

IFRC

Cash Based Assistance: Key Learning & Recommendations

Greece

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Photo credits: Paul Henning. A well satisfied IFRC cash team leaving the site after a success day at the office.

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List of Abbreviations and Acronyms:

ARCS – Austrian Red Cross

BRCS – British Red Cross

CRS – Catholic Relief Services

CBA/CBI/CTP – Cash Based Assistance/Cash Based Intervention/Cash Transfer Programme

CEA – Community Engagement Accountability

CFW – Cash for Work

CWG – Cash Working Group

DRC – Danish Refugee Council

ECHO – European Commissions Civil Protection and Humanitarian Aid Operations

EOM – End of Mission

FSP – Financial Service Provider

GoG – Government of Greece

HR – Human Resource

HRC – Hellenic Red Cross

IRC – International Rescue Committee

MEB – Minimum Expenditure Basket

MPGs – Multi Purpose Cash Grants

ODK – Open Data Kit

PDM – Post Distribution Monitoring

PNS – Participating National Society

POC – People of Concern

SMS – Site Management Support

UAM – Unaccompanied Minor

UNHCR – United Nations High Commission for Refugees

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I would like to thank those from other agencies and the camps visited, who gave us their time to share their experiences and being patience whilst we interrogated them for information during the various interviews.

Finally we would like to thank the cash Coordinator who feed us with the relevant information when required and provided his experience and advice to ensure that the overall report goes some way towards fulfilling management expectations. Any disagreeable content that remains is purely a result of the view point gained during the short mission and we would welcome the discussions to ensure errors are corrected.

Background

As of April 2017, Greek Government data reports that 66,574¹ refugee and migrants are present in Greece, of which 35,073 are residing in official and unofficial sites on the mainland, 13,003 are on the islands and 14,443 are hosted in UNHCR's accommodation across the country. These numbers, however, have been difficult to verify due to non-standardised data collection methods in different sites and with different agencies.

Since 2015, HRC in Partnership with IFRC and PNSs have been providing various types of support to the migrants in the course of the ongoing migration crisis. In 2016 HRC/IFRC designed the Cash Based Intervention (CBI) to help meet the immediate and basic needs of identified vulnerable migrants in Greece as well as vulnerable Greek population using prepaid cards. As of October 2016, the programme has supported up to 2700 HHs around Thessaloniki and Athens and to reach 4,500 HH by the July 2017.

It is expected that this number will continue to increase as IFRC/HRC takes on the responsible of providing CBI in more refugee sites in Northern Greece, as well as supporting an urban refugee case load. Whilst in the long term the system will be transferred to the Government of Greece, who use cash transfers as the primary means to support its own citizens. Even so, Greece's own welfare system has come under significant stress due to the economic crisis and currently cannot be extended to the refugee and migrant populations.

Purpose

The lessons learnt exercise of the ongoing CBA programme was conducted with the purpose to document the important aspects of the project implementation so far, highlighting specific context related elements and challenges and capturing the lessons learnt in order to make them available for the next phase of the operation in Greece as well as the IFRC CTP global knowledge base.

Process

The review consisted of interviews with the IFRC cash team, IFRC regional management, focus group discussions with men and women groups in the refugee sites and meetings with other key NGO stakeholders in Northern Greece. In addition, various key documents were reviewed and where appropriate their authors interviewed. A conscious decision was made not to contact UN & government stakeholder in order to not raise the profile of what is an internal lessons learnt. Only one NGO refused to a meeting with us. This meeting had the purpose to discuss the urban approaches to Cash Based Assistance (CBA), this will not be covered in detail in this report.

Timing

The review was done over 3-days prior to the start of the new phase under the UNHCR contract and took place the week following the IFRC 4-day Cash Transfer Programming) CTP training held in Thessaloniki. The 4-day training was also used as an opportunity to explore some of the lessons learnt. Much more detailed findings of constraints and limitations can be found in other 'reflection' & feasibility documents. In order to not repeat the same information these will be referred to and added as annexes in the main report. This full report follows on from a summary report submitted immediately after the review and has taken into account additional secondary information gathered during the mission.

