

Pacific Cash Learning Event 2022: Report

December, 2022



ACKNOWLEDGMENTS

Event Organising Team: Save the Children and the Pacific Regional Cash Working Group (PRCWG)

Authors: Sam Quinn (Humanitarian Advisory Group)

Editing: Eleanor Davey & Campbell Aitken

Graphic Design: Jenny Moody, A&JMoody Design

Cover Photo: Sam Lawrence Photography on Shutterstock

The event organising team would like to thank all the participants for sharing their experience and insights. In particular, Ali Mansoor and Rahul Mitra from the Pacific Regional Cash Working Group, and Sophie Weaver and Nashrudin Modin from Save the Children Australia for all their efforts in coordinating this event.

About Humanitarian Advisory Group

Humanitarian Advisory Group (HAG) was founded in 2012 to elevate the profile of humanitarian action in Asia and the Pacific. Set up as a social enterprise, HAG provides a unique space for thinking, research, technical advice and training that contributes to excellence in humanitarian practice.



Humanitarian Advisory Group is BCorp certified. This little logo means we work hard to ensure that our business is a force for good. We have chosen to hold ourselves accountable to the highest social, environmental and ethical standards, setting ourselves apart from business as usual.



NET ZERO | 2030

CONTENTS

Acknowledgments.....2

Abbreviations..... 4

About this report5

About the Pacific Cash Learning Event6

Key Messages 8

Moving Forward: Continuing to Elevate CVA in the Pacific.....13

ABBREVIATIONS

APRCWG	Asia Pacific Regional Cash Working Group
CVA	Cash and voucher assistance
FiNCaP	Fiji National Philanthropic Trust Cash Assistance Program
GBV	Gender-based violence
NGO	Non-governmental organisation
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PRCWG	Pacific Regional Cash Working Group
UNDRR	United Nations Office for Disaster Risk Reduction
UNFPA	United Nations Population Fund
WMO	World Meteorological Organization

ABOUT THIS REPORT

Humanitarian Advisory Group produced this report for Save the Children Australia and the Pacific Regional Cash Working Group. This report summarises the Pacific Cash Learning Event held in October 2022, presenting key takeaways and highlighting opportunities for the use of cash and voucher assistance (CVA) in the region. It shares the five overarching messages raised by participants and presenters (see Figure 1), detailed in the Key Messages section (page 8).

Figure 1: Key Messages

-  1. **More innovation can drive stronger accountability and inclusion**
-  2. **Effective cash programming relies on local leadership**
-  3. **Strengthening partnerships and coordination is essential**
-  4. **Underinvestment in preparedness is holding us back**
-  5. **CVA can be leveraged to strengthen social protection systems**



Box 1: Cash and voucher assistance context

Cash and voucher assistance in humanitarian action has gained increasing attention over the past few years. In 2016, the Grand Bargain at the World Humanitarian Summit called for actors to increase the use of cash-based programming in ways that link with local and national social protection mechanisms through effective coordination and partnerships.¹ Since then, global CVA volume has doubled from USD2.8 billion to USD5.6 billion, now accounting for 20% of all global humanitarian assistance.² CVA delivers greater flexibility and accountability to affected communities by enabling recipients of aid to make their own decisions according to their needs. It has also helped shift power dynamics across the sector through empowering locally led response, strengthening links between governments, local and international actors, and delivering a more timely and efficient form of assistance.³

1 IASC (2017), [The Grand Bargain: a shared commitment to better serve people in need, 2016](#)

2 CALP Network (2020), [The state of the world's cash 2020](#)

3 Coussy F (2021), [Cash at a crossroads: getting it right for affected communities](#), Humanitarian Advisory Group; OECD (2017), [Cash-based response](#); Kreidler C & Reiger N (2022), [Increasing the use of humanitarian cash and voucher assistance: opportunities, barriers and dilemmas](#), CALP Network, USAID

ABOUT THE PACIFIC CASH LEARNING EVENT

The Pacific Cash Learning Event, hosted by Save the Children in partnership with the Pacific Regional Cash Working Group, took place from the 17th to the 20th of October 2022. The event brought together 148 participants from more than 47 organisations ranging from international non-governmental organisations (NGOs), local and national NGOs, civil society groups,

government agencies, United Nations agencies and financial service providers to discuss and share best practice approaches and opportunities to advance CVA in the Pacific. The event featured six online sessions focusing on key thematic areas, case studies and lessons learned, central to CVA programming in the region (see Figure 2).

