEY ACTIVITIES OF CWG COORDINATORS AND CWGS

Cash coordination is a cross-sectoral process and involves a range of activities, throughout the humanitarian programme cycle, from more technical assessment and design related aspects through to planning and strategic decision making. It necessarily involves multiple actors, not only CWG coordinators and CWGs but also the ICCG, cluster coordinators and the HCT.

The CWG, as a sub-group of the ICCG, provides technical support to and across clusters and advises on strategic issues regarding cash assistance to facilitate cash programming¹¹. The group develops common products, positions and approaches and ensures information sharing, learning, and adoption of these common approaches across its members to promote inter-agency and inter-sector participation. By providing support to and convening cash activities across clusters, the group plays a vital role in the coordination of MPC. The coordinator(s) leading the CWG group, through their seat on the ICCG, link the CWG to the wider coordination architecture and have responsibility for sharing evidence, outputs and messages from the group, to generate high-level buy in and influence the cash response.

Cluster leads or their representatives should be actively engaging in the CWG on a regular basis (and vice versa), to bring technical knowledge to the CWG and an understanding of cash across the response to discussions within clusters.

¹¹ As per the development process for the draft GCCG cash coordination guidance for cluster leads

While specific activities will reflect the emergency context, complexity of the response, and the priorities of the ICCG and members of the CWG, existing guidance¹² and CWG's own experiences highlight minimum, key activities of CWGs and cash coordinators. Throughout these, CWGs will support clusters to fulfil their respective coordination activities, while taking a leading and steering role across clusters in activities supporting the inclusion of MPC in the response. Note that this scope of activities may broaden in contexts where the CWG engages to support CVA coordination in resilience building and development programming. As above, where CWGs choose to engage in coordination of development assistance this should be clearly defined in the group ToRs, considering capacity, scope and risks.

CORE ACTIVITIES OF THE CWG AND CWG COORDINATORS

- Support the effective coordination of cash assistance across the response, including MPC.
- Lead and coordinate assessments of cash feasibility, within and across sectors.
- Provide technical support to coordinated (multi-sectoral) needs assessments and technical support and leadership to multi-sectoral response analysis for optimum inclusion of cash (and MPC) in the HRP based on evidence.
- Facilitate development, with the clusters, of the (Survival) Minimum Expenditure Basket and develop recommended transfer values.
- Promote use of common mechanisms, standards and tools across partners for harmonised, quality, and accountable programming, including joint responses through MPC. Develop and disseminate updates and infographics on current cash programming, including MPC, and support the coherent monitoring and reporting of MPC.
- Engage with clusters and other relevant actors and advocate for the efficient and effective use of CVA, including MPC, throughout the response, supporting quality outcomes and accountability to aid recipients.
- Identify and address key challenges for the CVA response, including but not limited to identifying delivery channels, advocating with government on regulatory and legal issues, identifying and mitigating key risks (including data protection risks) and ensuring strong and harmonized accountability to affected people.
- Engage with relevant entities – government, financial service providers, development actors – to ensure humanitarian CVA is well coordinated with and complementary to other financial flows to people in need.
- Review capacity building requirements of CWG members, clusters, local actors and government partners and develop strategies for addressing gaps in skills and knowledge.

The rest of this tip sheet provides tips and key considerations to guide CWG coordinators and CWGs in these core activities, with reference to coordination of cash across sectors and MPC.

¹² Including, when published, the GCCG coordination guidance and CWG ToR

4.1 CASH FEASIBILITY ASSESSMENT

While needs assessments will continue to be carried out by individual actors, clusters and jointly (coordinated by the ICCG), the CWG has important roles to play in **cash feasibility assessment** which includes synthesising and analysing needs assessments and market assessments (for items, services) in combination with other information sources (mapping of financial service providers, protection risks specifically linked to CVA, etc.) to assess where cash is a feasible and appropriate response modality. Such assessments underpin the inclusion of cash in the HRP and supports overall response analysis at the ICCG and cluster level. The CWG is well placed to coordinate these activities. There has been a trend in recent years towards CWGs taking an active role in convening joint (rather than single agency or sector) assessments across agencies and clusters to ensure that there are no gaps in assessments. This is helpful for facilitating joint or multi-sector programming and use of MPC.

CWG and CWG coordinator role

Market assessment for CVA:

- Sharing (and, where possible, consolidating) results of market assessments from individual agencies to avoid duplication of effort, and advocating for filling gaps identified by earlier assessments.
- Promoting use of standardised tools and methodologies for market assessment and market monitoring for comparability across locations and partners.
- Convening joint and/or multi-sector market assessment and price monitoring.
- Assisting cluster coordinators on specific assessments relevant for the sector (e.g. assessments of specific markets such as rental).

TIPS: MARKET ASSESSMENT FOR CVA

- Ensure that any activities the CWG directly convenes focus on filling gaps and complementing existing work of clusters (e.g. in the case of market monitoring, if WFP VAM unit is monitoring food prices, joint monitoring under the CWG can focus on non-food items).
- Establish sub-working groups or task teams to lead on coordination of such assessments, or actively participate in the Assessments Working Group where one exists.
- Engage technical actors such as REACH who have the capability to lead market data analysis, where needed.

Financial Service Provider (FSP) mapping and assessment for CVA:

- Sharing (and, where possible, consolidating) results of FSP assessments from individual agencies.
- Promoting use of standardised tools and methodologies for FSP assessment, for comparability across locations and partners.
- Mapping the payment landscape of FSPs and inviting them to be members of the group, either as full participants or as invitees to ad hoc meetings.
- Bringing FSPs and humanitarian actors together to educate FSPs about the products needed.
- Advising agencies and cluster leads on the pros and cons of a joint delivery platform.
- Identifying key challenges including regulatory issues (KYC) and coordinating targeted advocacy to address these.
- Developing key messages to inform CVA based on assessment results, for reporting to the ICCG and HCT.

TIPS: FSP ASSESSMENT FOR CVA

- Work with FSPs to help them understand the products needed and the profile/context of target recipients, so their services can be built or adapted.
- Invite FSPs to present at thematic meetings of the CWG to raise awareness of their products.
- Further points covered in more detail in the implementation section below (p22) include: consider joint negotiations with FSPs to reduce fees and making sample contracts available to support humanitarian actors in drawing up agreements with FSPs; share information between CWG members of their experiences with a given FSP/ delivery channel to build an understanding of what works where.

