**Agenda**

1. Welcome and Quick introductions
2. Update from previous meeting and presentation of cash dashboard
3. Update of the GiveDirectly unconditional grant in Kyaka II
4. Mercy Corps presentation on market based opportunities for refugees
5. FINCA Presentation on digital financial solutions
6. WFP cash expansion update
7. WFP presentation of finding from the CTP gender and protection study
8. A.O.B

1.0 Update on Actions from last meeting and CWG CO Leads/Chairs meeting

**Key Updates**

- The meeting was the last for the current co-chair (Aikins-WFP)
- Stephan Deutscher introduced as a replacement for Aikins on a more permanent basis
- Members advised to copy Stephan on all correspondents regarding the cash working group

2.0 Update from previous meeting and presentation of cash dashboard

**Key Updates**

- Members were reminded of the CaLP training on Core CTP Skills and monitoring for Programme Staff planned to take place in Kampala in the third week of April 2018
- Discussions with OPM on cash for work harmonization continued to take place. The OPM welcomed the proposal as per the decision made by partners in the previous coordination meeting to go by the existing guidelines
- The co-chairs engaged the REACH Initiative and ACF to discuss how to fast track on the MEB development process. Consequently REACH would aid with periodic MEB data analysis
- MEB draft for specific settlement not presented during the meeting owing to the fact that complete price data was not yet received from UBOS and partners

**Feedback and Next Steps**

- Dashboard to be edited to include not just the number but lists of locations (settlements and districts) where the cash transfers took place during the reporting month

3.0 Update of the GiveDirectly unconditional cash grant in Kyaka II

**Key Highlights**

- Presentation form GD highlighted key progress made with key findings from the post distribution monitoring conducted
- Project piloted in Kyaka II targeting 3900 households (60% refugees and 40% host communities)
- Protracted refugees targeted (those who are not receiving any WFP rations – cash/in-kind)
- Approximate transfer value of USD 670 per household to be disbursed in 3 instalments
- MTN provides payment for 3050 households while post bank will provide service to 850 households
- Research was carried out on various transfer values to determine the size of the grant per household. Research showed that larger grants create more impacts in the long run as small grants are highly likely to be spent wholly on food items.
- Results from the post distribution monitoring showed slight increases in market prices for a short time (usually a week) and there after go back to normal.
- Recipients of the grant self reported change in their lives after the transfers

**Feedback and Next Steps**

- Participants asked whether there were plans for new refugees as the number of new arrivals is increasing especially in the south west. In response, GD is only focusing on protracted refugees as new arrivals are catered for by WFP and UNHCR
4.0 Mercy Corps presentation on market based opportunities for refugees

Key Highlights
- Presentation highlighted the results of the DFID funded market systems development implemented in a consortium by Mercy Corps, Palladium and DCA in Yumbe and ending in May 2018.
- Approach emerged to counter the challenges of humanitarian response in cash and livelihoods causing distortions in the market
- Project offers subsidies for agricultural inputs to refugees through agro-dealers
- Project emphasizes on sharing of land between refugees and host community by providing an incentive to hosts inform of tillage services
- 76% of refugee beneficiaries redeemed their vouchers
- 75% of refugees are willing to pay for more goods if they were brought closer
- Traders living close to settlements have new business prospects in the settlements
- Impact will be measured through assessments to determine any changes in market level behaviour

Feedback and Next Steps
- There were concerns raised about mainstreaming gender into the project and generally CTP programming given that a large proportion of refugees are women and children. Gender and protection specialists are part of the design of cash transfer programmes, thus key gender and protection concerns are considered from the design stage up to implementation.
- Mercy Corps requested to prepare another presentation in the consequent meeting to update on findings of the PDM and usage of seeds and other inputs.

5.0 FINCA Presentation on digital financial solutions

Key Highlights
- Through a graduation model, FINCA is developing technical financial solutions
- FINCA’s capacity to deliver includes a wide network of branches, field officers, agents, refugees and host communities
- FINCA in collaboration with Opportunity International in implementation of the agent technology network model.

Feedback and Next Steps
- FINCA was asked whether the model has been tested elsewhere.
  - **Response:** the model was tested in Egypt using the Agent technology network.
- Started with 50HHs and now at one million households over a space of 3 years.

6.0 WFP cash expansion update

Key Highlights
- For the hybrid model, its expansion was in a way that refugees were enrolled from a different settlement every new month however findings from the PDM show that refugees prefer to have either cash or food as a whole but not a combination of food and cash.
- Owing to the above WFP has halted the expansion of the hybrid model as other mechanisms are being explored
- For the regular WFP cash distribution, expansion is dependent on CBT suitability in respective settlements. Thus Palabek and Palorinya are not suitable due to poorly developed market infrastructure.

Feedback and Next Steps
- The feedback mechanism and implementation of beneficiary feedback was raised as an issue of concern for the WFP cash based transfers.
- Whilst WFP and partners have an existing beneficiary feedback mechanism, it is exploring other mechanisms for beneficiaries who aren’t able to use the current platforms.

7.0 WFP presentation of finding from the CTP gender and protection study

Key Highlights
- Purpose of the study was to understand the gender and protection issues that arise from cash based transfers
Key findings indicate that refugees perceive no dignity due to the limitedness of cash to meet basic needs.
In comparison to food collection, cash collection is fairly faster.
Findings also revealed that cash is not a cause for tension in families.
Notable among findings is the existence of joint decision making for cash received. Women are the major decision makers for food as men view food a women’s domain.

8.0 AOB (Next Meeting Date, Proposed Agenda, Action Points)
- While comparing digital cash and direct cash, it was raised that 10% of beneficiaries do not withdraw their cash upon receipt of the confirmatory message. They save it for use at a later date.
- Additionally the trend of withdrawals differs from seasons. A large number of refugees are highly likely to withdraw all the money during school opening and in festive periods like Christmas.

Next Meeting Agenda items
The next meeting is scheduled for Wednesday 25th April 2018. The tentative agenda will be as follows:
- Presentation on MEBs
- Update on Cash Transfer Value Harmonization
- Presentation from DCA (Emilienne Cyuzuzo to provide further details).
- AOBs

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