Figure 2: Pacific Cash Learning Event Sessions and Contributing Organisations



The Pacific Cash Learning Event was held during an important time for the region. The Pacific is highly vulnerable to disasters, which are becoming increasingly frequent and intense as a result of climate change. These disasters threaten health, food and water systems and economic security, while the health and economic shocks from the COVID-19 pandemic continue to harm Pacific communities.⁴ The pandemic saw significant shifts occur across the aid sector, as international travel restrictions and border

closures forced international humanitarian actors to change the ways in which their aid is delivered and make greater use of locally led responses and remote-based cash programming. As discussed further below, the humanitarian sector can build on the lessons learned from the pandemic to scale up and build upon existing CVA systems to more effectively mitigate the wide-ranging and intersecting risks associated with disasters, climate change and COVID-19 across the Pacific.

4 WMO (2022), [State of the climate in the South-West Pacific 2021](#)

Photo: Chris Abney on Unsplash



KEY MESSAGES

"Cash is often the preferred modality of affected populations. It's a cost-efficient and effective way to respond; it supports local markets and supports recovery."

The discussions, case studies and initiatives shared throughout the event's six sessions explored a broad range of ideas about CVA in the Pacific. Participants highlighted the need to learn from the experiences of the pandemic and build upon the best practices demonstrated, as well as identify and overcome the barriers hindering effective CVA across the region. The need to adopt innovative approaches, while ensuring the basics and fundamental principles of CVA remain prioritised, was a consistent theme across discussions, with participants asserting the need to ensure inclusive, accountable and effective CVA in the Pacific. The discussions are summarised below according to the five key messages.

1. MORE INNOVATION CAN DRIVE STRONGER ACCOUNTABILITY AND INCLUSION

Greater innovation in CVA is essential to overcoming common barriers that hinder inclusive humanitarian assistance. Participants highlighted distinctive challenges associated with digital and physical cash assistance: digital illiteracy, poor access to remote areas to deliver physical cash, and reliance on banks, financial and technological infrastructure for digital cash systems that are often scarce or absent in remote and rural areas. Participants noted that the need for personal and financial documentation can result in exclusion, particularly among marginalised groups and those most in need of assistance.



Spotlight 1: Unblocked cash in Vanuatu

One of the case studies shared was Oxfam's blockchain program in Vanuatu, a digital cash system that enables users to purchase goods from registered vendors through tap-and-pay cards. The system solves problems of inclusion and accessibility in the cash agenda due to its fast and easy-to-use approach, while its ability to function offline allows for transactions to be made in remote areas with little to no financial infrastructure. The system also bypasses currency conversion costs, as well as difficulties for users without bank accounts and with poor access to technologies associated with digital finance systems. Since its establishment in 2019, the program has facilitated over 200,000 transactions, supported 35,000 people, hundreds of vendors, and injected approximately USD4.3 million into the Vanuatu economy. The program has also been piloted in the Solomon Islands and Papua New Guinea.⁵

There is a need to scale up program designs to ensure that assistance reaches those most in need. For example, one participant mentioned that donor organisations are reassessing their initial cash value budgets during operations to ensure that people living with a disability and people with distinctive needs are accounted for, noting that minimum expenditure baskets often fail to account for these needs.

5 Oxfam & PRCWG (2022), [Unblocked cash in Vanuatu: a blockchain revolution in digital cash \(Pacific Cash Learning Event\)](#)

2. EFFECTIVE CASH PROGRAMMING RELIES ON LOCAL LEADERSHIP

The importance of not only including but supporting the leadership of local and national actors and civil society groups was a reoccurring theme across the sessions. Participants discussed how local organisations can help governments and international agencies identify people in need of assistance, coordinate assistance within their communities, and support people with financial registration to ensure no one is left behind. Participants highlighted that exclusion remains a primary challenge for CVA actors, noting that too often people – often the most at-risk people – fail to receive the assistance they need (see Key Message 1, page 8). Local and national actors with stronger networks and understanding of their local contexts can assist more people. Participants agreed that international and national CVA programs must reflect community priorities. A more effective response can be achieved by bringing the voices of local and civil society groups into program

design and implementation, while working through these groups on the ground can lead to more effective and accountable CVA outcomes for communities.

Discussions also drew attention to the critical importance of local markets in CVA programming, noting that too often humanitarian actors neglect the basics of cash response and focus on major financial systems. For example, one participant highlighted how local markets and vendors are often the basis of effective CVA programming, but are often overlooked.

