Introduction

In their role of co-chairs of the Good Humanitarian Donorship (GHD) cash workstream (2016-2018), the UK and Norway hosted a workshop on the 15\textsuperscript{th} June 2017 in Geneva with the objective of supporting the increased use of, and enhanced cooperation on, cash programming (CP)\textsuperscript{1} in humanitarian settings. This followed a meeting that took place on the 13\textsuperscript{th} March 2017 where members agreed on the objectives and ways forward for the new workstream, formed in December 2016 (GHD cash workstream - concept note). All GHD members were invited to the workshop, and around 15 donors participated. The current report has been prepared by the co-chairs, and is circulated to all GHD members.

This half-day workshop was facilitated by Ingunn Vatne (Mission of Norway), Dylan Winder (UK Mission) as well as headquarters experts, Mette Tangen (Ministry of Foreign Affairs, Norway) and Emily Henderson (Department for International Development, UK). It was attended by GHD Geneva Mission staff, accompanied by cash experts from headquarters.

The workshop was divided into three sessions and objectives (See Annex 1 – Workshop Agenda):

1) **Exploring opportunities and concerns regarding CP**, to identify and respond to the main opportunities, concerns, and challenges expressed by GHD members through a survey;

2) **Donor’s coordination on CP**, to explore the question: *how could donors coordinate among themselves at country and policy levels to promote greater and better use and coordination of cash in humanitarian responses to crises?*

3) **Measuring cash programming**, to share practices and learning on measuring cash and voucher programming at humanitarian system and individual level.

The workshop aimed at identifying priority actions for the cash workstream. Following the workshop, a work plan was drafted by the co-chairs based on the elements discussed at the workshop (see Annex 2). The workplan will be finalised with workstream members.

**Session 1 - Exploring opportunities and concerns related to cash programming**

The aim of this session was to explore and respond to the main opportunities, concerns, and challenges from donors with regards to cash programming. Prior to the workshop GHD members’ views were gathered through a short survey (see Annex 3 for main findings).

The session started with presentations that brought perspectives from different actors on the concerns, challenges and opportunities that GHD members had identified through the survey:

- An NGO perspective on selected donors’ concerns, challenges and opportunities, from its experience and programming (Roger Dean, Norwegian Refugee Council (NRC));
- A UN perspective on selected donors’ concerns, challenges and opportunities, from its experience and engagement (Juliet Lang, OCHA);
- And a short presentation from CaLP on what evidence tells us about the key opportunities, concerns, and challenges highlighted by GHD members (Caroline Holt, Cash Learning Partnership (CaLP)).

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\textsuperscript{1} By cash programming or cash transfer we mean ‘The provision of assistance in the form of money (either physical currency/cash or e-cash) to beneficiaries (individuals, households or communities). Cash transfers as a modality are distinct from both vouchers and in-kind assistance’ as per CaLP glossary.
The presentations and floor discussion that followed reflected a general consensus on the benefits of CP, in particular those of empowering affected people to make their decisions on basic needs, providing value for money through lower transaction costs and greater results and supporting better humanitarian responses.

Key challenges and barriers to the use and scale up of CP were identified as:

1. The treatment of cash as a separate modality, that needs extra justification and caution
Cash isn’t yet systematically considered on equal footing with other modalities at response analysis stage. The burden of proof is often placed on cash: it is still too often that the case for cash needs to be made where it is appropriate and feasible, while in-kind would be chosen as a default. Treating cash as a separate modality that needs to be justified conveys the misleading idea that the risks involved in CP are higher than those involved in “in-kind” for example. This is not the case, risks are just different.

In order to address this issue, CP should be fully integrated into the Inter-Agency Standing Committee (IASC) humanitarian programme cycle and be systematically considered as a legitimate option within the humanitarian aid toolbox for conducting assessments and response planning. But formal guidance on where strategic coordination sits within the humanitarian system is lacking and the need to seek further clarification from the IASC on this was emphasized.

The importance of removing coordination of CP from control was seen as important to allow addressing the issues around coordination more effectively. Cash should also be part of the wider core coordination functions and should not sit with separate structures that only speak to cash.

It was argued that donors could incentivise the equal consideration of all modalities and choice of the most appropriate modality by measuring (cost) efficiency and outcomes rather than only outputs. Measuring outcomes would allow demonstrating (cost) effectiveness of different modalities (since in-kind or vouchers are sold in certain cases, so outputs are not sufficient to indicate the impact of modalities).

