CWG CASH WORKING GROUP
EASTERN AFRICA REGIONAL CASH WORKING GROUP

CALP NETWORK
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Efficiency Gains in Cash and Voucher Assistance (CVA) in Eastern Africa:

Examples from Kenya and Uganda

Event Report

10th June 2025

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1. Background

In collaboration with the Eastern Africa Regional Cash Working Group (EA RCWG) and key implementing partners, the EU Humanitarian Aid Regional Office (ECHO) and Country Offices organized this event to share lessons learnt and best practices from ECHO in the Eastern Africa Region. The first event of this series was organized in December 2024, featuring actors from Somalia and Sudan. This second event focused on experiences from Kenya and Uganda.

1.1. Objective

The objective of the event is to facilitate the streamlining of current efforts and promote better harmonized CVA delivery systems.
The event was dedicated to Kenya and Uganda with:

- Kenya Cash Consortium (KCC): Leveraging efficiency gains through flexible localized alert-based cash response
- Kenya Cash Working Group (KCWG): Leveraging work with CWG and consortia
- Uganda Cash Consortium (UCC): Referral pathways
- Uganda Cash Working Group (UCWG): work with Financial Service Providers

1.2. Opening Remarks the EU Humanitarian Aid Regional Office

The timing is significant, given ongoing discussions about funding cuts and the need for more cost-efficient, people-centred, and localized approaches. While progress has been made on the cash agenda, further efficiency gains are still possible. Emphasis was placed on the importance of harmonised and a coherent approach to cash programming, including improved joint multi-sectoral needs assessments, robust risk analyses, strong accountability systems, and the effective use of digital innovations. At the regional level, efforts continue to promote cross-country learning, partner collaboration, and operational coherence through shared mechanisms for coordination, data collection, registration, and referral pathways. Future events may focus on other countries such as South Sudan and Ethiopia. Participants were encouraged to implement best practices within their organizations and support ongoing cross-country collaboration and learning.

2. Uganda

2.1 ECHO Uganda Country Office: Perspectives and Observations

- Cash assistance remains a high priority for ECHO Uganda, including both multipurpose cash assistance (MPCA) and sector-specific cash (mainly for education in emergencies).

- All ECHO-funded cash assistance is delivered through a single platform—the Uganda Cash Consortium (UCC). Efforts to bring other donors onto the same platform have seen limited success. Approximately 30% of ECHO Uganda's portfolio is allocated to cash assistance, though current refugee response coverage is under 5%.

- MPCA is primarily used as a shock-responsive intervention with some secondary solution outcomes. All cash transfers are digital, with a shift towards mobile money for greater efficiency. Within ECHO, we have observed improved efficiency gains, the total cost-to-transfer ratio has improved by over 10 percentage points in three years, currently just below 80%. Cash for education in emergencies significantly improves school enrolment; both MPCA and educational cash show strong retention rates (95%).

- Uganda's assistance context has shifted due to major food ration cuts; as of May, approximately 1 million refugees have lost access to food assistance. UCC has adopted targeting criteria three times to better align with changing vulnerability targeting, improving program effectiveness.

- There is a need to improve speed and agility in onboarding and exiting beneficiaries to reduce targeting errors. Referral systems are effective but require ongoing monitoring and follow-up to ensure their impact.

- A de facto single registry (UNHCR's Progress v4) is used; however, household-level socioeconomic data are lacking. Data sharing should be strengthened and normalized within appropriate protection frameworks and appropriate referrals across sectors and agencies.

- Greater emphasis is needed on integrated programming, moving beyond sector silos to address basic needs more holistically.

2.2 Uganda Cash Consortium (UCC): Referral Pathways

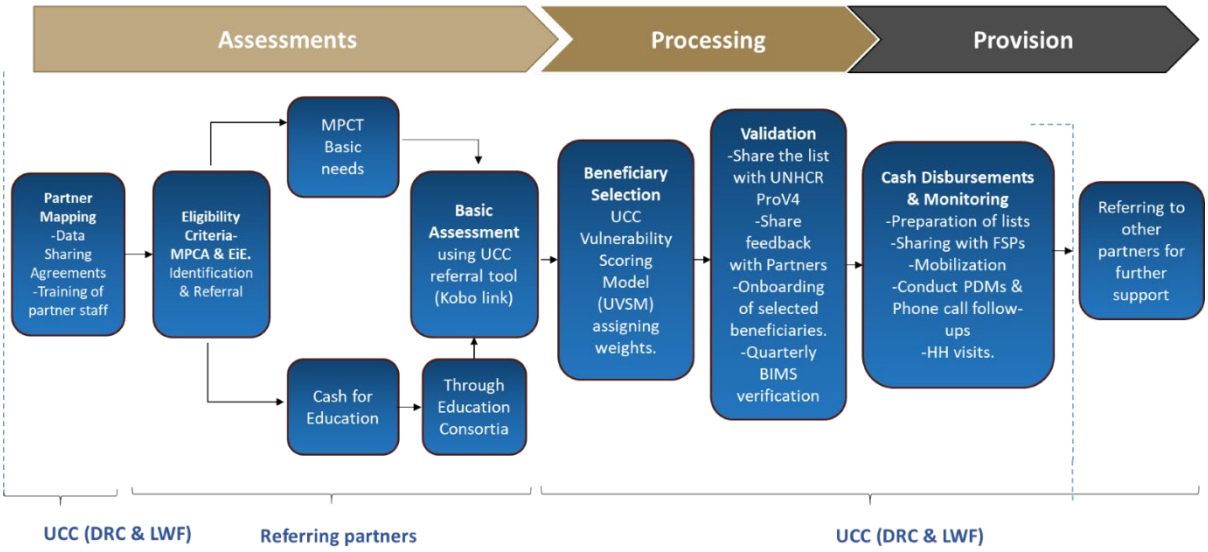
Project Overview

The Uganda Cash Consortium (UCC), funded by DG ECHO, has been in existence since 2019. It is led by the Danish Refugee Council (DRC) in partnership with The Lutheran World Federation (LWF). UCC responds to the humanitarian needs of the most socio-economically vulnerable refugees hosted in

Uganda through the provision of multi-purpose cash assistance to meet non-food basic needs, contribute to addressing the most urgent protection cases, and enhance access to education across all 13 refugee settlements in Uganda.

Between 2023 and 2024, UCC supported a total of 89,580 people of concern (46,540 women and girls, 43,039 men and boys) with Multipurpose Cash Transfers (MPCT) and 28,625 (12,572 girls, 16,053 boys) with Cash for Education. Cash assistance is delivered digitally through mobile money and E-transfers. Households receiving MPCT receive 13 EUR per household member per month for six months. The transfer was designed to cover approximately 50% of basic needs, as per the 2023 MEB, complementing other forms of assistance. Cash for Education is provided termly to help cover school-related expenses for children who are out of school or at risk of dropping out. The cash for Education transfer value is set in alignment with education partners' recommendations, providing 123 EUR per secondary student and 68 EUR per primary student for one academic year.

UCC Targeting through Referral Mechanism



The UCC Referral Mechanism consists of three levels;

1. **Assessments**: UCC maps actors to collaborate with, signs data-sharing agreements, and trains partner staff on the referral tool. The partners receive a link with a survey form to carry out a basic assessment of the household and send it to the UCC database. Once the referrals have been received from the UCC, the next step is;

2. **Processing:** The completed form is subject to a vulnerability scoring model that UCC designed and developed with the support of UNHCR, WFP, ECHO, and other protection partners. Each response recorded in the survey form is assigned weights, and a score is determined for that household. Once the scores have been summed, each household is ranked according to their level of vulnerability. Those who score between 10 and 17 are ranked as highly vulnerable, 6-9 as moderate, and 0-5 as least vulnerable. UCC only prioritises households ranked as highly

vulnerable for assistance. At this level, UCC also ensures that UNHCR validates the referrals received through Progress V4. Feedback is given to the referring partners on the successful referrals and those rejected.

3. **Provision:** At this stage, UCC collaborates with financial service providers (FSPs) to disburse cash assistance to the selected households. Afterward, DRC conducts post-distribution monitoring and identifies the need for potential further referral to other services.

Rationale, the WHY:

a. Enhance access and Inclusion:
    i. Ensuring households have means and opportunity to participate in the project activities
    ii. Holistic and comprehensive service delivery
b. Effective coordination:
    i. Foster synergies with other partners
    ii. by leveraging external resources and partnerships.

Key Learnings

- Basic Need Approach: the referral mechanism enables holistic and sectorial support from different partners
- Partner-led referrals enhance inclusion and support localization.
- Moving to a fully referral-based model helped UCC cut costs and scale up assistance without increasing overhead.
- Defining roles, timelines, and responsibilities for referring and receiving partners reduces duplication and confusion.

Opportunities

- While the UCC is primarily a shock-responsive mechanism by linking referred households not only to
- MPCA and cash for education, but where possible and relevant also to livelihoods, vocational training, and protection services, the mechanism can serve as a foundation for economic inclusion and eventual graduation from humanitarian assistance
- Referral data can be used to advocate for the inclusion of refugees into the government's emerging social protection systems.
- The use of partner-led referrals instead of traditional standalone targeting has shown to be more cost-effective while also improving scale and responsiveness.
- The referral mechanism provides a strong entry point for advancing localization by enabling local NGOs to shape targeting and support delivery actively.
- The ownership and follow-up of referred HHs remain with the referral agency.

Challenges

- Continuous training is needed to ensure the quality of referrals and the correct understanding of socio-economic vulnerabilities (different interpretations of vulnerability among staff and partners).
- Some partners are reluctant to participate and say it is time-consuming for them.
- UCC operates with a very lean structure, and though it has tight internal controls, there is limited UCC verification of referrals, but referring agencies must take this responsibility and take it seriously.
- UCC is time-bound and has a window of only 4 months for the enrolment of referred households to ensure sufficient referrals are received and meet the target. This puts a lot of pressure on referring partners.
- Data quality issues arise, including errors in data entry and misinterpretation of survey questions.
- Due to funding cuts and WFP reprioritisation, UCC is unable to assist all households identified through its referral mechanism, risking reduced trust in the system and high scrutiny on targeting.

2.3 Discussion

Question: Does the referral system extend beyond traditional humanitarian partners? Specifically, are referrals being made to development or government programs, or are they still largely limited to actors within the humanitarian space?

Response: UCC leverages the inter-agency UNHCR hotline as a core part of its CFM structure. UCC also has designated focal persons to respond to complaints received via this hotline. Implementing partners already operate feedback and complaints mechanisms in the settlements, through which refugees can raise concerns. These multiple channels allow UCC to receive and respond to feedback efficiently.

Currently, UCC referrals are largely limited to humanitarian partners with whom they actively collaborate. The referral pathway to development actors or government programs is not yet well established. UCC recognizes this gap and is exploring ways to strengthen linkages with government and development actors in future programming. Expanding the referral system beyond humanitarian partners remains a work in progress.

Referrals to development actors or outside the humanitarian space are explicitly built into the project, with indicators tracking this. However, such referrals do not happen frequently enough, and this aspect needs to be significantly reinforced.

Question: How far does the UCC follow up on referrals? Does the referral process end once the receiving partner confirms case uptake, or does it continue, for example, by verifying what services were actually delivered to the referred individual?

Response: UCC provides feedback to the referring partner within 30 days of receiving a referral. The partner is expected to relay this feedback to the household, as they are more closely connected to the

community. If a household does not receive assistance after being accepted, they can reach out either through the referring partner or via existing complaints and feedback mechanisms. UCC will then follow up and clarify any delays or gaps in assistance, such as missed payments.

