

REPORT

Cash Digitization:

UN Collaboration, Coordination, and Harmonization Opportunities

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CASH DIGITIZATION:

UN COLLABORATION, COORDINATION, AND HARMONIZATION OPPORTUNITIES

In a rapidly evolving humanitarian landscape – marked by more frequent crises, protracted conflicts, and climate shocks, among other challenges – cash-based transfers are on the rise. The humanitarian community increasingly looks to cash-based transfers for their ability to strengthen the resilience of populations and support longer-term development goals, and particularly to digital solutions that can drive financial inclusion and economic activity within a community.

However, cash-based transfers are generally not yet realizing their full potential. There is a need – and a powerful opportunity – to boost the impact of cash-based transfers through better coordination and harmonization among United Nations agencies that make humanitarian cash and digital payments. At the same time, new payment innovations are proliferating, bringing vast improvements in security and authentication, among many other benefits. The case for stepping up collaboration is compelling.

This report, supported by the Better Than Cash Alliance, builds on the common strategies, policies, and business models of UNHCR, UNICEF, and WFP, who between them deliver over half of all global humanitarian cash assistance. The report identifies instances where collaboration is already happening, success factors, and an array of significant benefits. It sets out three complementary approaches to scale up collaboration, supported by high-level recommendations designed to drive these approaches forward and harness the full potential of cash-based payments for the benefit of all stakeholders.

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Syrian child holding the
LOUISE common card.

EXECUTIVE SUMMARY

This report is the outcome of the project on collaboration, coordination, and harmonization of cash delivery, led by the Treasurers of UNICEF, UNHCR, and WFP, and made possible by the Better Than Cash Alliance. The objective of the project is to identify short-, medium-, and longer-term actions that these agencies can take to improve their collaboration in the delivery of cash-based transfers (CBT) in humanitarian contexts, including through digital payment solutions. Key findings of the study are as follows:



There is a clear and present need – and opportunity – to scale up collaboration, coordination, and harmonization among United Nations agencies on digital cash transfers.

- *All stakeholders interviewed stressed the **defining moment in which their agencies currently find themselves**.* This current context is marked by acute pressure on humanitarian aid systems due to a recent increase in humanitarian crises, the UN reform agenda approved by the General Assembly on 31 May 2018, and the rapid growth in payment innovations, creating new opportunities for financial inclusion, improved security, and authentication.
- *The agencies' strategies, policies, and business models for CBT are highly convergent*, although there are some differences in terms of programmatic objectives. All three agencies share the premise that cash serves predetermined objectives, and that the choice of transfer method should be flexible to meet beneficiaries' needs. The rapid increase of humanitarian cash-based programs has impacted the three agencies' delivery models. As a response, they have developed comparable end-to-end CBT business processes. They are seeking to complement historical country-led approaches to CBT with more recent efforts to implement consistent global and institutionalized approaches. They have refined their risk management approaches and protocols to improve transparency, and minimize the potential impact of fraud and corruption risks on their projects.



A beneficiary shows an SMS message he received from WFP notifying him of when the cash assistance distribution would take place in Erbil, Iraq.

In 2017 UNHCR, UNICEF, and WFP together delivered more than half of all global humanitarian cash assistance, **80% of which is directed to 10 countries.**

- *Management and staff interviewed at headquarters and country level demonstrated a clear and consistent desire to increase collaboration across the CBT programming cycle. A few, such as the LOUISE team in Lebanon, the Common Cash Facility in Jordan, and the WFP/UNICEF teams in Somalia, already established advanced collaboration models. Country offices share the view that the convergence and harmonization of cash delivery systems enable broader collaboration at a programmatic level.*
- *In 2017 UNHCR, UNICEF, and WFP together delivered more than half of all global humanitarian cash assistance, 80% of which is directed to 10 countries. Considering their institutional capabilities, these three agencies can effect significant positive change, in collaboration with other agencies and partners. Efforts to foster collaboration should focus on (i) countries where there is scale, (ii) countries where scaling has yet to happen through coordination and preparedness efforts, and (iii) lowering costs and barriers for partners who may not have the critical mass to develop their own capabilities.*



Collaboration is already happening.

- *A wide variety of formal and informal collaboration mechanisms has been implemented at global and country levels.* Numerous collaboration “touchpoints” have been identified, spanning the whole CBT programming cycle. These vary from simpler approaches such as “piggybacking” on financial services provider (FSP) contracts, as seen in Yemen, to the most advanced model, as seen in collaborations in Lebanon or, to a certain extent, in Jordan. These models can form a basis for scaled-up collaboration if they are more widely understood, employed across countries, and used systematically by a broader group of partners.
- *Success factors* for effective collaboration, coordination, and harmonization include: a commonality of purpose, concerted leadership by country representatives and their teams, previous successful collaboration experience that underpins more ambitious collaboration models, physical proximity of collaborating entities, and a strong focus on dynamics that are relevant to the local context.
- *The experience of collaboration so far suggests that goodwill is not enough.* Constraints include global and regional dynamics between agencies and donors, and the wide diversity of local contexts, program objectives, actors involved, and organizational cultures.

Mohammad Jadallah,
UNICEF field staff, trains
UNICEF beneficiaries on
the use of Mobile Money
application in Jordan.





Collaboration brings many benefits.

- *Harmonization delivers solutions that are more centered on beneficiaries' needs.* For example, Somalian returnees from Kenya are able to receive cash entitlements due to the exchange of data between UNHCR Kenya and WFP Somalia. Harmonization also allows beneficiaries to use single payment instruments, limit the travel needed to access benefits, and receive streamlined communications.
- *Collaboration improves the management of risk and financial accountability.* Examples include biometric verification of beneficiaries using registration databases or through robust common standard operating procedures for cash delivery.
- *Significant savings on unit fees* for participating agencies can be generated by common procurement of FSP, as was the case for the Common Cash Facility in Jordan.
- The *rapid scale-up emergency response* can be achieved by piggybacking on existing FSP arrangements, as was the case in Yemen when the UNHCR used UNICEF's existing FSP agreements.
- *Efforts and resources are streamlined, and significant efficiencies are realized,* when systems and standard operating procedures are developed jointly, as was the case with LOUISE in Lebanon and the Common Cash Facility in Jordan, or made available to others, as was the case with WFP's SCOPE platform in Somalia.
- *Collaboration improves overall humanitarian coordination,* as reported in Jordan and Lebanon.



This report identified three complementary approaches to scale up collaboration on cash delivery.

- There are clear opportunities to scale up collaboration in different domains: feasibility assessments (particularly market and financial assessments), procurement of FSPs, development of systems for cash delivery, and the management of cash delivery.
- An assessment of the benefits and feasibility of implementing various collaboration models for each of these domains resulted in the following prioritization of potential actions:
 - **“No-regrets moves”** consist of scaling up the sharing of existing intangible assets, templates, and other accelerators. This approach is straightforward to implement in the short term and should not incur material costs; however, it is likely to result in limited benefits.
 - **“Pragmatic moves”** consist of implementing options that bring moderate benefits but are within the scope of what Treasurers can realistically influence, although a level of coordination with other functions would be needed. For procurement, this includes scaling up co-sourcing arrangements and defining common principles and standard requirements for FSP selection. For feasibility assessments, this also includes jointly undertaking such assessments, and defining minimum common standards for performing financial assessments.
 - **“Game-changers”** consist of collaboration models that would bring high benefits, but which are difficult to implement because of the paradigm shift they represent, the impact on programming, and the cross-functional coordination needed. Game-changers include increasing efforts to co-design cash delivery solutions or to make agencies’ cash delivery systems and data interoperable. They also include joint management of cash delivery operations and scaling up service provision models where one agency provides cash delivery services to another, for instance through an agency’s shared services. Responsibility for the implementation of these approaches should rest with the cash leads in each agency.



This report identifies 11 high-level recommendations to drive this process forward.

- In order to implement “no-regret” and “pragmatic” moves, the report recommends that agencies:
 1. Define the minimum set of accelerators for collaboration and harmonization on cash delivery
 2. Focus efforts on concrete scaled-up collaboration in target countries in the short term
- In order to implement “game-changers,” the report recommends:
 3. Further exploring the feasibility and value proposition of various service provision delivery models
 4. Aligning cash delivery system design and deployment roadmaps
 5. Clarifying interoperability requirements relevant to cash delivery and related standards and protocols
- A number of “enablers” also need to be implemented. To this end, the report recommends that agencies:
 6. Agree on a decision tree to select collaboration models best suited to specific contexts
 7. Leverage agency-level institutionalization efforts on cash-based transfers to foster collaboration
 8. Implement effective interagency cash coordination at global and country levels
 9. Build capacity to collaborate, i.e., further invest in supporting the development of technical, managerial, and behavioral capacity
 10. Team up on “innovation for cash,” promoting collaboration on innovative approaches and market intelligence relating to cash delivery technologies and solutions
 11. Align internal and external stakeholders when implementing the above recommendations
- Treasurers have a primary role in defining “no-regret” and “pragmatic” moves within and across their agencies, particularly when they relate to procurement and feasibility assessments. Broader institutional support, notably from agencies’ Cash Leads, will be needed to drive implementation of “enablers” and “game-changer” recommendations.
- As far as is feasible, existing institutional and interagency mechanisms should be used to transfer responsibility for implementation and monitoring of this report’s recommendations. In practice, a number of task forces may be needed to support these mechanisms.

1. PROJECT OUTLINE

CONTEXT

The focus on cash-based assistance is a recognition of its growing importance and potential in a humanitarian landscape that is evolving rapidly. Volumes of cash transfers are following an upward trend – they increased from US\$2bn in 2015 to US\$2.8bn in 2016, a 40% growth rate, and the scope of assistance is expanding (CaLP 2018). Cash assistance is increasingly relevant in a context of population growth and urbanization, where access to markets provides a conducive environment for more cost-efficient forms of assistance. As conflicts become more protracted and climate-change-related shocks multiply, the humanitarian community has also been looking for new ways to strengthen the resilience of populations and link up with longer-term development objectives. Cash-based assistance can offer a path to financial inclusion and foster exchanges within a community. When directed toward this objective and combined with digital channels, it can integrate with other types of financial flows, such as remittances from diaspora networks.

The World Humanitarian Summit in May 2016 set the course for a reform of humanitarian assistance in a context where increasing needs largely exceed available resources. The objective was to enhance the outreach, efficiency, and effectiveness of aid, optimize the engagement of the different organizations that compose the humanitarian ecosystem, and leverage the potential of national actors, including the private sector. Signatories adopted a “Grand Bargain” based on 10 commitments, including the increased use and coordination of cash-based programming.

PROJECT OBJECTIVES

In line with these commitments, the UN Working Group on Common Treasury Services (WGCTS) discussed the possibility of leveraging treasury harmonization initiatives and the opportunity of a study to facilitate and enhance the collaborative cash-coordination dialogue within the UN System. The project was entrusted to the Better Than Cash Alliance (BTCA), a public-private partnership hosted by the UN Capital Development Fund (UNCDF), with the purpose of accelerating the transition from cash to digital payments globally through excellence in advocacy, knowledge, and services to members.

The key question addressed by this report is formulated below:

“What are the short-, medium-, and longer-term actions that UNHCR, UNICEF, WFP, and other agencies can take to improve the collaboration, coordination, and harmonization of digital payment solutions for beneficiaries in a way that enhances the efficiency of humanitarian assistance while preserving and enhancing the effectiveness, accountability, and management of risk of each agency?”

The key concepts in the context of this exercise were defined as follows:

- **Digital payment** in the context of this study relates to transfers to beneficiaries – not standard cash management activities (intra-agency or with external partners). Our approach implied a focus on cash and digital cash, including electronic vouchers, prepaid cards, mobile money, and direct bank transfers. We did not consider, however, in-kind aid and paper-based commodity vouchers in our understanding of “cash programs.” The study assesses the state of collaboration on digital payments to beneficiaries and aims at identifying practical solutions for further harmonization. It does not aim at assessing or framing digitization strategies or recommending particular payment instruments and solutions.
- **Collaboration** occurs when two or more organizations work together for a common purpose. In the interagency context, collaboration is about what shared (assets) is and what is done together (activities).
- **Harmonization** aims at identifying commonalities based on jointly agreed requirements, with a view to providing common standards. In this context, it relates to what is systematic to organizations (“institutionalization”) as well as what is standardized and made interoperable.
- **Coordination** relates to the ability to orchestrate different components of a common response to a specific, often complex situation. It requires the systematic use of policy instruments to deliver humanitarian assistance in an effective and cohesive manner. The logic of collaboration and harmonization is to facilitate cross-sector coordination – providing a rationale for collective discipline without unduly constraining action.

While the study builds on the experience of UNHCR, UNICEF, and WFP, its recommendations target the larger set of actors represented in the WGCTS and approach the topic of the “digitization” of humanitarian cash assistance with a specific focus on the mechanisms for collaboration, coordination, and harmonization among UN agencies.

ANALYTICAL FRAMEWORK

In order to provide a comprehensive and structured assessment, a specific analytical framework was developed for this project. It included four dimensions as described in the diagram below:

1. *Global context* of cash-based interventions which sets the broader orientation of humanitarian and development aid and the environment for interagency collaboration.
2. *Local context* for harmonization, which is critical as local context greatly influences the specific cash-based response and collaboration models.
3. *Agency-level assessment*, which is key to understanding not only enablers and barriers, but also the opportunities to make better use of agencies' comparative advantages and capabilities.
4. *Collaboration and coordination* across UN agencies with the objective to build recommendations on the practical experience and lessons learned from existing approaches to collaboration, coordination, and harmonization.

The project was governed through a Steering Committee, which involved the Treasurers of each agency and the Better Than Cash Alliance as well as representatives from Program sections. It was initiated in March 2018. HQ visits were organized during the course of April and site visits early May 2018. Two cross-agency workshops were organized – in June and September 2018.