A need for more resources and technical capacity on the ground was also highlighted. In emergencies, the lack of sufficient resources and capacity has led to delays in deployment or required NGOs to surge in international resources to provide capacity for the system cutting into already limited resources.

2. Misconceptions on cash programming and the perception that there is insufficient evidence
It has been argued that there is not enough evidence supporting the effectiveness of CP. Although this may be the case in certain sectoral areas such as health, strong and reliable evidence is already available in other areas. Cash is one of the most researched areas in humanitarian aid and the High Level Panel on Humanitarian Cash Transfers considered the evidence to be compelling on the benefits of cash. In addition, despite considerable evolution, misconceptions on CP seem to remain present in some donors’ and taxpayers’ minds (e.g. misuse, diversion etc...). This reflects a need for communication of the available evidence.

Although additional evidence can be gathered, the use of CP will depend on the willingness and incentives for actors to recognise it systematically as a modality. With this in mind, it was argued that donors should “put their own house in order” by ensuring the awareness and institutionalisation of CP internally.

It was also noted that existing knowledge and evidence need to be applied and translated to the field. There was a strong call for donors to share good practice on how to obtain support for cash at all levels of the organisation – from people making the funding decisions to top level management.

3. The role of NGOs in delivering cash programming is undervalued
NRC argued that much attention has been given in latest debates to the cash payment function, but less to the auxiliary functions for the delivery of CP (assessment, beneficiary registration, monitoring etc...) that
are fundamental and often performed by NGOs. The consequence was that NGO auxiliary functions and expertise were at risk of not being appropriately valued, if the discussion on functions was too much driven by costs rather than impact and quality. It was highlighted that investment in such ‘soft functions’ can significantly help address risks in programmes, as NGOs are often the last mile in delivery of humanitarian aid, where risks either materialise or not. Some argued that considering functions separately (e.g. payment separately from auxiliary functions) would increase transparency and accountability and therefore their appropriate valuing to deliver quality.

While it was recognised that NGOs play a key role in the delivery of CP, the question as to whether all of them or any of them should be carrying out a payment role was raised. It was argued that function of transferring the cash could be delivered by the private sector, and that some of the other functions (like beneficiary selection…) could be performed by governments, etc.

With regards to separating the payment function from other functions (auxiliary functions), it was noted that this would require particular attention to the coordination and link between those performing different functions.

**Session 2 – Donors’ coordination**

The aim of this session was to identify ways in which donors could coordinate among themselves at country and policy levels to promote greater and better use and coordination of cash in humanitarian responses to crises.

The panel shared recommendations from latest studies and initiatives on cash coordination:

- Alex Jacobs (CaLP) presented the main conclusions from the Global Public Policy Institute (GPPi) study *Cash coordination in humanitarian contexts*;
- Wendy Fenton (Overseas Development Institute (ODI)) shared the main outcomes from case study findings from Ukraine, Nepal, DRC, Iraq, and Mozambique, consolidated in the report *Time for change: harnessing the potential of humanitarian cash transfers*;
- Angela Schwarz shared learning on donor coordination and alignment at country level, based on Germany’s experience in Iraq.

ODI’s *Time for Change* report points out persistent challenges in the restrictive interpretations of mandates, organisational self-interest and incentives to continue with well-established approaches by Agencies. Other key barriers are insufficient donor coordination, cash and sectoral coordination, capacity to deliver cash, and partnerships with financial services providers and host governments. It was highlighted that a lot issues in this regard focus on control rather than coordination and that donors can play a role to address this with agencies. Specifically, the report invites agencies to look beyond their self-interest and donors to coordinate. It confirms that the recommendations of the *High Level Panel on Humanitarian Cash Transfers* (HLP) and *Grand Bargain Commitments* remain valid.

Five areas of broad consensus across the IASC-endorsed recommendations from the ‘World Bank Strategic Note on Cash Transfers in Humanitarian Contexts’, ODI case studies and synthesis report ‘Time for Change: harnessing the potential of humanitarian cash transfers’, and the GPPi ‘White Paper on Cash Coordination’ were identified:

- Cash coordination involves both technical and strategic functions.
- Cash coordination requires dedicated and predictable resources.
- Cash coordination needs to be inter-sectoral.
- Cash coordination should be linked to the overall coordination architecture.
- Host governments should have a strong role in cash coordination (where possible).