Social protection system assessment for linkages with CVA:

- Mapping existing cash based social protection programmes in the country and the key government stakeholders to engage with at national and sub-national level (working with relevant clusters).
- Building links with key social protection actors (including the Social Protection Working Group where such a body exists) and understanding where CWG engagement is necessary (and possible, given available capacity). This should include understanding where tools and systems developed as part of social protection systems – national MEBs, distribution channels, registries – can be used to support humanitarian CVA.
- Facilitating joint assessments of the readiness and capacity of social protection programmes and systems to support shock response, to inform the feasibility of a cash response linked to national systems.
- Sharing results of single-agency assessments of social protection system readiness.

TIPS: SOCIAL PROTECTION SYSTEM ASSESSMENT FOR LINKAGES WITH CVA

- Map and assess the strengths, constraints and capacities of social protection systems to support CVA as part of preparedness planning, to allow sufficient time for detailed assessment, discussions on the potential options and any necessary capacity building/system strengthening.
- Work with clusters where they are engaged on these issues and the Social Protection Working Group, where such exists.
- Assess the political feasibility of such approaches in the context (in addition to understanding the design and operational feasibility of such approaches), especially since multiple ministries/ departments may be responsible for social protection, and these may be different from the ministries/ departments leading on emergency response.
- Discuss response options as part of preparedness planning in order to ensure design of procedures and systems are appropriate for the context.
- Ensure cross government engagement in any discussion on shock responsive social protection, by including departments responsible for both social protection programmes and emergency preparedness and response. Work closely with the ICCG on this.

Assessment of protection risks linked to CVA:

- Coordinating joint protection risk assessments and sharing results of assessment of protection risks and benefits on CVA.

TIPS: ASSESSMENT OF PROTECTION RISKS LINKED TO CVA

- Adhere to common protection analysis aligned with the HCT protection strategy and relevant ICCG strategy / workplan as the basis for CVA.
- Work with the protection cluster to engage with or recruit gender and protection focal points, or engage relevant expertise within a CWG participating agency, to ensure appropriate analysis and mitigation of risks.
- Work with the protection cluster to ensure key protection principles and guidance are reflected in the guidance and best practice of the CWG.



OTHER KEY CONSIDERATIONS:

- Coordinators should collaborate with with ICCG and cluster leads to agree the key assessments that are needed for decision making on cash, including for MPC, and collectively define the key products, and the sectors to involve.
- Any assessments directly convened by the CWG need to be funded. This could be provided by CWG members, the clusters, UN OCHA, or by agencies engaging in joint assessments. The CWG coordinator can play a role in seeking funding.
- Multi-sector market analysis might not be enough for all sectors – the CWG coordinator should consult cluster focal points to understand the opportunities or challenges for various markets and determine whether additional specific assessment is needed.
- It may be necessary to build capacity of agencies engaging in joint market assessments. Training for partners can be developed, with REACH or other technical partners. CashCap can also provide expert support to assist with these activities.

RESOURCES

Nigeria and Ethiopia cash feasibility assessment: examples of what the end product can look like.

Pacific cash Transfers scoping and feasibility Study: Example of an in depth look at the feasibility and appropriateness of CTP in the Pacific.

Joint market analysis and market monitoring:

South Sudan, Nigeria, Libya, Haiti, and Yemen: Example reports of joint, and multi-sector, market analysis in a range of markets including the methodology and how it informs response planning.

UNHCR Multi-sector market assessment: companion guide and toolkit: Full guidance and tools on conducting a Multi-sector Market Assessment.

Mapping and assessing options for cash delivery:

Libya: Example report of an assessment of delivery options for informing feasibility of cash delivery.

Iraq: FSP assessment tool and FSP mapping matrix.

Philippines: Example of a visual map of FSP coverage, created by the CWG, to inform feasibility analysis.

Mercy Corps: Delivery guide for assessing and selecting FSPs, including for MPC.

IOM: FSP assessment tool.

Red Cross: Templates for assessing delivery mechanisms and cash feasibility

Assessing protection risks:

ERC Protection risks and benefits analysis tool: decision tree for assessing protection risks

IRC Safer Cash Toolkit: a tool for collecting the data needed to assess risks and conduct CVA safely

Liberia: Checklist tool to ensure safe cash distribution

Iraq: Example ToR for a CWG GBV focal point.

Social protection assessment tools:

OPM shock responsive social protection toolkit: Toolkit to guide practitioners and policy makers to understand whether and how social protection systems can be used to improve outcomes for households faced with large-scale crises.

UNICEF social protection system readiness assessment tool:

EU SPAN reference document and operational note: A comprehensive guidance package on social protection across the humanitarian-development nexus, with a focus on fragile and conflict affected environments.

There are further useful resources in CaLP's Programme Quality Tool Box:

<http://pqtoolbox.cashlearning.org/Market-assessment>

<http://pqtoolbox.cashlearning.org/FSP-Assessment>

<http://pqtoolbox.cashlearning.org/CBA-appropriateness>

4.2 NEEDS ASSESSMENT, RESPONSE ANALYSIS AND INCLUSION OF CASH (AND MPC) IN THE HRP

Effective planning for the use of cash as a modality across sectors and adoption of MPC requires holistic assessment and analysis of needs, cross-sectoral engagement in the selection of modalities, and space for MPC within the response framework. Critical shortfalls in the coordination system – such as the lack of formal space for multi-sector response analysis, lack of clarity on which actors/bodies should be involved in decisions on the use of MPC, and a HRP template that does not specify where and how CVA should be included – have limited this. As a result, formal engagement of CWGs in developing these plans has been inconsistent and inclusion of CVA and MPC in the HRP has been ad hoc¹³. There are various recent developments of importance:

- The new Humanitarian Programme Cycle (HPC) template for 2020¹⁴ now has an optional section to include MPC as a chapter in the HRP planning process, while CVA is integrated into inter-sectoral templates through inclusion of modality, restriction and transfer value.
- Several HCTs are now formally engaging CWGs to support more robust, and multi-sectoral, response analysis and ensure selection of modalities is evidence based.
- Even before the guidance was updated, several HCTs have included separate MPC chapters in the HRP (see, for example, [Iraq](#)), which has proven helpful for defining the objectives, indicators, budget and caseload of MPC programmes, identifying capacity gaps of partners and opening space for planning and funding.
- This new HPC guidance includes steps for multi-sectoral response analysis and identification of any common objectives for meeting basic needs across sectors, as a precursor to developing sector-specific response options.
- This new HPC guidance defines the role of the ICCG in coordinating multi-sectoral response analysis, as well as, where necessary, the creation of Technical Working Groups of technical experts in assessment and analysis under the ICCG to support this. It provides flexibility in the definition and membership of such groups but suggests this could include a Needs Assessment Group, and a Response Analysis Group. Where established these should have strong links with the CWG, and the CWG may consider taking on one or more of these activities in their entirety. Where such TWGs are set up, CWG coordinators can have a seat on them and CWGs can play a supporting role.

The expertise and knowledge of the CWG are important to draw upon to ensure that cash is most effectively included in the HRPs.

Role of the CWG coordinator and CWG:

- Providing technical and coordination support to ICCG members to design and implement multi-sectoral needs assessments (tool design, ensuring inclusion of economic vulnerability/ other cash indicators; methodology; coordination).
- Developing questions and indicators on preferences for assistance and economic vulnerability, for integration into multi-sector needs assessments.
- Ensuring results of market assessments and cash feasibility analysis are incorporated into the HNO.
- Providing clear outputs and recommendations from cash feasibility assessments, including the inclusion of MPC in the response, and presenting these in response analysis discussions in the ICCG and clusters.
- Supporting facilitation of, and actively engaging in, multi-sectoral response analysis exercises with the ICCG members, ensuring that discussions are informed by the evidence available and that cash modalities and MPC are considered.

¹³ A 2018 SIDA study of how CVA was included in 18 HRPs found that while fifteen had a dedicated discussion of CVA in the first section and sector operational plans usually indicated if cash will be used, there was often limited analysis/evidence provided to justify selection. Twelve mentioned MPC. Of these, four had developed a new, separate operational chapter for MPC. www.cashlearning.org/downloads/sida-overview-of-cash-and-vouchers-in-2018-hrps-090918signed-off.pdf

¹⁴ www.humanitarianresponse.info/en/programme-cycle/space/document/2020-humanitarian-response-plan-template



- Providing technical support to and advocating with clusters to ensure that each sector response plan includes a robust analysis of modalities, and of how cash and vouchers will be used to reach sector outcomes.
- Advising the panel tasked with vetting the evidence base and justified use of cash/MPC in the sector response plans.
- Proposing the inclusion, and supporting the development, of an MPC chapter in the HRP to the ICCG and HCT in contexts where MPC is being used
- Leading identification of the extent to which, and how, national social protection programmes can effectively support a multi-sectoral cash-based emergency response based on results from relevant assessments.
- Considering existing social protection in the planning process, in collaboration with cluster leads.

TIPS: INCLUSION OF CASH IN THE HPC

- Ensure full involvement of cash actors from the CWG at an early stage in the HNO and HRP processes. Ensure members of the CWG understand the importance of engaging in these processes and their opportunities to do so.
- Provide technical support to cluster leads and their members on issues such as joint assessments. Demonstrate added value and build credibility, which can improve the influence of the CWG coordinator in response analysis discussions.
- Engage bilaterally with each cluster coordinator and share learning and evidence to raise awareness of how cash, including MPC, can contribute to sectoral outcomes.
- A 'why not cash?' approach – ensuring that the modality of response has been carefully considered based on evidence – can be useful to drive a more robust response analysis.
- Whether sector-specific or multi-sector response analysis comes first, make sure that the final outputs from these are aligned and complement each other.
- Establish MPC/basic needs sub-working groups or task teams to lead on the MPC chapter and programme design.
- Where appropriate, promote linkages to other services as part of multi-sectoral response analysis, to realise opportunities for 'cash plus' approaches and increase effectiveness.
- If relevant, demonstrate the need for a separate chapter on MPC by ensuring the HCT have an overview of current and planned MPC programming, and sharing examples of other HRPs, to highlight the added value of a chapter in enabling joint responses.
- Offer the HCT a presentation on MPC, led by the CWG coordinator who will be best placed to pre-empt and respond to the questions they will ask. They should be supported as needed by other technical CWG members.
- Focus time and resources where they are most needed, by selecting priority clusters to support, rather than overstretching capacity.

OTHER KEY CONSIDERATIONS:

- Success in engaging on MPC will be most likely in contexts where the government and HCT are positive about the use of CVA and where the heads of agencies managing CWG coordinators are actively supportive.
- Multi-sectoral assessment tools and guidance are emerging but tend to be heavy to implement, which can make it difficult to adopt these at scale and across partners. CWG coordinators can promote more sharing and joined up analysis of findings from assessments led by each cluster.
- The CWG coordinator's seat on the ICCG is crucial in these activities, to ensure cluster engagement and consideration of CVA at a strategic level across the response.
- Evidence highlights that even where linking with social protection programmes is feasible and appropriate, more traditional programming approaches (i.e. standalone humanitarian response through parallel system) are generally still needed whilst the capacity of national systems develops and since such programmes will always have gaps in coverage. CWG coordinators have an important role to play in response analysis, ensuring that any cash response through such national systems (whether government or internationally led) is integrated into the HRP and coordinated with wider CVA.
- Response analysis should also consider opportunities to design and implement emergency response in a way that aligns with, strengthens or supports the development of emerging social protection programmes or systems, to facilitate social protection approaches in crises in future.

RESOURCES

Multi-sectoral needs assessment and response analysis:

NRC: Guidance on using NRC's multi-sector vulnerability assessment tool and conducting multi-sector response analysis in urban contexts, for identification of cross-sectoral responses with MPC for basic needs at the centre.

Basic needs assessment and response options analysis and planning guidance and tools: Good (but heavy) operational guidance and tools for supporting multi-sectoral needs assessment and response analysis, which prioritizes a people-centred basic needs approach and informs the scope of MPC (i.e. which sectoral needs are likely to be met).

