WHY NOT CASH?

NGO calls to the World Humanitarian Summit to scale cash programming for safety, dignity and impact

The World Humanitarian Summit represents a huge opportunity to tackle head on some of the systemic issues and enormous challenges we are all facing in dealing with the world’s humanitarian crises, and to lay the ground work for truly transformative change in how we work and think.

While not a panacea, one area that offers enormous potential to increase the safety, dignity and effectiveness of humanitarian response is to significantly scale up the use of cash transfers. We welcome the efforts of the sherpas and many others providing input in to the summit to develop concrete commitments to increase the use of cash transfer programming wherever possible and appropriate.

However if we are truly to unlock the potential of cash we need more than broad proposals to ‘do more where appropriate’. We need a different way of thinking, we need to ask ‘why not cash?’ We need to break down silos and transcend self-interest so that we can work together to deliver cash effectively and efficiently. We need to make choices and design programmes based on evidence and analysis. Most importantly we need to put the needs, wishes and safety of the beneficiaries front and centre in all our thinking – in cash and in all other programmes.

To achieve this we, eight leading NGOs delivering cash programmes, would ask leaders at the summit to include the following in their commitments:

1. Given the potential of cash to increase the safety, dignity, choice and resources of people affected by crises, commit to a significant and system-wide scale up of the use of cash, and to always consider cash in responding to needs. **The question should always be ‘why not cash? If not now, when?’** and cash should be used wherever it appropriate analysis shows it can effectively and safely meet people’s needs. Wherever possible this should be streamlined payments of ‘multipurpose’ cash, which gives choice and dignity to beneficiaries and enables them to meet their most urgent needs.
2 Commit to ensuring that all cash (and other) programmes put the safety and protection of people in crisis first by ensuring we understand and mitigate security risks and prioritize protection in all programmes.

3 Commit to developing and supporting tailored, targeted approaches that reach all those in need, including the most marginalised and vulnerable, such as older people and people with disabilities, who may also be those with least access to financial services. Fund, design, coordinate and implement humanitarian response in a way that enables switching between cash and other modalities (or a mixture of both) as the situation changes.

4 Commit to prepare and plan for scaling up of cash in slow- and quick-onset disaster contexts, including through preparing the partnerships and systems for cash in particular contexts and by developing ‘grab and go’ platforms and protocols that can be used in any emergency. Cash programming should be included in all preparedness programming in the same way as in all responses. Commission “cash preparedness audits” in five disaster prone contexts to test suitability and delivery time of efficient digital dispersal of cash and e-payment options in a breaking emergency

5 Commit to ensuring that all humanitarian and refugee response plans (and planning processes) will be structured in such a way as to allow for and promote the use of multipurpose cash assistance to meet a broad range of needs wherever appropriate.

6 Commit to participating in a genuine multilateral effort that includes all key stakeholders to address some of the fundamental challenges in delivering cash safely and effectively including:

- Identifying new ways to ensure the humanitarian system creates, shares and uses appropriate assessments and analysis at crisis inception and throughout the response that informs appropriate decisions about programme modality and design. This should include the creation of agreed minimum standards/protocols for assessing needs, protection concerns, market capacity and the safety and efficiency of cash distribution mechanisms.

- Identifying new ways to effectively coordinate cash programming, break down sector silos and involve those best placed to ensure safe, effective delivery of cash programming.

- Developing minimum standards and best practice in risk analysis and management, protection analysis, data protection and privacy.
• Developing **innovative solutions and transformative ways of working** that leads to enhanced cash programming in humanitarian contexts.

• Ensuring cash programming is people centric and underpinned by a solid understanding of community dynamics and anthropological aspects, to ensure that cash programmes are appropriate and well designed to meet needs and respond to the nuances of a given context.

• Strengthen, expand and promote the use of digital payment services, which can increase the speed of emergency response.

7 *Commit to rigorous analysis of the actual (rather than perceived) risks* of scaling up cash based approaches and developing appropriate protocols for managing and sharing those risks so they do not create unnecessary barriers to cash programming nor prejudice local implementing partners.

8 *Commit to identifying new opportunities to link humanitarian cash transfers and social protection systems*, including by working with development partners to provide support to those systems.

9 *Commit to fill evidence gaps around the ability of cash to contribute to a range of outcomes in humanitarian crises and how it can most safely and effectively be used.* This would provide a solid evidence base for confident scale up within all sectors where feasible and appropriate. - Use cash where it’s best, and invest in answering the rest.

On behalf of:

Catholic Relief Services
Christian Aid
Help Age International
International Rescue Committee
Mercy Corps
Norwegian Refugee Council
Oxfam
Save the Children
World Vision International