“Never underestimate the power of local markets; we often assume there’s no opportunity to do CVA without major banks and financial institutions, but local traders often have the goods and resources that people need.”



Spotlight 2: The Fiji National Philanthropic Trust Cash Assistance Program

The Fiji National Philanthropic Trust Cash Assistance Program (FiNCaP) was established in response to the impacts of COVID-19 and cyclones in Fiji. Led by Save the Children Australia and Save the Children Fiji, the program was implemented through local partners including NGOs, civil society organisations and the National Disaster Management Office. FiNCaP reached 195,000 individuals in 39,000 households across all four divisions in Fiji (22% of the Fijian population) through CVA. Presenters highlighted the importance of working in partnership with local organisations with excellent understanding of their local contexts in delivering timely and quality assistance to affected households. Several recipients reported they were able to start businesses or keep existing businesses afloat through cash support, while community feedback indicated the program was timely, supporting independent decision-making about ways to meet household needs.⁶

6 PRCWG & Save the Children (2022), [Fiji cash assistance project - FiNCaP](#)

3. STRENGTHENING PARTNERSHIPS AND COORDINATION IS ESSENTIAL

Partnerships for CVA was a prominent theme throughout the Pacific Cash Learning Event. Participants reflected on an out of region example from the Ukraine response, in which multiple cash-based systems have at times led to duplication and cost-intensive relief distribution, while undermining local capacities and posing risks to social protection systems (see Key Message 5, page 12). Additionally, the rapid increase in use of digital CVA tools during the pandemic – despite being efficient mechanisms – resulted in the exclusion of many marginalised and at-risk groups (see Key Message 1, page 8).

Participants emphasised that the speed of the response should not be the only consideration, and that cross-sectoral partnerships

should be strengthened to enable effective parallel CVA platforms. Telecommunications services, donors, civil society and humanitarian agencies (local and international) play distinctive and important roles, essential for effective CVA. Participants emphasised the need to strengthen partnerships between these actors, and work in collaboration rather than competition.

“At the end of the day while we want to collaborate, we are competitors. But the interests of the nation is the main thing. While there’s competition, we aim to work together. Disasters are only going to increase in frequency and intensity, so it’s best if we start working on a framework where we collaborate.”

Photo: Jaimeen Kenni on Unsplash



4. UNDERINVESTMENT IN PREPAREDNESS IS HOLDING US BACK

Effective CVA requires stronger preparedness systems and greater investment in the pre-crisis stage. Participants emphasised the importance of upscaling pre-disaster insurance mechanisms and anticipatory action in mitigating the impacts of future disasters and crises. This is of particular importance in the disaster-prone Pacific region, with Vanuatu, the Solomon Islands and Tonga ranked as the three most vulnerable countries.⁷ Concerningly, pre-disaster financing is neglected, with only 0.5% of global disaster expenditure going towards preparedness between 2010 and 2019.⁸ It was emphasised that effective CVA must be implemented at a large scale, reaching the most at-risk households during the preparedness stage, as well as the response and recovery stages of a disaster in order to strengthen the resilience of communities.

“One of the biggest challenges is that we don’t invest in preparedness. Cash seems easy, but if we don’t invest in preparedness, unless we preposition our fundamentals, we can’t do cash at scale; it will affect our cash operations at many different levels. Investment in preparedness is the key.”

Presenters showcased innovative approaches aimed at strengthening the preparedness of communities for rapid-onset crises. For example, the World Food Programme’s Regional Overview

of Cash-Based Transfers is an insurance scheme designed to deliver cash top-ups to affected communities across 17 countries in the Asia-Pacific, while the CVA preparedness approach developed by the Asia Pacific Regional Cash Working Group (APRCWG) is a key framework for strengthening preparedness through CVA.



Spotlight 4: APRCWG – Rapid Approach to Emergency Response Preparedness

The APRCWG’s Rapid Approach to Emergency Response Preparedness operational tool supports emergency response actors to strengthen the preparedness of at-risk communities through CVA at the inter-agency level. The tool enables in-country cash working groups and actors to guide and support effective CVA before a disaster hits. It helps to identify vulnerable households and the necessary preparedness actions, as well as the best modality of CVA for specific communities. The tool improves cash practitioners’ ability to prepare for sudden-onset crises, allowing actors to determine their response needs in the disaster preparedness stage, to facilitate more timely, effective and targeted approaches during a disaster.

