

POLAND

CASH WORKING GROUP

Emergency Relief for Refugees Fleeing Ukraine 2022: A Temporary Rapid Cash Response for those displaced and most in need

High Level Summary

1	Transfer Value	Total value based on household (HH) size (nuclear family unit): 710 zloty for the first HH member per month + 610 zloty per month for each additional member up to 4 for emergency relief to cover basic needs, aligned with Poland's basic subsistence amount adjusted from 2020 data for inflation.
2	Main Cash Modality	Unrestricted Multi-Purpose Cash Assistance
3	Data Fields to be Collected	A minimum core data set has been outlined and agreed, see Annex 3
4	Eligibility Criteria	A List of Eligibility Criteria has been identified for application, final selection for distributions based on severity of needs
5	Beneficiary Management System	UNHCR's PRIMES , including ProGres and BIMS (for Biometrics) recommended for registration to facilitate avoiding duplication and enhance tracking (also in use by partners in neighboring regions).
6	Transfer Mechanisms	While many organizations have made decisions on transfer mechanisms, agencies have arrangements in place to piggyback or align to the extent possible. FSP mapping and assessments ongoing
7	Key Communication Messages	Core messaging points discussed for MPCA in the Polish context stressing humanitarian assistance and temporary, emergency relief
8	CFM Referrals and Monitoring	To be further discussed
9	Assessments	Needs and Market Assessments to be discussed and coordinated where possible (ongoing discussion)

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Overview: Since February 24, 2022, well over 4 million people have fled Ukraine into neighboring countries ([data](#)). The [Cash Working Group](#) in Poland, co-chaired by [UNHCR](#) and [PAH](#), was created to facilitate coordination of a rapid Cash-Based Intervention (CBI) providing immediate emergency relief to those displaced with prioritization based on the severity of people's needs.

This document outlines the approach and guidance recommended to date and provides an overview of the key issues related to the rational, design and implementation of the initial CBI. Adjustments can be expected as the situation evolves, more information becomes available and actors on the ground provide feedback to further strengthen the timeliness, effectiveness and efficiency over the use of MPCAs.

CWG Meeting Notes

Highlights from the CWG Meeting, March 30, 2022

The CWG meetings take place each Wednesday at 15:00 online. The following highlights the issues that were addressed on Wednesday, March 30:

- NRC provided a brief overview of their initial MPCA enrollment, distributions underway, and their use of [Conotoxia](#) as their cash transfer mechanism. Over 1400 beneficiaries have been enrolled to date with over 400 distributions having taken place. Preliminary results show that approximately 68% of the funds distributed have been used by beneficiaries stressing early potential evidence of immediate needs.
- A critical issue that has emerged is the need for further collection of evidence on the extent to which errors within the MPCA system take place and mechanisms to correct these errors to ensure that beneficiaries are able to successfully access the assistance provided with as little trouble as possible.
- A very small number of cases were reported that highlighted the loss of the payment card after the loss or entry of the incorrect PIN number over 3 times and the need to take several days to replace cards.
- While the % reporting is to date small, it can be expected that as members of the CWG expand and scale up the cash response, various errors are likely to take place in larger numbers and in different ways and the ability of FSPs to correct should also be included in the mapping and assessment of FSP providers.
- UNHCR has reported that over 5000 people have been enrolled so far in Warsaw and they use the BLIK system via Santander bank. This is a close or proximate transfer mechanism to electronic money.
- Monitoring by PAH of locations for MPCA enrollment indicates that there are changes in the flow of refugees through reception centers and other locations in terms of scale and length of stay; this stresses the need to be mobile and agile to ensure that capacity of staff can make adjustments between locations to ensure as much inclusion as possible.
- This may highlight even more the importance of geographical mapping of organizations so that each can move between various locations within a small area to utilize limited human

resource capacity more efficiently through roving enrollment teams, or the use of online registration as that becomes feasible.

- As the workload within this response increase along with the complexity and range of issues related to MPCA, the CWG discussed Focal Points for specific issues. Child Protection focal points and rental market monitoring have been identified.
- The CWG is open to other Focal Points and potential areas for additional thematic coverage include 1. Mapping FSPs and following up on the experience from usage, 2. Needs and Market Assessments.
- The CWG stressed the need to use the shared drive as a platform for maintaining key documents, such as the 5Ws, the participants list (now over 80 members), strategic papers, and potentially those documents other organizations are willing to share, such as their announcements of their MPCA programmes as a sharing of best practices for others to build their own response programmes.
- UNICEF raised the issue of transfers to Ukrainian refugees who hold Ukraine issues bank cards as a modality that could be used rapidly to help people potentially receive funds prior to fleeing, during the process and after arrival.
- Western Union does have the ability currently to transfer funds to holders in Ukraine with Ukrainian bank cards (name on card, card number required, + amount of transfer into UAH form foreign currency). This has worked and has zero fee currently and takes about a day, however, there are limits on the amount that can be transferred without a red flag, and limits on the total amount from a single account holder. **This will be further investigated along with remittance systems in Poland.**
- UNICEF also drew attention to the fact that not everyone has usable bank cards, including abroad, and that other modalities are needed to reach all those in need.
- Other cautions include checking the FSP contract with banks to ensure, if existing bank cards are used, whether the MPCA amount transferred may be used to pay off existing debts or mortgages rather than providing accessible relief funds (this has happened in Ukraine via Privatbank and was noted in 2015 at the CWG), and also contract that allow for transfers to beneficiaries versus other people in their standardized contracts (Sodexo contained employees as the recipient of the purchasing organization rather than potentially a non-employee or staff member).
- More mapping needs to be done to identify potential coverage and capacity gaps within the Polish social protection programmes to avoid overlap but also to target those likely to be most in need.
- It was recommended by the CWG to use the concept of nuclear family for MPCA distributions and the number of people per HH (nuclear family), with larger than 4 or 5 members to be enrolled as a separate distribution and elderly members also to apply separately for an MPCA.
- Guidance notes will be provided for the issue of unaccompanied minors and be placed on the CWG [shared drive](#).
- UNICEF shared the experience from Greece that one off pre paid cards, while rapid at first, also meant re-issuing cards for those enrolled when programmes were extended.