This report summarizes the key findings and recommendations of the study. It is complemented by a technical report that provides further details of quantitative analysis, outcomes of country visits, and proposed roadmap for implementation.

FIG. 1

Analytical framework



2. SITUATION ANALYSIS

This section captures the outcome of Phase 1 to date – “baseline and stock-taking” and provides an overview of:

- The **external dynamics** that impact on corporate strategies and options for collaboration
- Agencies’ current **approaches to cash-based programming**
- Current **collaboration patterns**
- **Local context**, based on our site visits

GLOBAL CONTEXT FOR HARMONIZATION

A number of drivers bring momentum to cash-based programming, the digitization of cash assistance, and interagency collaboration on cash delivery. They relate to the current state of CBT worldwide, ongoing institutional reform of the UN system, the evolution of humanitarian and development aid, and the emergence of disruptive innovations in the delivery of financial services.

THE STATE OF CASH-BASED TRANSFERS (CBT)

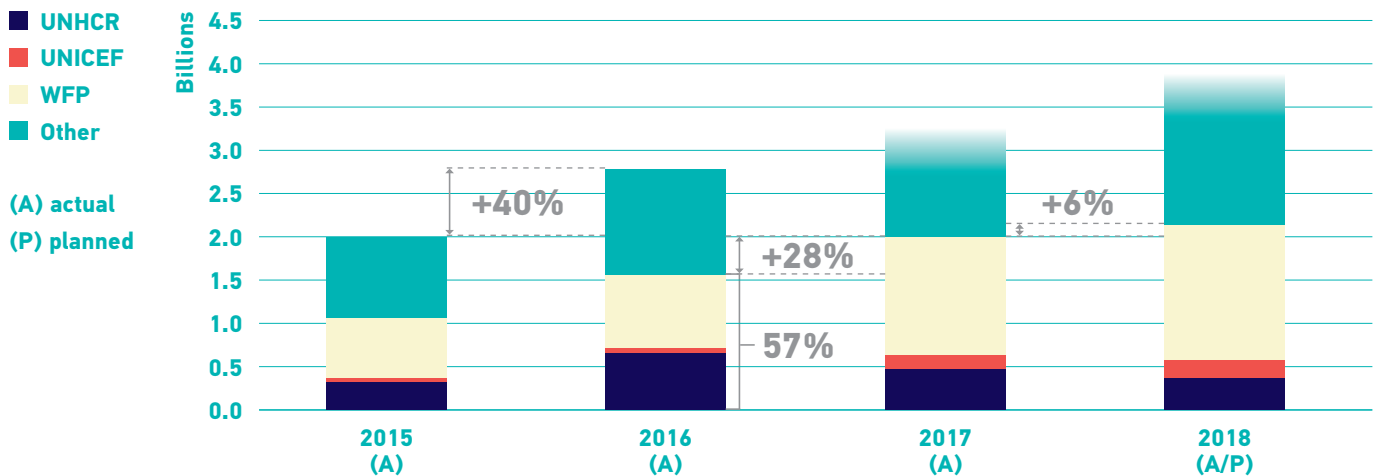
The first trend of relevance relates to the current footprint and volumes of global cash-based transfers. The volumes of CBT and their breakdown by agency, geography, and mechanisms are informative in order to identify further enablers, opportunities, and barriers to scaling up the collaboration, coordination, and harmonization of CBT.

Figure 2 below outlines the evolution of CBT globally, based on CaLP data, and the share of the agencies in scope for this study.

The chart shows that global **CBT volumes increased at a steady rate** of 40% between 2015 and 2016 in the aftermath of the Grand Bargain. The US\$2.8bn spent via CBT in 2016 represented **10.3% of total humanitarian assistance** vs 7.8% in 2015. In the absence of global data for 2017 and 2018, it is difficult to assess whether this trend has continued. The **three agencies in scope for this study represented 57% of the total reported volumes in 2016**. They doubled their CBT disbursements between 2015 and 2017 from US\$1.1bn to 2bn.

FIG. 2

Global volume of cash-based assistance



* extrapolated data based on 2018 YTD June figures (UNHCR, WFP).
UNICEF provided planned figures.

Source: Agency data, CaLP 2018 (bn USD, 2015–18).

This high concentration of global CBT activity in the three agencies in scope allows us to infer some global tendencies by looking at the data provided by the three agencies:

- **CBT are still concentrated in a limited number of countries** and mostly relate to the Syria and Yemen crises. In 2016, the top six countries benefiting from cash-based programming (Syria, Palestine, Lebanon, Jordan, Yemen, and Iraq) accounted for 79% of cash-based assistance globally in 2015 and for 69% in 2016. A similar trend is observed in 2017, although the top six countries in this case include Turkey and not Palestine.
- **Agencies' cash assistance extends, however, to a “long tail” of smaller operations in 82 countries** representing 20% of total disbursements. Specifically, the total cash assistance in 36 countries was below US\$1 million per country in 2017. In most of these countries, only one of the three agencies is conducting cash operations.
- **Unrestricted cash is progressively becoming the preferred mechanism.** While in 2015 e-vouchers accounted for 80% of CBT delivered by WFP globally, 2017 already showed an even split between the two mechanisms. Figures for 2018 suggest that more than two-thirds (US\$1.2bn) of WFP's cash-based assistance will be comprised of unrestricted cash transfers. In comparison to that, UNHCR's and UNICEF's transfers continue to be largely unrestricted cash. Mobile money was still limited in 2017, but anecdotal evidence also shows a **trend toward using mobile service providers and bank accounts with debit cards.**

EVOLUTION OF HUMANITARIAN AND DEVELOPMENT ASSISTANCE

Humanitarian assistance is facing an unprecedented funding crisis.

OCHA Global Humanitarian Overview (OCHA 2018) estimates that 105.1 million people are targeted to receive humanitarian aid in 2018 – versus 28 million in 2008. In 2007, OCHA recorded a US\$700 million funding gap for humanitarian assistance. Ten years later, the gap was US\$11.4 billion, essentially driven by the **multiplication of large-scale, protracted crises** with funding requirements over a billion dollars per year (i.e., the Syria, Yemen, and South Sudan crises). This situation has led to **a concentration of resources** to a limited number of countries. In addition, resource constraints mean difficult choices on the ground when defining targeting and eligibility criteria, e.g., to narrow the focus from vulnerable to *severely vulnerable people*.

Donors have responded to this situation by increasing their contributions: The 2018 Global Humanitarian Review indicates that the levels of funding increased more than two-fold in the last 10 years. They raise, however, legitimate questions regarding the cost effectiveness and “value for money” of current assistance models. They also seek alternative, more innovative ways to provide assistance, notably through cash-based transfers: The United Kingdom’s Department for International Development (DFID) committed to doubling cash programming by 2025, and the EU set a target of 35% by the end of 2017.

In an effort to tackle this systemic challenge, the World Humanitarian Summit endorsed the “Agenda for Humanity” set forward by the UN General Secretary’s report in 2016. Building on the 2030 “Agenda for Sustainable Development,” the signatories called for **stronger alignment** “across mandates, sectors, and institutional boundaries” and a **converging focus of humanitarian and development assistance** on situations of “fragilities.” This implies the **definition of collective outcomes at country level** and a more systematic use of **cash-based programming as “the preferred and default method,”** wherever possible, to deliver humanitarian assistance.

The stress on the humanitarian system, widening financing gap, and donor pressure to innovate have fueled competition among humanitarian agencies. In December 2016 a US\$85 million tender initiated by DFID and the European Civil Protection and Humanitarian Aid Operations in Lebanon called for a single agency to take responsibility for a single platform for cash transfers, while a separate organization would handle the functions related to targeting as well as monitoring and evaluation. This triggered a debate on the cost efficiency of collaboration models among UN agencies as well as on the broader linkages with the effectiveness of assistance.

The high penetration rate of mobile devices in developing countries and the steady stream of innovation in payments both have a fundamental impact.

UN REFORM: A SHIFT IN LEADERSHIP AND COORDINATION

UN Reform is driven by two agendas: (i) the alignment of the UN Development system with the 2030 Agenda for Sustainable Development and (ii) the Secretary-General's broader reform agenda, which also includes reform of the peace and security architecture and management reform.

Key proposals include (i) a move toward more **integrated country teams**, with **strengthened leadership** (the Resident Coordinator) and a **common agenda** integrating the planning instruments for humanitarian and development assistance, (ii) efforts toward the **consolidation of UN Shared Service Centers, providing common back-office** services at country level, and (iii) an **innovation agenda** building on ongoing agencies' efforts and investments to set up teams and networks.

The UN Reform is an ongoing process, opening opportunities for agencies to frame and shape its implementation. While the focus is on development-related activities, the ability of agencies to develop their portfolios of CBT interventions in humanitarian settings will be impacted by the high-level agenda to identify and promote tangible collaboration models across the development-humanitarian divide, and to integrate programmatic planning tools at country level. This creates an impetus for bold, integrated approaches to common operational challenges, such as CBT delivery or exchange of key assets (e.g., contracts with FSPs).

DIGITIZATION AND CASH

The high penetration rate of mobile devices in developing countries and the steady stream of innovation in payments both have a fundamental impact on cash transfers and related collaboration and coordination.

The first trend relates to **financial inclusion**. **Two-thirds of unbanked adults have a mobile phone** and the demand for mobile phone technology continues to rise: 17.1 billion mobile phone subscriptions are projected for 2030. As technology becomes more widely available, mobile payment systems gain recognition as a cheaper, easier, and more efficient alternative to traditional payment systems. This **disruption has already taken place** in certain African and Asian countries, which have surpassed industrialized nations in their use of mobile financial services. As a result, 800 million people have gained access to financial services since 2011, according to the World Bank Findex Database (World Bank 2017). This still left 1.7 billion unbanked people in 2017, but the trend toward increased financial inclusion remains stable.

The second trend relates to **innovation in payment instruments**. This refers to the development of blockchain-based applications and their integration in functional market exchanges, thus leading to a reduction of bank transfer costs. Additionally, innovation in mobile payment solutions brings about increased competition in payment services and offers user-centric alternatives to traditional financial intermediaries (e.g., banks, money houses) or physical cash. While mobile wallets have in the past often been restricted to a specific mobile network operator (MNO), interoperability is increasing and additionally independent (third party) providers are entering the market.

A number of **country-level limitations**, however, restrain the generalization of these solutions. They include the regulatory frameworks set by the Central Bank, including “Know Your Customer” (KYC) requirements that limit access to national banks. The maturity of system infrastructure at point of sale is a practical constraint in humanitarian contexts. Also, literacy and numeracy constraints might limit the ability of the most vulnerable beneficiaries to use digital channels such as mobile payment solutions. Another limitation specific to blockchain-based systems is that they poorly handle the settlement of large numbers of transactions due to the complex calculations required when securely adding/hashing an additional block of data.

The third relevant trend relates to **security and authentication**, which present both opportunities and challenges. On the one hand, the development of digital identity and the consumerization of biometrics solutions offer an avenue to fulfill KYC requirements more effectively, based on reliable personal data via mobile devices. This supports the secure authorization of payments, thereby enhancing control, compliance, and accountability. On the other hand, if not adequately secured, the exposure could increase threats such as identity theft, breach of privacy, and hacking of financial transactions. The International Committee of the Red Cross handbook on data protection provides a good illustration of these risks and actions that need to be considered.

UNHCR, UNICEF, and WFP have strategies that converge toward **the integration of CBT as a modality to deliver humanitarian assistance.**

AGENCY-LEVEL ASSESSMENT

This chapter provides an overview of the “as-is” situation in UNHCR, UNICEF, and WFP, with a focus on:

- **Agencies’ strategies, business models, and policies** on cash-based programming.
- **Operating model, including main operations, assets, and accelerators** for cash-based programming.

STRATEGIES, BUSINESS MODELS, AND POLICIES ON CASH

Convergence among the three agencies

UNHCR, UNICEF, and WFP have strategies that converge toward the integration of CBT as a modality to deliver humanitarian assistance.

This commitment is reflected in their planning documents (Strategic Plans of UNICEF and WFP and UNHCR’s Strategic Directions) and it translates into the development of their respective portfolios of programs. It builds on their long experience of delivering cash-based transfers at country level in different sectors of humanitarian assistance.

The underlying premise shared by all agencies is that cash as a modality of assistance is a programmatic instrument that serves predetermined objectives: It is a means to an end. This premise has several implications for how agencies approach CBT:

- **All agencies approach their programming from a “modality agnostic” standpoint.** While a visible focus may be on building an ability to deliver cash at scale, we note that all agencies stressed in our interviews:
 - The importance they place in building an *ability to make informed choices on the best modality* and mechanisms given the specific programmatic objectives and context.
 - *The trend toward more complex or integrated approaches* where the transfer of cash is one element only in a response, complemented by access to other services or interventions.
 - Concerns they have that a mere focus on the efficiency of cash delivery by some donors could eventually damage programmatic effectiveness and impact.
- **All agencies have developed a rather similar end-to-end CBT cycle, business process model, or value chain.** This end-to-end cycle includes:
 - *Readiness activities* such as market, infrastructure, and other risk assessments, procurement of FSPs and set up of CBT infrastructure.
 - *Upstream operational* activities such as registration, vulnerability assessment, eligibility assessment, and targeting.
 - *Cash delivery* activities including the distribution and activation of financial instruments such as cards, preparation of payment instructions for FSPs, transfers and reconciliations, and support mechanisms such as hotlines.
 - *Downstream* activities including post-distribution monitoring, evaluation, and reporting.

- All agencies have to balance historical country-led approaches to CBT with more recent efforts to bring global, institutionalized, and consistent approaches.
 - *Agencies build on a long experience of delivering cash-based transfers at country level* in different sectors of humanitarian assistance. This means a legacy of accumulated approaches, practices, and intangible assets has accumulated over the years.
 - *They are, or have been, working on complementary approaches to institutionalizing CBT.* These institutional approaches aim to “mainstream” and accelerate the scaling up of CBT in all operations, where relevant; improve the management of risk through the more systematic implementation of required internal controls; and avoid the duplication of efforts, e.g., in developing supporting systems. They consist notably in the development of global policies, capacity development plans, and development of global systems to enable and standardize CBT operating procedures, including interoperability requirements. To a large extent, these *institutional approaches are still a work in progress*. While much experience was gained using locally developed systems, this put constraints on global approaches to coordination, harmonization, and collaboration.