WFP's essential needs interim guidance: Useful reference to support profiling of populations, identify their 'essential needs' as defined by them and set indicators to identify those that cannot meet their essential needs (not only relating to food).

Libya CWG indicator registry: Key cash indicators for inclusion in sector/multi-sector needs assessments to determine need for and feasibility of cash assistance.

Integrating multi-sector response analysis into coordination processes:

OCHA: practical, step-by-step guidance on how to coordinate joint multi-sectoral needs analysis and response analysis, culminating in the HRP, and [how to integrate cash and MPC](#) into the response plans.

[CaLP blog on what CWGs need to know about the new HPC template](#)

There are further useful resources in CaLP's Programme Quality Tool Box:

<http://pqtoolbox.cashlearning.org/Risk-and-opportunity-assessment>

<http://pqtoolbox.cashlearning.org/Needs-assessment>

<http://pqtoolbox.cashlearning.org/Vulnerability-analysis>

4.3 DESIGNING THE MEB AND RECOMMENDED TRANSFER VALUES

For a comprehensive overview of planning and designing an MEB please see CaLP's [MEB tipsheet](#).

A Minimum Expenditure Basket (MEB) requires the identification and quantification of basic needs items and services that can be monetised and are accessible through local markets and services. Items and services included in an MEB are those that households in that context are likely to prioritise on a regular or seasonal basis. Defining an MEB is a key activity required for actors to build a common understanding of vulnerability and move forward with harmonised multi-sectoral responses and MPC. MEBs are a collective reference to support the calculation of MPC and sector-specific transfer values, based on assessment of household's likely income sources, gap analysis and programme objectives, helping coordinate with service provision and non-cash interventions.

Role of the CWG coordinator and CWG:

- Advocating for the active engagement of clusters in the MEB process.
- Establishing, with the clusters, the contents of the MEB based on existing needs assessments.
- Collating and sharing existing data sources on expenditures and cost of living.
- Bringing together actors and facilitating the process of calculating a harmonised MEB across sectors.
- Seeking inputs to the MEB from each cluster and facilitate cross-cluster work to avoid duplication, find complementarities, identify common needs across sectors, and non sector-specific needs (transport, fuel, how FS can address education needs etc).
- Understanding issues specific to different cluster inputs (targeting, frequency) and ensure this is reflected in the MEB.
- Presenting outputs at the ICCG for endorsement.
- Drafting guidance for adapting the MEB or facilitating the process of developing regional MEBs where there are significant geographical differences in needs, or cost of living.
- Developing recommended transfer values based on the MEB.

Different countries have employed different approaches to calculating the MEB. These are summarised in CaLP's MEB tipsheet. Some lessons emerging from these are:

- While an MEB should cover a variety of needs across different sectors, the precise needs (which sectors, and which items per sector) should be contextually specific and capture people's basic needs as understood and defined in the context. Ensuring a collective process with engagement of local actors and recipients is key to ensuring this.
- Including a 'wish list' of all goods and services from across all sectors is not helpful, if this includes duplication and goes beyond what clusters would ordinarily provide as part of emergency response.
- The process of consulting across sectors and reaching consensus between actors can be time consuming for those involved, typically requiring attendance at multiple meetings over several months. Having a clear roadmap, with clear leadership and roles and responsibilities, as well as a dedicated sub-group if necessary will mitigate this. Beginning this process in the preparedness phase can also help to improve readiness.
- Defining an MEB is one aspect that will influence the setting of the MPC transfer value, however other factors also need to be taken into account such as political barriers, budget constraints and gap analysis. If a rights-based approach is taken, the SPHERE standards should be used to guide the contents of the MEB. Deriving the MPC transfer value from the MEB should be a activity of gap analysis – what are households unable to cover with available resources? However, there are indeed inevitable trade-offs based on the scale of the crisis and available resources. The 'ideal' MPC transfer value may create political sensitivities if it outstrips minimum wage, or social welfare thresholds¹⁵. This is an issue which should be immediately flagged with the HCT¹⁶.

¹⁵ Where this is the case the MEB can be used as an advocacy tool to encourage the government to expand minimum wage/ social transfers to cover basic needs.

¹⁶ See CaLP's MEB tipsheet for further details. www.cashlearning.org/downloads/mebcalpv4.pdf

- Clear communication and common messaging are required to clarify the transfer value to all parties (government and communities) to reduce potential for conflict. Where concessions are made, the reasons should be clearly documented and the possible impacts of such a reduction should be monitored to inform future programming.
- While in contexts of great need and finite humanitarian resources, it may be preferable to maximise coverage of the population through a trade-off of individual household needs.
- While different MEB methodologies go through the same critical steps, these vary in their rigour but also in their complexity and thus the capacities/expertise and time required to complete. Ensuring a common understanding of the purpose of the MEB development from the outset will be critical to the smooth running of the process – is this simply to define a transfer value or is this a more holistic rights-based approach to defining basic needs and advocating for adequate coverage?
- In times of crises, it may be necessary to define a leaner ‘survival’ MEB including only the basic items required to save lives in order to increase coverage using finite resources.

Taking into account all this, it may be more appropriate to opt for a ‘quick and dirty’ approach to defining an MEB in order to make programme decisions swiftly, rather than engage in a more intensive and rigorous approach that is ultimately not as useful. This can be refined at a later stage as monitoring data creates a fuller picture of people’s actual needs and expenditures.