Additionally, referring a case to the UCC does not shift case management responsibility. UCC plays a technical service role (handling transfers, verifying lists, liaising with FSPs). Still, the referring agency retains full responsibility for the follow-up and overall case management, whether it's for MPCA, education, protection, or other needs.

Question: To what extent are resources actually flowing to these local actors? Is there a deliberate approach, particularly from UN agencies and INGOs, to incrementally shift more responsibility and funding to local actors? Specifically, could RLOs be better positioned to directly engage with financial service providers, manage complaints and feedback mechanisms, and even oversee compliance processes currently handled by international actors?

Response: Currently, UCC has not yet channelled resources directly to refugee-led organizations. However, from 2026, local partners, including RLOs, will be engaged to implement projects alongside INGO partners (e.g., DRC or LWF, depending on the outcome of the tender). Preparations are underway to profile suitable RLOs, with plans to allocate earmarked budgets for them in future programming.

The UCC views its partnership with local and other actors as an opportunity for shared value, enabling partners to meet critical needs (such as basic needs or educational support) that they might otherwise struggle to cover. Since many of these partners are already funded by donors (including ECHO), UCC encourages them to leverage the cash assistance provided through UCC to complement their own programming. While there is currently no direct resource transfer to these partners, UCC is actively exploring this option for the future to ensure that more resources are directed directly to those in need.

Moreover, localization in this context must be understood broadly. While ECHO can only contract with international NGOs, there is already significant localization through the large share of funds (approximately 80%) that go directly to local financial service providers. Rather than duplicating contracting layers, it's important to ask: What meaningful roles can local actors play? Contributions such as referrals, targeting, monitoring, and MEAL are all valid and important. UCC should be seen as a service enabler for these actors, national or international.

Question: Given that assistance is provided within refugee settlements, to what extent are vulnerable members of the host community considered in the targeting process? If they are not included, have there been any challenges or tensions with host communities as a result?

Responses: Currently, the MPCA assistance targets only refugee households. However, under the Cash for Education programme, 30% of the assistance is allocated to members of the host community. No hostilities have been reported, as continuous engagement with leadership from both the host and refugee communities has been maintained throughout the process.

Question: What is the uptake rate of referrals received in relation to the overall caseload? What support options are available for cases that cannot be taken on?

Response: The current referral uptake rate is approximately 44%. For cases that cannot be supported, feedback is provided to the referring partner, who may then refer the individuals to other organizations for potential assistance.

Question: From an efficiency perspective, how has the referral mechanism contributed to improving the Total Cost Transfer Ratio (TCTR)? Is it possible to estimate the extent of this improvement, for example, as a percentage?

Response: Even in the absence of exact figures, the referral mechanism has contributed to improved efficiency. For instance, UCC no longer needs to hire enumerators to collect data on socio-economic indicators, as it can leverage allocations from various donors supporting referral partners. These partners typically integrate community outreach into their programming, which helps generate relevant data and insights. This collaborative approach has likely contributed to the improvement of the TCTR, which was previously noted at approximately 77%.

ECHO utilizes the TCTR methodology to determine the proportion of the budget that is transferred as net delivery to beneficiaries. For Uganda, it means for each EUR 100, EUR 77 is the net delivery to the beneficiary (to the pocket of the beneficiary)

Question: In light of the increased number of referrals driven by the current funding crisis, will the targeting criteria for referred beneficiaries be reviewed to ensure prioritization of the most vulnerable?

Response: Internal discussions are ongoing to review certain aspects of the targeting tool. It is important to note that the tool is already designed to prioritize the most vulnerable households and continues to evolve based on inputs from UNHCR, WFP, and other stakeholders. UCC also conducts Post-Distribution Monitoring (PDM) for both MPCA and Cash for Education, with findings shared with referral partners to support collaborative learning and continuous improvement.

Question: Regarding the targeting design, how was the weighting score developed, and what informed its design? What was the extent of consultation with the refugee community in determining the weighting scores? Do the weighting scores vary across different contexts or settlements? Are the targeting tools, including the weighting scores, reviewed or updated on an annual basis?

Response: The current targeting framework has evolved over time, drawing significantly from the work led by WFP and UNHCR on vulnerability-based prioritization, which included strong community and stakeholder consultations. Between 2019 and 2020, UCC engaged extensively with refugee leadership to develop a robust targeting tool for Cash for Shelter, Education, and MPC. At that time, the approach focused on categorical targeting based on Persons with Specific Needs (PSN). Community leaders, including Refugee Welfare Councils, Child Protection Committees, and church leaders, were consulted, with careful consideration given to diversity and gender. Using the '10-seed technique, these groups were asked to rank PSN categories from the least to most vulnerable. The resulting rankings informed the weighting scores. In both refugee settlements where UCC was operational during that period, the results were consistent, leading to harmonized targeting approaches. Since then, the targeting methodology has evolved further to focus on the socio-economic vulnerability of individual households, moving beyond categorical targeting.

Question: Could the number of referrals made be shared in absolute terms?

Response: Referrals received in 2024. 15,615 (78,075). Supported 6,907 (45,959)

Question: Are children from the local or host community who face similar vulnerabilities also considered in the targeting process? If so, what percentage of the caseload do they represent?

Response: For MPCA, support is limited to refugee populations and does not extend to the host community. However, under the Cash for the Education program, children from the host community are included, comprising 30% of the total targeted beneficiaries.

2.4 Uganda CWG: Humanitarian CVA as Catalyst for Financial Inclusion

Overview

The Uganda Cash Working Group (CWG) is implementing its 2024 – 2026 strategy, focused on three pillars: improving financial service access and quality, strengthening linkages between Cash and Voucher Assistance (CVA) and self-reliance, and promoting CVA harmonization – efforts that capitalize on Uganda's progressive policies, which allow refugees access to formal financial services. To date, in 2025, twelve partners have provided CVA to 314,000 refugee households, totalling USD 18.5 million, with over 90% of the delivery being made digitally via bank accounts or mobile money. UNHCR's shift from in-kind assistance to CVA for new arrivals promotes early financial inclusion. WFP now delivers 74% of its monthly food assistance through CVA. Other key actors, such as the Uganda Cash Consortium and Uganda Red Cross, also play important roles in using CVA as a pathway to financial inclusion.

Key Learnings

- The provision of free SIM cards by Financial Service providers (FSPs) is an initial commitment from supply-side actors to encourage the financial inclusion of refugees.

- CVA, combined with digital and financial literacy training, helps refugees manage their money, use financial services wisely, and start building a credit history.

- Partnership with the regulator Bank of Uganda (development of Minimum Standards for Financial Literacy Trainings and support to the National Financial Inclusion Strategy II) enhances FSP responsiveness to expand access for underserved/unbanked refugees.

- Digital delivery has increased efficiency for implementers and promoted beneficiary choice; however, low digital literacy, poor network coverage, limited access to mobile phones, inadequate FSP capacity, and agent networks in refugee-hosting areas remain significant challenges.

Opportunities

- Humanitarian actors serve as intermediaries between refugees and FSPs, helping to position refugees as viable clients. This relationship challenges common misconceptions (flight risk, lack of creditworthiness) and facilitates rapport between FSPs and refugees. The work of UNCDF, for instance, in its Blended Financing Facility programme, will aim to de-risk refugees.

- Contractual agreements for CVA can be leveraged to drive service improvements and broader financial inclusion, including an improved network in refugee-hosting areas, increased agent numbers, waived requirements for refugees to become agents, and enhanced anti-fraud communication.

- CVA can lay the foundation for refugee livelihoods, entrepreneurship, and integration into local markets, supporting longer-term development goals.

Challenges

- CWG's role overlaps with other working groups, creating coordination gaps.
- Limited resources and part-time coordination of the CWG Secretariat hinder advocacy with FSPs.
- Funding cuts threaten progress, especially if key partners need to stop or revert to in-kind.
- Despite collaboration, FSPs remain unconvinced of the refugee market's business potential, viewing engagement largely through a corporate social Responsibility (CSR) lens rather than as a viable commercial opportunity.

2.5 Discussion

Question: What have been the main successes in negotiations with FSPs? In particular, has there been more success in negotiating lower fees or in securing support for diversion and fraud mitigation? Also, looking to the future (5-20 years), is there a vision where FSPs manage the entire CVA delivery chain post-targeting, with minimal involvement from humanitarian actors?

Response: There are often trade-offs in engagement with financial service providers, for example, between negotiating lower transfer fees and securing support to address diversion and fraud risks. Tangible outcomes tend to vary across these areas, with some yielding more success than others.

Question: What are some effective ways to collaboratively address and demystify misconceptions about CVA among certain donors?

Response: One effective approach is to present evidence-based data demonstrating the efficiency and effectiveness of cash programmes. Additionally, there is significant potential in strengthening documentation and dissemination of evidence, lessons learned, and success stories to raise awareness and build confidence in CVA among both the public and donors. Joint efforts to demystify myths around CVA among some donors could focus on generating and sharing evidence-based data that highlights cost-efficiency and effectiveness. This can be complemented by documented lessons learned and examples of how CVA has been adapted to improve future programming.

Question: What approaches have been effective in strengthening coordination between the CWG and other sectoral working groups to minimize overlap and enhance complementarity?

Response: The Livelihoods Working Group was integrated into the CWG core group to support harmonization, though this forum hasn't been prioritized recently. Coordination has been more effective at the UNHCR level, where sector leads engage jointly to support new cash interventions across various sectors, including livelihoods, health, education, protection, and urban programming. Collaboration also exists with the Child Protection Working Group on cash transactions involving minors, particularly those involving digital cash. While cross-sectoral coordination is recognized as a priority, it remains underprioritized due to capacity constraints.

3. Kenya

3.1 ECHO DG: Kenya Country Office: Perspectives and Observations

- The operating environment is generally favourable, with strong mobile money (M-Pesa) and banking systems, as well as extensive digital coverage. However, the situation is markedly different in the refugee response due to legal and regulatory barriers that restrict refugees' full participation in financial systems.
- Localization: Described as "almost fully localized," engagement through local actors is increasing. MPCA is used for both seasonal needs and crisis response (drought, floods, conflict-related displacement).
- A complaint and feedback mechanism is run by REACH/IMPACT as a non-implementing partner, aligning with ECHO MPCT guidance.
- Referrals from protection agencies are now centralized under the KCC, a new pilot initiative.

Challenges:

- Despite increased local implementation, decision-making authority and funding flows are still largely held by international actors. Further investment is needed to strengthen local partner capacity in proposal design, MEAL and financial management to better position them for direct funding direct funding.
- Refugees face regulatory barriers including restricted access to IDs and KYC limitations that hinder financial inclusion and full participation in MPCA.
- Shrinking funding space and limited donor diversification.
- Low MPCT coverage relative to needs including in the refugee response
- Slow response timelines due to lag between assessments and funding mobilization and subsequent delivery of assistance.
- Continued donor reliance on in-kind support in some quarters despite strong market functionality and positive evaluations of cash-based responses.
- Persistent challenges in data interoperability including reluctance to share data between agencies that leads to fragmentation of beneficiary databases and misalignment with national registries.