Next Steps:

- 1) CWG members to fill in 5W as far as possible.
- 2) share child protection guidance to be shared on the shared drive.
- 3) share guidance on nuclear family registration.
- 4) organise a side call on pushing cash to UKR cards.
- 5) map out outreach mechanisms - UNHCR to share their initiative.
- 6) work closely w PESEL and SP inclusion.
- 7) confirm focal points for important themes.
- 8) UNHCR to revert on the BLIK solutions to interested parties.
- 9) Members to update their organization's contacts if changes took place.

Highlights from CWG Meeting, March 23, 2022

This meeting was intended to also include protection issues relevant for implementing MPCA in the Polish context in coordination with the Protection WG. However, due to technical issues with the links, this will be followed up in other CWG meetings along with key insights. The following reflects the meeting's highlights:

- CWG meetings will be recorded and stored for future reference, especially given the large number of participants and scheduling challenges.
- Preliminary visits to the field revealed some issues related to communicating Cash Based Interventions, namely some hesitancy and resistance by local authorities and other actors to people receiving humanitarian assistance in the form of cash.
- More communications guidance may be needed to stress that MPCA is actually humanitarian relief aiming to provide in this context rapid, temporary, relief for those most in need fleeing Ukraine rather than calling it "cash assistance." Key Communications for programming will follow FSPs in this Briefing Note.
- Vulnerability and eligibility criteria may cause some confusion for applicants for MPCA; being eligible does not necessarily guarantee selection for MPCA and this message needs to be clarified.
- In Annex 2.1, links are provided to update contacts for participants in the CWG in addition to the 5Ws to facilitate coordination.
- Clarification was added over the transfer value and that depending upon the transfer mechanism, additional fees may be included as a top up to ensure that beneficiaries can use the intended amount to cover their relief needs as far as possible.
- The maximum number of people per HH covered could benefit from further discussion since some are using 4, others 5, but the total amount paid out to beneficiaries based on the monthly transfer value is up to the implementing organization (lump sum for x number of months, recommended up to three, versus monthly payments).
- Unaccompanied children are recognized as an issue in addition to those acting as a guardian, formally or informally, over children in this context; it is recommended to seek the advice of CWG members with relevant expertise to provide specific guidance on this issue, in addition

to organizations targeting specific groups within the eligibility criteria for which they have expertise and capacity (5Ws will facilitate this process).

- While there are provisions to meet some immediate needs in reception centers and at border crossings, people remain highly mobile and only receive rapid temporary assistance (typically from 1 to 3 days). **Cash is the most appropriate form of temporary relief beyond these immediate services to cover needs beyond those at the border while also recognizing that in kind assistance would be bulky and difficult for people to carry onwards in addition to the typical benefits such as flexibility and dignity of choice.**
- Reaching people in these crossing points and adjacent communities as quickly as possible may facilitate and support the logistics of helping people to move beyond temporary shelter and the limited capacity in these zones to house and respond to large numbers of refugees in addition to relieving pressure on limited local capacities and infrastructure.
- Many border crossings have provision for various free sim cards with Polish numbers; it is recommended to potentially enroll applicants for MPCA after they receive a Polish number to facilitate tracking and communications.
- There is a strong need to follow up with the emergency MPCA with assessment tools for markets, needs, and mobility to further strengthen the ability of CWG members to respond timely, efficiently, and effectively to those most in need.

Themes for Upcoming CWG meetings:

Members of the CWG are encouraged to submit to the co-chairs prior to CWG meetings items that should be included on upcoming meeting agendas including themes that are relevant for strengthening the use of MPCA to meet the needs of those fleeing Ukraine in the Polish context. The following have been proposed to date from the membership:

- **Best Practices for Implementation of MPCA in Poland** - to discuss how PSEA and risk mitigation is being/will be factored into cash distributions; what SOPs and mechanisms are in place/being set up. Would be great to share between organisations what each are doing and also to define a shared and cohesive approach in this group which can be informed by the PSEA network, GBV and protection coordination groups too. I'd be happy to input into this conversation next week as its very much part of my work
- **Exclusivity** – While the humanitarian intervention focuses most strictly on those who have fled Ukraine, the possibility of improving comms tools to provide basic details, websites, with information available to Poles through the National system (to reduce friction and misunderstanding pro-actively).
- **Eligibility Criteria** – improving communication with communities to ensure eligibility is not interpreted as a guarantee of receiving aid, feedback from implementation, adjustments and updates on criteria and effective targeting.

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Objective of MPCA in Poland

The use of MPCA in Poland recognizes that there may be people in host communities also in need, but the use for this situation focuses on only those who have needs as a result of the conflict in Ukraine and who are in need of rapid, temporary, assistance.