Following these recommendations, CaLP shared thoughts on possible steps for donors going forward, which included (1) encouraging and resourcing coordination, (2) supporting collective work, (3) pushing for
clarification on where coordination sits in the system from IASC, and (4) considering multi-purpose cash as a separate line in Humanitarian Response Plans (HRPs).

Germany shared an example of donor coordination; in Iraq donors are supporting different programmes and the thought was that by promoting harmonised approaches, donors would transfer stronger messages to partners and promote coherence in cash responses from different actors.

The floor discussion that followed reflected two important barriers to cash coordination:

- The Inter-Agency Standing Committee (IASC) commissioned World Bank Strategic note on Humanitarian cash, provides recommendations on cash coordination. However, IASC Principals have not yet provided guidance on how to implement those recommendations. This results in lack of clarity or inconsistencies in country on how to include cash in formal coordination structures and tools.
- Agencies have limited financial incentives to collaborate or harmonise on CP, especially if donors fund and promote different approaches.

The second part of the session took the form of group work, during which members identified priority actions for donors to promote greater and better use and coordination of cash in humanitarian responses to crises. Leading questions for group work were:

- How could we coordinate at country and policy levels to promote greater and better use and coordination of cash in humanitarian responses to crises?
- What could we start focusing on at policy level? On what areas/topics would coordinated policy positions significantly support partners in increasing their use of cash?
- Could we identify a country where to explore common donor approaches? How would this look like?

The outcome reflected broad recognition for the importance of coordination among donors at country and global levels to foster humanitarian actors’ coordination and coherence, and that this should not only concern CP but all humanitarian aid modalities. Donors agreed to use the GHD work stream as a platform for donor coordination. Agreed priorities are reflected in the section next steps and in Annex 2: Draft workplan.

**Session 3 – Measuring cash**

The aim of this session was to share practices and learning on measuring cash at humanitarian system and individual level.

As part of the panel presentations, Wendy Fenton (ODI) offered insights from the Counting Cash Report by Development Initiatives (DI), Alex Jacobs (CaLP) presented ongoing CaLP initiatives on measuring cash, Alice Golay (Switzerland) shared learning, opportunities and challenges of measuring cash from a donor perspective.

**Challenges**

The Counting Cash Report presents a baseline estimate on the volume of Cash and voucher programming: approximately 7% of humanitarian aid was delivered through cash and vouchers in 2015. DI notes three challenges that make it difficult for the humanitarian system to report against the Grand Bargain commitment on cash:

- a lack of systematic reporting by programming modality (i.e. cash, voucher, in-kind);
- no clear standards for reporting of data on cash-based programming;
- incomparable and inconsistent terminology and data.
More specifically, data on cash and vouchers varies across agencies and is difficult to compare now leading to possible underestimation or double counting (e.g. funds that go from a donor to a UN agency, to be passed on through an implementing partner). There is a lack of clarity on ‘what to count’ - the amounts transferred to beneficiaries, which are self-defined and easier to track, or the overall expenditures including associated programming costs and potentially core expenditure (e.g. staff training), which may more meaningfully reflect investments required for such programmes.

This lack of clarity on which costs to count was also raised as a major challenge from the donor perspective alongside issues on how to measure cash and voucher volumes with un-earmarked funding, and how to measure efficiency and effectiveness of different modalities. Switzerland also shared that it does not have a target on cash and does not expect partners to have one, as long as cash is systematically considered in all responses.

Recommendations
An important role for the GHD and GB workstreams on cash was identified to promote coherence and harmonisation in the terminology and approaches used by systems and standards to track cash (and voucher) investments. Input from the workstreams was seen as especially important with ongoing upgrades to the IATI Standard, UN OCHA FTS (Financial Tracking Service) and 3Ws (Who does What, Where), and OECD DAC systems that consider including the functionality to track cash (and voucher) programming.

Specific recommendations from the Counting Cash Report include:
- Advocate for and invest in the FTS and IATI as the best options for global reporting; and build on HDX3;
- Develop a standard template for reporting ‘Who does What, Where’ split by modality;
- Agree standard categories for reporting cash-based programming;
- Standardise terminology on cash-based programming, using CaLP’s glossary as a starting point.