Opportunities:

- Expand MPCT in dynamic markets, including in refugee settings.
- The potential shift from Bamba Chakula (WFP voucher model) to full public safety net cash (e.g., Kalobeyei model). Government signalling a potential ease on KYC requirements for refugees - an essential precondition for accessing mobile money and formal financial services. This shift would allow for scale up of unrestricted cash.
- Anticipatory action through cash being piloted with potential opportunities to shift from reactive to proactive humanitarian responses.

- Innovative financing models (e.g., insurance schemes, debt swaps, blended finance) are gaining traction and could be harnessed to strengthen cash preparedness and response capacity.
- Highlighted the Give Directly model as an interesting poverty-reduction pilot.

3.2 Kenya Cash Consortium (KCC): Leveraging Efficiency Gains through flexible, localized alert-based cash response

Overview

The Kenya Cash Consortium (KCC) is a coordinated partnership of humanitarian agencies advancing effective and inclusive Multi-Purpose Cash Assistance (MPCA) across Kenya's Arid and Semi-Arid Lands (ASALs). Led by Acted in Kenya, with core partners Concern Worldwide, OXFAM, IMPACT Initiatives, and local organizations, KCC promotes harmonized tools, systems, and standards for timely, dignified, and impactful cash responses.

Key Learnings

- Localization is Critical: Partnering with local organizations improves community trust, resilience, responsiveness, and sustainability of MPCA interventions.
- Coordination Enhances Efficiency: Harmonized tools (e.g., targeting criteria, harmonized CRFM, transfer values) reduce duplication, align efforts, and improve accountability.
- Cash is Dignified and Flexible: MPCA empowers recipients to address their priority needs while supporting local markets and boosting the local community.
- Early Warning Integration Works: Linking MPCA to early warning systems enables a proactive and cost-effective response to predictable shocks.

Opportunities

- Forecast-Based Action: Strengthen links between climate data and cash response triggers to act before crises escalate.
- Digital Delivery and Innovation: Leverage mobile money, digital ID, and e-voucher platforms for faster, more transparent cash transfers.
- Stronger Government Linkages: Align MPCA with national safety nets (e.g., Hunger Safety Net Programme) for sustainability and scale.
- Evidence-Based Influence: Use KCC field learning to inform national policy and regional best practices.

Challenges

- Access and Infrastructure: Remote ASAL areas face limited network coverage, poor roads, and weak markets, complicating delivery.
- Targeting Complexity: High mobility and a lack of reliable data make it difficult to identify and verify the most vulnerable households.
- Funding Gaps and Coordination Fatigue: Short-term funding cycles and fragmented donor priorities can hinder long-term planning and unified response efforts.
- Data sharing and protection: Data sharing and protection concerns remain, particularly around inter-agency data sharing

3.2 Discussion

Question: Is there a deliberate capacity-building roadmap for local actors to take on more leadership roles in cash transfers, in line with localization commitments?

Response: Capacity building has been an iterative and organic process rather than a one-off or top-down approach. Learning by doing: Kenyan partners joined decision-making platforms (Steering Committee) early, and priorities were jointly decided. On the other hand, localization has been a gradual process over the past six years and is still ongoing. This highlights the importance of pragmatism- top-down models haven't worked elsewhere.

AHON is in the process of developing a "Readiness Capacity Strengthening Model" using the Due Diligence Passporting Tool (from Charter for Change). 7 of 17 Kenyan Charter for Change signatories have already adopted this. Gaps identified through the tool will inform a call for partnerships to address capacity needs (technical, systems, policy, etc.). An empowerment ladder will be developed for a diverse member base, ranging from small women-led groups to large NGOs with budgets exceeding $ 10 million. It will also introduce a "capacity sharing model" with SOPs that will include surge support and shared technical expertise during crises. A rapid response team has been deployed in areas such as Marsabit with Dutch-funded support, aiming to assess its effectiveness soon.

The KCWG has developed a defined roadmap in collaboration with CALP. The priority areas will include understanding and applying MEBs, integration of protection, gender, and inclusion in cash programming, cash in anticipatory action and early response, and Standard Operating Procedures (SOPs) for harmonized action. These efforts are geared towards enhancing collaboration, coordination, and harmonization at both national and county levels.

3.3 Kenya CWG: Leveraging work with CWG and consortia

Overview

The Kenya Cash Working Group (KCWG) has been in existence since 2016. The main objective of the KCWG is to improve and streamline the coordination and quality of cash assistance interventions in Kenya. Since its inception, KCWG has experienced significant growth and success in its coordination efforts. Some key milestones include steady membership and monthly meetings, advocacy for the harmonization of cash transfer values derived from MEB Values, and Joint Market monitoring initiatives. Additionally, a 5-W Matrix dashboard has been implemented, and most importantly, linkages with local-level institutions and the accommodation of Consortia within the CWG. One such consortium is the ACTED-led Kenya Cash Consortium (KCC), in partnership with the ASAL Humanitarian Network (AHN).

Key Talking points:

1. **The way of working and role of the Kenya CWG in enhancing the KCC work**: The KCC and AHN are both members of the Kenya CWG, drawing their guidelines and recommendations from the larger KCWG, which cascades them to the consortium partners.

2. **Lessons learned in dealing with Consortia:** Transparency and pre-agreed ways of working are essential in fostering trust and collaboration amongst partners, resulting in harmonized approaches

- The coordination and cooperation among partners implementing cash assistance enhance localization and foster satisfaction among beneficiaries, thereby reducing tension in the communities. Target beneficiaries have reported fairness in MPCA among all partners.
- Consortiums such as KCC and AHN present a good platform to reinforce the National level CWG initiatives; for instance, cascading the harmonized MEB Values or already agreed-upon approaches at the National level strengthens coordination and unified approaches at the field level, including between the National and County level Cash TWGs
- Joint, coordinated approaches lead to cost efficiency and effective Cash interventions.
- It is important to have joint review sessions to pick emerging issues that need addressing jointly, further enhancing collaborative and coordination efforts.

Opportunities

- There is still room to continue collaborating further and co-developing joint approaches. Joint monitoring and targeting remain areas that need strengthening.
- Capacity-building initiatives, research, and learning present opportunities to further improve the body of practice and evidence generation on the benefits of Cash interventions through collaborative approaches

Challenges

- The challenges faced by the KCWG are anchored on sustainability and assessment coverage. With dwindling funding, KCWG partners lack the opportunity to present an MEB for the urban, rural, ASAL, and refugee populations.
- Differing funding streams with varying objectives and donor priorities can sometimes undermine collaborative efforts among local partners seeking to harmonize and implement cash interventions in line with the KCWG guidelines, resulting in differing transfer values. Although significant improvement is evident, this remains a challenge.

3.4 Discussion

Question: What are the invitation arrangements for implementing the MEB review, and how are resources (especially donor-funded) pooled, considering the data-intensive nature of the exercise?

Response: The MEB review is conducted through a collaborative model, where partners contribute based on their geographic presence and available resources. As there is no central funding for the CWG, partners cover data collection (e.g., paying enumerators) from existing project funds. There is a standardized approach to training enumerators on harmonized tools (currently led by REACH and WFP). The CWG ensures minimum cost by leveraging ongoing partner projects and disseminating harmonized tools. Plans are in place to transition to county-led data collection through County Cash Technical Working Groups, which will support localization. Advocacy efforts are also ongoing with development partners to support financial sustainability and with government ministries and the Kenya National Bureau of Statistics (KNBS) to align MEB items with national data systems for long-term use.

Question: Have there been gains in FSP collaborations (e.g., M-Pesa), such as reduced charges, and are there deliberate efforts to engage private sector actors like Safaricom for localization?

Response: Kenya cash actors utilize Safaricom's enterprise model for bulk payments, where transfer charges are reduced to KES 11–13 per transaction, as opposed to KES 57–87 in standard models. Initial coordination efforts aimed to negotiate a collective rate for all actors, though it later triggered policy changes requiring all partners to pay under the new regulations. Private sector engagement exists, particularly with Safaricom, but requires a deeper partnership to align with localization goals.

Question: Is there a deliberate effort or roadmap for capacity enhancement of local partners to lead in cash transfer programming, in line with global localization priorities?

Response: Yes, ongoing efforts exist to build capacity for local actors, especially within consortia like KCC and AHON. However, there is a need for intensive training on enterprise payment systems, such as setting up M-Pesa infrastructure and operational capacity building with partners, including linking local

NGOs with Safaricom enterprise solutions and bank accounts. Moreover, collaboration with CALP and county-level cash technical working groups to contextualize SOPs and tools. Currently, 14 local organizations are enterprise-ready within a growing network of over 30, and plans are underway to expand training and access through TWGs and national coordination.

Question: Would it be possible to share a link to the 5W so participants can interact with the data?

Response:
https://app.powerbi.com/view?r=eyJrIjoiOTBlMDc2N2ItOTUwZi00OWJlLWFmOGYtYTdjNDVhZmNkNzZiIiwidCI6Ijc4MjE1YjkzLTUwNmQtNGNhOC05ZmMxLTU5ODBhMDQ5MjE2ZCIsImMiOjh9&pageName=ReportSection

4. Reflections from the Learning Event

1. In terms of enhancing the inclusion of vulnerable refugees based on needs as opposed to traditional targeting methodologies, forces coordination and complementarity among agencies to wholistically address household needs. This has translated to better efficiency gains.

2. FSP engagement emerged as a critical area that requires a greater collective focus. While mobile money platforms are widely used across East Africa, the terms of engagement, particularly transaction and withdrawal costs, vary significantly between countries. For example, in Somalia, recipients can access their full entitlements without incurring withdrawal fees. In contrast, in Kenya, these costs are typically covered by implementing agencies as part of the project budget. Participants emphasized the need for a coordinated advocacy effort involving government, donors, and implementing partners to collectively negotiate more favourable terms with FSPs. This is particularly urgent, given current funding constraints and the growing emphasis on cost efficiency.

3. Localization was identified as an area where important lessons can be shared across countries/regions. In Uganda, data indicate that most referrals are initiated by international organizations, with limited participation from local actors, often due to capacity and resource constraints. In contrast, the Kenyan experience demonstrates how a deliberate investment, phased approach over several years has progressively strengthened the role of local organizations in cash coordination and delivery. This underscores the importance of long-term, adaptive support models that foster local ownership and leadership in humanitarian response.

4. The discussion also acknowledged the need for stronger and quantifiable evidence to support the scale-up of CVA and advocacy efforts. This includes generating and disseminating data on cost efficiency, the effectiveness of different transfer modalities, and the contribution of cash to localization outcomes. Existing gaps in harmonized delivery mechanisms were identified, with an

urgent need to streamline systems, such as reducing the proliferation of different cash delivery platforms for beneficiaries operating in the same areas.

5. The group reflected on the potential shifts ahead, including the growing relevance of national social registries and self-registration systems. While such systems promise greater efficiency, participants stressed the continued importance of verification processes and context-specific adaptation to ensure appropriate targeting and inclusion. The broader goal remains to deliver humanitarian assistance in a timely, cost-effective, and accountable manner, balancing innovation with the realities of operational complexity.

6. The discussion reinforced the value of structured cross-country learning. It emphasized the need to invest in both systems-level advocacy and locally grounded capacity strengthening to improve the efficiency, effectiveness, and inclusivity of cash and voucher assistance across the region.

7. The session concluded with a call for continued collaboration, stronger advocacy, and the utilization of comparative experiences across countries to inform future strategies, with a particular interest in expanding structured regional learning and knowledge exchange platforms.

Key Take aways:

1. **Invest in Local Capacity**: Prioritize long-term, structured capacity strengthening for local actors, especially to design/implement proposals, FSP engagement, digital systems, and complaint mechanisms.