The primary objective of using Multi-Purpose Cash Assistance (MPCA) in Poland is to respond to those most in need who fled Ukraine to help them to cover their essentials. MPCA is intended to be used as a flexible tool that provides temporary, emergency, relief and stress has been placed on the need to provide a rapid response given the relative numbers of refugees compared to local capacities to meet needs adequately and in line with humanitarian standards.

The overall approach within the CWG aims to build on and strengthen the local response and to support the already strong leadership by the government and local actors. It is temporary in nature with a view to cease to exist when refugees and other people fleeing Ukraine remaining in Poland are included in the social protection system, asylum procedures or have moved on to other countries

Rational of Approach

During the week of February 28 to March 4, 2022, informal meetings were held between PAH and UNHCR to begin coordination efforts for a cash response for displaced persons fleeing Ukraine stressing the need to establish a rapid response system given the large inflows over a short period of time and volatility of the situation. The first CWG was held on March 7, 2022, with over 20 participants from many organizations. This document summarizes the overall decisions, rational and approach to date while also requesting feedback and agreement as rapidly as possible to avoid people waiting unnecessarily for immediate relief and has been updated to reflect formal and informal feedback from participants.

GENERAL ENDORSEMENT OF THE GUIDANCE IS SOUGHT TO CONSISTENTLY AND RAPIDLY RESPOND WITH MPCA FOR THOSE MOST IN NEED

Within this situational context of large numbers of refugees and other people fleeing Ukraine due to the recent invasion on February 24, 2022, it is recommended to place greater emphasis on the timeliness of the response to help ensure that those most in need can cover some basic or essential items to relieve them and their households from many of the negative coping mechanisms they are likely suffering from.

CBIs have become a key modality to respond to the needs of disaster and crisis-affected populations globally. However, CBIs are not typically deployed rapidly in the immediate aftermath of a disaster. In many cases, it takes weeks, if not months, to carry out market assessments, staff training, the selection of financial services providers (FSPs), followed by the implementation of a cash programme that involves applying, selecting, verifying and distributing. Beneficiaries may therefore spend a lot of time waiting, being processed, followed by some portion of those with expectations not being selected at the end of the lengthy process. This lengthy process could result in various forms of unintended harm including distorting people's decisions over what they should do to secure their lives.

In the present case, time is critical. With well over 4 million displaced people and limited donor funds already available, it is recommended by the CWG to adopt a coherent and temporary emergency relief approach that stresses the need to reach refugees and others rapidly.

Situational Context

While the threat of an imminent invasion likely resulted in some displacement leading up to 24.02.2022, well over 4 million people have since this date fled Ukraine into neighboring countries. Within this situation without sufficient assessments that can be used to inform the specific needs of the displaced populations, including targeting, the CWG endorses providing multi-purpose cash assistance to those most in need as a rapid measure for essential items as an immediate disaster relief response measure. **As more information becomes available, the cash assistance and approaches to address specific needs for specific groups can be adopted.**

Figure 1 below provides a snapshot of the number of people fleeing Ukraine since February 24, 2022 into neighboring countries. Poland continues to receive the vast majority of refugees. However, it should be noted that others may have fled prior to this date and many may have moved onto other locations within the EU and elsewhere during the past weeks. The severity of needs among the people fleeing Ukraine are also likely to change as subsequent waves of displaced people internally within Ukraine choose to leave the country.

Figure 1 Number of Refugees from Ukraine by Receiving Country, 24.03.2022

Receiving Country	Number
Poland	2 362 044
Hungary	368 807
Slovakia	283 824
Moldova, Republic of	388 837
Romania	616 592
Russian Federation	350 632
Belarus	11 821

Source: UNHCR ([LINK](#))

The situation continues to rapidly evolve. However, some characteristics at this stage can be assumed for the purpose of providing assistance, including the requirements needed to design and implement a rapid cash relief response:

- Many people are likely to have abandoned their jobs, homes, and other assets and lack sufficient immediate resources to cover their basic needs.
- Reports are common that people have travelled along long difficult routes to wait for long periods of time to cross borders.
- While initially border crossings may have lacked to varying degrees assistance for people, some improvements have been made, but more remains to be done to assess people's needs at border crossings, including information to help them make the most appropriate travel decisions based on their personal circumstances.
- There is likely to be diversity in terms of the severity of needs among population groups and across locations where displaced people are currently staying.
- The capacity of host communities to respond is likely limited to varying degrees across the destination countries and while some of the immediately displaced may have been absorbed into hotels, hostels and private apartments, additional waves of displaced people are likely to add additional pressure on host communities' abilities to respond in terms of supplies of the basics (shelter, food, and other services) in addition to potential additional inflationary pressure.

- While donors are moving in rapidly to provide finances for assisting displaced persons, the funding will be insufficient to meet the needs of everyone, and targeting will be necessary as well as the setting of the amount of assistance per person to maximise the limited aid to respond to those with the most severe needs.
- An inflow of actors to respond to this large-scale crisis, while welcome, could add to confusion over who is providing what, where and to whom, among not only beneficiaries but also host communities and others on the ground stressing the need to coordinate efforts and avoid duplication in addition to reducing exclusion for those who may have specific needs matching specific capabilities of various organizations.
- Some people will not be nationals of Ukraine yet be in need of emergency assistance as rapidly as possible (ie. Student populations fleeing Ukraine).
- There will be several levels of needs that are time sensitive: needs at border crossings to accommodate people waiting, needs for those who have crossed in terms of immediate relief and essentials, and longer-term needs for displaced populations and host communities; distinguishing these needs is critical to adjust the cash response for the specific intended purposes, in this case for emergency relief for essentials for displaced populations.
- Males of military age from Ukraine are not permitted to exit the country unless they have a legal exemption with documented proof, meaning that many displaced may be separated from their household and including unaccompanied minors.
- Not all displaced people will have full documentation, up to date, which may affect verification, further processing, but also the cash modality used to provide assistance.
- People are likely to remain mobile to a high degree until a later unspecified date at this stage meaning that there will be a need for more regular rapid monitoring, assessment and updates to adjust cash assistance over time.
- Unaccompanied children are likely to need specific assistance that would be covered by MPCA, however, some system including protection would need to be adjusted for this possibility and advice is sought from CWG members to respond best to the needs of this target group.
- COVID remains a high risk due to a combination of factors: low immunization in Ukraine, lack of PPEs, and mass crossings and congestion. There is considerable risk that displaced and host populations may incur increases in infection rates while displaced people in need may need specific additional support beyond the intended purposes of a typical MPCA grant to cover medical treatment or limited quarantine support.