Actions
Building on the recommendations from the Counting Cash Report and the World Bank Strategic Note on Cash Transfers in Humanitarian Contexts, CaLP proposed activities, where it can best provide effective and practical support to improve cash tracking, in the ‘Briefing Note: Tracking Expenditure on Cash Transfer Programming’. Amongst others, these comprise the development of guidelines for systematic cash tracking at organisational and project levels (e.g. focus on internal reporting systems; standardized categories and terms for reporting cash programming; links between different reporting systems and standards), and the establishment and coordination of a dedicated Cash Tracking Working Group with CaLP members and others to advise on and support the outlined activities.

Participants agreed that GHD members should adopt and promote the CaLP Glossary definitions, while agreeing that these require a review especially with regards to the use of the terms Cash Transfer Programming (CTP), Cash Based Intervention (CBI) and Cash Based Assistance (CBA). There was strong support from GHD members to disaggregate data by modality – i.e. to measure cash, vouchers, and in-kind separately – as these are fundamentally different in terms of risks, impacts and value for money. As such, there was a call to discontinue the use of such aggregate terms as CTP, CBI and CBA, or replace these with a new term to clearly identify that they capture both cash and vouchers. It was proposed that further feedback from NGOs should be sought and considered, as disaggregated reporting on modalities may impose a higher reporting burden on them. CaLP proposed to facilitate further discussions.

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3 OECD Development Assistance Committee (DAC) reporting on official development assistance (ODA) was considered more development focused, and less real-time in their reporting than other options, and hence, less appropriate for the humanitarian system.
Floor discussions also identified that the issues of how to track modalities and incentivise partners to consider and use cash more systematically when providing un-earmarked funds needs to be considered further.

Next steps

At the end of the workshop, elements for priority actions were compiled on the basis of plenary discussions and group work, and developed into a draft workplan by the co-chairs (see Annex 2). The draft workplan will be shared with GHD cash workstream members for finalisation and to identify leads and contributors for each priority action.

Elements for priority actions for the GHD cash workstream were identified as:

1) **Share cash programming policy and learning:** Create opportunities for GHD members to share policies, compare notes, best practices and learning outcomes from country and global levels.

2) **Adopt common principles on cash programming:**
   - Work together on common principles for a more harmonised approach to using and scaling up cash. GHD cash workstream members should start by reviewing the existing ones and identify the ones that GHD members could already agree upon. They could then discuss the ones that would need further developments.
   - Participants agreed on the fact that cash coordination should not be about control. They agreed to support better coordination and to make sure that cash programming should be integrated into the existing formal system and be considered equally when needs assessments and response plans are conducted.

3) **Develop common messages:** As a first step, donors should approach the IASC Principals to request a clear position on CP (through a joint letter).

4) **Develop common tools:**
   - Donors should work on identifying common Key Performance Indicators and outcome indicators.
   - Incentives, such as funding based on KPIs, should be put in place to ensure adequate consideration for CP by partners, at country and global levels.

5) **Measuring Cash:**
   - Participants agreed to adopt the CaLP Glossary on cash and voucher programming excluding the terms CTP/CBI/CBA that need further review and agreement.
   - GHD cash workstream members will develop a joint position on what to measure (cash, vouchers).

6) **Explore common approaches in a country:**
   - Donors will identify a context, develop and deliver joint approaches to funding cash and voucher programming
   - In order to explore common approaches to country-level CP, it was suggested to work on a pilot country. This pilot country should have the following characteristics: It should be in a context in which there is an agreement that CP is a good option, should have a focus on the humanitarian/development nexus, should have donor engagement and the UN presence.