TIPS: DEFINING MINIMUM EXPENDITURE BASKETS

- In line with CaLP’s MEB tipsheet, be clear and transparent on whether an MEB is needed in your context and – if so – the methodology that will be followed in developing this.
- Define your objectives for developing the MEB – for what purposes will it be used - in order to determine the calculation approach that is appropriate and who needs to be involved.
- In considering the relationship between MEB and transfer values, coordinate with government and development partners to access relevant data sources on poverty lines and wages, and where necessary recruit the requisite technical expertise to lead the process.
- Engage with government and donors from the outset to explain the rationale and approach to MEB development. Work with them to understand any political or budgetary factors that will limit acceptance of the MPC transfer value.
- Work with clusters and the HCT to decide whether there is a need to define a lower threshold of needs (Survival Minimum Expenditure Basket (SMEB)) including only a subset of clusters which falls below SPHERE standards but covers the most basic survival needs.
- Use secondary data on i) the cost of living per sector, ii) expenditure data and people’s own priority needs, iii) SPHERE standards and iv) experiences from other MEBs, to start discussion about the key sectors that should be engaged and the goods and services to include, and to advocate for those that should be omitted.
- Establish a sub-working group or task force of interested actors, with engagement of each (relevant) cluster.
- If needed, reach out to the CaLP Regional Office for support.
- Meet bilaterally with each cluster to get their input into the MEB.

OTHER KEY CONSIDERATIONS:

- Capacity to engage in MEB discussions is still low and is likely to vary across clusters. Capacity can be built through sharing MEB insights from other contexts and circulating and explaining step by step guidance on what it is and the process, before you start the conversations. Some sectors are likely to need more help in calculating expenditures than others.
- Be aware of any donor limitations for what can be included in an MPC, as this may influence your decision on which sectors to engage in MEB discussions. For example, USAID/OFDA proposal guidelines do not include nutrition treatment or health services in an MPC.

RESOURCES

Guidance and tools for calculating MEB:

CaLP MEB tipsheet:

Any other key resources listed in the MEB tipsheet

ERC operational toolkit for multi-purpose grants: Summarises the key steps and gives tips for developing the MEB, and for using this to set the MPC transfer value.

WFP/UNHCR MEB harmonization guidance: Great, detailed reference document providing step by step guidance on the 'ideal' way to develop a thorough, technically robust, MEB.

WFP MEB interim guidance note: Another, more light touch document providing step by step guidance.

Yemen CWG SMEB guidance: Useful, succinct guidance for calculating MEB and on using this for calculating the value of MPC.

CaLP Sahel MEB report: Provides a five-step process for calculating MEB and gives case studies illustrating how different countries have approached it.

CaLP MEB West Africa report: Outlines the success factors and challenges with different coordination models for calculating MEB.

Libya CWG MEB and transfer value briefing: Outlines 6 key steps for developing MEB and transfer value.

There are further useful resources in CaLP's Programme Quality Tool Box:

<http://pqtoolbox.cashlearning.org/Transfer-value-frequency-and-duration>

4.4 SUPPORTING QUALITY CVA IMPLEMENTATION

When implementing CVA across agencies and sectors, it is helpful to have common approaches, standards and tools to ensure harmonised, quality, and accountable programming – for example, common approaches to targeting, contracting FSPs and managing complaints, harmonised transfer values, and standard procedures for implementing MPC. The CWG is well placed to coordinate these activities. As with assessments, there has been a trend in the extent of coordination in CVA implementation in recent years, especially in MPC, and the CWG's role has evolved accordingly. While groups still support harmonisation of implementation features across separately designed and implemented programmes, they can also facilitate the use of common standards across consortia and implementation of joint operational models such as shared payment systems and call centres.

Role of the CWG coordinator and CWG:

Defining transfer values:

- Developing guidance for CVA actors on issues such as transfer values¹⁷. Clusters will set sector-specific transfer values but the CWG may provide support on methodology.
- Defining and disseminating technical standards for cash for work rates.
- If needed, supporting development of guidance for cluster coordinators on calculating the transfer value for sector-specific grants, and how to vary this (for example according to household size/region).
- Identifying opportunities to move towards a more integrated and multi-sectoral approach to CVA where appropriate, while recognising the need for and specificities of sector-specific transfers.
- Convening actors and facilitating the process of defining a common MPC transfer value, based on the MEB (where there is a MEB).
- Reporting on proposed MPC transfer values to the ICCG for endorsement.
- Conducting advocacy to government and donors on the need to align transfer values with needs, including through sharing of evidence from programming and market monitoring.

¹⁷ <http://www.cashlearning.org/downloads/mebcalpv4.pdf>

TIPS: DEFINING TRANSFER VALUES

- Engage with government and donors from the outset and understand any political or budgetary factors that may affect the size of an MPC transfer value, or cash for work rates. For example, is it necessary to be consistent with national social protection transfer values? Would donors prefer to meet the needs gap per household, or to spread resources across a higher portion of the population in need?
- When defining common transfer values or standards across clusters, engage bilaterally and secure involvement of all relevant clusters.

Supporting effective use of delivery channels:

- Sharing common contracting templates for FSPs and, where appropriate, carrying out joint negotiations with FSPs rather than having multiple actors negotiate separately.
- Where common platforms or collaborative operational models exist, encouraging close links with the CWG and offering regular feedback, urging these platforms and models to share learning through the CWG.
- Developing standard operating procedures with partner agencies for implementation of joint mechanisms such as a common card or complaints and feedback mechanism, or joint response options, such as MPC (vulnerability assessment, targeting).
- Engaging FSPs and other private sector actors in discussions about the products needed at an earlier stage and encourage them to develop tailor-made products with end-user needs and preferences in mind where this is possible.
- Encouraging use of technological innovation, where this can safely and ethically increase the efficiency, effectiveness and accountability of assistance, in programming and sharing lessons on experiences.
- Encouraging national NGOs to participate in the CWG and ensuring their role in delivery is understood and that they have channels to provide feedback and influence the overall shape of the response.

TIPS: EFFECTIVE USE OF DELIVERY CHANNELS

- Jointly negotiate terms for payment services to optimise economies of scale and reduce duplication in effort.
- Promote development of joint tools and guidance with cluster leads, to generate buy in and ensure use of the tool.
- Consider agreeing and sharing standard data-sharing protocols, taking agencies' own policies into account.
- Interoperable, non-proprietary, data registries can allow a level of data sharing between humanitarian agencies and private sector service providers that is safe, secure and improves humanitarian programming through enhanced accountability. The CWG is well placed to advocate for this across agencies and to convene workshops to discuss and seek solutions.