¹ <http://rrse-smi.maps.arcgis.com/apps/MapSeries/index.html?appid=d5f377f7f6f2418b8ebadaae638df2e1>

Findings

A. Feasibility & Appropriateness:

It will be no surprise to anybody that the use of cash assistance in the context of Greece was both feasible and appropriate. While the feasibility study “Cash based Programming within the Hellenic Red Cross – a scoping study” (IFRC, Feb 2016) provided a good base for future planning regarding as well as appropriateness of CBA, future decisions of IFRC and other actors were only slowly corroborated by specific needs or market assessments. Initially it rather relied on understanding the feasibility within the response environment. Given the fully cash-based economy in Greece, its uninterrupted markets as well as the politically determined restrictions and limitations of any acceptable transfer value, this had no critical detriment to the project design, but did weaken the PMER capacity of the team and IFRC’s weight among stakeholders.

The calculation of the cash grant size was done at the time when Greece was a transit point for refugees. Once the circumstances of border changed and it was soon realised that the cash grant would have a different purpose, a Minimum Expenditure Basket (MEB) was calculated by the Cash Working Group. This calculation was done in May 2016 and had two separate recommended transfer categories for people of concern (POC):

- PoCs living in Accommodation Sites managed by the Greek authorities.
- PoCs living in Urban Shelter Apartments provided by humanitarian agencies

The Cash Working Group (CWG) worked for several months on the formulation of the MEB and agreed that the response required a flexible, innovative and systematic approach to address and deliver the humanitarian support to the most vulnerable refugees and migrants stranded in Greece. It was also agreed that the MEB should be reviewed every 6 month. The final MEB comprised of the basic needs for food, shelter, non-food items, health and transportation for the refugees and migrants. The value calculated for an individual was €140, whilst for a household of five and up to seven a total MEB of €450 and €540 were respectively agreed. However given that refugees were also receiving in-kind food and non-food assistance the below table reflects the final decision on the grant size.

	HH Size:	1	2	3	4	5	6	7 +
Cash grant value	Amount:	€ 90	€ 140	€ 190	€ 240	€ 290	€ 310	€ 330

Table 1: The amount provided is dependent on HH size and has been standardised among all actors.

Even with all the interagency effort it has been raised by some key stakeholders that the analysis was not rooted fully in the market situation in Greece. Thus the grant levels were not adequate to fully meet the objectives set out by the implementing agencies. There was also some disagreement within the CWG over the purpose of the grant; was it to cover basic needs, or was a supplement for protection? It was eventually agreed that 50% would be for protection and 100% for basic needs. Furthermore agencies had budgeted and planned for a winterisation top up of the agreed MEB. While certain parts of the site-infrastructure (accommodation-containers, heating, etc) were upgraded for winter-use at some point in time, additional winter-top-up cash grants to POCs were blocked by the government of Greece, over concerns making winter fuel payments to refugees and not their citizens would further fuel political discontent. Furthermore a cap on the upper end grant size was put in place by the Government to prevent negative backlash from the Greek population. These factors have led to the grant being more beneficial for some groups as compared to others.

Learning points:

- An assessment (needs & or market) – no matter how small or tedious at the time – does provide a historical record and can be used to support a baseline and be compared against in the future. It can be an effective advocacy tool when decisions on feasibility and appropriateness are brought up at later dates. This element was not forgotten by the team; rather a decision was made to skip this step in order to reach the fixed requirement to start in the North for November.

- If IFRC had conducted an assessment it would have been either the only or one of the very few existing needs & market assessment done by any of the active agencies and would have placed IFRC in a stronger position for negotiating and guiding decision making at a later date. Furthermore it would make it easier for the team to determine more objectively the impact the cash assistance had on the living conditions of the refugees.
- The MEB was being assessed during the time of this learning review, however had been delayed by the Government of Greece and final results had not been submitted, even so it is expected to have a set of options that will be reviewed and agreed on by the CWG. An increase of the MEB will have an impact on the expected cash grant size, which will have budget implications under the new ECHO funded proposal.

Recommendations:

Invest time now in gathering data on areas such market prices, seasonality, income and expenditure. As the programme matures this data will be more valuable to the IFRC and other partners and will position IFRC as a serious stakeholder in CBA.

Actively engage in the process for calculating the new MEB and subsequently the recommended grant size. The gathering of data on income and expenditure will ensure the IFRC are in an informed position when engaged with the stakeholders on the grant size and able to contribute based on evidence.