7) **Support cash institutionalisation within donors’ funding approaches to CP:**
   - Donors should “get their own houses in order” to address internal resistance. They should disseminate information internally to mainstream CP at all levels.
• They should support donor engagement, address resistance to CP, misperceptions around CP. This can be done through the GHD website where information, evidence, etc. will be posted.
• Develop Q&A for donors and their decision makers.
• Provide main links and resources on cash programming to GHD members (on GHD website?)
**Background reading and other key resources on C&VP**

ODI case studies – 2017 - (Ukraine, Nepal, DRC, Iraq, Mozambique)
[ODI case studies](https://www.odi.org/projects/2791-humanitarian-cash-transfers-high-level-panel-humanitarian-cash-transfers) (bottom of page);

ODI Synthesis report – 2017 - *Time for change: harnessing the potential of humanitarian cash transfers*


The World Bank Group, Strategic Note: Cash Transfers in Humanitarian Contexts, Final draft prepared for the Principals of the Inter-Agency Standing Committee, June 2016


Whiteboard: *10 things you should know about cash transfers*, ODI, 2016, funded by DFID:
[Whiteboard](https://www.odi.org/opinion/10359-10-things-you-should-know-about-cash-transfers)

**List of annexes**
- Annex 1: Workshop agenda;
- Annex 2: Draft GHD cash workstream workplan;
- Annex 3: Synthesis of Findings from the GHD Survey on Cash Programming;
### Annex 1:
GHD cash programming workstream
Workshop Agenda
Thursday 15th June 2017 Crowne Plaza, Geneva

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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<tbody>
<tr>
<td>8:30 – 9:00</td>
<td>Welcoming participants – Coffee</td>
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<tr>
<td>9:00 – 10:15</td>
<td><strong>Exploring opportunities and concerns</strong>&lt;br&gt;This session is designed to explore and respond to the main opportunities, concerns, and challenges expressed by GHD members through the survey.</td>
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<td>9:00 – 10:15</td>
<td>Panel speakers&lt;br&gt;• Roger Dean, Norwegian Refugee Council (NRC), Global Adviser, Cash-Based Interventions;&lt;br&gt;• Juliet Lang, OCHA Humanitarian Affairs Officer - Cash Adviser</td>
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<td>10:15 – 10:55</td>
<td><strong>Donor’s coordination</strong>&lt;br&gt;This session will explore the question: <em>how could donors coordinate among themselves at country and policy levels to promote greater and better use and coordination of cash in humanitarian responses to crises?</em></td>
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<td>10:15 – 10:55</td>
<td>Panel speakers&lt;br&gt;• Alex Jacobs, CaLP Director&lt;br&gt;• Wendy Fenton, ODI HPN Coordinator&lt;br&gt;• Angela Schwarz, Germany – GFFO - Division for Humanitarian Assistance: Operations.&lt;br&gt;&lt;br&gt;• What does practice and learning tell us on how donors can support greater use and coordination of cash? What could donors collectively do more, less or differently? - ODI case studies (ODI - 15 min); CaLP / Gppi study on coordination (CaLP - 15 min); Iraq example (Germany – 10 min)</td>
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<td>10:55 – 11:15</td>
<td>Coffee Break (20 min)</td>
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<td>11:15 – 12:15</td>
<td><strong>Donor’s coordination (cont.)</strong>&lt;br&gt;• Group work (30 min).&lt;br&gt;• Plenary (30 min): discussing results from group work and extracting areas of convergence. Exploring the potential to agree on core principles or on ways forward to develop joint core principles.</td>
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<td>12:15 – 13:15</td>
<td><strong>Measuring cash</strong>&lt;br&gt;Panel speakers</td>
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- Wendy Fenton, ODI – The Humanitarian Practice Network (HPN) Coordinator;
- Alex Jacobs, CaLP Director;
- Alice Golay, Switzerland, MDA, Programme Officer, Cash Transfer Programming.

This session will aim at sharing practices and learning on measuring cash at humanitarian system and individual level.
- What evidence tells us on measuring cash at system and individual level (gaps and recommendations from WB and DI reports) (ODI 10 min); GB cash workstream and CaLP work (CaLP - 10 min);
- How are GHD members measuring (or thinking of) cash: reflection on learning, opportunities and challenges (Switzerland – 10 min);
- Plenary discussion (30 min): How can we promote and ensure systematic and consistent measurement of cash by ourselves and our partners? Could we agree on minimum requirements from our partners?