Supporting quality and accountable cash and MPC programming that minimises risks:

- Designing and promoting risk analysis frameworks and guidance to ensure protection mainstreaming.
- Circulating best practices for ensuring accountability to affected populations (AAP) and collating and sharing relevant lessons from programmes in country. Seek ways to ensure that feedback from and voices of recipients inform CWG actions.
- Developing or amending procedures and standards on a case by case basis to address issues in implementation that are identified from partners.
- Sharing knowledge and best practices on the best ways to safeguard beneficiaries' data.



TIPS: SUPPORTING QUALITY AND ACCOUNTABLE IMPLEMENTATION THAT MINIMISES RISKS

- Keep tools and procedures simple and easy to use. When defining quality standards, maintain flexibility and don't create unnecessary burdens, rigid guidance or regulations.
- Establish a sub-working group to support the technical and operational coordination of MPC where required.
- Identify common issues across clusters (especially regarding use of MPC) to focus efforts on the critical aspects of the implementation cycle.
- Support the use of adequate complaints and response mechanisms and ensure that feedback from recipients drives meaningful changes in programming.
- Promote development of joint tools and guidance with cluster leads, to generate buy in and ensure use of the tool.
- Present the development of any SOPs/harmonised approaches in terms of how these will benefit clusters or agencies (e.g. in terms of saving time, avoiding community tensions, ensuring quality outcomes, etc).

Social protection linkages with CVA:

- Ensuring sharing of best practices and progress reports between government-led programmes and those of humanitarian actors.
- Promoting harmonised design and implementation features between shock responsive social protection and other CVA, to the extent possible.

TIPS: SOCIAL PROTECTION LINKAGES WITH CVA

- When setting a transfer value for humanitarian programmes that are linking with social protection programmes, bear in mind any regulations or SOPs that restrict the value of the transfer, and whether it will be legally or politically feasible to change these.
- Identify and ensure active participation in forums charged with the coordination of these activities. Where none exist, consider the CWG role in calling for or – if possible – establishing such a forum.

OTHER KEY CONSIDERATIONS:

- Some implementation issues will need engagement and support from the HCT and/or national government. For example, where regulatory thresholds for withdrawing or moving cash will be exceeded by an implementing agency, this may require government authorisation and creation of a specific humanitarian SOP.
- When defining transfer values, different actors in government will need to be engaged depending on the modality (whether MPC or cash for work). In the case of MPC, departments responsible for social protection will be most relevant whereas in the case of cash for work those working on labour market policy may be needed.
- Varying the transfer value according to location or household size, for example, will better tailor assistance to people's needs and expenditures. However it will take time and resources to calculate and can be difficult to implement. This trade off in accuracy versus speed and complexity, as well as possible community tensions caused by any misunderstandings in grant variation, must be thought through.

In many contexts a single delivery channel for cash assistance across the response will not make sense; volatility of context, access and capacities of FSPs can force actors to go for micro level analysis and identify different deliver mechanisms for each targeted area. Decisions on coordinating such mechanisms will depend on the geographic scale of the response and the development of the digital payment sector and the associated infrastructure.

RESOURCES

Setting transfer value:

ERC operational toolkit for multi-purpose grants: Summarises the key steps and gives tips for developing the MEB, and for using this to set the MPC transfer value.

Yemen CWG SMEB guidance: Useful, succinct guidance for calculating MEB and on using this for calculating the value of MPC.

Libya CWG MEB and transfer value briefing: Outlines six key steps for developing MEB and transfer value.

Northern Syria CWG guidance: document providing guidance to implementing agencies on adopting a common approach to varying the transfer values by HH size.

Contracting FSPs:

Libya: Report highlighting example of actors' approach to harmonising cash delivery tendering processes.

ELAN: Guidance on contracting mobile money providers.

Protection, AAP and mitigating risks:

Iraq CWG interference matrix: Tracks and sets common indicators that show where, and how, government and other authorities are interfering with cash programming.

Liberia: Checklist tool to ensure safe cash distribution.

Ethiopia CWG mitigation measures: Short two-page guidance for cluster coordinators on how to mitigate identified protection risks on CVA.

WFP UNHCR data sharing protocols: example of the procedures needed to facilitate data sharing between organisations while ensuring data protection.

Implementing through social protection systems:

OPM shock responsive social protection toolkit: toolkit to guide practitioners and policy makers on the key considerations, pros and cons of different approaches and emerging good practices when designing and implementing shock responsive social protection programmes.

UNICEF social protection system readiness assessment tool:

Nigeria CWG social protection taskforce planning document: example of activities of a sub-working group, set up to coordinate activities around shock responsive social protection.

Nigeria Social Protection Forum TOR: Example ToR of a forum set up to bring together humanitarian and development partners to coordinate the design and implementation of CVA linked to social protection systems.

Implementing MPC:

ERC operational toolkit for multi-purpose grants: Provides step by step guidance and tips for design and implementation of MPC.

Nigeria CWG: Guidance on common approaches to MPC implementation.

Ethiopia multi-sector cash based response guidance notes: [Gedeo and West Guji zones](#) and [East and West Haraghe](#).

There are further useful resources in CaLP's Programme Quality Tool Box:

<http://pqtoolbox.cashlearning.org/Transfer-value-frequency-and-duration>

<http://pqtoolbox.cashlearning.org/Selection-of-delivery-mechanism>

<http://pqtoolbox.cashlearning.org/Registration-and-data-protection>

4.5 TRACKING, MONITORING AND REPORTING CASH AND MPC

Just as other modalities, cash (including MPC) must be monitored, and reported against agreed targets within the scope of the HRP. Defining arrangements for tracking MPC have proved challenging since both MPC and sectoral cash contribute to a cluster's targets, but MPC cuts across sectors, which can lead to confusion in where to report it, and to double counting. Similarly understanding the impact of unrestricted cash (MPC but also unrestricted sector-specific cash) can be difficult when delivered under separate clusters. While Information Management Working Group (IMWG) guidelines regarding MPC are still being developed, the CWG has a key role to play in tracking and reporting MPC, since this information cannot be managed in silos but must be collated holistically across sectors. The new HRP guidance 2019 outlines that MPC should be reported through the ICCG¹⁸ and the CWG can facilitate this process.