⁷ Bündnis Entwicklung Hilft (2021), [WorldRiskReport 2021](#)

⁸ UNDRR (2021), [International cooperation in disaster risk reduction: target F](#)

5. CVA CAN BE LEVERAGED TO STRENGTHEN SOCIAL PROTECTION SYSTEMS

A strong theme of the Pacific Cash Learning Event was the importance of CVA in supporting social protection systems in humanitarian contexts. The impacts of the COVID-19 pandemic have been felt unequally around the world, disproportionately affecting the most marginalised and vulnerable, while social protection systems have been important in reducing these impacts.

Several examples were raised of how CVA can be effectively linked to support social protection systems to enable improved outcomes for affected communities – a key principle of the Grand Bargain. For example, temporary top-ups to social protection programs can allow for increased support to existing recipients (vertical expansion), as well as reach a greater number of recipients (horizontal expansion). Additionally, social protection programs can benefit CVA, by allowing cash support to be delivered through existing administrative systems of social protection programs in-country to manage separate responses. While social protection systems and CVA can also be more directly aligned to provide complementarity across programs.

Participants highlighted the need to strengthen coordination between CVA programming and social protection systems in order to help assistance meet the specific needs of communities, and to mitigate the risks to protection associated with CVA. For example, the issue of increased rates of gender-based violence (GBV) in humanitarian settings was raised: since the onset of the pandemic, an estimated 70% of women and girls in humanitarian settings report experiencing GBV.⁹ When GBV risk analyses are not applied, CVA can – at times – exacerbate GBV risk.¹⁰

Presenters shared a range of tools and initiatives to support joint CVA–social protection programming, including the Australian Government's [Partnerships for Social Protection \(P4SP\)](#), Save the Children's work in social protection and CVA, and the [GBV Risk Mitigation in Cash and Voucher Assistance toolkit](#).



Spotlight 5: Toolkit – GBV Risk Mitigation in Cash and Voucher Assistance

Developed through a partnership between the Gender-Based Violence Area of Responsibility (sub-cluster) and UNFPA, the GBV Risk Mitigation in Cash and Voucher Assistance toolkit supports and guides CVA and GBV actors to identify and mitigate GBV risks in humanitarian contexts through cash and voucher programming. Using seven field-orientated tools, case studies and GBV coaching, the toolkit applies a bottom-up approach that aims specifically to mainstream GBV prevention into CVA by designing joint CVA–GBV prevention risk analyses, contextualised mitigation activities, and response plans tailored to specific contexts. Tools include a GBV risk analysis matrix for CVA, a focus group discussion guide for CVA, women-centred complaint and feedback mechanisms, and best practices/lessons learned on GBV risk mitigation in CVA.¹¹

CVA can support the expansion of social protection systems to give priority to the most vulnerable and marginalised people, reduce reliance on temporary emergence responses, and leverage more sustainable social protection outcomes.

9 OCHA (2021), [Global Humanitarian Overview 2022](#)

10 CALP Network (2018), [Collected papers on gender and cash transfer programmes in humanitarian contexts](#)

11 Gender-Based Violence AoR and Global Protection Cluster (2022), [Toolkit | GBV risk mitigation in cash and voucher assistance](#)



MOVING FORWARD: CONTINUING TO ELEVATE CVA IN THE PACIFIC

The messages and stories throughout the Pacific Cash Learning Event 2022 highlight that learning from past experiences is vital for achieving more effective, inclusive and accountable CVA outcomes across the Pacific. The COVID-19 pandemic forced the humanitarian sector to think differently and innovate in aid delivery, shifting towards a more localised response, with CVA being seen as the primary modality of humanitarian assistance.

"If we talk to Pacific Islanders about CVA pre-pandemic and now, it's a completely different conversation. We have a great opportunity as there's not the same resistance [to] cash as there was previously."

As the region recovers from the impact of the pandemic, it is critical to maintain momentum, build on the lessons learned, and harness best practice approaches to ensure humanitarian assistance reaches the most vulnerable and marginalised in a timely and efficient manner. It is important to focus on the basics and fundamentals of CVA, and overcome siloed approaches through partnerships and collaboration. This was the key takeaway from the Pacific Cash Learning Event. In addition, there was consensus that a people-centred agenda must underpin CVA programming, in which all implementing actors work together in the interests of the people they seek to serve, to empower the decision-making of affected persons, and better prepare communities to respond to the wide-ranging crises and risks facing the Pacific.

Photo: Vickholius Nugroho on Unsplash