Syrian refugee in Jordan buying food with a WFP e-voucher.

Differences

Agencies' approaches *differ* essentially on three points:

- The **maturity of institutional approaches and capabilities for CBT varies** across organizations:
 - WFP has been developing an institutional capacity for many years already, e.g., through the development of capacity in various functions at headquarters, regional, and country levels and through the development of SCOPE, a global platform to manage end-to-end delivery of WFP assistance. More recently, WFP introduced the Unified Cash Platform, allowing other organizations to benefit from WFP's expertise in relation to cash assistance activities, cash transfer infrastructure, and innovative cash transfer technologies and systems.
 - UNHCR began to use cash-based interventions in the early 1980s, mainly to support voluntary repatriation programs. Institutionalization efforts have been ramping up since 2012, and strengthened by the creation of a Cash-Based-Intervention (CBI) Section at Headquarters (2014), development of the UNHCR Operational Guidelines for Cash-Based Interventions in Displacement Settings (2015), and issuance of administrative instructions on finance procedures for operations implementing CBIs (2015/revised in 2017). An institutional roadmap has been defined and the development of a corporate-level system to manage cash transfers has been initiated.
 - UNICEF institutional approach to cash assistance in development or humanitarian/emergency contexts deliberately prioritized the utilization of national systems. UNICEF established a dedicated humanitarian cash transfer team at HQ level, along with global programmatic guidance documents for country offices. The organization has adopted a two-year scale-up plan for humanitarian cash transfers. Discussions are also underway on the development of a corporate-level Management Information System (MIS) to manage cash-based programming.



Verifying and uploading beneficiary data into UNICEF's management information system for the Yemen Emergency Cash Program.

Given the coexistence of local and global approaches, we were not in a position to assess the exact current depth of functionality and level of implementation of the SCOPE and CashAssist solutions in different countries, nor did we assess the release plans of these systems.

- **The degree of emphasis placed on building and working through national systems:**

- WFP and UNHCR have historically focused on the humanitarian response. This has led them to develop specific internal delivery capabilities with a focus on addressing urgent and short-term needs as opposed to seeking to strengthen and build on national systems. There are signs, however, that they are now engaging with governments to hand over systems (e.g., UNHCR-led Cash Alliance in Greece) and build government capacity to make cash-based social safety nets more responsive to shocks (e.g., WFP's support for the State Department of Social Programmes in Kenya).
- UNICEF, given its work across the humanitarian and development nexus, has built expertise in developing and using national safety nets, e.g., in Kenya, where UNICEF is able to use today capabilities it helped the government build in the past through system-strengthening programs.

- **Different approaches to financial aggregation and the costing of cash assistance.**

Agencies lack common terms, definitions, and cost accounting standards to budget, record, and report cash-based-programming costs in a comparable and automated manner:

- Agencies have different capabilities to track the costs of their cash-based operations and the amounts transferred through implementing partners at the global level.
- Not all agencies have the capacity to report CBT volumes per payment mechanism at the global level, and the definitions of payment mechanisms (e.g., physical cash, account transfers, prepaid cards, vouchers, e-vouchers) are not aligned across agencies.

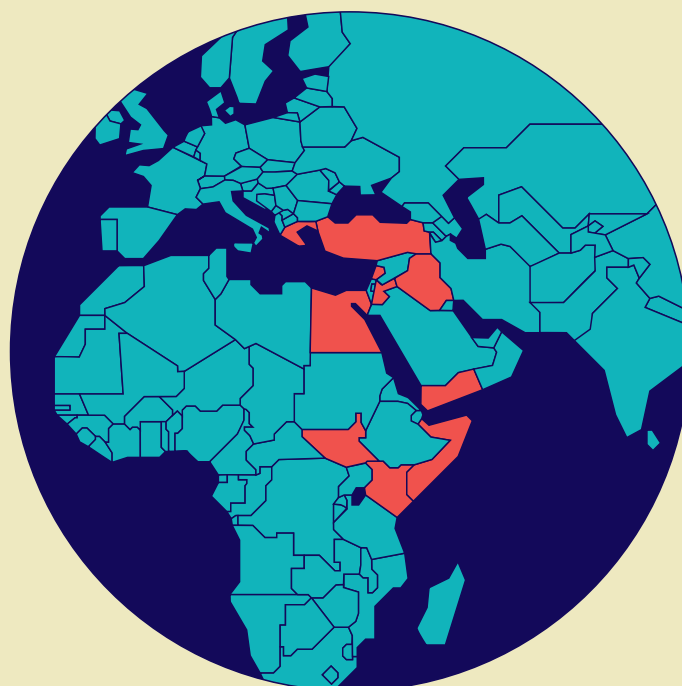
OVERVIEW OF CBT OPERATION

Top CBT countries

Figures 3 and 4 below show the top countries in which the three agencies have been most active with regard to cash-based transfers. A high level of overlap among the three agencies can be observed for 2017.

FIG. 3
Top 10 recipients of cash-based assistance

TOP 10 COUNTRIES IN 2017 BY VOLUME OF ASSISTANCE (UNHCR, UNICEF, AND WFP COMBINED)		CBT ASSISTANCE DELIVERED IN 2017 BY AGENCY		
COUNTRIES	USD	UNHCR	UNICEF	WFP
Turkey	403m	✓	✓	✓
Lebanon*	393m	✓	✓	✓
Jordan*	285m	✓	✓	✓
Somalia*	169m	✓	✓	✓
Iraq	90m	✓	✓	✓
Yemen*	65m	✓	✓	
Greece	45m	✓		
Kenya*	41m	✓		✓
Egypt	37m	✓	✓	✓
South Sudan	33m	✓		✓
Total Top 10	1'559m			
Total 3 agencies	1'956m			

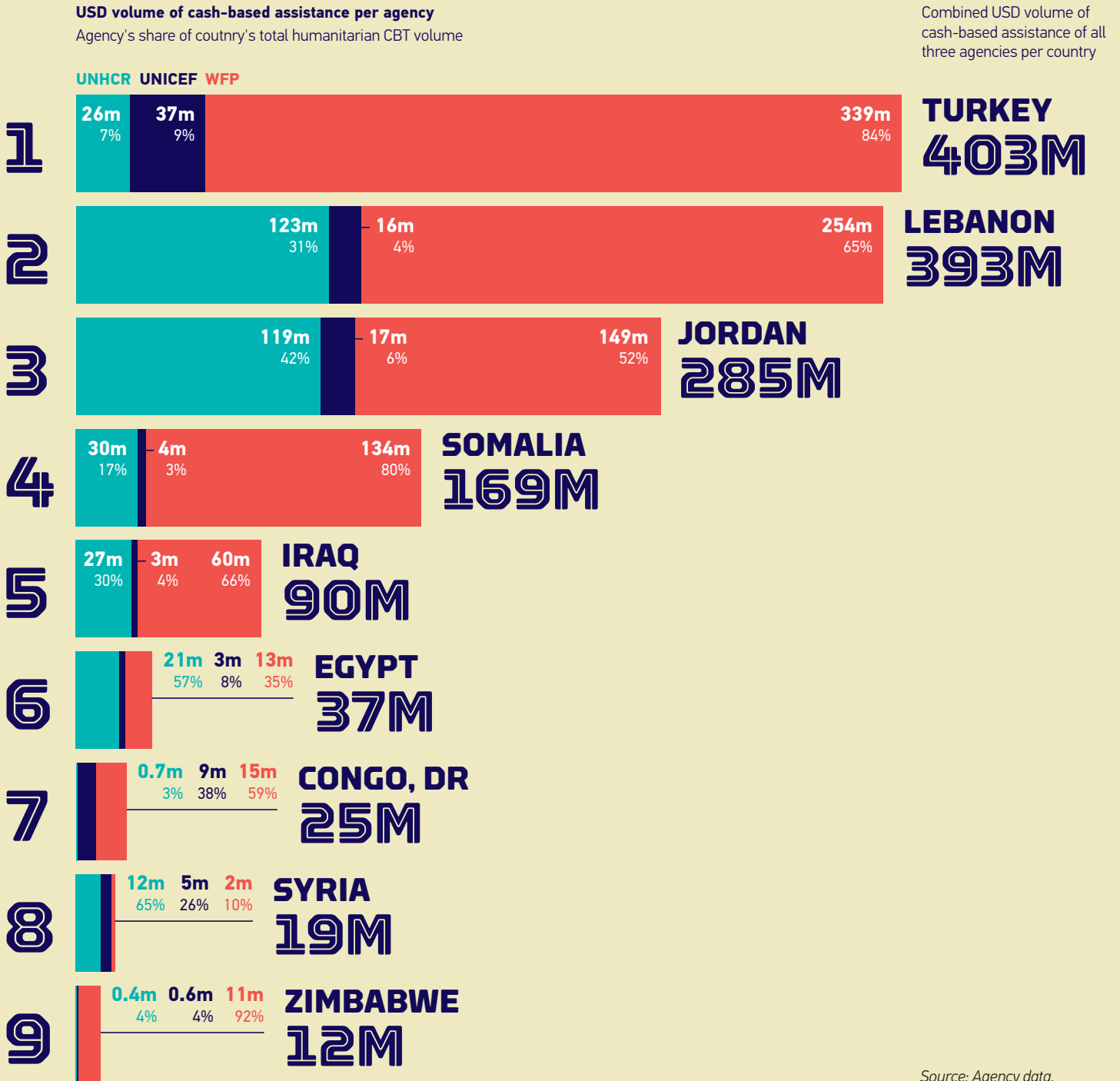


80%
of the combined UNHCR,
UNICEF, and WFP cash
assistance volumes are
concentrated in 10 countries.

* countries where PwC performed field visits or interviews with the three agencies

FIG. 4

Top 9 countries with joint presence - cash delivery provided by the three agencies in 2017



Cash delivery arrangements

An inventory of banks, money transfer agents, and mobile payment providers used by the three agencies was developed in the context of this study. A high-level analysis of this inventory indicated that agencies tend to use a diversity of providers for their CBT operations, including when they operate in the same country – with a few notable exceptions. They also have a different approach to sourcing FSPs: Some work with only one provider per country; others kept the flexibility to engage with a diversity of suppliers at country level.

Assets and accelerators for cash-based programming

The three agencies have complementary assets to support and accelerate the deployment of cash-based programming. These assets have been developed either through local in-country initiatives or through global institutional efforts. The table below summarizes the key assets that were identified across agencies.

TABLE 1
Inventory of key assets

ACCELERATOR	DESCRIPTION	VALUE
Policies and standards	Policies on CBT Data protection policies	Alignment on key directives
Feasibility and risk assessment methodologies	Market assessment tools Preparedness checklists	Critical to assess the level and maturity of financial partners and markets
Engagement with national delivery systems	Operational guidelines and experience Capacity-development programs	Sustainability of operations Linkages with cash-based social safety nets
Operating manuals	Operational guidelines and toolkits Financial guidelines and internal control frameworks for CBT Costing guidance	Ensure adequate programmatic response Develop controls to protect donor funds and monitor risk levels across operation Ensure a consistent and transparent approach to budgeting, recording, and reporting CBT costs
Systems and tools	Registration systems Cash delivery systems Mobile survey and notification tools	Automate and standardize the end-to-end cash cycle
Training	Training material e-learning modules	Key for capacity building across operations
Contracts and agreements	Global and local memorandum of understanding (MoU) Templates for RFPs and contracts FSP agreements Partnerships with innovation companies	Provide basis for data sharing Accelerate FSP procurement
Evidence base	Reviews of evidence/evaluations of program effectiveness Post-distribution surveys	Improve the effectiveness and efficiency of CBT Strengthen the case for CBT

EXISTING COLLABORATION ON CASH-BASED PROGRAMMING

This chapter analyzes the situation of collaboration on cash-based programming between UNHCR, UNICEF, and WFP. It focuses on:

- Existing interagency mechanisms for collaboration, coordination, and harmonization on CBT.
- Assessment of collaboration touchpoints across the programming cycle.

INTERAGENCY COLLABORATION, COORDINATION, AND HARMONIZATION MECHANISMS

A comprehensive review of interagency coordination mechanisms is out of the scope of this study. However, a number of forums exist at global and country level where cash-based programming and cash delivery are discussed. These include, but are not restricted to:

TABLE 2
Coordination mechanisms

COORDINATION MECHANISM	LEVEL	DESCRIPTION
Interagency Standing Committee (IASC)	Global	Established in 1992, the IASC is the primary forum for interagency coordination among UN and non-UN humanitarian partners. Led by the Emergency Relief Coordinator, the IASC defines policies, agrees on the division of responsibilities, and assesses and addresses gaps in emergency responses.
Meetings of Heads of Agencies	Global	The Principals of UNHCR, UNICEF, and WFP hold regular meetings (quarterly basis) to ensure agency alignment and sustain their commitment on collaboration.
Grand Bargain Cash Work Stream Workshop	Global	Grand Bargain commitments were categorized in 10 work streams. Each work stream is co-convened by one donor government representative and one humanitarian agency or organization. The Cash Work Stream is led by the United Kingdom and WFP.
CEB/HLCP/HLCM/WGCTS	Global	Chaired by the UN Secretary-General, the United Nations System Chief Executives Board for Coordination (CEB) is the highest-level coordination forum in the UN system and gathers the leaders of 31 organizations. The High-Level Committee on Programmes (HLCP) ensures policy coherence, system-wide cooperation, coordination, and knowledge sharing in strategic program areas. The High-Level Committee on Management (HLCM) initiates administrative management reforms to enhance efficiency and simplify business processes across the system. The UN Working Group on Common Treasury Services (WGCTS) aims at institutionalizing best treasury management practices across the UN system.
Humanitarian Country Team (HCT)	National	Led by the Humanitarian Coordinator, the HCT ensures the oversight of humanitarian assistance at country level and makes strategic and operational decisions. It involves UN and non-UN humanitarian actors, including Cluster leads.
Cluster system at country level	National	Clusters group both UN and non-UN humanitarian actors in each of the main sectors of humanitarian action, e.g., water, health, and logistics, providing a platform for joint planning, monitoring, and advocacy. Global cluster leads are designated by the IASC. At country level, they report to the Humanitarian Country Team.
Cash working groups at country level	National and local	Cash Working Groups enable the operational coordination of cash-based programs at country level. They are not linked systematically and formally to the cluster system: Their composition and objectives vary in each country. Some local cash working groups have been formed in specific operations and report to the national cash working group.