2. **Expand Harmonization**: Align tools, targeting methods, use of MEB and market monitoring and coordinated adaptation of transfer values to improve coordination.

3. **Strengthen FSP Engagement**: Coordinated collective advocacy for better terms and expanded access.

4. **Leverage CVA for Financial Inclusion**: Integrate CVA into national financial and social protection strategies.

5. **Scale Cross-Country Learning**: Create platforms for structured knowledge sharing and adaptive learning.

6. **Balance Innovation and Accountability**: Ensure robust verification while adopting digital innovations.
7. **Climate change Linkages**: Build CVA into national and local climate adaptation frameworks to support anticipatory action and long-term resilience

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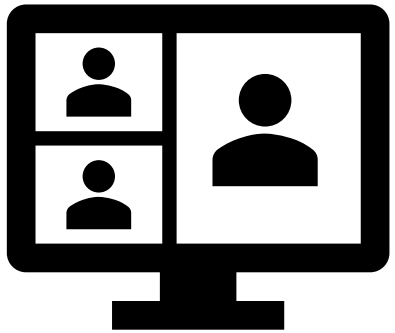
CALP NETWORK
CHOICE & DIGNITY FOR PEOPLE IN CRISIS

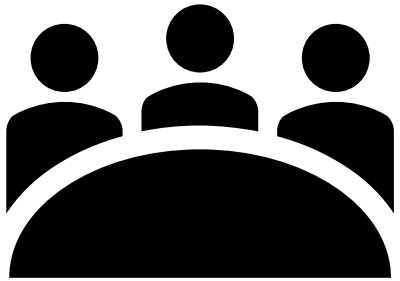
CWG CASH WORKING GROUP
EASTERN AFRICA REGIONAL CASH WORKING GROUP

Lessons Learnt: Efficiency gains in cash and voucher assistance in Eastern Africa

June 10, 2025

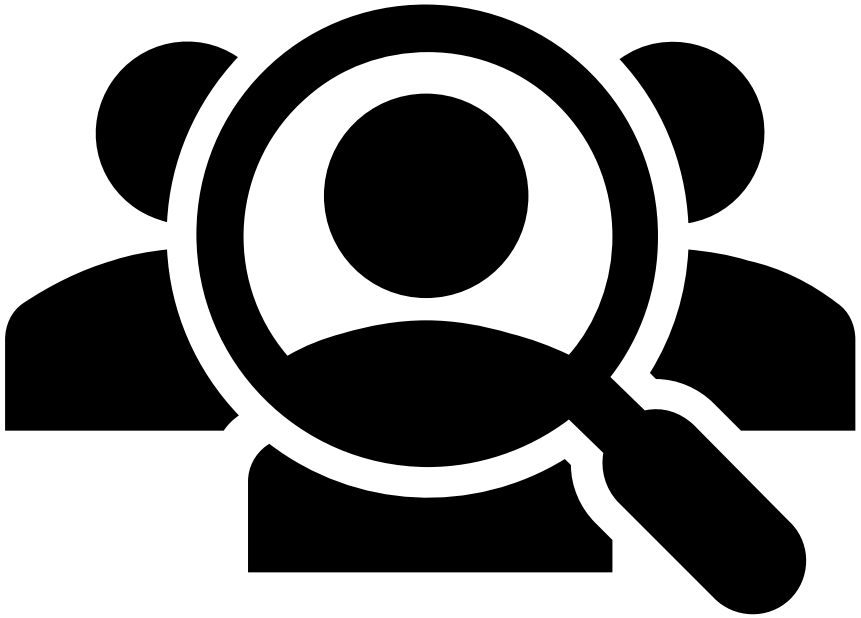
Welcome





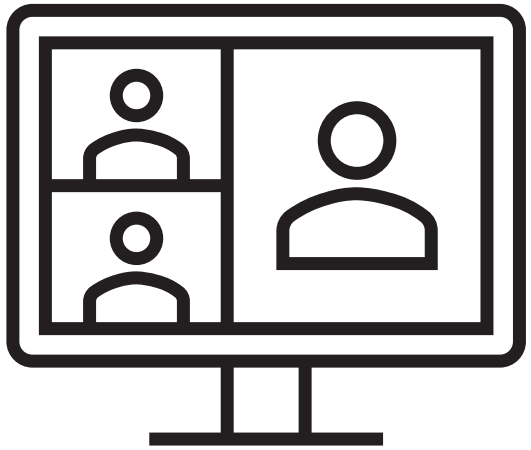
Objective

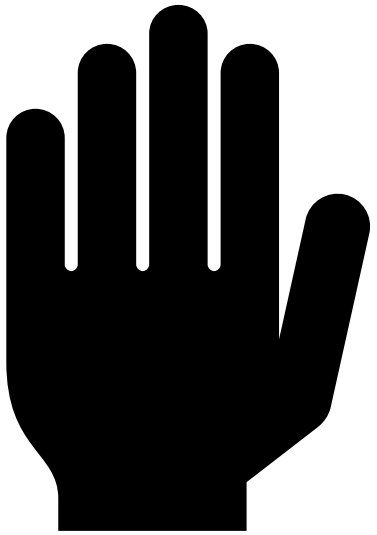
- To facilitate the streamlining of current efforts and promote better harmonized CVA delivery systems.



Agenda

Overview: ECHO Regional
ECHO Uganda: Country perspectives & observations
Uganda Cash Consortium: Referrals as basis for vulnerability targeting
Uganda CWG: Financial inclusion and how to improve interface with Financial Service Providers
Q&A session
ECHO Kenya: Sharing country perspectives
Kenya Cash Consortium: Leveraging efficiency gains through flexible localized alert-based cash response
Kenya CWG: Leveraging work with CWG and consortia
Q&A session
Discussion session: Ways forward and opportunities of cross-fertilization in the region





How to pose questions?

Opening Remarks

Segolene De Beco, Head of ECHO Regional Office

Uganda: Country Perspective & Observations

Morten R. Petersen, Technical Assistant, ECHO Uganda

ECHO Uganda*: Country Office Perspectives & Observations

- Cash as a modality remains a high priority – for MPC as well as sector specific cash (EiE).
- Delivered through ONE platform (Uganda Cash Consortium - UCC).
- Ambition to attract other donors to same common delivery platform.
- Small coverage (<5%).
- Digital cash transfers only – preferably Mobile Money – for efficiency.
- Cost-efficiency (TCTR) improved >10% in past 3 years (77.5%).
- Cash for EiE superior for school enrollment but remarkably Cash for EiE and MPC performs equally well for retention in school.

** these point are by the DG-ECHO Uganda country office and as such does not necessarily represent corporate DG-ECHO policy.*

ECHO Uganda Country Office

- Significant change in food assistance (FA) and FA prioritization.
- UCC Adaptability in targeting (changed 3 times) for increased vulnerability targeting.
- Speed and agility remains crucial to minimize inclusion/exclusion errors.
- Current referral system works well, but situation keeps changing…
- Single registry a de-facto reality in the refugee response.
- Data sharing needs to be strengthened and become the default 'norm' under data protection regulations.
- Referrals and referral follow-up by referring agencies needs reinforcement for effective integrated programming.
- Household level socio-economic data lacking.

** these point are by the DG-ECHO Uganda country office and as such does not necessarily represent corporate DG-ECHO policy.*

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UGANDA CASH CONSORTIUM

Uganda Cash Consortium

Presentation by:
Mercy Koku – UCC Manager
Misak Oumo – Anticipatory Action Coordinator

DRC DANISH REFUGEE COUNCIL

THE LUTHERAN WORLD FEDERATION

Funded by the European Union

Project Background

UGANDA CASH CONSORTIUM

Project Title: *Cash assistance to support the most vulnerable refugees in accessing their basic needs and accessing education in Uganda.*

1

UCC: Led by DRC in partnership with LWF

Funded BY EU

EUR 17,200,000 funding from European Union since 2023

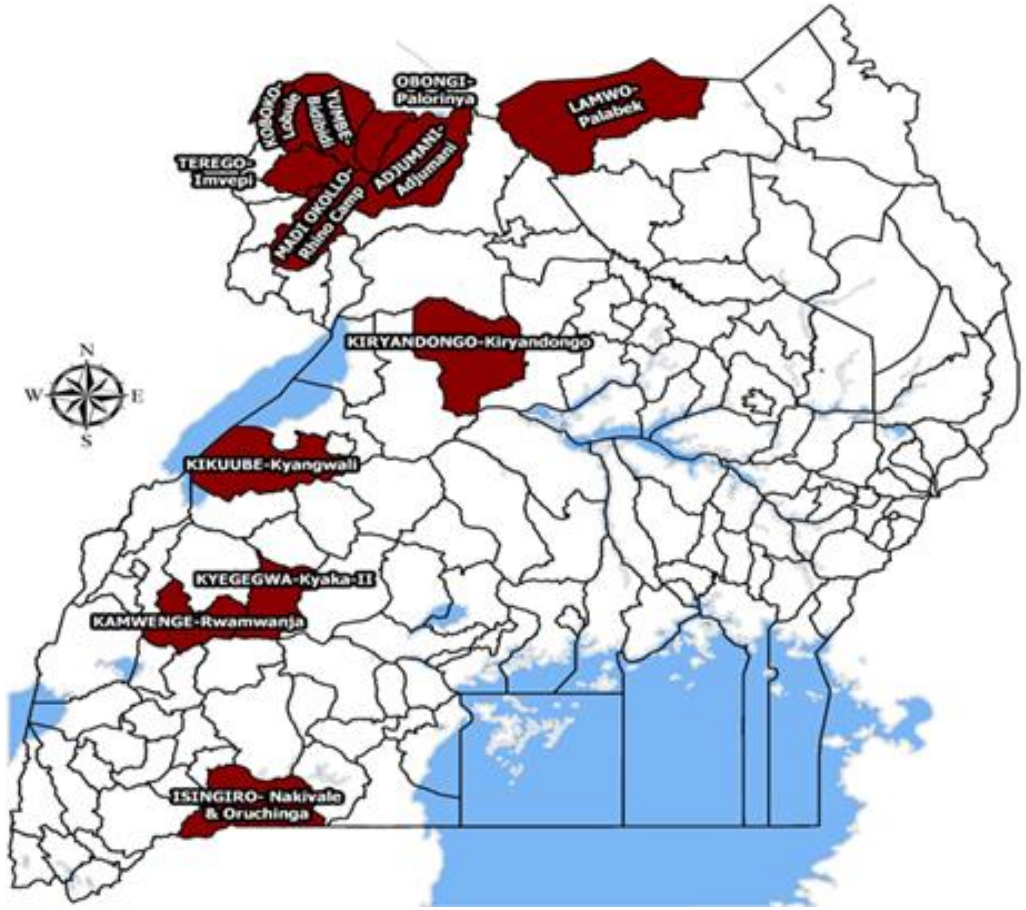
2

Located in all the13 settlements in Uganda with a strong focus on refugee receiving settlements

3

Between 2023 to 2024, total reach: 89,580 beneficiaries: MPCA (46,540 women & girls, 43,039 men & boys

28,625 beneficiaries Cash for EiE (12,572 girls, 16,053 boys)



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the European Union

UGANDA CASH CONSORTIUM

Approaches

100% digital disbursement via Mobile Money & agency banking

Based on 2023 (MEB), Informed by EiE partners' recommendation basket composition & aligned with findings from 2022 market assessments