THIS SITUATION STRESSES THE NEED TO RESPOND WITH A BASIC RELIEF AMOUNT FOR MULTIPLE PUPROSES THAT IS CONSISTENTLY PROVIDED TARGETING THOSE MOST LIKELY IN NEED AS RAPIDLY AS POSSIBLE WITH AS LITTLE BURDEN ON APPLICANTS TO APPLY AND RECEIVE DISTRIBUTIONS.

Due to a lack of assessment information while a rapid emergency response is needed, this immediate CBI should target the most vulnerable aimed at providing a grant amount based on household size that will enable the beneficiaries to cover basic needs. This rapid emergency relief should be coordinated and consistent across organizations as far as possible while it is recognized that other programmes will evolve over time to respond to other needs. There is an assumption that the government will take over assistance and support in the mid to long-term.

Within this situation, the elements of the core emergency cash response outlined in the next section can be temporarily endorsed, while future CWG meetings can focus on setting up the following:

- A more robust needs assessment for displaced persons
- Coordination with local partner organizations, and administrations

- More robust market assessments that can be used to assess and adjust cash responses and specific programmes targeting specific groups, needs and timelines.
- Feedback from cash programmes in use to identify lessons learned and practical information that can benefit the wider cash community.
- Referral and common monitoring so to avoid duplication of data collection.
- Tracking the various Financial Service Providers used by different partners to better inform decision making over future cash distributions and programming, including risks, costs, and fees.

This initial approach also recognizes the need to allow for flexibility for different organizations to tailor their approaches to target specific groups within their specific capabilities and endorses some degree of balancing these trade-offs as far as it is possible in this setting.

The CWG – Poland Emergency Relief Cash Intervention

Amount of Assistance Provided

As a rapid response measure, the CWG will base its assistance on a basic amount of 710 zloty per person per month to cover basic needs for the first member of the HH followed by an additional 610 for each additional member up to 5 maximum. The total amount would be distributed to the head of the household (HH) selected for assistance based on severity of needs by the cash system of the organization's choice. The amount should be adjusted to reflect the number of persons per household and at this stage we are looking at no more than 4 months, when the government is expected to fully cover. The amount can be paid as a lump sum or paid per month.

Due to the need to respond to many people in need of cash assistance to meet basic needs, the CWG recommends setting the initial grant amount at **710 zloty per person per month** in Poland in line with basic subsistence estimates provided by the Polish Department of Statistics as of 2020 but adjusted to reflect inflation estimates since then. This amount is set based on secondary information and the CWG co-chairs have updated the tables below to reflect the changes in line with what was agreed and expected since the initial CWG meeting. The 2021 figures are soon to come but are still not yet available, but the CWG will be informed as soon as the data is made public.

Figure 2 Basic Subsistence Amounts per person and household side to cover essentials in Poland, 2020

Tabela 1. Wartość minimum egzystencji w 2020 r., w zł

Wyszczególnienie	Gospodarstwa pracownicze						Gospodarstwa emeryckie	
	1-osobowe	2-osobowe	3-osobowe	3-osobowe	4-osobowe	5-osobowe	1-osobowe	2-osobowe
	(M+K)/2	M+K	M+K+DM	M+K+DS	M+K+DM+DS	M+K+DM+2xDS	(M+K)/2	M+K
Żywność	261,97	523,93	748,41	836,12	1 060,59	1 372,77	226,94	453,89
Mieszkanie	287,90	409,23	585,76	585,76	766,16	944,18	287,90	409,23
-użytkowanie i energia	268,81	383,85	552,80	552,80	721,76	890,73	268,81	383,85
-wyposażenie	19,09	25,38	32,96	32,96	44,39	53,45	19,09	25,38
Edukacja	0,00	0,00	4,31	63,01	67,32	130,33	0,00	0,00
Odzież i obuwie	26,83	50,23	74,70	76,97	101,44	128,19	26,83	50,23
Leki	11,73	20,21	45,47	32,49	56,93	69,06	18,84	34,42
Higiena	22,74	45,00	56,22	62,29	73,53	90,98	20,10	39,71
Pozostałe wydatki	30,56	52,43	75,74	82,83	106,30	136,78	29,03	49,37
Razem ME	641,74	1 101,03	1 590,60	1 739,47	2 232,26	2 872,29	609,65	1 036,86
ME na 1 osobę	641,74	550,52	530,20	579,82	558,06	574,46	609,65	518,43

Źródło: Obliczenia Instytutu Pracy i Spraw Socjalnych na podstawie danych Departamentu Statystyki Społecznej GUS.
Uwaga: Symbole użyte w tablicy oznaczają odpowiednio: M – mężczyzna w wieku 25–60 lat, K – kobieta w wieku 25–60 lat, M+K/2 – wydatki na poziomie średniej arytmetycznej dla gospodarstwa mężczyzny i kobiety, DM – dziecko młodsze w wieku 4–6 lat, DS – dziecko starsze w wieku 13–15 lat. W przypadku gospodarstw emeryckich symbole M i K oznaczają odpowiednio mężczyznę i kobietę w wieku powyżej 60 lat.