Agencies have framed their collaboration relevant to cash delivery through **a set of principles and operational approaches defined at the global level.**

GLOBAL INTERAGENCY AGREEMENTS

Agencies have framed their collaboration relevant to cash delivery through a set of principles and operational approaches defined at the global level: (i) the Memorandum of Understanding agreed by UNHCR and WFP in 2017, called the “Cash Addendum” and (ii) the data-sharing agreement agreed by the same agencies, which was signed on 17 September 2018.

UNHCR-WFP Memorandum of Understanding on cash assistance

In May 2017, UNHCR and WFP formalized an Addendum to their 2011 global Memorandum of Understanding, which framed their collaboration with regard to the delivery of assistance and food security for refugees and other persons of concern. The document is public and available online. Through this agreement, the UNHCR and WFP commit to a collaborative, complementary, and inclusive approach to cash-based transfers essentially based on three core principles:

- Collaboration on CBT operations is to be framed in a planned, programmatic approach aligned with agencies’ mandates and objectives, and defined through a beneficiary-centric lens.
- Agencies should avoid parallel systems or the duplication of financial instruments.
- Cash assistance will be aligned with national systems and implemented in partnership with other international and national humanitarian and development actors.

The Agreement established a Common Cash Support Mechanism to provide further guidance at country level for the implementation of these recommendations.

The two agencies reported (through their Grand Bargain self-reports and bilateral interviews) the following progress:

- Finalization of the Joint UNHCR/WFP Principles for Targeting and initiation of joint targeting in Uganda and Cameroon;
- Preparation of a joint response in Nigeria based on joint procurement and joint market assessment;
- Preparation of joint market assessments with WFP/UNHCR/UNICEF/OCHA for multipurpose cash for refugees, to be piloted in four countries: Afghanistan, Burundi, Myanmar, and Niger;
- Piggybacking on existing service in Rwanda (UNHCR joining WFP platform).

Addendum on Data sharing

UNHCR and WFP have developed a Joint WFP/UNHCR Addendum on Data-Sharing to the 2011 MoU. The Agreement was signed on 17 September 2018. It set the terms, conditions, and processes for data sharing, including the exchange of personal data and non-personal data and information, including the nomination of data exchange focal points.

We understand UNICEF is assessing opportunities to join the existing agreement or to develop a new one if additional requirements are needed.

COLLABORATION TOUCHPOINTS ACROSS THE PROGRAMMING CYCLE

The project included three visits to the headquarters of UNHCR, UNICEF, and WFP and two site visits. During those discussions, we identified a number of areas where collaboration is currently taking place. The table below reflects what we learned from the discussions as to where collaboration is taking place and what it entailed, as well as the perceived benefits triggered through this process.













The collaboration touchpoints identified extend beyond the mere focus on cash delivery in scope of this study. We describe and assess them here based on the rationale that:

- The separation between cash delivery and other steps of the programming cycle appeared artificial to a number of interviewees at the HQ and in the country.
- There was broad appetite from the stakeholders interviewed at the HQ and the country office to mention other areas of relevance for cross-agency collaboration on CBT (e.g., program planning).
- Collaboration touchpoints should not be assessed in isolation from one another. They are elements of collaboration models, which stretch beyond cash delivery.

Lebanon. Maryam,
head of household.



TABLE 3
Observed in country

COLLABORATION TOUCHPOINTS	DESCRIPTION	EXTENT TO WHICH THIS IS HAPPENING TODAY	PERCEIVED GROWTH POTENTIAL
Joint assessments	Joint efforts to gather evidence and inform program design through upstream (e.g., joint market assessments, basic needs assessments, and/or joint vulnerability assessments) and downstream initiatives, e.g., post-distribution monitoring or PDM, FSP evaluations, impact evaluations (efficiency/effectiveness)		
Information sharing	Exchange of information through existing coordination fora (e.g., cash working groups, cluster meetings)		
Sharing financial market assessments	Exchange of information on feasibility of cash assistance, considering financial markets and financial institutions (e.g., banks, microfinance, mobile money, remittance, post offices), or specific financial service providers		
Exchange of data	Access to data and ability to update databases to inform program design, targeting, and eligibility of beneficiaries		
Piggybacking on financial service providers (FSP/PSP)	Ability to use an existing FSP agreement signed by another agency, leveraging the principle of mutual recognition		
Joint procurement of FSP/PSP	Common procurement process initiated by at least two agencies to select a joint FSP/PSP		

		OBSERVED IN COUNTRY CASE STUDIES				
PERCEIVED BENEFITS	REQUISITES FOR COLLABORATION	LEBANON	JORDAN	YEMEN	SOMALIA	KENYA
<p>Provides a common ground based on joint analysis</p> <p>Enables a complementarity in programmatic approaches</p> <p>Joint vulnerability assessments perceived as critical to align program objectives</p> <p>PDM informs upstream assessments down the line</p>	<p>Alignment of local leadership on common vision</p> <p>Existing programmatic collaboration helps to build on common ground</p> <p>Forum for cross-sectoral teams engagement</p>	✓	✓		✓	
<p>Enhance relevance & improve targeting (e.g., sharing local market assessments)</p> <p>Accelerate deployment of assistance (e.g., through exchange of RFP templates)</p>	<p>Effective coordination mechanisms, including adequate staffing and time commitment, allowing for informal and ad hoc exchanges</p> <p>Clearer (HQ) guidelines would encourage further information sharing</p>	✓	✓	✓	✓	✓
<p>Enhance risk management</p> <p>Accelerate the choice of relevant FSP and deployment of assistance</p>	<p>Management of potentially sensitive information</p> <p>Requires specific expertise – sustainability entails cost recovery</p>			✓		
<p>Relying on common data is perceived as a critical enabler for collaboration</p> <p>Joint agreement on data requirements enable multisector and beneficiary-centric approaches</p>	<p>Common data protection requirements, based on shared understanding of risks and limitations for data management</p> <p>Global agreement or pre-negotiated templates of agreements for data exchange would facilitate exchanges in countries</p>	✓	✓		✓	
<p>Speed up the setup of CBT in emerging crises</p> <p>Accelerate contracting</p> <p>Capitalize on legal and financial experience across agencies</p>	<p>Information sharing on the existence of FSP contracts and on the intended use of the contract by the requesting agency</p> <p>Ability to share contractual and commercial information (i.e., FSP fee)</p> <p>Assessment of FSP capacities to avoid overloads</p>			✓		
<p>Alignment on technical requests – avoiding pitfalls</p> <p>Demonstrable efficiency gains through pooled demand and joint requirements across participating agencies</p> <p>Integration of services and easier access for the beneficiaries, in line with joint programming approach</p> <p>Better rates through volumes discount</p> <p>Definition of joint criteria to assess the quality of service</p>	<p>Requires a joint assessment of needs for financial services /platform</p> <p>Requires program alignment and existing collaboration</p> <p>Global guidelines and pre-negotiated templates would accelerate the process</p>	✓	✓		✓	

2.
SITUATION
ANALYSIS

COLLABORATION TOUCHPOINTS	DESCRIPTION	EXTENT TO WHICH THIS IS HAPPENING TODAY	PERCEIVED GROWTH POTENTIAL
Joint development of cash delivery systems	A consortium of agencies develop a common piece of software to manage the delivery of cash		
Use of another agency's system for cash delivery	An agency makes use of the system developed by another agency, becoming a user of the system and being responsible for day-to-day use of the system and data management duties; the agency providing the system is responsible to provide system support and maintenance activities		
Use another agency as a service provider for cash	One agency provides modular access to the range of capabilities and assets (including systems, support, and FSP agreements) that it has already developed to facilitate or accelerate the deployment of cash assistance in a specific context		
Call center referral and joint call centers	Referral between hotlines or a joint call center provides a single point to collect feedback, complaints, and demands from beneficiaries that can be referred to the participating organizations		
Common standards and SOPs	Definition of joint terminology, guidelines, and processes to facilitate collaboration and deduplication		
Collaborate with national systems to deliver cash	Collaboration with governments to develop national capacities to deliver timely cash assistance in different types of emergencies; this would include cash preparedness, i.e., the ability to anticipate potential crises, deploy equipment, set up processes and assets (including pre-negotiated agreements) to deliver cash assistance in emergencies		

		OBSERVED IN COUNTRY CASE STUDIES				
PERCEIVED BENEFITS	REQUISITES FOR COLLABORATION	LEBANON	JORDAN	YEMEN	SOMALIA	KENYA
<p>Deduplication of efforts for software development and maintenance</p> <p>Ensures adequacy of system to participating agency's needs</p> <p>Ensures interoperability with agencies' internal systems</p> <p>Avoids giving the perception that one agency is taking the lead on another</p>	<p>Requires alignment on vision and leadership at either HQ or country level depending on where the system is developed</p> <p>Requires adequate governance over requirements, development roadmap and intellectual property</p> <p>Could build on experience in Lebanon (LOUISE) and Jordan (CCF)</p>	✓				
<p>Lower FSP fees due to pooled funding</p> <p>Joint ownership</p> <p>Synergies throughout the value chain (e.g., integration of referral mechanisms)</p> <p>Joint controls and coordinated processes (SOPs)</p> <p>Flexibility/enable a modular access to functionalities and allow for bilateral negotiations with FSP</p>	<p>Usability of systems</p> <p>Service orientation within the agency offering the system and ability to show responsiveness and ability to commit to expected service levels</p> <p>Agreement on cost recovery principles as the case may be</p>	✓	✓		✓	
<p>Enable a modular approach that can be tailored to context</p> <p>Limit upfront investments to deliver time-bound cash assistance</p> <p>Facilitate access to existing expertise, including risk management</p> <p>Piggyback on existing contracts and negotiated fees</p>	<p>Flexibility/adaptability of systems to the requirements of other organizations</p> <p>Client and service-oriented culture and attitudes</p> <p>Capacity to provide swift assistance in emergency situations (access to products and local services)</p>				✓	
<p>Common avenue to identify and correct flaws, manage appeals and grievances</p> <p>Ability to channel for referrals among agencies</p> <p>Ensure the transparency of financial transfers (enabling traceability and accountability)</p>	<p>Referral mechanisms detailing follow-up actions from agencies or outsourced partners</p> <p>Adequate provision in case of protection-related calls</p> <p>Adequate monitoring of helpline performance and compliance to set standards</p>	✓	✓			
<p>Accelerate processes and facilitate system interoperability</p> <p>Limit duplications and gaps in assistance – enable a clarification of who's doing what, where</p>	<p>Preliminary assessment of requirements</p> <p>Global guidelines and common definitions</p> <p>Local SOPs adapted to context and collaboration model</p>	✓				
<p>Sustainability of operations</p> <p>Integration of cash assistance in national programs for disaster preparedness</p> <p>Harmonization and interoperability of systems</p> <p>Ability to bridge the humanitarian and development response over time</p>	<p>Conducive socio-political context enabling the transfer of assistance through national programs</p> <p>Functional institutions and existence of relevant mechanisms</p> <p>Preliminary risk assessment and agreement on data protection and data management</p>			✓		✓

REVIEW OF LOCAL CONTEXT BASED IN FIVE COUNTRIES

BACKGROUND

Given the primacy of local context, we sought to understand the specific patterns of collaboration found at local level. Five countries were selected for a high-level exploration in consultation with the project steering committee.

These five countries represent various contexts relating the demand, supply, and regulatory environment relevant to CBT. Together they represented US\$952 million worth of cash-based transfers in 2017, i.e., 46% of the combined total amount transferred by the three agencies worldwide.

TABLE 4
Overview of the context
of each country

COUNTRY	DEMAND SIDE	SUPPLY SIDE	REGULATORY ENVIRONMENT
Lebanon	6 million habitants 44.8% of adult population with a bank account; <1% with mobile money account (2014) 3.3 million in need	All 3 agencies present US\$393 million delivered through CBT in 2017 4.9 million beneficiaries assisted through cash in 2017 Use of LOUISE cards (WFP, UNICEF, UNHCR) and green card (WFP)	Functional financial market National social assistance system in development Government favorable to CBT and financial inclusion of refugees
Jordan	9.5 million habitants 42.1% of adult population with a bank account; 11% with mobile money account 2.2 million in need	All 3 agencies present US\$285 million delivered through CBT in 2017 3 million beneficiaries assisted through cash in 2017 Withdrawal through iris-scan identification (UNHCR, UNICEF) and One Card (WFP)	Functional financial market Functional social security system Government favorable to CBT and seeks partnership for the financial inclusion of refugees
Yemen	29.3 million habitants No data available on financial inclusion (mobile penetration rate is 42%) 22.2 million in need (11.3m acute)	All 3 agencies present US\$65 million delivered through CBT in 2017 8.6 million individual beneficiaries assisted through cash in 2017 Paying agent (UNHCR, UNICEF); WFP relies on commodity vouchers	Weak financial market (Central Bank relocation, lack of functional financial system; reliance on hawala systems) No functional social security system No specific KYC requirement
Somalia	12.3 million habitants 15% of adult population with a bank account; 73% with mobile money account 5.4 million in need	All 3 agencies present US\$169 million delivered through CBT in 2017 2 million beneficiaries assisted through cash in 2017 SCOPE Card (WFP and UNICEF); paying agent (UNHCR)	No functional financial market (hawala networks & mobile money prevail) No functional social security system Government partners with UN/NGOs for targeting & assistance
Kenya	48.5 million habitants 55.7% of adult population with a bank account; 73% with mobile money account 3.4 million in need	All 3 agencies present US\$41 million delivered through CBT in 2017 1.4 million beneficiaries assisted through cash in 2017 Mastercard Debit (UNHCR), Government cash card (UNICEF, WFP, and UNHCR), scratch card and mobile wallet (WFP)	Functional financial market Functional social security system Government cash system in place (NSNP); active collaboration with the UN for drought response

KEY FINDINGS FROM FIELD VISITS

The following observations can be made on the basis of the review of the situation in five selected countries:

Collaboration models

We found **evidence of the use of every collaboration touchpoint mentioned above** in at least one of the countries reviewed. This means that *collaboration is happening on the ground*, although it could be extended in terms of the number of agencies involved and the number of collaboration touchpoints used.