Targeting through Referrals

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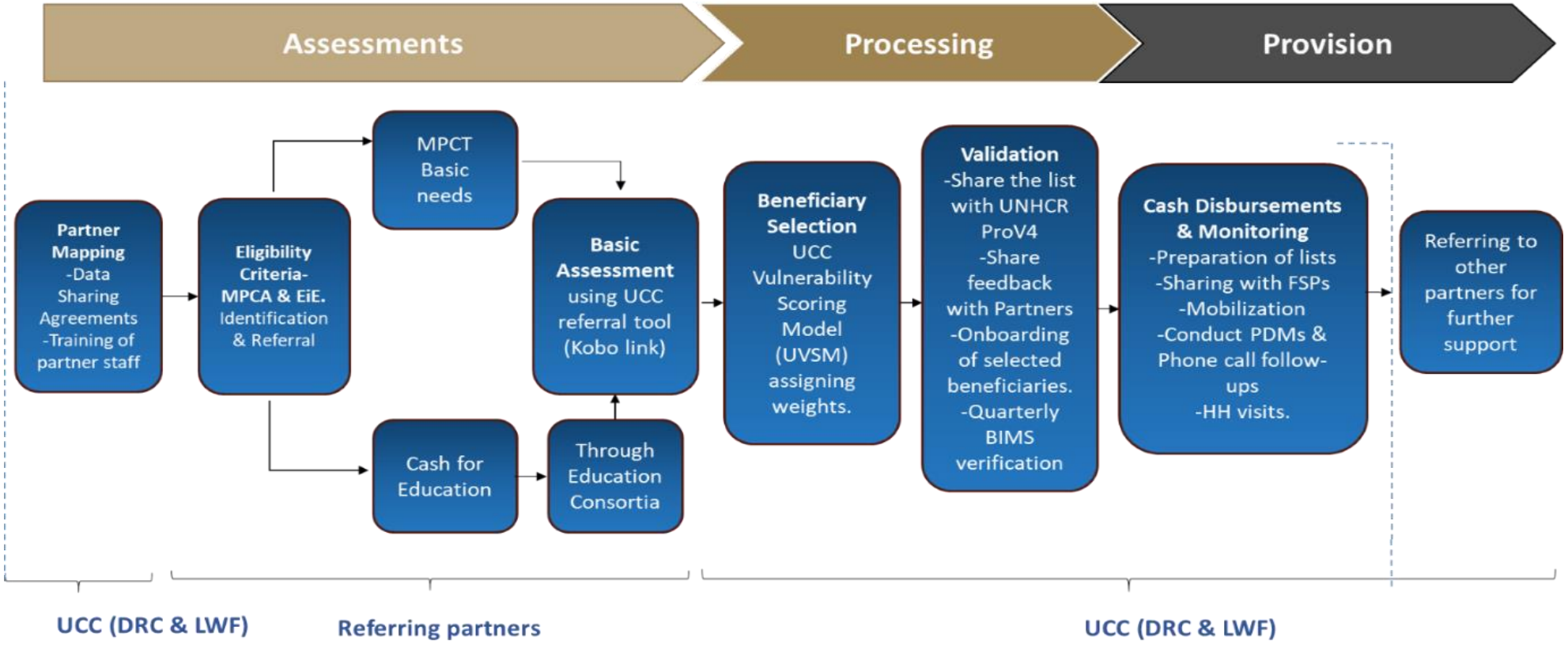
the European Union

UGANDA CASH CONSORTIUM

Referral Mechanism Overview



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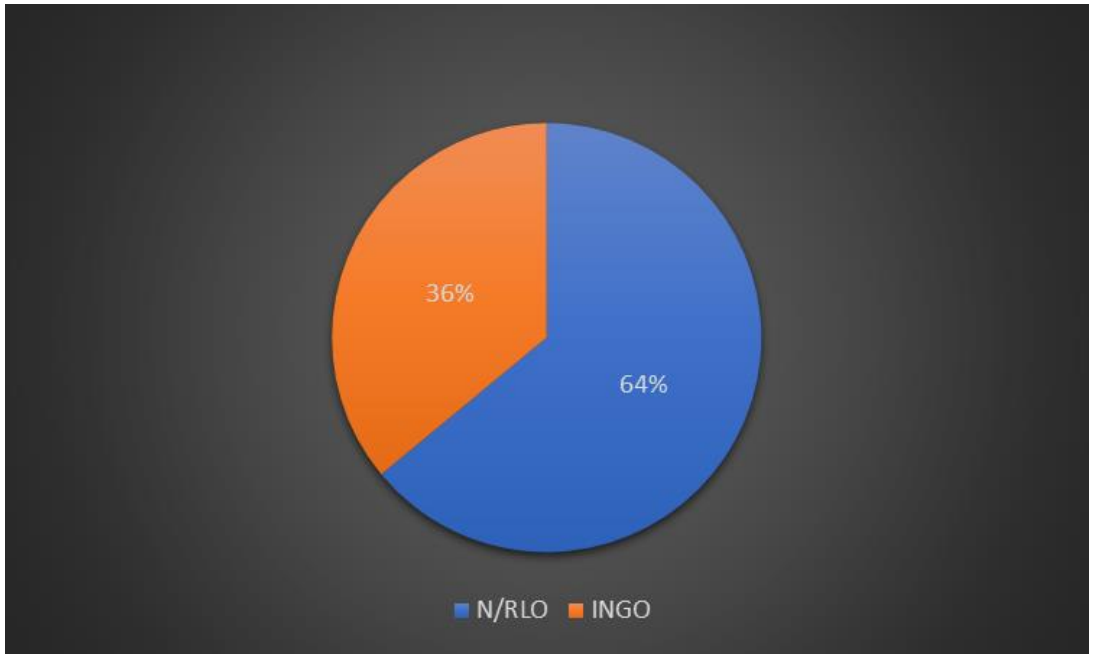
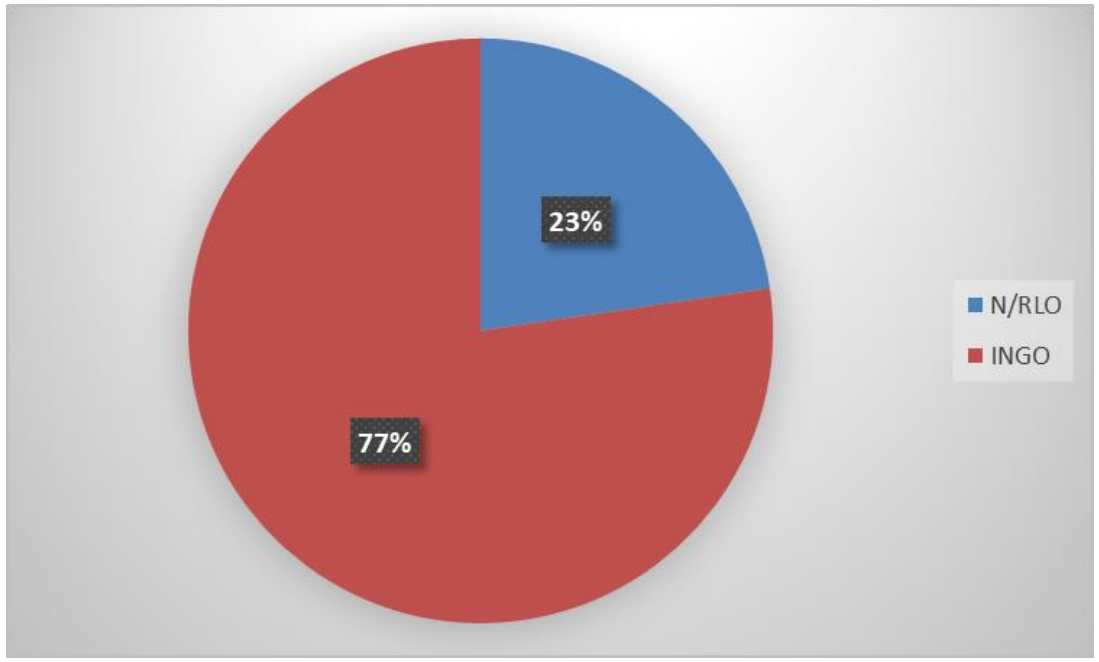
UGANDA CASH CONSORTIUM

Referring Partners



Number of Referrals Made



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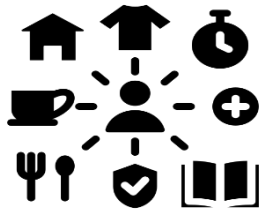
Why Referrals?

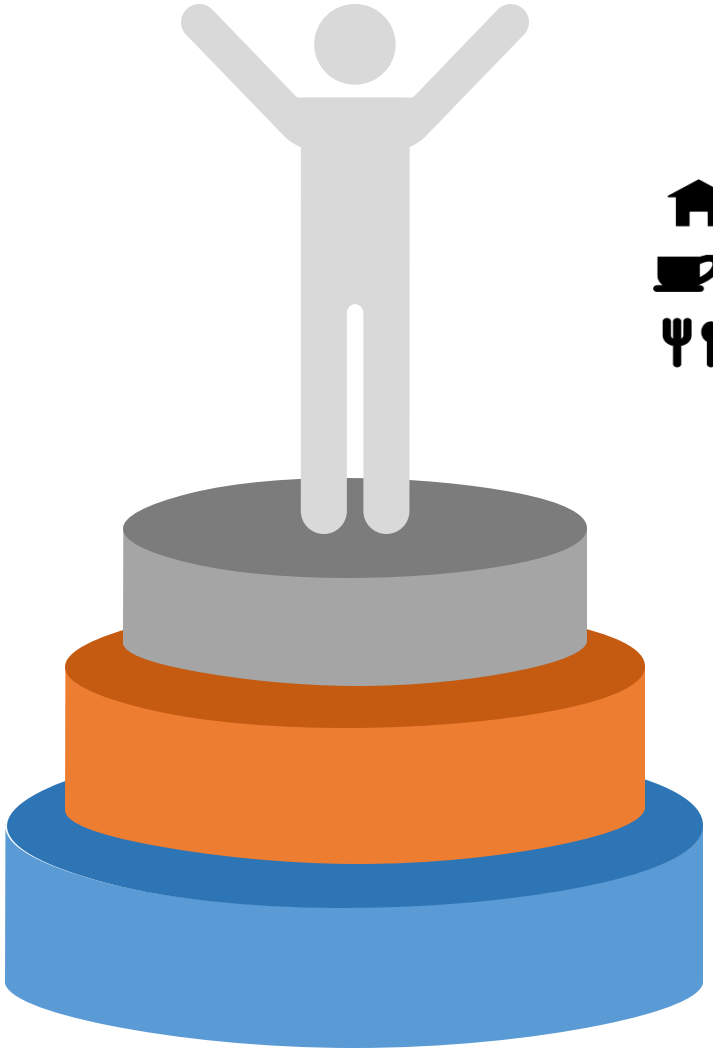
UGANDA CASH CONSORTIUM

Enhances access
& inclusion



Supports
holistic service
delivery

Promotes
Localization



Fosters
coordination
& resource
leveraging

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the European Union

Key Learnings

Support localization efforts and enhance inclusion

Reduces Duplication and confusion

Efficiency

Driver of basic needs approach

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Opportunities

UGANDA CASH CONSORTIUM

Link to livelihoods and graduation

Strengthen localization through local NGO engagement

Enable refugee inclusion in national systems. Generate data for advocacy

Strengthen multi-sectoral response

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UGANDA CASH CONSORTIUM

Challenges

Limited verification by UCC

Continuous partner training needed

Limited resource envelop (funding gaps) vs referral volumes

Referral fatigue & time burden on partners (4 months enrolment adds pressure)