B. Speed & Scale:

All the discussions and reports have led us to believe the response was slow and as a result the scale hoped by the IFRC/HRC was not attained. Some of the main bottlenecks to the speed of the cash assistance were both contextual and institutional. The constantly changing operational context for IFRC/HRC in Greece and limited government support for using CBA as a response modality limited had an affected on the speed of the scale-up. Whilst the high turnover of short-term CTP delegates supporting set-up (partially working remotely) and at times less than proficient knowledge of and familiarity with IFRC procurement processes also affected the continuity of the response, thus affecting the speed by which the IFRC/HRC were able to scale up.

A clear and detailed explanation and recommendations of this has been outlined in the “Greece CTP Procurement - After Action Review” (autumn 2016).

Even so, the ability to expand to the North was not constrained by political reluctance for CBA to grow into new geographical areas, rather the time it took to IFRC to have the delivery system ready, tested and SOPs developed. In addition, it was right for the IFRC/HRC to not bow to the pressure of internal actors to use cash in envelopes or vouchers – as electronic transfers was the most appropriate mechanism to consider. In retrospect the saying “less haste more speed” comes to mind.

This was further remarked on by the out-going cash coordinator as a part of his EOM-report (referring to spring/summer 2016):

“The severe delay in the selection of a FSP had a significant impact on the program, with causes of this four-month program delay documented in the attached ARR. However the issues did have the result in only one candidate for FSP being available, while that in hindsight does seem to have been the best option and chosen by all other key actors. It is advised that in future we do not rush toward one FSP, but use competition to determine the best FSP solution for scaling efficiently and effectively in the Greek context with a more nuanced bid criteria and specifically adapted technical requirements and specifications.”

The lack of assigned focal points for each camp by the government caused the necessity of time-consuming and multi-layered coordination efforts by IFRC with the military, police and government actors in each camp. In addition to the months-long delays due to procurement as mentioned above, the scale of the programme in the North was hindered mostly because of the 2-week delay imposed on the actors in the North following a breakdown of communication between the government actors in Nov/Dec 2016 and media related concerns. This led the IFRC to request CRS to take over the distribution in three camps clustered close together. This enabled all the distributions to be done on the same day and ensured that the IFRC team were able to reach their deadline of distributing cash before the 25th December 2016. At that time geographical coverage and

strong competition for humanitarian space rather than number of people was the limiting factor for reaching the maximum caseload.

In early May 2017, IFRC had reported they would cover the two sites of Scaramagnus and Lavrio, however by late August 2016 the Government had allocated these two sites to other actors. As a consequence - while these two sites would have well complemented existing IFRC/HRC locations - ,IFRC/HRC had to focus on smaller or more volatile sites in other geographic areas.

Now the CBA process of IFRC/HRC has been established the scale of the programme is fully limited by the caseload of refugees in the sites.

IFRC/HRC now has the capacity to reach all the refugees in sites and urban locations in the North and be able to respond without concern to any increase in caseload.



Photo 1: The first recipient of the prepaid card during the pilot in Ritsona Camp.

Learning points:

- It was right to ensure an electronic solution was stipulated by ECHO and an agreeable approach. However, ways to reduce the time for an international tender need to be found and taken seriously. It is hoped that this process will have now equipped IFRC with the necessary understanding and additional tools required to contract a global financial Service Provider (FSP). The IFRC will need to ensure this lesson is institutionalised in order for a more time bound turn around when such a situation arises again in the future.
- Although the delays in the response may have negatively affected the scale of the support. It did allow for IFRC/HRC to learn from the many failing of other actors (which there were many!) and integrate this into the plan more effectively. As a result – the CBA has been implemented without any serious hiccups and none of the perceived risks raised by the various stakeholders have played out.
- Scale and caseload should not be the only indicator for success of the CBA. The fact the IFRC has now established an electronic solution that integrates digital data collect, effective data protection and database management of beneficiary lists has elevated the types of CBA to be expected in the future. It can also place IFRC more effectively amongst the global cash actors and be a platform for future learning.

Recommendations:

Size isn't everything. The current response has further proven IFRC can do CBA beyond cash in envelopes. The IFRC needs to use this opportunity to raise the capacity and understanding of delegates across the membership and developing an environment of skill sharing and knowledge transfer. In addition the new phase is growing into urban programming and the scope of learning is there.