Collaboration models vary from the simplest (e.g., the ad hoc exchange of information or piggybacking on existing FSP arrangements) to the most complex, such as the LOUISE model in Lebanon, the Common Cash Facility arrangement in Jordan, or the co-programming between WFP and UNICEF in Somalia, which included a joint bid, joint program design, use of a single system (SCOPE), and a transfer mechanism (SCOPE card).

Agency teams interviewed in various countries showed only limited understanding of the collaboration models in place in other countries. This indicates that cross-country information sharing about positive examples of collaboration and innovation could be developed.

Benefits of collaboration

Countries are experimenting and demonstrating the synergies possible through the exchange of data across the programming cycle:

- Jordan offers a successful case of *synergies between registration and cash assistance* through secured biometric authentication. While the transfer mechanism is currently limited to bespoke ATM solutions for the local bank, the recent successful integration with WFP's solution, although on a limited scale (merchants in camp settings), demonstrates further the potential of biometric authentication.
- There are also *cross-border and cross-agency* exchanges of data. UNHCR provides returnee data to WFP Somalia in order to facilitate the registration and granting of assistance to Somali returnees. Where this happens, services and processes become more beneficiary centric.
- Having said that, *opportunities for improved data quality and management exist across the whole cycle*. They are currently hindered by the lack of system interoperability, concerns about data and beneficiary protection, and they would require renewed data governance mechanisms to maintain data integrity and agency accountability.

The benefits of collaboration are varied:

- The provision of *beneficiary-centric solutions*, e.g., in Jordan, where the number of cards has been reduced from 19 to 2, or in Lebanon, where the participating agencies in the LOUISE platform use only one card when up to five would otherwise be needed.
- Improvement in *accountability and risk management*, as is the case in Jordan, where UNHCR's iris-based biometric solution is used to authenticate and authorize beneficiaries at the point of sale or ATM.
- *An ability in some cases to reduce transfer fees dramatically and enhance value for money*. As more partners joined the Common Cash Facility (CCF) in Jordan, bank fees for cash transfers have been reduced from 5% to 1.15%. Additional potential efficiency gains could be gained by adopting common systems for cash management and standardizing cash payment instructions.
- *Accelerated scale-up of operations*, as was the case in Yemen when the UNHCR piggybacked on UNICEF's FSP contract.
- *Deduplication of efforts*, as in Lebanon, with the co-development of a cash delivery system, or in Somalia, with the use of WFP's platform by UNICEF.
- *The ability to influence governments' and development partners' engagement in cash-based programs*, providing reinsurance with regard to the feasibility and acceptability of working with cash.
- *Enhanced effectiveness of assistance*, as in Lebanon and Jordan, where UNICEF and UNHCR are using the RAIS platform as a mechanism to coordinate cash entitlements to Persons of Concern. Overall, field offices share the view that the coordination and harmonization of cash management systems help to promote broader programmatic convergence, reduce tensions, and foster existing coordination mechanisms.
- *A more holistic approach to accountability, through the joint management of post-distribution monitoring systems, feedback, and grievance mechanisms*, e.g., in Jordan, the joint UNHCR-UNICEF monitoring of the humanitarian cash program supported common analyses and helped to identify best practices.

Where agencies cannot harmonize their approaches, disconnects materialize at the beneficiary level, e.g., through the number of payment instruments used, which may require beneficiaries to travel to two different locations to redeem their assistance (e.g., two cards from different banks not interoperable in Jordan; a card and a mobile wallet for Kenya refugees) as well as having different helplines and different renewal and revalidation processes.

The provision of a service by one agency to another requires **usable systems and service orientation.**

Success factors

The provision of a service by one agency to another requires usable systems and service orientation. This is not necessarily found in situations where agencies work on a “best effort” basis.

- In Jordan, while RAIS provides a robust base of functionality, agencies reported shortcomings in bulk data upload functionality and in UNHCR’s responsiveness to data extract requests.
- In Somalia, where UNICEF is using WFP’s scope platform, both agencies mentioned the challenge that using or serving another agency can represent and the difficulty to commit to service delivery and remain responsive despite the goodwill shown.

Several success factors for collaboration could be identified:

- *The leadership shown by agencies’ country representatives* played a key role in fostering increased collaboration. Interviewees insisted on the fact that country representatives find it easier to align on a shared purpose and can drive alignment within their own teams.
- *Prior experience of collaboration facilitates strengthened collaboration.* This was the case, for instance, in Somalia between WFP and UNICEF prior to the initiation of the joint program and in Lebanon with regard to the One Card model and the common vulnerability assessment methodology prior to the implementation of LOUISE.
- *Effective cash working group and coordination mechanisms* were mentioned as key success factors, for instance in Kenya and, to an extent, in Jordan. This includes ensuring that stakeholders, including the government, are committed to regular attendance, meetings are focused in order to add value to participants, and the cash coordination function is adequately staffed to ensure a follow-up. Cash working groups facilitate the informal sharing of corporate assets (e.g., best practices, local assessments).
- Other factors were mentioned, such as the physical proximity of agencies and the difficulty of the field of operations.

In contrast, a number of factors were also identified as potentially hindering collaboration:

- *The weight of legacy:*
 - *This includes, on the one hand, pre-established capabilities by agencies* who may not see a need for change, or who could not adapt their operational requirements to move to more harmonized practices.
 - *It also includes the difficulty to overcome past issues and setbacks.* This was evident from some of our discussions that reflected a level of disillusion with respect to failed attempts to harmonize cash-transfer mechanisms. When not overcome by strong leadership at country level, this factor tends to perpetuate a suboptimal status quo. This type of tension will unlikely be overcome without (i) an opportunity to move to new arrangements and (ii) active mediation.
- *Different emphasis on specific requirements, e.g., in Somalia, where* WFP felt it needed more accountability and controls given the local context, which led it to implement its own closed-loop, card-based, and biometric-enabled transfer mechanism. The need to address financial and data protection risks and address specific threats at country level such as money laundering or terrorist activities can lead agencies to develop different approaches in seeking to comply and manage risk.
- *Restrictions in mandates and scope of interventions, e.g., in Jordan* the collaboration described above only refers to registered refugees. Iris-based biometric solutions or the use of the RAIS platform for coordination can be done currently only for Persons of Concern registered by UNHCR. There is no formal system for coordination of assistance to other categories of beneficiaries, such as unregistered refugees and foreign residents in Jordan, even if agencies report an ongoing collaboration.
- *Global or regional dynamics between agencies.* Decisions or negative dynamics at country level may escalate globally and set the tone for how agencies approach another country situation. A number of interviewees also referred to the potential influence of global and regional dynamics in setting the tone for collaboration in their country.
- *The lack of effective coordination mechanisms for cash.* This was mentioned in Kenya, for instance, where the cash working group is in its infancy and progressively involves different representatives of national authorities. In Jordan, coordination structures evolved in different forums: The early Cash Working group morphed into the Basic Needs Working group, coordinating the work on multipurpose cash assistance. The Common Cash Facility Steering Committee meetings act as an additional platform for coordinated discussions on cash: It includes different partners, but not the main provider of cash in the country. All in all, agencies seem to lack a forum at global and country levels for the strategic coordination of CBT investments in order to foster consistency and harmonization of their approaches.

Current trends

A number of trends could be identified:

- All agencies are gradually moving to unrestricted forms of payment where local conditions allow, which can be accommodated by existing mechanisms (e.g., WFP and CCF cards in Jordan, the LOUISE card in Lebanon, Safaricom mobile wallet in Kenya for nationals).
- Agencies are considering moving to alternative payment solutions, such as mobile payment, as a replacement of the existing transfer mechanisms or a complement to them. This is the case in Jordan, where WFP and the members of the CCF, including UNHCR and UNICEF, are currently evaluating the potential of mobile payments. The approach among the agencies' members of the CCF and WFP has yet to be harmonized, and UNICEF Jordan has a pilot to provide mobile money with a local operator. This is also the case in Somalia, where UNHCR is exploring mobile payment solutions.
- All agencies are considering the potential for digital financially inclusive mechanisms. Some governments are paving the way forward, opening avenues for cooperation between agencies. In Jordan, the Central Bank is relaxing KYC requirements for refugees, offering a path toward financial inclusion. In some countries, the government has accepted to open bank accounts for refugees and rely on UNHCR's ID card for KYC purposes, which has allowed UNHCR to implement debit-card-based transfer mechanisms.



SUMMARY OF ENABLERS, OPPORTUNITIES, AND BARRIERS TO COLLABORATION, COORDINATION, AND HARMONIZATION

TABLE 5
Enablers, opportunities, and barriers to collaboration

	GLOBAL CONTEXT			
	STATE OF CBT	HUMANITARIAN TREND	UN REFORM	CASH AND DIGITIZATION
Enablers	 <p>Agencies are growing experience and comfort in large-scale CBT As funding gets scarce, efforts to drive cost down will push agencies to collaborate more The critical mass represented by WFP, UNHCR, and UNICEF</p>	 <p>Institutional commitments (Grand Bargain) to scale up cash and report against progress</p>	 <p>Ongoing system-wide reform sets the tone for collaboration Programmatic alignment gives impetus to strengthen cash coordination at country level Principle of “mutual recognition” facilitates assets sharing Move to common premises</p>	 <p>Widespread use of mobile technology in affected populations Growth in mobile solutions and providers Accelerated pace of commoditization of new payment instruments</p>
Opportunities	 <p>Focus collaboration on large-scale programs Collaborate around the shift to mobile payment solutions as these become more widespread or innovative financial instruments Increased commitment from all agencies to unrestricted cash Reduce barriers to entry and costs for the long trail of small actors Preparedness and emergency response for countries which have yet to scale up cash</p>	 <p>Important momentum around (i) scaling up cash-based transfers and (ii) interagency collaboration Preference for non-conditional cash as the default option offers an</p>	 <p>Innovation agenda calls for a coordination of investments in new solutions (e.g., financial payments, other enabling technologies such as biometrics solutions, and blockchain) Consolidation of back-office activities as part of UN Reform</p>	 <p>Leverage mobile payments and solutions to provide beneficiary-centric transfer mechanisms Leverage digital cash to improve control and risk management on financial transfers Leverage digital identity and biometrics to further enhance accountability requirements</p>
Barriers	 <p>Scarce funding for mature operations could lead to increased competition Legacy/difficulty to overcome past “negative experience” Established large actors are less likely to make an effort for collaboration unless provided with the right incentives and reassurance Innovative cash delivery will still be seen in the short and medium term as a source of competitive advantage</p>	 <p>The focus of some donors on efficiencies of aid, triggering a competition mindset between agencies and a focus on cash delivery</p>	 <p>Uncertainty and anxiety over the reform might result in resistance toward joint investments or a competitive approach in positioning capabilities and services to other agencies We noted a level of skepticism on the speed and scale at which common services and integrated country teams will be implemented</p>	 <p>Uneven adoption of mobile payment solutions across countries Regulatory frameworks and KYC requirements limit refugees’ access to financial instruments Data protection and data privacy concerns over biometric information and transactional data if not secured properly Integrity of financial transactions (hacking) if not secured properly Literacy/numeracy issues might limit uptake</p>