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UGANDA CASH CONSORTIUM

Q & A

DRC DANISH REFUGEE COUNCIL

THE LUTHERAN WORLD FEDERATION

CWG CASH WORKING GROUP UGANDA

Uganda CWG: Humanitarian CVA as Catalyst for Financial Inclusion

Learning Event: Efficiency Gains in Cash and Voucher Assistance in Eastern Africa

10 June 2025

Overview of CVA in Uganda

Policy environment:

- Conducive policy environment for financial inclusion & self-reliance
- Since 2023 – significant scale-up of CVA and use of digital channels
- CWG strategy focus
  - Enhance access & quality financial services
  - Establish links/partnerships for self-reliance
  - Enhance harmonization of CVA interventions

Delivery so far in 2025:

- 12 partners reached 314,000 HH with USD 18.5 million of CVA
- 90% delivered digitally through mobile money and bank accounts

CWG CASH WORKING GROUP UGANDA

Important Learnings

CWG CASH WORKING GROUP UGANDA

- Free SIMs = FSPs' initial commitment towards refugee financial inclusion
- CVA coupled with digital/financial literacy training = helps refugees manage $ wisely + opportunity to build credit history
- Partnership with BoU = key for FSPs to cater for refugees/underserved populations
- Digital delivery is good but with limitations = low digital literacy, phone ownership, FSP capacity and agent network in settlements
- Coordination is a driver to harmonize CVA = but takes time and commitment from all parties involved

Opportunities

- Enabling policy environment = Refugees can own bank/mobile money accounts and legally access other financial services

- Humanitarian cash actors = intermediaries between refugees and FSPs

- CVA contracts with FSPs = leverage for broader financial inclusion

- CVA has macro & micro benefits = builds basic financial stability of refugees while boosting local markets (unlike other forms of aid)

Challenges

CWG CASH WORKING GROUP UGANDA

- Blurred mandate with other WGs = coordination gaps
- Coordination is part-time = insufficient time spent on advocacy
- Funding cuts/increased in-kind pressure = reverse gains made
- FSPs unconvinced of commercial opportunity = still CRS focus
- FSPs' limited infrastructure = inadequate to serve the last mile
- Fraud & scams = risk undermining the effectiveness of CVA

Thank you for listening.

Questions

Health Break

Kenya: Country Perspective & Observations

Clément CAZAUBON, ECHO Kenya

Funded by the European Union

The Kenya Cash Consortium

LEVERAGING EFFICIENCY GAINS THROUGH FLEXIBLE, LOCALIZED ALERT-BASED CASH RESPONSE

10 June 2025

IMPACT Shaping practices Influencing policies Impacting lives

CONCERN worldwide

OXFAM

ZERO EXCLUSION CARBON POVERTY

1• The Kenya Cash Consortium

2• Efficiency gains through Localisation

3• Efficiency gains through the Alert-Based Mechanism

4• Challenges

5• Lessons Learned & Best Practices

6• Way Forward

acted

ZERO EXCLUSION CARBON POVERTY

1. The Kenya Cash Consortium

- Since 2019, the Kenya Cash Consortium (KCC) has provided coordinated, accountable delivery of MPCA across Kenya's Arid and Semi-Arid Lands to over 284,510 **beneficiaries in 10 counties namely Mandera, Garissa, Wajir, Marsabit, Isiolo, Turkana, Tana River, Samburu, Baringo and West Pokot.**
- Funding is primarily from ECHO, with co-funding from a variety of partners over the years, e.g. NMoFA, DANIDA, BHA, NORAD, Irish-Aid
- Core partners: Acted, IMPACT, Oxfam, Concern Worldwide – plus the **ASAL Humanitarian Network (AHN) secretariat** and 12+ Kenyan IPs

Beyond Cash:

- Investment in **capacity building and empowerment** of the AHN Secretariat & local partners to lead coordination and implementation at **County Level**
- Harmonized **tools, systems, and standards** for timely, dignified, and impactful cash responses – also building on referral systems from 2025 onwards
- Support towards further localization within broader **disaster risk management policy & practice** with planned pilot of (county) government-owned and led response under the HIP 2025

1. The Kenya Cash Consortium

Partner Zoom

Oxfam - In Kenya since 1963, in solidarity with neglected, hard-to-reach and marginalized communities in rural and informal urban settlements to overcome vulnerability and poverty and ensuring protection mainstreaming to address intersecting and cross-cutting challenges such as gender equality, climate change, governance, and human rights

Since 2018, **IMPACT**, via its inter-agency initiative REACH, has been an active part of the CWG, and co-leads the MEB work stream. In 2022, the KCC introduced its JMMI assessment to support the transfer value standardization and information on market functionality. IMPACT Kenya grants a specific focus on climate change effect on vulnerable populations, through MSNA conducted in vulnerable counties and refugee camps, including the analysis of the impact of drought and flooding in refugee hosting areas

1. The Kenya Cash Consortium

Partner Zoom

Concern Worldwide- present in Kenya since 2002 in Marsabit, Turkana, Isiolo and Tana River Counties and settlements of Nairobi. The Kenya program implements livelihoods, education, health and nutrition, governance, community empowerment and multi-sector projects in both development and emergency contexts.

AHN – The **ASAL Humanitarian Network** is a network of over 30 locally-led organizations advancing humanitarian leadership, development programming, and peacebuilding across Kenya's arid and semi-arid lands leveraging coordinated action to strengthen locally-driven responses.

KCC partners are present in key coordination forums e.g. the Kenya Cash Working Group, the County Cash Coordination Forum, the National Kenya Food Security Coordination Platform, and the Humanitarian Coordination Team

1. The Kenya Cash Consortium

Key Results & Impact (Latest Phase)

✓ **Improved Household Resilience:**

- Nearly 80% of households reduced reliance on harmful coping strategies, showing strong progress in stabilizing livelihoods—especially in Dadaab and Tana River.

✓ **High Standards of Accountability and Safety:**

- Among the beneficiaries, 91% confirmed that assistance was delivered in a safe, accessible, accountable, and participatory manner. Notably, women (54%), especially those aged 30–41, reported the highest levels of satisfaction and safety—highlighting the program's success in protection mainstreaming.

✓ **Enhanced Food Security Outcomes:**

- 67% of households achieved an acceptable Food Consumption Score—an improvement from baseline—demonstrating the positive nutritional impact of MPCA.

2. Efficiency Gains through Localisation

- ✓ **Locally-Led delivery**
  - anchored in partnerships with local and national NGOs – since 2019, KCC has increasingly deepened commitment to localization, equipping local and national actors with tools, resources and decision-making power
  - international partners made commitments to close field offices/reduce field operations to enable investment in local partners' operational capacity, influence at the county level
- ✓ **Strengthened Local Leadership**
  - a 5% Indirect Cost Recovery (ICR) policy now in place—marking a shift toward more sustainable and equitable partnerships; today, national partners are co-creators in program design
  - since 2023, disbursements to IPs are centralized to the consortium lead (rather than handled by the consortium partners) – international consortium partners play technical advisory, capacity-building and/or MEAL roles
- ✓ **One-system approach**
  - common tools, targeting criteria, and harmonized delivery platforms

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ZERO EXCLUSION CARBON POVERTY

2. Efficiency Gains through Localisation, cont.

- ✓ **People-centered**
  - grounded in community feedback, accountability, informed consent, and inclusion
- ✓ **Evidence-driven**
  - Real-time data and market analytics guide response design and improvement
- ✓ **Policy influence**
  - engaging donors, counties, and national platforms, on financing, preparedness, and integration; AHN is a platform that amplifies local voices; CBT-identified HSNP Category 1 beneficiaries integration into government-led social protection efforts to align support mechanisms with broader national policies while establishing a county-level disaster risk financing system based on alerts

Beneficiary A (far left), a refugee at Hagadera, fleeing civil unrest in Somalia, shared that the Multi-purpose cash assistance greatly relieved her burden of providing for her 10 family members. She used a small portion of her money to also start a small samosa business.

3. Efficiency Gains through the Alert-Based Mechanism

- Introduced in 2023 in response to increasingly sporadic and unpredictable crises (largely linked to climate change)
- Empowering County Governments & Local NGOs – through CSGs – to define triggers, thresholds and perform continuous monitoring of needs in partnership with local communities
- AHN as a centralized mechanism for raising alerts up to the Consortium Management Unit
- Disbursements to IPs now centralized in the consortium lead (rather than distributed across several international partners) – reducing one layer of fund transfer

Continuous monitoring by local IPs & counties

Alert raised within the AHN system -> appeals made both to KCC & other partners/donors

KCC CMU reviews & approves activation

Proposals from IPs -> cash disbursements

Target timeline: 14 days

4. Challenges

- ✓ **Limited Proposal Writing Skills:** Local partners face challenges in developing competitive funding proposals that meet KCC expectations. This includes gaps in articulating logical frameworks, demonstrating impact, and aligning proposals with broader humanitarian or development strategies.
- ✓ **Limited Pre-Financing Capacity:** Local partners often operate with constrained financial reserves and cannot frontload expenses before receiving donor disbursements. This limits their ability to mobilize quickly at the onset of a response or scale interventions during critical periods – while recent shifts in global policy have also limited international partners' ability to front the cash.
- ✓ **Challenges in Meeting the 14-Day Response Target:** The timeline to respond within 14 days of a crisis alert is often difficult to achieve due to delays in funding disbursement, bureaucratic procurement processes, and logistical hurdles.
- ✓ **Lack of Funding between Alert Cycles**: Experience funding gaps between response phases or alert cycles, reducing their ability to maintain operational readiness and conduct continuous monitoring

5. Lessons Learnt

- ✓ **Locally Led Response Requires Structural Support**
  - Local actors need financial and operational support (e.g., overheads) to lead effectively.
- ✓ **Harmonized Complaints and Response Mechanism (CRM)**
  - Use of blast SMS notifications improved beneficiary preparedness and financial planning.
  - Strengthened accountability and communication.
- ✓ **Importance of Adaptive Learning:**
  - Adjusting targeting and data collection methods based on past challenges demonstrates a strong learning culture.
  - Continuous improvement is embedded in program design.
- ✓ **Gap in MEB Design:**
  - The drought-focused MEB did not capture flood-related needs, highlighting the importance of scenario-specific planning.
  - Reinforces the need for flexible and adaptive program tools.

5. Best Practices

- ✓ **Use of County-Level Cash Working Groups (CWGs):**
  - Leveraging existing coordination structures ensures harmonized and context-specific targeting.
  - Promotes collaboration and reduces duplication of efforts among partners.
- ✓ **Multipurpose Cash Transfers (MPCA) as Life-Saving Support**
  - MPCA enabled communities to meet diverse needs: food, debt repayment, medical care, and education.
  - Contributed to positive protection outcomes by reducing harmful coping strategies.
- ✓ **Institutional Capacity Strengthening for Local Partners**
  - Allocation of overhead costs to local organizations supports sustainability and capacity development.
  - Encourages locally led humanitarian responses.
- ✓ **Harmonized Complaints and Response Mechanism (CRM)**
  - Use of blast SMS notifications improved beneficiary preparedness and financial planning.
  - Strengthened accountability and communication.