The IFRC has to capitalise on this learning to invest meaningfully in database management solutions and promoting electronic solutions to future humanitarian crisis. The Cash in Emergencies (CiE) toolkit has to be updated with modified tools resulting from the learning coming from the operation and promoted at all levels to ensure their use.

The IFRC needs to use this opportunity to more aggressively engage other cash actors on a global level. In some circles IFRC is still not regarded as a leader in CBA, which is probably due to the continual focus on providing cash in envelopes and not pushing the bar on other more innovative solutions. This response has proven the IFRC is a leader.

C. Capacity:

Many of the reflections on institutional capacities and recommendations to IFRC can be found in the *Study to explore the feasibility of a significant scale up of cash transfer programming in Greece* – released in January

2017. Given this report is still recent – the conclusions regarding data base management, HR, procurement procedures remain relevant and will not be further explored here.

The high turnover of cash delegates – 9 since the HRC cash focal point was identified in January 2016 – also led to a disjointed approach to the scale up of the cash assistance. It seems that it was not possible for IFRC nor for supporting PNS to contract or second suitable longer-term delegates. That said, the technical skill set of the longer-term cash delegate that in the end completed and developed the cash assistance process was perfect and highlighted that the traditional background in food security and livelihoods is not always the most appropriate and different profiles should be considered for operational scale-up.

The capacity and make-up of the current IFRC/HRC “cash team” has also contributed to success of the intervention will all team members playing to their strengths and working as a unit without ego or prejudice. This is testament to the forward thinking of the management and leadership.

In addition to the IFRC/HRC staff it was noted that the HRC volunteers were critical to the success of the programme and the proper resourcing of IFRC/HRC staff and volunteers built confidence in the NGOs responsible for the site management that the cash based assistance would not led to risk to their staff and operation.

It needs to be noted that HRC took the opportunity of CBA being prepared within the IFRC Emergency Appeal Operation and created a meaningful short-term winterisation project to support 877 vulnerable Greek households in Athens and Thessaloniki in autumn/winter 2016 using the contracted FSP for the refugee/migrant response. This project was executed through regular HRC service divisions and created a base of CBA-operatives and advocates inside HRC for future use of CBA in regular HRC-services and as well confident and trained HRC staff and volunteers that can support the IFRC EA implementation. This project is considered a success and a similar winterisation project is included in the revised IFRC EA for the winter of 2017, targeting around 2000 households.

Overall, the level of professionalism brought to the HRC through the cash team was also highlighted. The key aspects of good planning and effective coordination were noted as aspects and skills the HRC have learnt on branch-level. Furthermore, newer innovations such as gaining operational familiarity with ODK have widened their understanding of what more can be done to ensure an effective response and HRC staff and volunteers are keen to use tools and approaches from the CBA-operation in future operations of relief and permanent services.

Learning points:

- The engagement of PNSs and approaches in diplomacy by the IFRC may have been in a different way, so as not to leave some PNS believing their roll was only to be an HR function, whilst other offers of technical support were not fully integrated. This whole process is a valuable learning experience for all of the IFRC membership and there would have been nothing to lose to bring IFRC and PNS efforts together.
- Very few issues can be found with the way the team has implemented the cash programme. Even so, many had to learn on the job and would have benefitted from the IFRC 4 day CTP training taking place in November 2016 or prior to the start of the CTP scale-up operation starting in December 2016. This may have helped them to avoid some of the practical issues they have faced relating to designing and executing the implementation. That said, the 2 week delay in Nov/Dec 2016 allowed for time to undertake desk based scenarios and field based preparation and training to ensure the potential risks were planned for and at one point the team even practiced a mock distribution in a car park. All of which built the capacity of the team to deliver an effective response.
- In the design phase of the response, ICT and community engagement is a critical still to have as part of a cash team. When implementing the response the use of staff with appropriate language skills is also vital to communicate effectively the intervention and be able to trouble shoot.
- In addition, it must be noted that time was made by the middle management of the cash team (with Red Cross experience) to raise a general standard of awareness of the field teams on the principles of the red cross and other key areas of humanitarian programming. Very often new staff are brought into a team to deliver a function without broadening their humanitarian understanding. By doing this all the cash team

understood the underlying logic of why the IFRC/HRC were providing cash, which in turn improved their ability to communicate to other actors the importance of their work.

