

CASH TECHNICAL WORKING GROUP

Meeting in Kampala, WFP Conference Room - June 26, 2019

Attendance: ACF, AVSI, Barclays, CARE, CashCap, CRS, DCA, DRC, ECHO, LWF, REACH, SCI, Uganda Red Cross Society, UNDP, UNHCR, UNICEF, UNWOMEN, USAID, WFP, World Vision, Development Pathways.

Agenda:

1. Welcome and follow up from May meeting
2. Brief introduction to draft cash WG workplan and ToR
3. WFP presentation on first round of cash disbursement through agent banking in Nakivale
4. VENA update and market assessment outline
5. Briefing and discussion on MGLSD/Development pathways-FSP for senior citizen grant
6. A.O.B
 - Mapping of financial service providers
 - Joint price monitoring system update

Agenda	Discussion	Action Points
<p>Welcome and follow up from May meeting</p>	<ul style="list-style-type: none"> • Activity Info Reminder, in case you don't see your information in the dashboard, please reach out to us • Availability of e-learning courses on the Calp website • Activity Info reporting will be only every three months 	<ul style="list-style-type: none"> • Minutes to be sent out within a week from the meeting date • Helene will send email containing 3 key items: • FSP mapping, purpose is to identify and compare available delivery options • A survey for capacity training needs • Outcome Indicators from the Donor common approach for humanitarian intervention

<p>Brief introduction to draft cash WG workplan and ToR</p>	<ul style="list-style-type: none"> Members have up to Wednesday (July 3rd 2019) to submit their feedback on the workplan and ToR for the cash working group Coordinator stresses the need for feedback 	<ul style="list-style-type: none"> Members to give feedback on the CWG workplan and ToR
<p>WFP presentation on first round of cash disbursement through agent banking in Nakivale</p>	<ul style="list-style-type: none"> Pilot of cash disbursement via Agent Banking model in Nakivale settlement Pilot for 3-6 months covering 20% of the settlement population. Then scale-up. Objective of using agents is to give flexibility to refugees to withdraw their entitlement at their own time and location Various point of sales have been established in the settlement Most agents are food retailers, but there are also hardware shops and MM-agents About 3400 households received cash assistance through this model 36 agents closely monitored by WFP field monitors <p>Operational observations & lessons learned</p> <ul style="list-style-type: none"> One Agent withheld bank cards as collateral for loans to POCs Agent liquidity was a minor problem There were significant agent preferences by POCs Some finger prints not read by the POS machines Beneficiaries frequently check their account balances <p>Q&A / Feedback</p> <p>WFP willing to facilitate any information sharing required on the ground with IPs and CPs Cost for account opening and cards distribution is already covered by WFP</p> <p>Beneficiaries' experience on using agent banking Vs post bank mobile van? There is a significant positive feedback especially on flexibility using agents.</p> <p>Mitigation measures for people with special needs? There is an alternate cash collector</p> <p>In term financial inclusion, is there any gender dynamics when the account is owned by male or female? Who is receiving the entitlement? The head of household or alternate within the household. WFP following current Food Assistance SOPs which focus on household heads registered by OPM. Financial literacy is work in progress between WFP and UNCDF to develop a customized fin lit training curriculum.</p>	

	<p>AVSI piloting the card system with Stanbic bank in Rwamwanja. They have a challenge with expanding the agents in the settlement. This depends on the willingness to collaborate by the bank. The amount of cash you plan to inject also motivates the FSP to increase agents in that particular location.</p> <p>QN. Why do we need to repeat biometric verification? Policy regulation. QN. Why did the beneficiaries take out all their money immediately? Building trust in banking system.</p> <p>There was sensitization on the do and don'ts of PINS. 20% of the beneficiaries asked for a PIN</p> <p>What is the scale up plan? It is a settlement by settlement basis.</p> <p>About the feedback mechanism. In some settlements where there are already cash distributions, we can take advantage of the already existing systems in this place. Strategic coordination of the group is essential going forward.</p>	
<p>VENA update and market assessment outline</p>	<p>Market component of the VENA</p> <ul style="list-style-type: none"> • This is the last opportunity for the technical team to receive feedback about the market components of the VENA • For markets, VENA will focus on Access, physical financial social access, availability of commodities in the MEB, process capacity, seasonality, safety and security. • All the settlements will be covered • Methodology to include market mapping, qualitative and quantitative interviews • The exercise will commence in July <p><i>Outputs</i></p> <ul style="list-style-type: none"> • Market maps • Seasonal calendar for market actors • Analysis of constraints • Specific and specialized elements that need in depth assessments. • Other service items will be assessed from the household interviews (communication) - expenditure section of the household questionnaire 	<ul style="list-style-type: none"> • Partners are encouraged to join the analysis taskforce • Questionnaire to be shared for feedback focusing on the areas mentioned (Taka-WFP)

<p>Briefing and discussion on MGLSD/Development pathways-FSP for senior citizen grant</p>	<p>Development pathways The Ministry of Gender, Labour and Social Development has been implementing the Senior Citizens grant in about a third of districts in Uganda for a number of years, and from next year the government will expand the program to all districts in Uganda. To support the ministry with this there is a team of consultants here to provide technical support on the overall payment structure, procurement of payment service providers, and development of payment standards that the ministry will use for any cash transfer program. The ministry is responsible to coordinate implementation of the national social protection policy and standards development is one of their priorities.</p> <ul style="list-style-type: none"> • Comprehensive market study for payments (mobile wallets, digital mobile payments, banks etc.) – including the Merchants commission for accepting cards • The report will be made public by FSDU • The study is driven by duplication and lack of harmonization solutions by FSPs in executing payments • DP working on a strategy to allow the government roll out the senior citizen grant in the whole country. • Public payment standards that are applicable • The report will be out in a space of two weeks, however the development of the payments standards will take a little longer <p>QN: whether the program will also extend to refugee areas The idea is to have payment systems that are accessible to all individuals. The report will highlight the whole payment chain.</p>	
<p>AOB</p>	<p>Mapping of service provider</p> <ul style="list-style-type: none"> • Using set of indicators mapping of service providers will be conducted to identify and compare suitable and most preferred delivery options. This exercise will help shape up discussions around financial inclusion and common cash delivery platform in the refugee response. Partners should share with us information using the mapping template that we will share and are free to include indicators we may have missed. <p>Joint price monitoring system update</p> <ul style="list-style-type: none"> • WFP collaborating with ECHO consortium to collect data form different settlements • UBOS involvement in training of data collectors • Enumerators training to commence on the 15th of July 	<p>The CWG will work closely with CWG partners and development pathway for a single cash delivery platform discussion in Uganda.</p>

	<p>Cash for Work</p> <ul style="list-style-type: none">• Meeting planned with MGLSD LIPWG on how they determined the wage rates and what the government is doing	
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