AGENCY LEVEL		INTERAGENCY COLLABORATION		LOCAL CONTEXT			
CBT STRATEGIES AND POLICIES		CBT OPERATIONS		COLLABORATION TOUCHPOINTS		KEY INSIGHTS FROM FIELD VISITS	
<div><div></div></div> <p>Convergence of agencies' approaches and strategies toward cash-based programming, including move toward unconditional cash, institutionalization of cash assistance and attention to broader program effectiveness beyond efficiencies in cash delivery</p>		<div><div></div></div> <p>Agencies all have assets to share</p>		<div><div></div></div> <p>Existence of various forums and formal mechanisms for CBT coordination and harmonization</p> <p>Collaboration touchpoint identified in each assessed country</p> <p>Agencies see value in extending their collaboration on these touchpoints</p>		<div><div></div></div> <p>Country representatives are generally supporting and driving collaboration forward</p> <p>Numerous examples of collaboration exist and have demonstrated value</p> <p>Appetite at country level to develop collaboration, although at times stakeholders do not know how to proceed</p>	
<div><div></div></div> <p>Drive harmonization through specific areas of collaboration (e.g., CBT innovation, evidence-building)</p> <p>Consider co-development of corporate cash delivery systems or agreeing on interoperability requirements</p> <p>UNICEF feasibility study for a Management Information System can contribute to inform the way forward</p> <p>Leverage new corporate solutions to foster more collaborative approaches at country level</p> <p>Agree on common approaches for cash budgeting, cost accounting and reporting</p> <p>Align on requirements for financial accountability and data protection</p> <p>Share institutional assets</p>		<div><div></div></div> <p>High concentration of agencies on a limited number of countries allows for focus in driving collaboration forward</p> <p>Address fragmentation of FSP contracts to improve piggybacking, streamlining, FSP fee reduction, and improved risk management</p> <p>Wealth and complementarity of agencies' assets could be explored for innovative approaches</p> <p>Leverage local experiences to set global standards on data protection, vetting of beneficiaries/KYC, information disclosure, beneficiary data exchange, joint procurement, RFPs, contracts, system APIs</p>		<div><div></div></div> <p>Develop collaboration models on the basis of the identified touchpoints for collaboration, gathering evidence on their value and applicability, and a pathway to implementation</p> <p>Use existing collaboration, coordination, and harmonization platforms to direct, communicate, and enforce the above at global and country level</p>		<div><div></div></div> <p>Formalize and advertise the success stories of collaboration, coordination, and harmonization</p> <p>Document the key areas for replicability of the LOUISE approach in Lebanon, CCF in Jordan, and collaborative approach in Somalia (SCOPE)</p> <p>Leverage current trends as opportunities identified at country level to engage in strengthened collaboration</p>	
<div><div></div></div> <p>Divergences in perceptions of each agency's actual capability (depth of functionality and geographical coverage)</p> <p>Varied levels of progress in the development of corporate systems</p> <p>Limited appetite from some agencies to derail existing corporate plans and engage in joint development of a global solution for cash delivery</p> <p>Historical country-based approaches and partial CBT institutionalization limit HQ engagement on collaboration</p> <p>Difference in how financial risk management and data protection requirements are implemented</p> <p>Lack of standards for budgeting, recording, and reporting the cost of CBT</p>		<div><div></div></div> <p>The development of proprietary cash delivery systems at global level could lead to rivalry on who has the best system</p> <p>Agencies seem to lack a forum at global level for strategic coordination on CBT investments, standards, and interoperability of solutions</p> <p>Some agencies use an open source approach for their system developments, while others use a proprietary approach</p> <p>Alleged legal constraints and liability clauses limit the flexibility of agencies to share information (e.g., FSP fees) and to allow piggybacking on existing arrangements</p>		<div><div></div></div> <p>Policy divergences (e.g., financial risk management, contractual liabilities, data protection, cost-recovery, intellectual property)</p> <p>Agencies occasionally secure lower financial conditions leveraging FSPs' corporate responsibility</p> <p>Lack of formal and informal mechanisms to be acknowledged</p> <p>Accelerators for collaboration are not systematically captured/shared</p> <p>Mechanisms for collaboration/coordination are not consistent across countries</p> <p>Limited resources dedicated to collaboration globally</p>		<div><div></div></div> <p>Collaboration models are not applicable in all contexts; the level of overlap between targeted populations plays a key role in defining the desirable level of collaboration</p> <p>Operational CBT coordination (cash working groups) is not consistent across countries and not linked to cluster system</p> <p>Lack of a forum to share lessons learned and assets at global level</p> <p>Global and regional dynamics between agencies and donors sets the tone of collaboration at country level, often negatively</p> <p>Collaboration may take time if the wheel keeps being reinvented</p>	

3. CASE FOR CHANGE

The objective of this section is to articulate the rationale for collaboration, delimitate the range of choices that the three agencies are facing, and assess the to-be models that would enhance UN collaboration, coordination, and harmonization on cash-based transfers. It provides an overview of:

- Expected benefit areas;
- Collaboration touchpoints, potential collaboration models, and related options for collaboration;
- Assessment of the collaboration options against expected benefits and feasibility criteria;
- Summary – potential priorities.

DESCRIPTION OF BENEFIT AREAS

The key benefits of collaboration can be grouped into three areas:

- **Efficiency:** ability to deliver cash assistance quicker and at lower costs, e.g., resulting from higher bargaining power due to pooled demand or from a distribution of costs across agencies.
- **Effectiveness:** ability to enhance the scale, diversity, and quality of the services provided to the beneficiaries of cash assistance and to improve coordination so that agencies do not duplicate individual entitlements.
- **Risks and controls:** ability to assess, manage, and control the financial risks related to the delivery of cash-based transfers in humanitarian contexts and reduce the risks for the beneficiaries related to the provision of individual assistance (e.g., physical safety, data protection).

The table at right provides a description of the benefit areas.

FIG. 5
Benefit areas

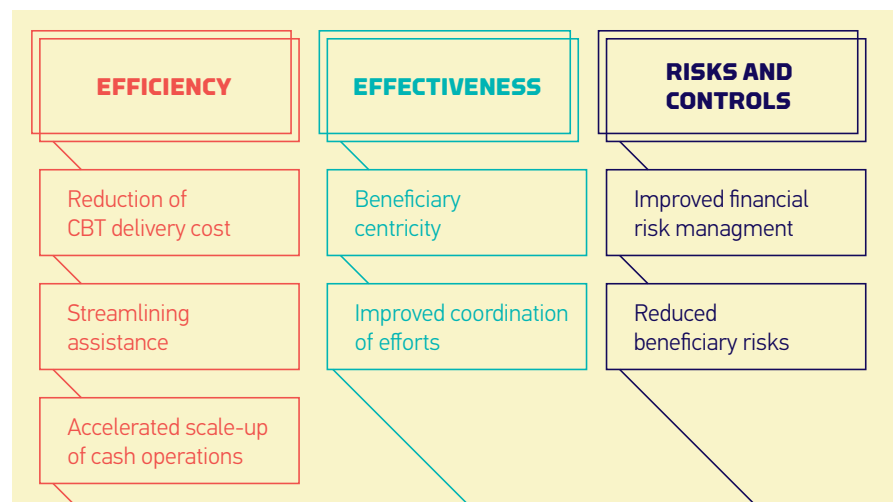


TABLE 6:
Description of benefit areas

BENEFIT AREAS	DESCRIPTION AND CHARACTERISTICS	EXAMPLES
EFFICIENCY		
Reduction of CBT delivery cost	Provide agencies with higher bargaining power in the negotiation of contractual arrangements with FSP or other providers	Lower FSP fees due to pooled demand Ability to access information on FSP fees across agencies and negotiate similar or lower rates Consolidation of beneficiary hotlines
Streamlining assistance	Provide a way to reduce overhead across agencies and across the end-to-end process of cash delivery	Cost-sharing of system development and maintenance Alignment of technical requirements across agencies on cash delivery (e.g., criteria to assess the quality of FSP service)
Accelerated scale-up of cash operations	Ensure quicker access to assets and enablers for cash delivery, accelerating the deployment of assistance at scale	Access to an existing FSP contract to develop a new agreement Reliance on another agency to deliver cash assistance
EFFECTIVENESS		
Beneficiary centrality	Integration of services provided to a shared set of beneficiaries	Ability to adjust entitlements and align payment delivery mechanisms on the basis of beneficiaries, needs, and preferences Ability to assess factors limiting access to assistance (e.g., location of payment points) and coordinate agencies' response accordingly
Improved coordination of efforts	Provide a way for agencies to coordinate cash allocations and limit duplications	De-duplication of entitlements to individual beneficiaries across agencies, enhancing value for money Coordination between beneficiary call centers, facilitating referral between agencies
RISKS AND CONTROLS		
Improved financial risk management	Enhance participating agencies' ability to trace and report on costs, disbursements, and results (follow the money, follow the beneficiary, follow the impact), within a holistic cash accountability framework	Authorization of payment/cash-out based on biometric authentication Automation of processes (e.g., digitization of delivery processes, automated reconciliation) Ability to assess and monitor regulatory and supplier liquidity risks
Reduced beneficiary risks	Allow or enhance the ability of each agency to limit or reduce the risk to beneficiaries	Ability to manage and protect large volumes of transaction data Protection of biometric and personal data Reduction of physical risk by restricting the need to travel

OPTIONS FOR COLLABORATION ON CASH DELIVERY

The table below articulates (i) the possible collaboration models and (ii) the different options for collaboration on cash delivery that were identified and prioritized within the scope of this study.

The tables on the following pages provide an overview of each option, their rationale, and the key requisites for their implementation.

TABLE 7
Options for collaboration

COLLABORATION MODELS	COLLABORATION TOUCHPOINTS			
	FEASIBILITY ASSESSMENTS OF CASH DELIVERY	FSP PROCUREMENT	CASH SYSTEM DEVELOPMENT	CASH DELIVERY
Co-design Joint definition, development, and realization of shared assessments, approaches, systems, and related processes to support the delivery of cash-based programs	Conduct joint feasibility assessments (focusing on markets and financial sectors at macro and micro levels)	Joint procurement	Co-design and development of cash delivery solutions	Joint management of cash delivery
Interoperability/common norms and standards Definition and adoption of common principles, technical norms and protocols, and shared standards at the global level to guide the design and delivery of context-specific cash-based programs	Agree on common standards for feasibility assessments, performed individually by agencies	Procurement based on common standards and principles	Development of agencies' own systems based on modular and interoperable approaches	Agreement on common SOPs on cash delivery
Service provision Situation whereby (i) an agency (the requester) requires the support of another (the provider) to facilitate the deployment of cash assistance and (ii) the provider accepts to mobilize its existing capabilities to deliver this additional mission	An agency acts as an assessor on behalf of others	Provide access to an FSP through one agency	Development of a cash system for another agency	Cash delivery service provided by one agency to another (local or global; broad or narrow scope)
Sharing of assets and accelerators Facilitated and systematic access to assets or accelerators such as systems, documentation, contracts, partnerships, templates, toolkits	Use existing, non-standardized assessment information	Piggybacking	Sharing of code and software libraries	Sharing of cash delivery know-how, intelligence and collaboration
Limited collaboration Agencies design, plan, and deliver their cash-based programs relying on their own systems, processes, and procedures, with only ad hoc information sharing	Each agency conducts its own set of feasibility assessments	Separate procurement	Separate development of cash systems	Separate cash delivery

FEASIBILITY ASSESSMENTS OF CASH DELIVERY

TABLE 8:
Description of options for collaboration - feasibility assessments

MODEL	OPTION	DESCRIPTION	REQUISITES
Co-design	Conduct joint feasibility assessments (focusing on markets and financial sectors at macro and micro levels)	Agencies manage the assessment as a joint undertaking with objective to align their assessment of risks (e.g., assessments of the financial sector or FSP evaluations) and ground their collaboration on the basis of a common analysis (e.g., market assessments).	<p>Availability of resources to perform the assessment</p> <p>Alignment on requirements (depth and breadth of assessment)</p> <p>Alignment at programmatic level (geography, population, modality, timing of agreement)</p>
Common norms and standards	Agree on common standards for feasibility assessments, performed individually by agencies	<p>Agencies define common standards, principles, and templates to guide feasibility assessments, but conduct them independently.</p> <p>Standardization ensures that the assessment provides utility to others and that agencies are more agile when performing the assessment.</p>	<p>Availability of standards and templates</p> <p>Definition of joint minimum requirements</p> <p>Definition of repository location</p>
Service provision	An agency acts as an assessor on behalf of others	An agency performs the assessment on behalf of another. This option builds on the assumption that one agency has developed the capabilities to provide this support and has the capacity and client orientation to adapt to the needs of the recipient agency.	<p>Capability of the service provider to provide the service</p> <p>Agreed protocol for the management of sensitive information and data protection</p> <p>Agreed standards and terms of reference</p> <p>Clarity on potential cost recovery arrangements</p>
Sharing of assets and accelerators	Use existing, non-standardized assessment information	An agency shares an assessment that it has developed for a specific purpose and according to its own specifications, enabling the recipient agency to inform its own risk assessment and/or program design. Access to information can be important in emerging crises, even if the information is not standardized, to accelerate the deployment of cash assistance.	<p>Availability of relevant assessments in targeted countries</p> <p>Ability to share, with regard to restrictions related to intellectual property and contractual liabilities</p> <p>Alignment on confidentiality, access rights, and limited distribution</p>
Limited collaboration	Each agency conducts its own set of feasibility assessments	Agencies conduct feasibility assessments independently, as required and in line with their own risk management frameworks. They share the information externally on an ad hoc basis.	<p>Availability of funding to conduct assessments at scale</p> <p>Existence of adequate capabilities</p> <p>Ability to sustain quality and ensure consistency across countries</p> <p>Availability of resources to anticipate emergency situations</p>

TABLE 9
Description of options for collaboration - FSP procurement

MODEL	OPTION	DESCRIPTION	REQUISITES
Co-design	Joint procurement	Agencies define and conduct jointly the selection of a financial provider which they use to deliver their financial assistance.	<p>Ability to align requirements, which may require a level of commonality in programmatic objectives</p> <p>Jointly defined terms of reference</p> <p>Cross-agency taskforce</p> <p>Templates and guidance for joint contractual arrangements</p>
Common norms and standards	Procurement based on common standards and principles	Agencies define a common set of principles and standards for the selection of FSP, facilitating piggybacking on contractual arrangements with FSP later on. Common requirements and standards create an incentive for FSP to align on the minimal terms and conditions agreed at the global level.	<p>Identification of opportunities and constraints based on current experience</p> <p>Ability to articulate the common standards and principles</p> <p>Adjustment of internal rules and procedures to ensure the agreed standards can be used systematically moving forward</p>
Service provision	Provide access to an FSP through one agency	An agency acts as the contract owner but grants use of the contract to other agencies.	<p>Agreement on the terms and conditions of service</p> <p>Capacity of the service provider to provide the service</p> <p>Assessment of the capacity to take up the additional portfolio</p> <p>Clarity on potential cost recovery arrangements</p>
Sharing of assets and accelerators	Piggybacking	An agency replicates the existing arrangement set with an FSP by another agency to develop its own contractual terms of engagement with the same provider.	<p>Information sharing on the existence of FSP contracts</p> <p>Ability to share contractual and commercial information (i.e., level of FSP fee)</p> <p>Risk assessment to ensure no liquidity risk is created with the FSP</p>
Limited collaboration	Separate procurement	Agencies select and contract separately their financial providers, in line with their objectives, constraints (e.g., timing or donors' requirements), and internal procedures.	<p>Availability of resources</p> <p>Capability to procure in emerging crises, possibly with limited capacities on the ground</p> <p>Risk assessment</p>