There has been agreement at the global level¹⁹ to track sector (including an option for multi-sector) modality and restriction only. At the country level, FTS now asks that the modality of assistance (cash/voucher/in kind/service delivery) be specified and supports the selection of a multi-purpose option. Most 3/4W templates for country-level activity tracking require modality to be specified. Going forward donors and agencies will be adopting the "Core Outcome Indicators for Multipurpose Cash²⁰" currently being developed and tested under the Grand Bargain cash workstream. These include a menu of core outcome indicators per sector, as well as other indicators of overall vulnerability and wellbeing, which should be further refined and agreed upon at the level of the response. Again, the CWG has a key role to play in advocating for members to adopt and report against common outcome indicators and in facilitating this process.

Role of the CWG coordinator and CWG:

Reporting

- Developing and promoting common guidance, indicators, tools and dashboards for reporting 4W on cash, including MPC²¹.
- Working with the Information Management Working Group (where such exists) to ensure cash and MPC are tracked and clearly reported across the response.
- Advocating with OCHA and the IMWG for dedicated information management capacity to support the CWG.
- Promoting a common understanding of key terminology²² (conditionality, restriction, multipurpose cash) across the response.

Monitoring

- Promoting use of standardised tools and methodologies for post-distribution monitoring.
- Working with Clusters for the definition and reporting of standard indicators for sector-specific CVA, for inclusion in sector chapters of the HRP.
- Promoting use of common outcome indicators²³ for reporting on MPC with all partners.
- Leading on the consolidation of reporting on MPC, from partners to the ICCG and/or Clusters, to avoid gaps and duplication.
- Providing technical support to ICCG, cluster coordinators and partners to support the harmonised monitoring of CVA, in line with the Humanitarian Response Monitoring Framework.

¹⁸ If an MPC chapter is in place

¹⁹ www.cashlearning.org/downloads/mebcalpv4.pdf

²⁰ www.cashlearning.org/downloads/multipurpose-cash-outcome-indicatorsfinal-draft-for-testingjuly-2019.pdf

²¹ Examples are given below in the resources section

²² See CaLP Glossary: www.cashlearning.org/resources/glossary

²³ See standard MPC outcome indicators: www.cashlearning.org/downloads/multipurpose-cash-outcome-indicatorsfinal-draft-for-testingjuly-2019.pdf

TIPS: TRACKING, MONITORING AND REPORTING ON CASH

- To keep the process manageable, engage priority clusters in developing a common strategy for reporting MPC, based on the sectors contributing most significantly to the MEB and knowledge of communities' own priorities.
- Encourage clusters to track assistance per modality, by separating MPC and sector-specific cash grants, to count MPC towards sector targets while avoiding double counting.
- Ensure CWG information management activity is adequately resourced to take on the reporting role and develop specific dashboards.
- Ensure that MPC indicators are discussed and agreed with cluster leads at the ICCG and included in the HMRF.
- To avoid overly heavy monitoring of MPC, collectively define a handful of core, essential (priority sector and coping strategy) indicators to include in the monitoring of MPC outcomes, from the list of MPC Core Outcome Indicators, and in line with the HRMF.

OTHER KEY CONSIDERATIONS:

- When tracking and reporting MPC across sectors it is easiest to report on the grant as designed (i.e. reporting on the portion of the total MPC grant value that was intended for food, or for shelter, etc, based on the needs assessment). The alternative method of reporting against self-reported expenditures is more complicated and prone to error unless partner capacity can be strongly assured. This is also consistent with the reporting of other modalities such as food.

RESOURCES

Tools for tracking cash:

IFRC CiE Toolkit: 4Ws matrix template

Iraq, South Sudan and Somalia CWG: 4W templates

Syria CWG: Guidance on 4W reporting and inclusion of MPC (and a [related visual](#) as an example of how this can be integrated into the OCHA mapping tools.

FTS: templates are being updated to track modality.

Guidance and tools for joint monitoring and monitoring of MPC:

CaLP monitoring guidance:

Grand Bargain common MPC indicators: Provide a core set of common MPC indicators, including core sector indicators, aiming to enable common and consistent reporting of MPC outcomes and measure contributions to sector objectives.

Libya, Afghanistan and Somalia CWG: Examples of harmonised PDM and baseline tools, including for use across clusters (Afghanistan).

There are further useful resources in CaLP's Programme Quality Tool Box:

<http://pqtoolbox.cashlearning.org/Selecting--developing-project-indicators>

<http://pqtoolbox.cashlearning.org/Outcome-monitoring>

4.6 CAPACITY BUILDING

The CWG coordinator and CWG have a lead role to play in building knowledge and technical capacity in CVA, with cluster coordinators and their members, CWG partners, external training providers and government. This is important for several reasons. Cluster coordinators need to be knowledgeable about CVA to engage meaningfully in the cash coordination process and adequately promote adoption of CVA within the HRP. Limited technical expertise can lead to poor quality programming and, even in highly experienced international agencies, technical know-how can be lacking. In line with Grand Bargain commitments on localisation, cash coordination commits to enabling meaningful participation of national actors and to supporting the capacity of governments.

Role of the CWG coordinator and CWG:

- Identifying and promoting training opportunities available to CWG members and others (e.g. CaLP training).
- Where required, facilitating capacity assessments and reviewing capacity building requirements of CWG partners, clusters, government and other local actors.
- Developing capacity building strategies for addressing identified gaps in skills and knowledge.
- Developing and disseminating tip sheets, context-specific technical guidance, tools and training to support best practice design and implementation in different phases of the programme cycle.
- Supporting relevant government agencies and actors to play an influential role in CWG ownership and leadership.
- Consolidating and sharing learning on the efficiency and effectiveness of CVA programmes, with all actors to ensure replication or scaling of best practices.

TIPS: CAPACITY BUILDING

- Actively reach out to cluster leads and government counterparts to understand knowledge gaps and training needs, and refer them to relevant resources, develop tools and materials to address these.
- Encourage cluster coordinators to proactively address certain capacity gaps for themselves and their members, through seeking guidance and support from their global teams and promoting available e-learning products.
- Encourage member organisations' HQs to share their own tools, trainings and resources.
- Promote and collate results of capacity self-assessments with members, to identify the priority needs to address in capacity building activities and key focus areas for facilitators.
- In all bilateral coaching, guidance and training, encourage identification of the most effective modality, including MPC where relevant.
- Identify common issues across clusters (especially regarding use of MPC) to prioritise resources on addressing the most pressing needs.
- Encourage CWG participants to systematically share lessons learned.