5. Best Practices (continued)

- ✓ **Comprehensive Actor Mapping:**
  - Mapping cash actors at both county and camp levels enhances coordination and resource optimization, and supports strategic planning and gap identification.
- ✓ **High Coverage Targeting Strategy:**
  - Targeting 75% of households in each village minimizes intra-community sharing and dilution of impact, and promotes equity and reduces social tension.
- ✓ **Enhanced Targeting Criteria:**
  - Incorporating food security indicators (e.g., Food Consumption Score, Livelihood Coping Strategy Index, mal-nutrition indicators) improves the precision of vulnerability assessments.
  - Moves beyond subjective community-based targeting to evidence-based approaches.
- ✓ **Partner Capacity Building:**
  - Advocacy, and fundraising strengthens local ownership and sustainability.
  - Empowers local actors to lead humanitarian and development responses.
- ✓ **Advocacy for Context-Specific MEBs:**
  - Collaborating with the Kenya Cash Working Group to define disaster-specific Minimum Expenditure Baskets (MEBs) ensures relevance (e.g., including shelter needs during floods).

6. Way Forward

- ✓ **Forecast-Based Action:** Strengthen links between climate data and cash response triggers to act before crises escalate.
- ✓ **Digital Delivery and Innovation:** Leverage mobile money, digital ID, and e-voucher platforms for faster, more transparent cash transfers.
- ✓ **Stronger Government Linkages:** Align MPCA with national safety nets (e.g., Hunger Safety Net Programme) for sustainability and scale.
- ✓ **Evidence-Based Influence:** Use KCC field learning to inform national policy and regional best practices.
- ✓ **Deepen Localization and Capacity Building:** Invest in sustained capacity strengthening of local partners through joint planning, financial management support, and technical training.
- ✓ **Institutionalize Forecast-Based Financing (FbF):** Establish clear, context-specific early action protocols (EAPs) linked to climate thresholds and early warning indicators.

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ZERO EXCLUSION CARBON POVERTY

6. Way Forward

- **Formalize engagement platforms** with county governments and national ministries to ensure MPCA aligns with social protection strategies.
- **Advocate for the integration of MPCA** into disaster risk management and resilience policies through evidence sharing and joint learning forums.
- **Enhance Funding Sustainability and Donor Coordination:** Advocate for multi-year, flexible funding mechanisms that support anticipatory action and long-term capacity building.
- **Document and Disseminate Learning Systematically:**Use findings to influence regional cash coordination platforms and contribute to global learning on MPCA in fragile and mobile contexts.
- **Alert based system:** Triggers thresholds, SOPs signed on alongside with county government where they front load their budget allocations on climate change and disaster risk financing
- **Cash preparedness and SOP development**: Expand support to ASAL counties on response readiness

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Thank You!

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IMPACT Shaping practices Influencing policies Impacting lives

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ZERO EXCLUSION CARBON POVERTY

Leveraging work with CWG and consortia

Kenya CWG

10th June 2025

Funded by
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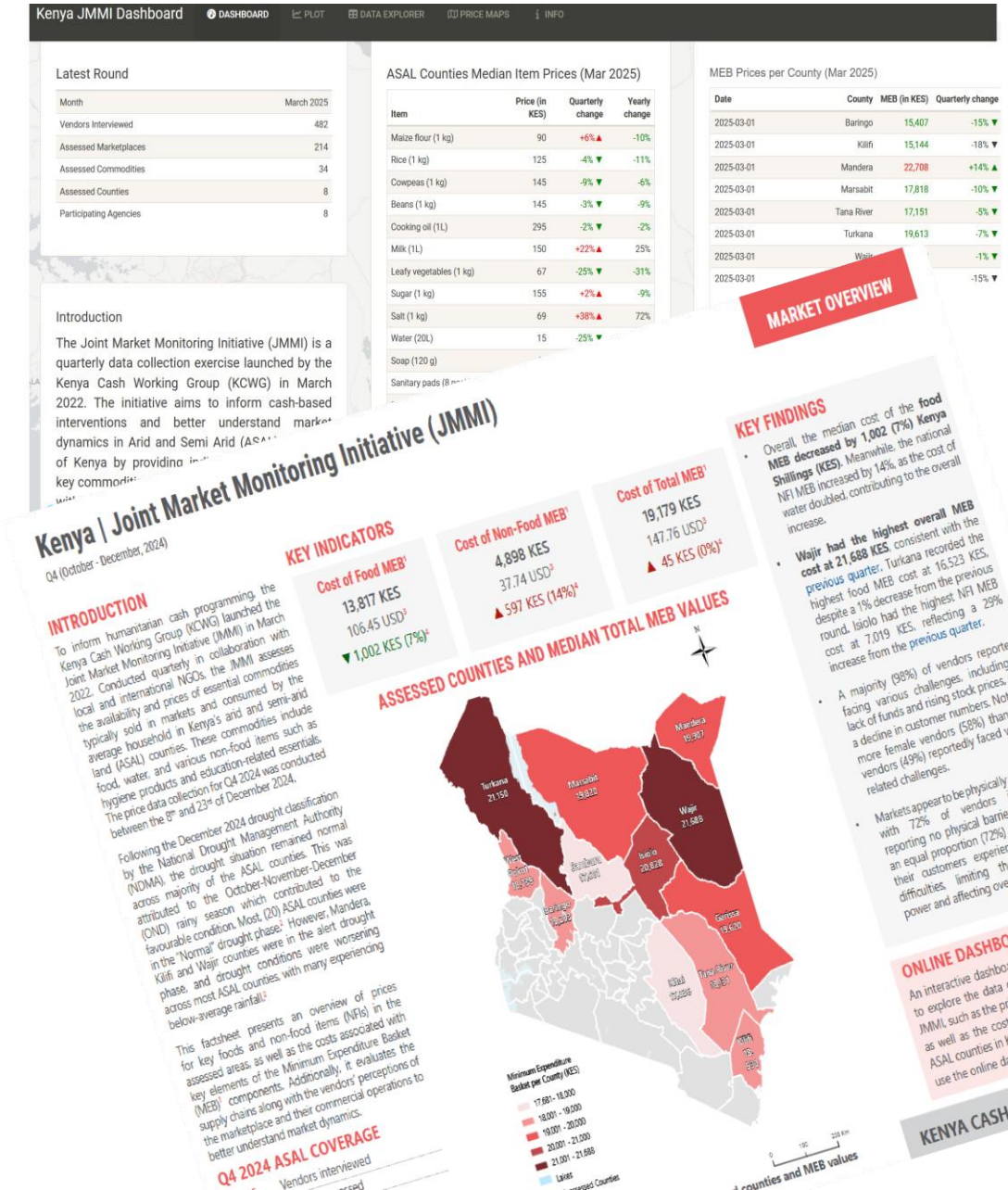
Civil Protection and
Humanitarian Aid

Joint Market Monitoring Initiatives

Funded by European Union Civil Protection and Humanitarian Aid

- Joint market monitoring initiatives commenced in 22 to determine the cost of the MEB
- JMMI is conducted quarterly in the months of March, June, September and December
- All CWG stakeholders have the opportunity to participate to support data collection from the critical markets as a way of leveraging on existing consortia
- Dashboard and factsheets are developed quarterly for access and information to improve coordinated approaches
- The JMMI is beneficial in guiding cash practitioners and development partners in project designs and ensuring appropriate review of TVs to adequately support targeted populations with the MPCs



Updated On:

Monday, 09 June 2025

Kenya Cash Working Group: 5W Matrix

KCWG
KENYA CASH WORKING GROUP

Number of Individuals Reached	Number of Households (HH) Reached	Donors	Organizations	Counties Reached
1,308,536	320,777	66	28	29

County: All

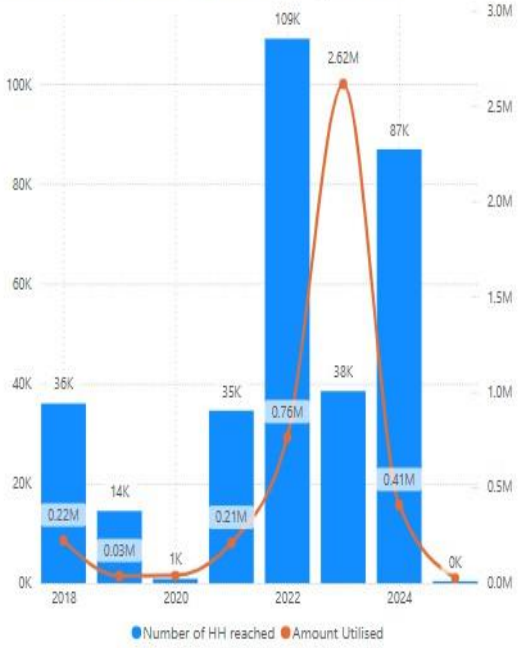
Organization: All

Donors: All

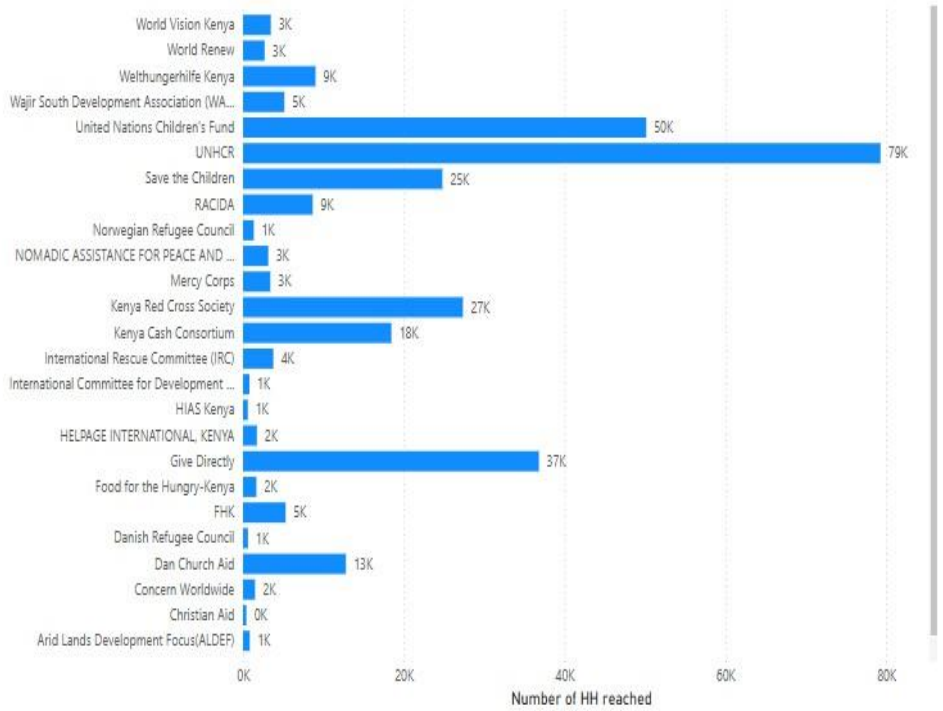
Select the Range in Date Period: 23/08/2021 – 11/02/2025

IPC Classification | JMMI Findings | KCWG Submit New Entry

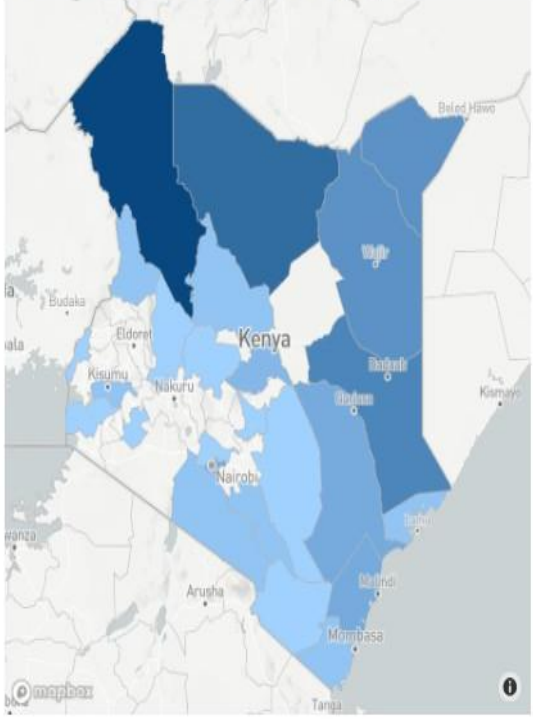
Number of HH reached & Amount Uitilized by Partners



Organizations Working Here



Counties with Cash and Voucher Interventions going on.