CASH SYSTEMS DEVELOPMENT

TABLE 10
Description of options for collaboration - Cash systems development

MODEL	OPTION	DESCRIPTION	REQUISITES
Co-design	Co-design and development of cash delivery solutions	Agencies plan and develop the systems that they need to support a common business plan and integrated set of requirements. Intellectual property is shared and the solutions that are developed are considered as common assets.	Alignment on functional and non-functional requirements Availability of resources Joint TOR Clarity of governance over system development, release priorities, cost sharing arrangements, intellectual property ownership
Common norms and standards	Development of agencies' own systems based on modular and interoperable approaches	Agencies continue to develop end-to-end capabilities to deliver humanitarian cash programs, but make interoperability a key requirement in the development of their cash delivery systems. They develop interfaces to facilitate the exchange of data with other agencies at each step of program implementation, enabling a variety of collaboration models at country level.	Alignment of key stakeholders on the rationale for a modular approach to system development Common standards and specifications defining the requirements for interoperability Information and data-sharing agreements and protocols
Service provision	Development of a cash system for another agency	An agency supports the development of a cash delivery system for another agency, capitalizing on its experience and existing capabilities.	Availability of resources Agreement on the terms and conditions of service Capacity to provide the service System usability Information and data-sharing agreement and protocols
Sharing of assets and accelerators	Sharing of code and software libraries	Agencies agree on common principles (e.g., open source) and/or protocols for information sharing and provide access to software code and libraries on this basis. Agencies can tailor/customize the code and share it in return.	Relevance of code and software libraries Ability and availability of teams to share and use the information Agreement on intellectual property Access to the same repository
Limited collaboration	Separate development of cash systems	Agencies design and create distinct cash delivery systems at country level or on a global scale, with ad hoc interfacing.	Availability of resources Availability of requirements and specifications (TOR) Capacity to develop the system

CASH DELIVERY

TABLE 11
Description of options for collaboration - Cash delivery

MODEL	OPTION	DESCRIPTION	REQUISITES
Co-design	Joint management of cash delivery	Agencies develop a common structure and capabilities to process the delivery of cash assistance across agencies.	<p>Availability of resources</p> <p>Harmonization of norms and standards across agencies</p> <p>Harmonization of cash delivery workflows</p> <p>Jointly developed TOR and conditions of service</p> <p>Common set of requirements, templates, and guidelines for FSP procurement</p> <p>Toolkits and training materials</p>
Common norms and standards	Agreement on common SOPs on cash delivery	Agencies define common standards, protocols, and operating procedures to guide the delivery of cash-based transfers.	<p>Shared access to a repository of common SOPs developed at country level</p> <p>Availability of resources (i.e., staff time)</p>
Service provision	Cash delivery service provided by one agency to another (shared service center, local or global, broad or narrow scope)	An agency ensures the delivery of cash-based transfers to beneficiaries on behalf of another agency.	<p>Agreement on the terms and conditions of service</p> <p>Capacity of the provider to deliver the service (e.g., availability of staff, usability of systems, payment mechanisms, FSP capacity)</p> <p>Ability of the service provider to adapt to new requirements</p> <p>Information sharing and data exchange agreement/protocol</p>
Sharing of assets and accelerators	Sharing of cash delivery know-how, intelligence, and collaboration	An agency provides another with the information it requires to set up a cash delivery arrangement with an FSP, providing access to assets and intelligence (e.g., contracts or TOR, payment standards, and protocols).	<p>Ability to share the assets (contractual liability)</p> <p>Alignment on confidentiality requirements</p>
Limited collaboration	Separate cash delivery	Agencies deliver cash transfers to beneficiaries relying only on their own capabilities.	<p>Availability of resources</p> <p>Agreement with an FSP</p> <p>Ability to conduct the reconciliation of payments</p>

CRITERIA FOR THE EVALUATION OF COLLABORATION OPTIONS

Two types of criteria are relevant for the assessment of a collaboration option:

- The extent to which it enables the realization of one or several of the benefits described above;
- Its feasibility, in terms of timing, cost, and relevance.

Validating this assumption, the project Steering Committee agreed upon the following (sub-) criteria, considering them as the common basis against which each option for collaboration should be evaluated:

TABLE 12
Assessment criteria

CRITERIA	SUB-CRITERIA FOR THE EVALUATION	THE OPTION SHOULD:
Realization of benefits	Efficiency	Provide efficiency gains such as lower FSP rates, streamlined internal work, or accelerated scale-up of cash operations
	Effectiveness	Improve effectiveness of response, notably enhance the quality and access to services for beneficiaries, enable the de-duplication of individual entitlements, and/or improve the coordination of services provided across agencies
	Risks and controls	Enable each agency to manage its financial risks and reduce risks to the beneficiary
Feasibility	Strategic fit	Not detract from the agencies' mandates and programmatic objectives and it can be operated within existing governance and operational arrangements
	Timing	Be implemented in the short term
	Cost of implementation	Be implemented at minimal cost or within existing budgets

Each option was assessed against each criterion described above with a system-wide lens, recognizing that the assessment of specific options could vary depending on each agency's perspective.

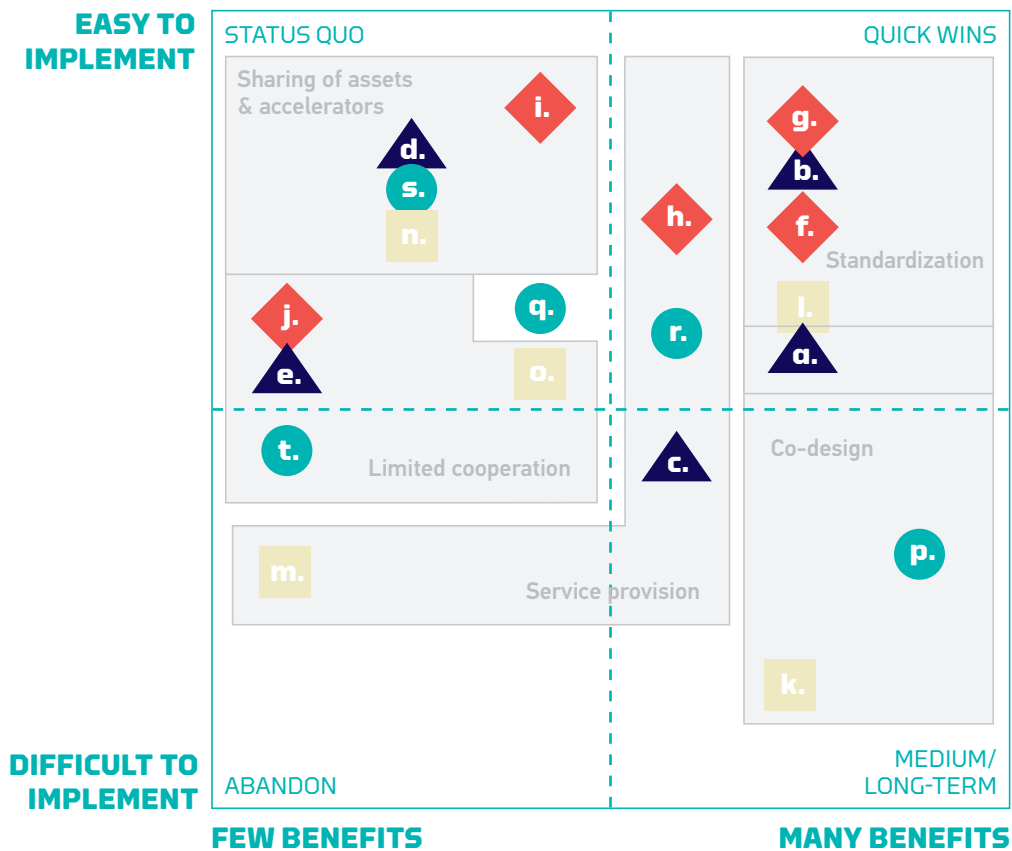
It is important to note that our approach to this assessment was essentially analytical and does not necessarily reflect the ongoing experience of collaboration described in the previous chapter. The objective was to assess as objectively as possible the identified options for collaboration against the criteria above.

The results are summarized in the chart on the next page.

PRIORITIZATION OF OPTIONS

We assessed each option against the criteria described above. The graph below distributes the options against the two dimensions of our analysis: the realization of expected benefits and their feasibility.

FIG. 6:
Prioritization of collaboration options



- ▲ **Feasibility assessments of cash delivery**
 - a. Conduct joint feasibility assessments
 - b. Agree on common standards for feasibility assessments, performed individually by agencies
 - c. An agency acts as a financial assessor on behalf of others
 - d. Use existing, non-standardized financial assessment information
 - e. Each agency conducts its own set of financial assessments
- ◆ **FSP Procurement**
 - f. Joint procurement
 - g. Procurement based on common standards and principles
 - h. Provide access to an FSP through one agency
 - i. Piggybacking
 - j. Separate procurement
- **Cash system development**
 - k. Co-design and development of cash deliver solutions
 - l. Development of agencies' own systems based on modular and interoperable approaches
 - m. Development of a cash delivery system for another agency
 - n. Sharing of code and software libraries
 - o. Separate development of cash systems
- **Cash delivery**
 - p. Joint management of cash delivery
 - q. Agreement on common SOPs on cash delivery
 - r. Cash delivery service provided by one agency to another
 - s. Sharing of cash delivery know-how, intelligence, and collaboration
 - t. Separate cash delivery

These results can be used to suggest an approach to prioritize the efforts.

“No-regrets moves” consist of scaling up the sharing of existing intangible assets, templates, and other accelerators (Options *d*, *i*, *n*, and *s*). These options are **straightforward to implement** in the short term and should not incur material costs. They will result, however, only in **marginal benefits** compared with limited collaboration options.

“Pragmatic moves” consist of implementing options that bring **moderate benefits** but are **within the scope of what Treasurers can realistically influence**, although a level of coordination with other functions would be needed. This includes for procurement: the scaling up of co-sourcing arrangements (*f*) and the definition of common principles and standard requirements for FSP selection (*g*). For a feasibility assessment, this also includes the co-realization of such assessments (*a*) and the definition of a minimum common standard for the performance of financial assessments (*b*).

“Game-changers” consist of scaling collaboration models that would bring **high benefits**, but which are **difficult to implement** because of the paradigm shift they represent, the impact on programming, and the cross-functional coordination that would be needed. Game-changers include, on the one hand, increasing efforts to co-design cash delivery solutions (*k*) or to make agencies’ cash delivery systems and data interoperable (*l*). On the other hand, they include the joint management of cash delivery operations (*p*) and the scaling up of service provision models (*r*) where one agency provides cash delivery services to another, for instance through an agency’s shared services. The responsibility for the implementation of these approaches should rest with cash leads in each agency.

Shared services at country or global level fall into the “service provision” category. Given the momentum on this matter at UN level, further investigations should be carried out to assess if barriers to feasibility could be lowered.

4. KEY RECOMMENDATIONS

The study has outlined, on the one hand, the many areas in which agencies are already collaborating and, on the other hand, the case to scale up this collaboration. All interviewees have stressed their willingness to see a scaling up of the level of collaboration between agencies. They have also stressed the **defining moment agencies find themselves in**, with ever-increasing needs, the **momentum around UN reform**, the growing pressure from donors to get value for money, and the emergence of technology-enabled direct assistance business models.

This situation presents both **opportunities and threats** for collaboration. It will further stress test the ongoing relevance of the UN's humanitarian response and drive for greater coherence. It also means that further change is inevitable. This could create a momentum for collaboration, if agencies' leadership, staff, and donors seize this unique window of opportunity.

The fundamental question is now how to take this forward. This section outlines a set of future-oriented short-, medium-, and longer-term recommendations responding to the findings described in the previous sections. It is based on the premise that the **collaboration already observed at global and country levels provides a foundation** to scale up and intensify the level of collaboration in the specific domains within scope of this study, and more broadly on cash-based transfers.

Eleven high-level recommendations were identified in the context of this study. They are further detailed in the following.

DEFINE THE MINIMUM SET OF ACCELERATORS FOR COLLABORATION, COORDINATION, AND HARMONIZATION ON CASH DELIVERY

Stakeholders often mentioned that collaboration takes time and resources, which are often seen as a barrier to advanced collaboration models. To move forward, agencies should make a concerted effort to streamline the cost of working together and reduce the learning curve for countries considering a move to advanced collaboration models.

This could be achieved through more systematic efforts to:

- **Capture and make available the learnings and accelerators to collaboration created in pioneering countries**, such as Lebanon and Jordan building on the key findings of the Review of the CCF published in October 2017. A particular point in case is the LOUISE model in Lebanon that should be documented to ensure replicability and support other countries in their collaboration efforts. The exercise should address different levels of analysis: (i) the overall principles and business model, (ii) design and architecture of the operating model, (iii) approach followed for its development and implementation, and (iv) actual outputs that could be replicable in other countries.
- **Compile, curate, and make available selected “best-practice” templates and accelerators for collaboration** such as cross-agency RFP templates, protocols for requesting the sharing of contracts, and access to agreements with suppliers and vendors.

Foster greater policy convergence at global level in the areas of data protection, information sharing, intellectual property management, procurement and contracting, and financial risk management. This would ensure a common level of expectation that agencies need to meet, and enable the convergence of risk frameworks and processes for risk assessment. It would make it easier for agencies to rely on the processes and capabilities of others, and would limit the time and effort countries have to spend with their corporate functions to agree on collaborative arrangements.

DRIVE FOR CONCRETE SCALED-UP COLLABORATION IN TARGET COUNTRIES IN THE SHORT TERM

The analysis described in section 2.1.1 showed that 80% of UNICEF, WFP, and UNHCR 2017 cash-based assistance was concentrated in 10 countries, including five with which we interacted as part of field visits organized during the stocktaking exercise of this study. Besides these main countries, a long trail of smaller cash operations exists, where critical mass may prove an issue to deliver cash effectively and efficiently.