| 13:15 – 14:00 | Lunch |
## Annex 2: Draft GHD cash workstream Workplan

<table>
<thead>
<tr>
<th>Area</th>
<th>Action</th>
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<tbody>
<tr>
<td><strong>Share C&amp;VP policies and learning</strong></td>
<td>Workshop first quarter 2018.</td>
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<tr>
<td><strong>Adopt common principles on C&amp;VP</strong></td>
<td>Identify common principles for a more harmonised approach to using and scaling up cash, starting with the review of existing ones.</td>
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<tr>
<td><strong>Develop common messages</strong></td>
<td>Write donor letter to IASC asking for IASC guidance on how to operationalise recent studies recommendations on cash coordination and offer some views as appropriate.</td>
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<tr>
<td><strong>Develop common tools</strong></td>
<td>Identify shared cost efficiency and cost effectiveness metrics, and outcome indicators.</td>
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<tr>
<td><strong>Measuring Cash</strong></td>
<td>Develop a joint position on what to measure, while promoting the CaLP glossary.</td>
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<tr>
<td><strong>Explore common approaches in a country</strong></td>
<td>Identify context, develop and deliver joint approaches to funding cash and voucher programming.</td>
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<tr>
<td><strong>Support cash institutionalisation within Member States funding approaches</strong></td>
<td>Develop Q&amp;A for donors and their decision makers, collate all recommendations aimed at donors. Sign post main links and resources to GHD members (on GHD website?)</td>
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Annex 3: Synthesis of Findings from the GHD Survey on Cash Programming

As announced in the GHD Plenary meeting on 17th May 2017, a survey on the cash work stream was sent out on 18th May and after a deadline extension is to close on 30th June 2017. 13 of 42 members of the GHD responded to the survey and the findings below are based on the information provided by them.

Summary

The broad, main themes on cash programming raised by donors in the survey related to capacity and policy constraints, evidence use and gaps, the need for closer cooperation between donors as well as with agencies and clusters, fraud and protection risks, common terminology, adequacy of systems to track cash and sector-based outcome indicators for multi-purpose cash (MPC).

Internal Opportunities and Barriers to Scaling Up Cash

Opportunities were noted as the benefit of cash programming in empowering affected people to make decisions on basic needs as well as providing value for money through lower transaction costs.

Internal barriers to scaling-up cash identified are about funding, capacity and policy constraints, measurement, evidence gaps and risks. Limited overall humanitarian funding and large upfront financial and human resource investments operationalisation of cash programming (e.g. assessments, training, capacity and organisational development) are seen as challenges. The increased use of unearmarked funding is pointed out to be less conducive to incentivising the scale up of cash directly. Lack of capacity in the form of time and human resources (e.g. with specialist or legal knowledge) across the system, lack of adequate systems to track cash, and lack of adequate evidence on the benefits of cash as compared with in-kind transfers are perceived as further constraints. In some contexts, the absence of explicit support for the use of cash based programming or, even MPC programming, in humanitarian responses in legal and policy documents may hamper the scale-up of cash. Risks of diversion and misuse of funds as well as protection of vulnerable people are also reported as possible barriers.

Realistic planning, pooling of capacities and coordination with other donors (e.g. through the GHD) as well as other work streams (i.e. reporting, needs assessment, humanitarian-development nexus) are suggested ways to overcome some of these barriers. Adequate human resourcing and advocacy to gain public and political support for cash programming are also proposed to address some of the barriers mentioned. Support to and encouragement of partners to consider cash programming systematically alongside other modalities can help incentivise the use of cash programming even in the light of increased core funding.

External Opportunities and Barriers to Scaling Up Cash

External opportunities and barriers reported on broadly included coordination and cooperation between donors and humanitarian agencies respectively, existing evidence and gaps, outcome indicators for MPC, adequacy of systems to track cash, working with partners (e.g. agencies, local administrations), risk and public perceptions on humanitarian cash programming.

The lack of coordination and harmonisation both amongst agencies and donors was considered a barrier. Specifically, the lack of an overarching framework to implement commitments and monitor progress, the need for strategic leadership of coordination efforts, and the importance of increased transparency and consideration of cash programming as part of comprehensive response analysis are pointed out. Under-resourcing of cash coordination in terms of staff and the long time to stand up such coordination in an emergency were noted. However, cash was also perceived to present an opportunity to incentivise such cooperation and harmonisation. Inflexibility in specific agencies’ mandates and single donors’ requirements is noted as another barrier (e.g. with some UN agencies).
Existing evidence pointing to an increased efficiency and effectiveness of cash programming compared to other modalities and its role in providing greater dignity to beneficiaries is reported as an opportunity. MPC is also specifically reported as an opportunity to empower beneficiaries, support local markets, and improve community recovery, preparedness and resilience. The inclusion of cash programming as a new transfer modality also incentivises more scrutiny across the project cycle enabling better informed programming decisions. However, it was suggested that the lack of evidence on when to use cash programming versus other modalities poses a barrier to scaling up cash. A particular challenge that was highlighted was the lack of sector-based outcome indicators for MPC. These would allow assessing whether a response met the needs, and coordinate better with other sectors to also determine where complimentary programming to cash needs to be included.