Figure 3 MPCA amounts by HH size, number of months, without additional transfer fees to cover access

		Household Size				
Number of Persons		1	2	3	4	5
Amount per person		710	610	610	610	610
Total MPCA amount per HH		710	1320	1930	2540	3150
For 3 months		2130	3930	5790	7620	9450

Figure 3 above reflects the updated amounts adjusted for inflation. In part for convenience of explaining to applicants why some HHs receive more than others, it was recommended by PAH that the first individual applicant receives slightly more followed by a fixed amount for each additional member of the household. Further, PAH will add 40 zloty per month for the MPCA to reflect withdraw fees associated with the distribution of payment cards. The rationale for this approach was to minimize the access fees that may prevent people from being able to purchase the targeted amount of items with the funds provided. *As a result, it is expected that organizations may use top ups to cover user fees of the MPCA in line with the method they have selected, and to ensure this is communicated so as to avoid confusion between actors in the field.*

The source of the inflation information on costs per person are based on the Polish State Stats Service Subsistence estimates, adjusted upwards by 10% to bring the 2020 figures up to a rough estimate today and rounded off since we simply do not have a market assessment or more up to date data. We also expect additional inflationary pressure over the next month that will be even higher than originally forecast due to the sheer volume of people coming into the country coupled with limited capacity in terms of bigger ticket items, such as shelter/accommodations and transport.

“Poland’s annual inflation climbed to 9.2 percent in January of 2022 from 8.6 percent in the previous month, missing preliminary estimates of 9.3 percent. It was the highest inflation rate since November of 2000, driven by prices of food and non-alcoholic beverages (9.4 percent vs 8.6 percent in December), housing and utilities (12 percent vs 11.2 percent) and transport (23.8 percent vs 22.7 percent). On a monthly basis, consumer prices rose 1.9 percent, marginally below the preliminary estimates of 1.85 percent but accelerated from a 0.9 percent uptick in December. source: [Central Statistical Office of Poland \(GUS\)](#)”

<https://tradingeconomics.com/poland/inflation-cpi>

While the final amount/ person/ month has been finalized for the time being, the CWG recommends the following to determine how much is provided to beneficiaries over time through multi-purpose cash grants (MPC):

- The total amount of the MPC distributed should reflect the number of people in the HH displaced to cover their relief needs.
- The total amount should be distributed to the head of household.
- The amount of time should be up to 3-4 months approved for the beneficiary (to be decided)
- The amount per tranche could be adjusted to reflect the severity of needs, capacity of transfer mechanisms, donor commitments, and the capability of each organization’s administration (tracking beneficiaries to make monthly payments in this context with high mobility could be challenging and burdensome as well as inconvenient for the HH in need).
- As many organizations have already transfer mechanisms in place, we will focus on not duplicating assistance over different transfer mechanisms. Agencies have arrangements in place for organizations to piggyback or partner on existing contracts.
- At this stage, PAH is opting for Sodexo cards to be issued as blank, then upon approval, activated in the amount per HH. UNHCR will initially be using a Polish developed solution (BLIK) solution as an emergency cash grant mechanism.
- Other organizations are encouraged to share the information over FSPs so that we can strengthen the ability to deliver cash more efficiently, effectively and timely.

Eligibility Criteria

The CWG recommends using an initial set of eligibility criteria to help target those conflict-displaced populations fleeing Ukraine because of the invasion on February 24, 2022, including setting a date for those who may have fled earlier in anticipation of the invasion

Limited funds to respond to this humanitarian crisis in Poland means that difficult choices need to be made over the use of those funds and who to assist as well as by how much. Further, a guiding principle in humanitarian relief operations is to respond to those most in need. Eligibility criteria are used as a tool to help identify those who are most likely to be in need while additional evidence is needed to select from those who meet these criteria to determine their severity of need.

The CWG recommends using the following proposed eligibility criteria to target those displaced persons who are vulnerable and most likely in need to rapid, temporary, assistance to cover essential expenses:

- Single headed HH w children or dependents – while this criteria is intended to mean a parent with their own children (nuclear family concept), there may be informal children under their care due to this situation of people sending their children with others.
- Elderly headed HH – A nuclear family may have elderly dependents with them, however, wherever possible it is recommended to enroll elderly separately (this means not including their numbers for MPCA distributions into the parent-child nuclear family)
- HH w 2 or more dependents (<18, >50) – This criteria intends to capture those HHs where the head is formally or informally looking after others, they can apply together if the dependents especially are not working age or able to work.
- Unaccompanied or separated children – see guidance for this case. MPCA cannot be distributed directly to minors (under 18)
- HH with one or more persons with specific needs - The specific needs description will include specific vulnerable groups, including young people and others fleeing Ukraine and will be provided in a guidance note in the shared drive.