These insights should be used to make steps toward improved or scaled-up collaboration in targeted countries. This includes:

- *Sharing with the five country teams the observations and country-specific recommendations identified by the project team during field visits and considering the setup of a task force to support the implementation of these recommendations.*

- *Identifying a limited set of target countries* in which the principles and recommendations outlined in this report could be implemented jointly. These countries could be:
 - **Where there is sufficient intelligence that a crisis is likely to happen in the coming months and where *preparedness activities* could be performed jointly.**
 - **Where the three agencies are simultaneously implementing a cash-based program or where the large presence (over US\$10 million) of two agencies creates opportunities for collaboration at scale,** suggesting that a *co-design approach* could be initiated.
 - **Countries where the *service provision model* could be considered.** This might include large operations (over US\$10 million of total cash assistance) where one agency is delivering more than 95% of total CBT transfers. The rationale would also apply to countries in which only one agency is implementing a cash-based program.

FURTHER EXPLORE THE FEASIBILITY AND VALUE PROPOSITION OF SERVICE PROVISION DELIVERY MODELS

The study demonstrated that the cost to deliver cash varies greatly between operations, with a general trend toward cost declining as a function of scale. It also demonstrated that service provision has a high potential to deliver benefits, but that its feasibility is limited today.

In the context of renewed momentum around UN reform, further efforts should be made to refine the analysis of alternative delivery models for the service provision of cash delivery in terms of:

- Definition of a **catalog of activities and services relating to cash delivery**, which agencies could consider either providing to others or using others' catalogs. This could include, for instance, a cash payment factory, a contact center, the provision of a cash delivery system, or modules as a service.
- **Demand and rationale for such services**, notably between members of the UN family or the broader humanitarian community. This analysis should identify, in particular, how best to serve organizations that may not have the critical mass to develop and deploy mature cash delivery capabilities.
- **Current and future service-delivery models** for the above (global, regional, local), especially in connection with the rollout of agencies' institutional approaches and the ongoing work on UN shared services at country and global levels.
- **Required and enabling factors**, especially system design and usability, agency's responsiveness and service orientation, and cost recovery principles.

ALIGN CASH DELIVERY SYSTEM DESIGN AND DEPLOYMENT ROADMAPS

All agencies have initiatives underway to develop and deploy corporate solutions to manage cash-based transfers. Stakeholders often mentioned their lack of understanding of the true state of the readiness, depth, and breadth of functionality and the lack of visibility on actual deployment and release plans of different agencies' systems. This can deter interest in seeking to tap in to existing solutions.

As a minimum, detailed structured workshops should be organized between the three participating agencies and, potentially, other interested parties in order to clarify (i) the current depth and breadth of CashAssist and SCOPE functionality based on practical use cases and demonstrations, (ii) the current state of deployment of these systems in the field, and (iii) release plans for future functionality and country deployment plans.

As a second step:

- *Agencies should consider if it makes sense to join up forces to accelerate the development of a joint platform leveraging efforts underway, assuming that their overall requirements are aligned and agencies are willing to move into co-ownership of the platform.*
- *Agencies should consider that when a system is already in place in an area where another agency is seeking to scale up collaboration, the opportunity to leverage the existing platform should be assessed prior to implementing a new system.*
- *Agencies should adapt their system designs and development roadmaps to ensure that key interoperability requirements (refer to the recommendation below) are addressed.*
- *If the workshops mentioned above identify functionality that is desirable (in line with the criteria set in section 3.3) but not currently available, agencies should agree to seek to avoid duplications of efforts by combining efforts to specify and develop new functionality.*

CLARIFY INTEROPERABILITY REQUIREMENTS RELEVANT TO CASH DELIVERY AND DEFINE RELATED STANDARDS AND PROTOCOLS

The interoperability of data and systems is a cornerstone of effective and flexible end-to-end delivery across agencies.

The vision should be to move to a modular approach to system functionality and information flows that can be flexibly tailored in each country. In this vision, the functionality and capabilities developed by each agency can be seen as a collective toolbox to draw on in order to assemble the best end-to-end delivery model at country level based on specific local needs, constraints, and requirements. Interoperability should not be seen at the functional level only, but implies a reflection on the harmonization of business processes – through the adoption of standards and protocols.

4.
KEY
RECOMMENDATIONS

Data requirements and system interoperability designed in such a way would provide agencies with a stronger flexibility to “follow the beneficiary” (know who we are dealing with), “follow the money” (tracing of financial flows), and “follow the results” (post-distribution review and outcome level tracking and reporting).

In order to support such an integrated, yet flexible, delivery model, the following interoperability requirements were identified during the study (not an exhaustive list):

- Exchange of *beneficiary master data*.
- Interoperability between agencies and FSP, notably *payment protocols and payment file* formats.
- Interoperability between *biometrics* systems and databases for authentication and authorization purposes.
- Interoperability between different *agencies’ systems or modules*.

Agencies should *agree on a technical taskforce* to define a common taxonomy, standards, and protocols for data exchange and system connectivity, in particular a systematic approach governing the development, cataloging, sharing, and the management of access to and maintenance of APIs.



Kenya. Former refugee continues to give back to Kakuma's youth.

AGREE ON A DECISION TREE TO SELECT COLLABORATION MODELS APPLICABLE TO A SPECIFIC CONTEXT

Recognizing that collaboration has to be context-specific, it is our view that **a “one-size-fits-all” collaboration model cannot be dictated.** However, the assessment of the options for collaboration clearly shows that (all other things being equal) some collaboration models are more desirable than others are.

Agencies should agree on a common decision tree to select collaboration models for cash delivery in each specific country setting, embedding it within the program cycle and existing contextual arrangements. The key features of the tree are:

1. Start with what is desirable in the absence of other constraints, i.e., the pattern of collaboration that has shown the most potential as outlined in the previous section of this report. Then only look at the constraining factors linked to the local context. This approach is therefore based on an “opt-out” approach to collaboration, whereby collaboration is the starting point, as opposed to an “opt-in” approach, whereby collaboration is opportunistic.
2. Make the criteria for making choices at each branch of the decision tree explicit in order to foster consistent application of the decision model and avoid providing an “easy way out” of the model. The benefit and feasibility criteria used in Section 3 of this report provide a sound basis to document and justify these choices.
3. Define the specific conditions, protocols, and accelerators that need to be followed once the collaboration pattern has been chosen.

This collaboration tree should then be communicated to officers involved in cash delivery at HQ, regional, and country levels. The decision tree should be used to frame the dialog between agencies’ country teams ahead of decisions or, at least, to justify the particular collaboration model chosen.

LEVERAGE AGENCY-LEVEL INSTITUTIONALIZATION EFFORTS ON CASH-BASED TRANSFERS TO FOSTER COLLABORATION

The assessment of current practices showed that, while each of the three agencies in scope of this study have CBT institutionalization initiatives underway, in many of the countries visited a patchwork of local arrangements and bespoke systems are in place.

This limits the potential for scaling up collaboration, coordination, and harmonization, as well as generating synergies and consistency through global approaches.

In parallel to tactical, country-level initiatives to foster improved collaboration, coordination, and harmonization, **agencies should continue the design, rollout, and operation of institutionalized approaches to CBT**, notably standardizing:

- Corporate systems for CBT and cash delivery;
- Process and procedures;
- Activities at regional or global level where benefits in terms of efficiency and risk management are demonstrated;
- Risk assessment and internal controls on cash delivery (e.g., sharing FSP assessments, risk frameworks and assessments, systems for data triangulation);
- CBT staff skills profiling and training curriculum.

Agency-level **institutionalization initiatives should be adapted to include the key recommendations from this study** to ensure the different facets of the institutionalization efforts embed the requirements and enablers for collaboration, coordination, and harmonization.

IMPLEMENT EFFECTIVE INTERAGENCY CASH COORDINATION AT GLOBAL AND COUNTRY LEVEL

The field visits performed as part of this project have demonstrated the importance of well-functioning interagency humanitarian coordination structures on cash at the global and country levels. The assessment corroborates the recommendations formulated in earlier studies, such as the World Bank *Strategic Note for Cash Transfers in Humanitarian Contexts* and the Global Public Policy Institute (GPPI) paper on *Cash Coordination in Humanitarian Contexts*. We also note that the point was discussed during the second Grand Bargain Cash Work Stream Workshop in June 2018 and that there are ongoing efforts for the development of cash coordination guidance and draft Terms of References for the cash working groups.

From an interagency perspective, we note the importance of *ensuring that coordination and collaboration functions are adequately resourced and staffed*. Advanced collaboration models, such as co-design and delivery, do not happen in a vacuum.

Effective coordination requires that:

- Accountabilities for interagency cash coordination are clarified at all levels.
- All key partners are represented in appropriate forums.
- Convening roles for cash coordination mechanisms are staffed adequately, including adequate project management, knowledge management, and coordination capacity at global and country levels.
- Partners dedicate sufficient time and capacity outside of meetings to drive and deliver collaboration and harmonization initiatives.
- Country-level cash coordination structures also tackle questions of strategic importance such as the exploration of alternative payment instruments, the convergence of approach and delivery mechanisms and investment plans on cash delivery solutions.

BUILD CAPACITY TO COLLABORATE

The stakeholders interviewed individually expressed an overwhelming desire to collaborate more. However, we noted that cash specialists in one country were not necessarily aware of the models or creative approaches developed in other countries. On the other hand, we also found that the required behaviors for successful cross-agency collaboration were not clearly defined, which often left collaboration to individual leadership.

Agencies should invest in supporting the development of technical, managerial, and behavioral capacity to intensify fruitful collaboration.

This can be achieved through:

- *Ensuring that the knowledge of existing collaboration, coordination, and harmonization setups is adequately shared.* This can take the form of capacity-building workshops or implementing a cross-agency extranet for cash professionals, where best practices and lessons learned can be shared, complementing what CaLP already does.
- *Considering the scaling up of short-term staff secondments between agencies or between countries.*
- *Ensuring that the set of crucial behaviors required for successful collaboration is clearly outlined and communicated to stakeholders involved in cash delivery at HQ, regional, and country levels in each agency.* These principles should be documented in a charter. They could reflect the principles of humanitarian partnership (equality, transparency, results-oriented approach, responsibility, complementarity) or an alternative list articulating the few expected behaviors and critical abilities, e.g., learn and persevere, accept change, remain open to constructive feedback, and actively share information.

Stakeholders and agencies should be able to refer to these behaviors in their day-to-day dealings with one another to assess when behaviors are not in line with the requirements. The agencies' leadership should set the expectation that agencies' staff adhere to these behaviors.

TEAM UP ON “INNOVATION FOR CASH”

We observed a number of innovative approaches and breakthroughs pertaining to cash delivery throughout the study, including, for instance, the use of UNHCR biometrics to authorize cash-outs to beneficiaries, the piloting of blockchain to lower the cost of cash delivery by the WFP (Building Blocks program), and the development of open-source mobile survey tools by UNICEF (RapidPro) to name a few. There is, however, a long way to go to achieve the secure, streamlined, and user-centric, end-to-end delivery of cash. More efforts are needed to find innovative solutions and technologies to ensure the required effectiveness, efficiency, and risk management of cash delivery.

We also noted that agencies are all being approached by similar partners, vendors, and startups.

Agencies should *consider increasing their teaming on innovative approaches and market intelligence relating to cash delivery technologies and solutions*, notably in the overlapping areas of blockchain, artificial intelligence, fintech, and payment technologies as well as mobile-enabled biometric interoperability.

This would involve considering, in particular:

- Existing principles and structures that could facilitate this process, to avoid any duplication, e.g., the interagency UN Innovation Network and the interagency endorsement of the “Principles for Digital Development.”
- Potential focus areas and the related specialization or role that agencies would want to consider taking, including innovative approaches to improve existing solutions.
- Definition of knowledge exchange platforms and forums regarding the above.
- Clarification of ground rules, especially concerning the sharing of intellectual property and external communication.

ALIGN INTERNAL AND EXTERNAL STAKEHOLDERS FOR EFFECTIVE CHANGE

Treasurers have a key role in the implementation of the above recommendations. Yet these recommendations are by nature cross-functional and they need commitment at global and country levels.

In order to set the foundation for successful implementation, a stakeholder management and advocacy plan should be defined, detailing the key messages and call for action addressed to each group of stakeholders. We estimate that about 170 people hold a critical influence on the future of collaboration, coordination, and harmonization of cash assistance across the three agencies and donor groups.

The key groups of stakeholders identified through this study include:

- Agencies leadership, i.e., Executive Director, Operations, and Program management
- HQ staff involved in cash operations
- Headquarters functional heads (IT, finance, and procurement)
- Country representatives and their management teams (in priority countries)
- Donors
- Broader ecosystem: governments, partners, private sector
- Beneficiaries / persons of concern



As a security measure for the electronic SCOPE card, beneficiaries enter their PIN number during the WFP cash distribution process in Erbil, Iraq.

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About The Better Than Cash Alliance

The Better Than Cash Alliance is a partnership of governments, companies, and international organizations that accelerates the transition from cash to digital payments in order to reduce poverty and drive inclusive growth. Based at the United Nations, the Alliance has over 60 members, works closely with other global organizations, and is an implementing partner for the G20 Global Partnership for Financial Inclusion.

About UNHCR

UNHCR, the UN Refugee Agency, has the mandate to protect refugees, forcibly displaced communities and displaced people and works to ensure that everybody has the right to seek asylum and find safe refuge, having fled violence, persecution, war or disaster at home. UNHCR is dedicated to saving lives, protecting rights and building a better future for these populations.

About UNICEF

UNICEF works in some of the world's toughest places, to reach the world's most disadvantaged children. Across more than 190 countries and territories, we work for every child, everywhere, to build a better world for everyone.

About WFP

The United Nations World Food Programme (WFP) - saving lives in emergencies and changing lives for millions through sustainable development. WFP works in more than 80 countries around the world, feeding people caught in conflict and disasters, and laying the foundations for a better future.



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