OTHER KEY CONSIDERATIONS:

- Capacity building activities require resources. Depending on the context, this could be addressed by including costs (in a coordinated manner) in individual agency proposals, for capacity building actions that benefit all. Where capacity building is a major responsibility under the CWG TOR, CWGs can also consider recruiting a dedicated capacity building focal point.
- International response staff can circulate frequently during a response. To ensure that knowledge and expertise are not lost, capacity building should be considered a continuous, cyclical process rather than a standalone activity. Opportunities to strengthen joint working between national and international actors should be continuously sought.

RESOURCES

Self-paced e-learning courses available online:

- **CaLP e-learning on linking humanitarian cash and social protection:** This course is based on the [CVA and social protection guidance note](#), providing an orientation to principles, opportunities and options for linking humanitarian CVA with social protection programming.
- **CaLP e-learning on the Fundamentals of CVA:** This course provides foundational information related to CVA programming, enabling practitioners to have a common understanding of concepts and terminology of CVA, and understand preconditions and options programme design. This course is a pre-requisite for many CaLP courses.
- **CaLP e-learning on coordination of MPC:** This practical scenario allows learned to apply skills and knowledge to a scenario-based example on the coordination of a multi-sector cash and voucher initiative. In this course, learners observe consequences of decisions, explore alternative options and reflect on key factors related to decision-making.

Nigeria CWG: PowerPoint providing an example of how a CWG has approached assessing and collectively addressing capacity building needs.

4.7 ADVOCACY

While primary responsibility for effective programming sits with the clusters, the CWG has an important role in supporting higher quality and more effective cash programming. As such, advocacy is an important activity of the CWG coordinator and the CWG, particularly in identifying and addressing barriers to more effective CVA. The extent of this role, the issues to address and the primary audiences, will depend on the context and on the previous knowledge and experience of strategic decision makers in the response and government. It could include advocacy to the HCT where the group is not prioritising the effective inclusion of cash in the HRP; to government to influence acceptance of cash as a modality, or for specific group such as refugees; to the HCT and government to highlight gaps in the cash response and/or the role of NGOs in complementing cash delivery at scale; and to financial authorities where regulatory issues (KYC requirements, mobile money tax, exchange rate fluctuations and currency restrictions) inhibit delivery of cash at scale.

Role of the CWG coordinator and CWG:

- Identifying key concerns of Cluster Coordinators, government and CWG partners regarding cash programming, to inform advocacy activities.
- Developing a harmonised and evidence-based advocacy plan for CVA, in consultation with Cluster Coordinators and other relevant actors.
- Using cash feasibility assessment results to promote discussion at the HCT and ICCG level about the most effective mix of modalities across the response.
- Engaging with cluster leads to promote consideration of cash modalities and MPC to achieve sector objectives.
- Regularly reporting updates, results and learning from CVA programming and wider CWG activities to the ICCG, advising the ICCG and promoting evidence-based decision making across clusters on the optimal ways to deliver assistance.
- Developing key messages and advocacy briefings regarding CVA towards government and local authorities.
- Presenting key findings and messages to the HCT as necessary to influence the optimal inclusion of CVA in the HRP.
- Jointly lobbying FSPs and financial authorities to negotiate terms of contract and address regulatory barriers to cash assistance.
- Influencing national emergency policies to be more cash-ready.



TIPS: ADVOCACY

- Actively reach out to cluster leads and government counterparts to understand their concerns and knowledge gaps, and develop materials to address these.
- Identify common issues across clusters to focus advocacy efforts on the critical bottlenecks.
- Promote guidance in terms of how it will contribute to fulfilment of Clusters' responsibilities.
- Where possible, promote development of standards and guidance product jointly with Cluster Coordinators, so that the sector jointly owns and buys into it and the Cluster Coordinator actively promotes it with members. on how sectors can own it.
- Set a clear objective, the main target groups for advocacy, and develop an advocacy and communications workplan to achieve this.
- Provide monthly updates on key developments and challenges to the HCT.
- Develop and circulate key messages on humanitarian cash, tailored to the concerns of government, Clusters and others.
- Share evidence, lessons and best practices from comparable contexts.

OTHER KEY CONSIDERATIONS:

- Government acceptance of CVA is a significant issue in many contexts. While advocacy has an important role to play, in contexts of conflict and insecurity, genuine security concerns should be heeded.

RESOURCES

WFP Turkey gap analysis for protection: An example of how cash actors can come together to support advocacy on cash related issues (in this case on targeting and protection programming complementing MPC).

Libya CWG: An example of common agreed advocacy messages on cash, for different audiences ([humanitarian actors](#) and [government](#)), and a [group advocacy and communication action plan](#).

ELAN report on KYC in Philippines and Uganda: Case study example of how cash actors can influence national government policies to be more cash-ready, for emergency response.

Nigeria CWG presentation on MPC: An example of a presentation by a CWG coordinator to inform and advocate to the ISWG on the need for MPC to be included in the response.



The Cash Learning Partnership

Cash and voucher assistance (CVA) makes up a growing proportion of overall humanitarian response, with an estimated \$4.7 billion delivered worldwide in 2018, up from \$2.8Bn in 2016. Given this, the effective coordination of CVA is an increasingly critical part of ensuring a quality humanitarian response. CaLP's 2018 State of the World's Cash report found that ad hoc and unreliable CVA coordination was having significant operational impacts, driven by confusion about where cash coordination sits in the system and who is accountable, and by the limited commitment of humanitarian actors to use shared mechanisms. In CaLP's engagement with Cash Working Group coordinators and members around the globe, the lack of clarity and guidance around effective CVA coordination has been consistently raised as an impediment to an effective response. This tipsheet draws on and shares learning, best practice and tools from CWGs across regions and responses to set out what we know about effective CVA coordination. It is intended as a practical resource for CWG coordinators to support better coordination and higher quality CVA as part of an effective response.

This study is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of the authors and do not necessarily reflect the views of USAID or the United States Government.