The CWG recognizes the following at this early stage of the intervention:

- These criteria allow for generous targeting based on the assumption that they may change in light of findings from secondary sources, needs assessments, and changes in the situation as the displacement crisis evolves.
- Meeting the eligibility criteria does not guarantee that assistance will be provided; instead, beneficiaries will be selected WITHIN these criteria based on the severity of need to reflect the limited amount of assistance available. It is recommended to refer to these in communications as “application” criteria to reduce confusion over why some may not be selected despite meeting minimum criteria.
- Different actors may choose to focus on specific vulnerable populations according to their capacities, strengths, donor commitments, and geographical locations.
- While nationality information may be collected during the registration process and accompanying documents revealing nationality and/or ethnic groups may be used to verify identities, avoid duplication, etc. these data cannot be used for the selection process. This also reflects that displaced populations from Ukraine may include other nationalities who are equally in need of humanitarian assistance.
- People within these vulnerability groups may have been displaced before February 24, 2022 since they may have left fearing the oncoming invasion so the target group could have been displaced up to a recommended 2 or 3 weeks prior.
- While males of Ukrainian citizenship between 18 and 60 are currently not entitled to leave the country, there may be other males in need of assistance who have fled the country, including non-Ukrainian nationalities, or those of military age who have been exempted, or left just before the rules changed.
- Unaccompanied minors will require additional advice from members of the Child Protection Working Group and/or knowledge of legislation that may affect compliance. The same goes for the SBGV and Protection WG.

It is anticipated at this stage that within the vulnerability groups, different organizations may have their own approaches for targeting those most in need based on various severity criteria.

How To Enroll Potential Beneficiaries for the Purpose of Assistance?

The CWG recommends those who are active in Poland to use the common PRIMES system, including proGres and biometrics for receiving applications from potential MPC beneficiaries. The final selection can be done based on each organization’s eligibility criteria. Others, who may use their

own systems especially in the initial emergency relief stages are recommended to at least collect minimum consistency data and consent from beneficiaries to align with ProGres in time and help to reduce duplicates in addition to tracking mobile displaced populations to better reach their medium and longer-term needs.

The CWG-Poland endorses the use of a common platform across partners for receiving applications for temporary relief, UNHCR's PRIMES system, while the final beneficiary selection, caseload management and cash modality is up to individual actors at this stage of cash programming. This platform can be implemented with relatively minor investments in training while also allowing for flexibility beyond a minimum set of applicant data. This system will also ensure data security and protection and users will be provided with different levels of user access (ie. what data to access).

One of the common problems in disaster relief is the challenge of avoiding duplications across organizations in the field. Each agency using its own databases to collect applications from those in need of assistance will typically run into legal and practical problems while trying to ensure that individual households do not receive multiple grants and reducing errors common in data collection. With limited humanitarian funding, especially in the early stages of disaster relief, duplication would leave the humanitarian community potentially reaching fewer people in need. It is also widely recognized that some households experiencing deprivation and desperation may apply for multiple assistance across organizations, further complicating the process of avoiding duplication.

After initial discussions about the situation and requirements across the co-chairs in the first week after the displacement crisis began (following the 24, 02.2022 invasion), it was decided to simplify the enrolment process by using a common platform hosted by UNHCR, PRIMES. This would not only help avoid a situation where each organization attempts to develop their own databases, but would also provide many rapidly deployable features that would allow for cash partners to achieve the following requirements:

- Increased likelihood of avoiding duplications of assistance since it is possible to see whether the applicant(s) have already received assistance from another agency in Poland, or elsewhere, as a result of being displaced in this crisis.
- It contains a minimum core set of identifiers that can be used to register a potential beneficiary and allow for the collection of tailored additional data that meets the requirements of other organizations, such as specific needs or vulnerabilities. This allows for flexibility while using the same platform.
- Tracking of displaced people who remain mobile such that they can be contacted and further assessed in the future to develop and respond to their evolving needs, including across multiple locations.
- The possibility for sharing in learning and training that is common across organizations that will allow for more rapid scale up, lower training costs, and enhanced capacity which is critical given the scale of the crisis.
- Easy onboarding for additional actors in the field.
- It is possible to view who entered, changed, and managed the information in the database allowing for enhanced auditing procedures and active monitoring.
- It is recognized that partners can also help to avoid duplicates by coordinating geographical locations for enrollment.

In order to use the system, it is necessary to contact UNHCR to obtain partner login in IDs, training and other support. It is also possible to work with UNHCR which will register a large caseload (to get lists for assistance etc.) In addition, the following provided a preliminary outline of the process to be deployed:

1. After training on the system, each agency will decide which additional data they need to collect to identify and prioritize the beneficiaries they wish to assist.
2. Agencies decide on their own how they wish to register applicants and where, and ensure their staff, volunteers or partners, adhere to basic compliance standards for meeting with applicants.
3. After registering potential cash beneficiaries, each agency decides on their own how they wish to manage their caseloads and distribute the MPCA to the final list of beneficiaries.

In the first stages of emergency response, the CWG views the use of the ProGres system to be the most appropriate approach for registering MPG applicants in common across actors while enhancing the ability to respond to refugees in need more rapidly than would otherwise be the case. While the focus today is on temporary, emergency, relief to help those most in need to cover basics/essentials, this endorsement does not mean that other forms of assistance could not also be managed with this system (including case management) and other forms of cash assistance for other specific needs be adopted and used in near to medium term responses and beyond.

Those implementing cash assistance are advised to contact UNHCR to arrange for training for those staff members who may be involved in the actual registration process.

Financial Service Providers (FSP)

The CWG recommends finding an appropriate FSP that will allow beneficiaries to access their MPC as easily as possible with minimal delays and maximum flexibility. As the situation evolves, the CWG will collect and assess a range of FSPs that may be more appropriate for specific cases and conditions. For those without a transfer mechanism in place, agencies have already in place opportunities for common use of FSPs so do please reach out to benefit from already existing contracts and mechanisms so to avoid duplication.