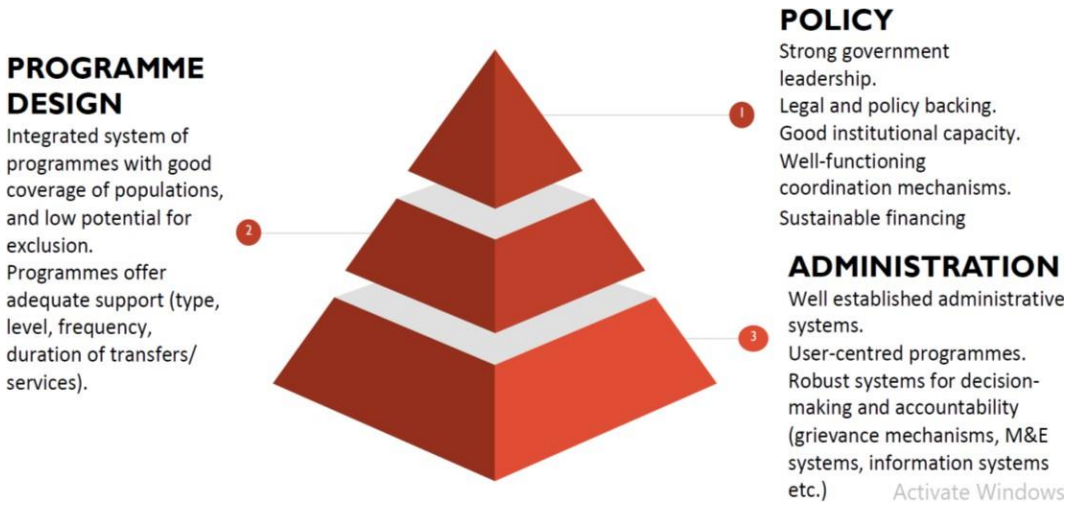


This dashboard is interactive, and can display different information by selecting options on the drop-drop menus on the left or by clicking directly on the graphs

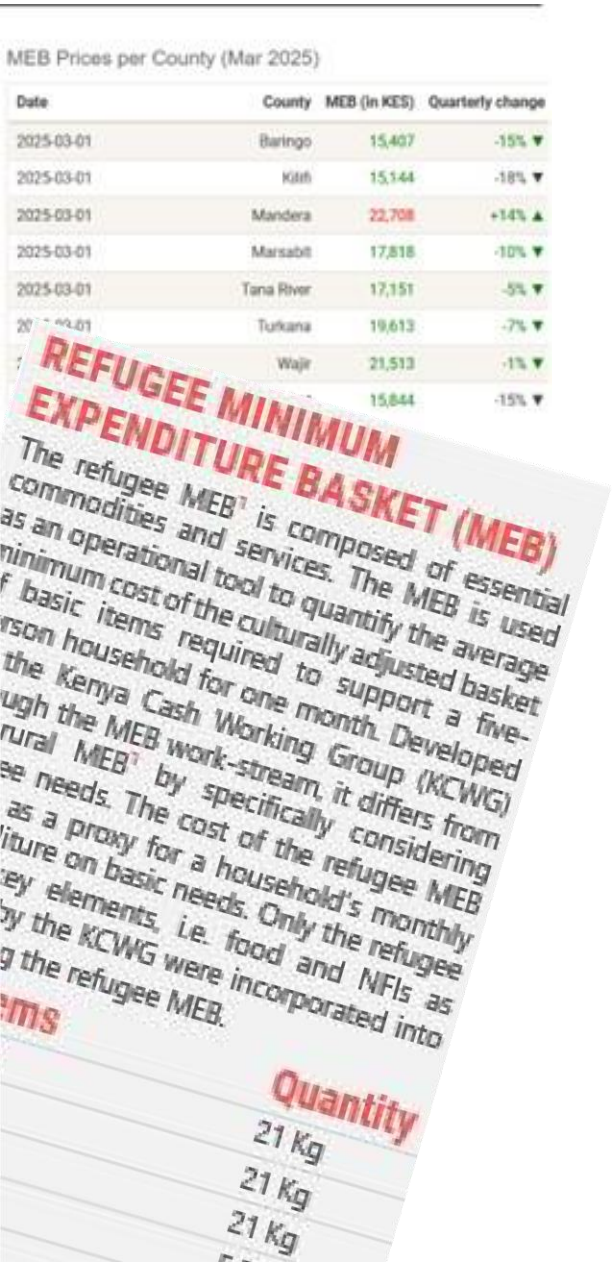
Details ›

Linking Humanitarian work to Social Protection

- Supported in the development of the Kenya Social Protection Policy
- Established a Workstream on Linking SP, targeting and Data Protection
- SP Secretariat on-boarded as one of the 2 Chairs of the KCWG
- Workshop with the SP Secretariat on the ESR and opportunities for Harmonised targeting
- Aligning its cash responses to the Government SP (Social Assistance) – Horizontal expansion, vertical expansions, aligning to HTT
- Supported in the review of the HTT to make it risk informed and vulnerability, promoting its use among CWG members
- Piloting of the ECHO-funded Joint Risk Vulnerability assessment tool towards Shock-Responsive SP



County-level and Refugee Cash Coordination



MEB Prices per County (Mar 2025)

Date	County	MEB (in KES)	Quarterly change
2025-03-01	Baringo	15,407	-15% ▼
2025-03-01	Kitifi	15,144	-18% ▼
2025-03-01	Mandera	22,708	+14% ▲
2025-03-01	Marsabit	17,818	-10% ▼
2025-03-01	Tana River	17,151	-5% ▼
20[illegible]-03-01	Turkana	19,613	-7% ▼
[illegible]	Wajir	21,513	-1% ▼
[illegible]	[illegible]	15,844	-15% ▼

REFUGEE MINIMUM EXPENDITURE BASKET (MEB)

The refugee MEB[1] is composed of essential commodities and services. The MEB is used as an operational tool to quantify the average minimum cost of the culturally adjusted basket of basic items required to support a five-person household for one month. Developed by the Kenya Cash Working Group (KCWG) through the MEB work-stream, it differs from rural MEB[1] by specifically considering refugee needs. The cost of the refugee MEB is used as a proxy for a household's monthly expenditure on basic needs. Only the refugee key elements, i.e. food and NFIs as by the KCWG were incorporated into the refugee MEB.

ems

Quantity

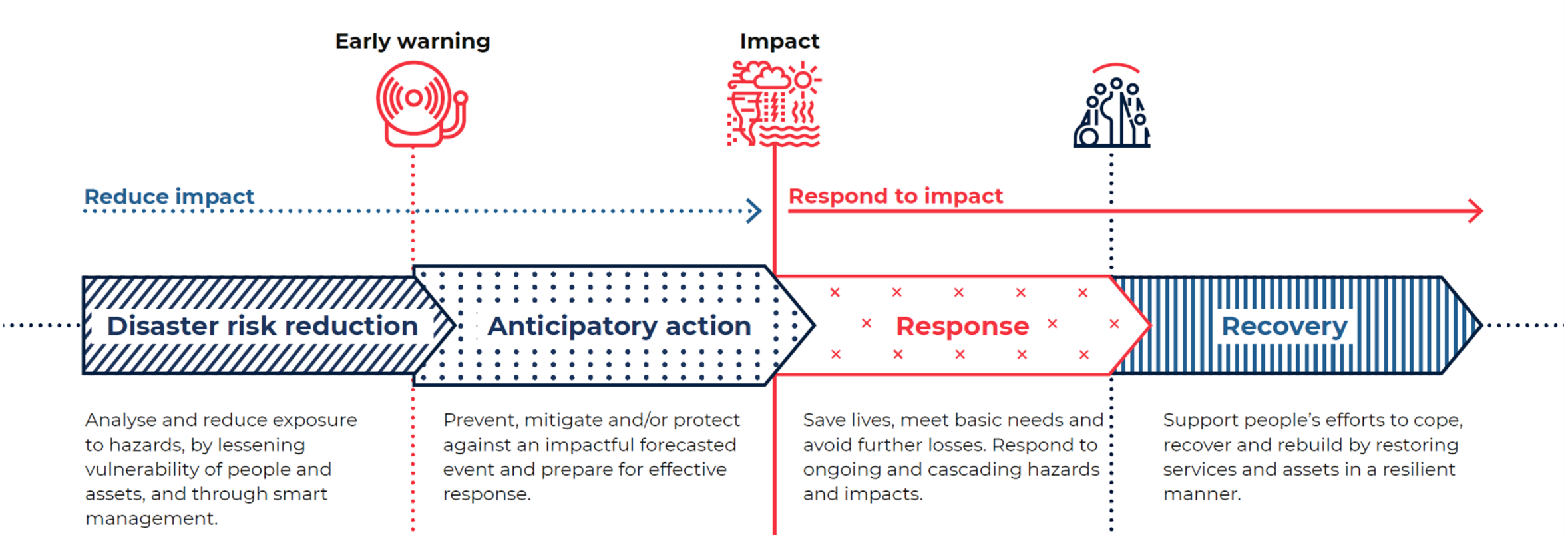
21 Kg

21 Kg

21 Kg

- Establishment of county-level TWGs structures, and guidelines for county level TORs
- Quarterly County level TWGs to review progress, challenges And best practices on coordination and harmonization efforts
- County level MEBs
- Linkages with local level NGOs and consortia like the AHN
- Establishment of the Refugee MEB Workstream to give a focus on data collection in the refugee contexts
- JMMI data collection in the refugee camps to determine costs of the MEB for refugees

Use of Cash in Mult hazard Contexts



- Beyond drought (and ASAL): The CWG is promoting a Multi-hazard approach and flexibility to adopt cash for other shocks including epidemics and pandemics.

Key Lessons

- Transparency and pre-agreed ways of working amongst cash actors is essential to avoid duplication towards efficiency gains

- Consortium such as KCC and AHL present a good platform to reinforce the National CWG initiatives, for instance, cascading the harmonized MEB Values or already agreed upon approaches at the National level strengthens coordination and unified approaches at the field level

- Joint, coordinated approaches leads to cost efficiency and effective Cash interventions

- Cooperation is key in ensuring unhealthy competition or duplication of efforts is avoided

- It is important to have joint review sessions to pick emerging issues that need addressing jointly

- Strengthening the County level-TWGs bolsters Cash coordination at the field level, closer to the targeted communities

Thank You:

Questions

Ways forward and opportunities of cross-fertilization in the region

Thank you