Unsuitable international systems to track cash (e.g. DAC emergency codes) and subsequent inadequate reporting of cash programming are thought to lead to underestimation of the scale of cash programming and inappropriate data analysis. There is also a general perspective that opportunities and barriers lie to a large degree with partners, as they plan and implement their projects and decide on response modalities. A need for agreed, common standards for addressing risk and their integration into CTP was called for (e.g. common risk mitigation procedures for beneficiary verification; working with informal money transfer agents). Public perceptions of humanitarian cash programming can pose barriers to its scale up (e.g. higher burden on cash programming through increased need for justification compared with in-kind aid). Finally, global commitments (e.g. GB), increasing technological options, and private sector cooperation are put forward as opportunities for increased cash programming.

Support for Decision Making on Humanitarian Cash Programming
Capacity building, generation and use of evidence, risk reduction, advocacy materials, common terminology and tools, and closer coordination between donors and with other agencies are seen as main areas where further support is needed.

Specifically, capacity building for senior civil servants and sharing of information and lessons learned (e.g. ‘read-made’ cash based programmes; information on competing cash systems in respective countries) is pointed out. A need for more evidence on the impact of cash on humanitarian outcomes (including gender equality, nutrition) as compared with other modalities, as well the better dissemination and use of existing evidence by partners to justify programming decisions (e.g. on modalities, risks, impacts) is highlighted. Reducing risks related to cash distribution is reported as an important area to work on together. Development of advocacy materials or policy briefs (e.g. explain cash programming, the status quo and guidance on scaling up cash programming) are called for. The adoption and use of common markers and definitions as well as clarity on approaches to track cash systematically are seen as important basis for scaling up cash. These also would need to be rolled out through concrete operational tools (e.g. CaLP Global Framework for Action) across donor headquarters and field operations. In-depth analysis of funding approaches by donors is noted as a possibility to improve coordination. Embedding cash programming, market analysis and response analysis within humanitarian response procedures and funding mechanisms is presented as an important way to support decision making processes.

Major Risk with Humanitarian Cash Programming
The risk of misuse of funds by both beneficiaries and distributors, the size of this risk compared to in-kind distributions, the perception of the public of any such fraud and its reputational impacts are seen as the greatest risks. This is followed by concerns on the protection of vulnerable groups including issues around access to cash programming and monitoring the effects of such programmes on vulnerable groups. A need for clear, agreed cash coordination structures and, specifically, coordination on assessments, identification and targeting of beneficiaries and monitoring of responses are called for. The importance of sector-based outcome indicators for MPC is highlighted to enable better joint response analysis, and enable donors and agencies to clearly communicate impacts of MPC. Further, evidence risks of cash programming in specific contexts (e.g. refugee populations; countries with large grey/black markets) and
compared to other modalities is also requested to avoid doing harm. The importance of context specific programming decisions (e.g. on appropriate modalities) is highlighted as key to ensure efficiency and effectiveness. Unintended consequences, like inflation, are also highlighted. Increased reporting requirement stemming from the scale up of cash are also noted as a risk. Finally, the push for greater cash readiness across organisations and, at the same time, larger scale transfer provided to just a few agencies creates uncertainty around the role of smaller organisations in cash programming.

Public Perception of Humanitarian Cash Programming

Public perceptions of humanitarian cash programming varied across respondents depending on its use as a response modality and public awareness thereof. For several donors, humanitarian cash programming is a new response modality and, thus little known and discussed by the public. Some reported that the public interest lies more with how funding is provided to humanitarian partners (e.g. grants) rather than how assistance is delivered (i.e. modalities). Others are working on changing the public’s perception of cash programming and the public’s preference for in-kind aid. For others the public is more aware and has a positive perception.

An appropriate communication strategy is seen as key to address public perceptions and the public’s familiarity with remittances flows may help form positive perceptions of cash programming. It was pointed out that such change may take time.