While the CWG does not endorse a specific Financial Service Provider at the moment, the recommendation to date is to select a method of payment that allows rapid access while not restricting mobility due to the volatile situation and uncertainty over where those most in need may choose to temporarily locate. It may be the case that beneficiaries continue to move across locations within a country or between countries. These are the following concerns raised to date that may affect the choice of an FSP or method of payment in the context of operating and distributing MPCs to displaced persons in Poland:

- Some displaced people may lack full documentation required to open a formal bank account
- Bank cards are likely to involve specific legislations restrictions involving Know-Your-Client and other financial information that may slow down the issue of bank accounts and bank payment cards
- Other gift cards or payment cards, like Sodexo, are possible
- It may be possible to transfer funds through Western Union or other FSPs
- Beneficiaries may have been without essentials for days and this aspect of the system should minimize the amount and number of times of face to face meetings to apply for and receive the final distribution as far as this is possible; a method for a single application interaction is preferred given the emergency context
- Payment cards often require PINs, which can be lost, so some tracking system and service is needed for people to correct these common errors.
- Options also exist through pin code systems or voucher-like arrangements.

- People may move to other locations or across borders prior to having accessed all of the funds on payment cards; FSPs that can match potential mobility is preferred.
- Not all beneficiaries may be of the same nationality.

Over time, the CWG will collect further evidence and mapping of FSPs and their characteristics to better match and recommend specific distribution systems for meeting the needs and preferences of those displaced from Ukraine.

Communications

It is stressed that MPCA is a tool and not an objective, impact or outcome. Instead of “cash assistance,” core messaging should aim to stress that this is humanitarian assistance with the objective of aiding those most in need to cover, temporarily, their basic needs. Cash instead of in-kind is used to achieve the aims of the assistance.

Populations in crises-affected communities are more likely to be familiar with the provision of in-kind assistance than “cash assistance.” Food assistance is typically understood to be directed towards those who are food deprived and in need of basic amounts to survive. Cash assistance, however, is not so commonly understood and recent interactions with community members and other actors has highlighted the need to improve, coordinate, and align key messages within the Polish Context when it comes to MPCA.

Initial field visits have brought to the surface several common misunderstandings which may hinder the ability of cash to be used and implemented. There is a sense that in-kind relief is generous and sufficient to help people who arrive, that there are programmes in place that provide some monetary assistance (even if this is not supported and informed by monitoring reports and evidence), in addition to questions raised about the relevance and acceptance of cash and why others in need may not receive any. *The following core communications points may help to improve acceptance and understanding:*

- **Humanitarian Assistance** – MPCA is not really cash assistance, so much as it is humanitarian assistance for multiple needs, it is just that the assistance is provided in the form of cash. Core messaging should stress that the programme is for humanitarian purposes.
- **Temporary** – MPCA in this context is not for addressing all needs, or chronic needs, but intended to help those in need for a temporary, short, period of time until other programming can come online, including the capacity of government authorities to respond to the scale of this crisis.
- **Conflict**- key wording should stress that the programmes are not intended for others in host communities who may also be in need and experiencing various forms of deprivation or negative coping; instead, this intervention specifically targets the needs of those who fled Ukraine due to the conflict (as opposed to other needs).
- **Needs Based** – Eligibility Criteria need to stress that people who fled, are in need, and meet these criteria can apply, but only those who are in need will be selected and those with greater severity of needs will be prioritized; eligibility criteria are not sufficient for guaranteeing assistance.
- **MPCA** – “cash assistance” in advertisements, online, or in the application process should be minimized at the expense of stressing humanitarian, temporary, relief, to facilitate the understanding of the purpose and intention of the programming, but also to help avoid resistance among others providing other forms of assistance or in need in host communities.
- **KEY WORDS** – Humanitarian aid, temporary, relief, conflict affected people, severity of needs, emergency, rapid, should be stressed and emphasized.

Annex 1 – Proposed TORs for CWG in Poland

In brief: Following the initial Cash Working Group Meeting for Poland on March 7, 2022, this Annex 1 provides the proposed terms of reference highlighting the need to coordinate to provide rapid emergency cash relief (timeliness of response) while recognizing that changes can be made to further strengthen programming as the situation evolves and better information is available.

Terms of Reference

Temporary Cash Working Group Poland

With the increase of refugees and other vulnerable people coming from Ukraine, and an increasing amount of humanitarian actors on the ground, a temporary Cash Working Group has been set up in Poland. This group aims to build on and strengthen existing capacity; and to support the already strong leadership by the government and local actors. It is temporary in nature with a view to cease to exist when refugees and other people having fled Ukraine are included in the social protection system, asylum-procedures or have moved on to other countries.

The group will support the local leadership and not set up parallel assistance programmes de-linked from the government and local response.

Functions

The CWG would be responsible for ensuring that the following functions are provided:

- Ensure the overall cash response is coherent, avoids duplication, and finds opportunities to increase effectiveness, coordinating with sectors and protection to ensure coherence;
- Provide effective information management on the delivery of cash assistance, across the response;
- Promote use of common mechanisms, standards, and tools across partners for harmonized, quality and accountable programming:
 - Coordinate and lead discussions on setting transfer values linked with the national social protection system
 - Promote a coherent and secure approach to data management and digitalisation
- Provide common services to cash partners as relevant which may include supporting joint framework of design for cash, risk assessments, financial service provider mapping, coordinated monitoring and feedback mechanisms:
 - Support to coordinated or joint monitoring and evaluation where appropriate.
 - Ensure accountability to affected people through joint feedback mechanisms on cash
 - Identify and mitigate key risks;
- Review capacity building requirements of CWG members and local actors, if needed.
- Advocate to create an enabling environment for inclusion of people in national systems including advocacy with partners for cash across the response; policy and advocacy with donors; and access to people in need of cash assistance.
 - Support system-wide advocacy with the government on transfer values, regulatory and legal issues, and risk mitigation where appropriate.
- Ensure the transition to the social protection system with an aim for only limited support in the beginning of response.
- Discuss and resolve urgent operational challenges arising.

Leadership

The CWG is co-led by the Polish Humanitarian Action ([PAH](#)) and [UNHCR](#).

Membership

Only organizations/ entities engaged in the response at the field level may participate in this group. This is to keep the CWG focused on delivery, resolving urgent issues coming up. There will be a Regional CWG that will have broader membership for interested parties.

Timeframe

This is a temporary set up with a view to phase out/ absorbed into existing national coordination functions.

Annex 2 – Membership and 5 Ws of Cash Working Group

Annex 2 provides an updated list of actors participating in the CWG in Poland to facilitate coordination, information sharing, and to help avoid duplication of efforts including geographical coverage. It is envisioned that additional members may join as the response expands and contact details can facilitate more effective communication within the group.

It is recommended that members allocate a key Cash Focal Point (CFP) to improve communications and ensure email lists, invitations and emails are delivered to relevant staff.

URGENT - PLEASE GO THROUGH THE LIST TO ENSURE THAT THE CFP FOR YOUR ORGANIZATION HAS BEEN INDICATED WITH THE CORRECT CONTACT INFORMATION AND DETAILS. IF A MEMBER OF YOUR ORGANIZATION IS NOT THE CFP, PLEASE PLACE AN X IN THE (NON CFP SECTION) SO THAT WE MAY INCLUDE THEM IN THE MEETINGS, BUT PEOPLE WILL KNOW WHO TO CONTACT.

2.1 CWG Membership and 5 Ws (updated)

Since the first CWG meeting, over 70 people from many organizations have submitted their contact email addresses to be included in the CWG mailing list and meeting invitations. As the membership has changed with the staff arrival and turnover common in emergency responses, the CWG recommends checking the links provided below to update the status of your organization's participation, your organization's designated Cash Focal Point (CFP), alternative members along with the 5Ws to facilitate coordination in the field.

- [CWG Participants List](#) – Please use this link to verify the status of your organization. Also, please remove your email address should the status change to help avoid large volumes of emails.
- [5 Ws for MPCA Coordination](#) – Please use this link to a Kobo Collect form to fill in what you know, to date, about your organization's MPCA activities. An excel form is available to facilitate the data collection and upload, updates.

Annex 3 Minimum Core Data Set

Annex 3 provides an overview of the minimum data collection requirements that users of the ProGRES system will need to fill in to receive applications from potential beneficiaries for MPCGs. These data will also help to match potential duplicates in addition to facilitate and inform on future programming, including tracking mobile displaced persons, and potentially follow up on future assistance provided. Additional data fields may be used and adjusted within the system to reflect different organizations' targeting of severity or specific needs to finalize beneficiary selection.

Only interested colleagues who are planning to use the system should let UNHCR know, express interest, to access and receive appropriate training to use the ProGRES system.

Table	proGres v4 Field	Optional / Mandatory	Description of field (options)	Needed for targeting or assistance?
Registration Group	Process Status	Mandatory		
Registration Group	Registration Date	Mandatory - autopopulated		
Registration Group	Owning Office	Mandatory		
Registration Group	Record Type (Registration)	Mandatory - autopopulated		
Individual	Given Name	Mandatory		Yes - we need to try and deduplicate adults at least, so we need biographical data of all adults
Individual	Family Name	Mandatory		Yes - we need to try and deduplicate adults at least, so we need biographical data of all adults
Individual	Sex	Mandatory		Yes - we need to try and deduplicate adults at least, so we need biographical data of all adults
Individual	Date of Birth	Mandatory		Yes - we need to try and deduplicate adults at least, so we need biographical data of all adults
Individual	Relationship to Focal Point	Mandatory		
Individual	Country of Origin	Mandatory		
Individual	Registration Reason	Mandatory		
Individual	Arrival Date	Mandatory		
Individual	Legal status	Mandatory		
Individual	Legal Status Date	Mandatory		
Individual	Consent Counselling Date	Mandatory		
Individual	Consent data may be shared	Mandatory		
Individual	Agree to share Biodata	Mandatory		
Individual	Agree to share Specific needs	Mandatory		
Individual	Registration Type	Mandatory		

Individual	Ukrainian Tax Number	Mandatory	Tax number (INN); ten digits, has to be unique; if the number is not available, enter NA	
Individual	Photo	TBD		
Individual	Biometrics	TBD		
Specific Needs	SPN Codes			
Document	Document Type	Mandatory	Document to prove the identity (National ID, Taxpayer card, Driving licence, passport, etc.); if the person is undocumented, select "Not available"; the information is needed for transfers through the Western Union. The passport stamp or document proofing entry is required.	Yes - we need this information as it is a KYC requirement
Document	Document number	Mandatory (but can choose 'not available')	If the document is selected (i.e., not "Not available"), enter the document number	Yes - we need this information as it is a KYC requirement
Address	Address Type			
Address	Admin levels			