Recommendations:

Using the next partnership meeting to revisit the opportunities for the cash programme to build internal capacities and explore PNS capacities for enhancing learning and participation. Now the cash team have a level of understanding and skills in electronic transfers – it would be also an opportunity to look for options relating to job swaps or secondments across the IFRC/PNSs. Whether there are programmes relating to the Syria response or now east Africa food crisis that could be look at for an exchange. The skills developed in the cash team could be rotated out to give other National Societies the opportunity to benefit. The option for PNS-secondments into the Greece IFRC/HRC CTP-team in addition to the existing core-team in Greece was eventually offered in early 2017 and is planned to start as of April 2017. This should provide as a great learning opportunity for incoming staff and this option is recommended to be also considered in other large-scale operations, if appropriate.

The programme is scaling up and using the current interest by the HRC to second its own staff into the IFRC/HRC cash team could be advantageous. Several HRC staff attend the IFRC 4 day CBA-course and all showed a good aptitude and capacity in CBA and would be an obvious choice as the cash team grows. If arrangements could be made that they retained their permanent role in the HRC, then the overall response would benefit from their skills and knowledge, whilst the HRC would benefit in the long term when considering CBA in their domestic programmes. It would be beneficial for HRC and consequently also for IFRC if IFRC could support the created momentum of additional learning regarding CTP and other technical aspects in a structured way for the remaining time of the ongoing operation.

D. Management

Initially the Cash team in Northern Greece was divided into two components

- Beneficiary support mobile team who will be responsible for mass information, community meetings, key stakeholder meetings, verifying beneficiary lists, undertaking PDM and FGDs, resolving technical issues with cards and providing training on how to use the cards.
- Distribution and Registration mobile team who will be responsible for the registration of the beneficiaries and the distribution of cards, they will also be responsible for the creation of the distribution tokens and arranging HRC volunteers as required to support their activities.

There was a CTP Team Leader for the North, who had the responsibility for managing the cash team with support from two team leaders responsible for ensuring that the two components mutually supporting each other. In addition, the team was supported by a CTP Information management (IM) delegate; who will provide Beneficiary and Distribution Lists as well as templates for the distribution tokens. Overall coordination was the responsibility of the Cash delegate working alongside a HRC counterpart.

This structure worked well during the initial start-up of the response in the North and the high presence of IFRC/HRC staff gave confidence to the SMS (Site Management Support) agencies during this early phase. As of January 2017, the structure scaled down by the third distributions with one team responsible for both components.

Learning points

- Once the cash team had begun the operation it was right for the management to scale down to a structure that was suitable to the scale of the programme needs. This allowed for the most competent field officers to be selected. The one limitation has been the gender balance within the cash team. Only one of the regular IFRC team members was female and at the time of the review she was also not having her contract renewed.
- The cash team in the North did not report to the IFRC head of office for the Northern programme. This didn't cause any problems, as the both the Cash team leader and Head of Office were both pragmatic and

respected each other's roles. They did complement each other - with the head of office for the North having an important role to advocate with the government and HRC board on behalf of the cash team and creating the all-important space for the cash team to operate. Even so, it could have been problematic if their personalities clashed and such an arrangement should not have been left to chance that they would work well together.

- The IM delegate was in fact a Spanish Red Cross human resource who was allowed to work with the cash team. The role provided excellent support and was a key member of the team. However the nature of the arrangement meant that this person were directly managed by the Spanish Red Cross IM lead and was tasked other duties outside of the CBA IM role. At the time of the review the delegate was asked without warning to return to Athens and there was not clarity at the time if the person would return to assume the role. As the new programme was beginning there were discussions to hire a new IM officer.

Recommendations

The IFRC head of office for the Northern operations needs to have a line management responsible over the cash team leader for the North. The team should be integrated into the exiting team structure for the north. This would clarify better the roles and responsibilities of the management, especially with regard to leadership and representation in external coordination structures.

The cash team will once again increase their number of field officers as the new programme begins. As mentioned under capacity section it would be a good opportunity to further involve the HRC team, especially those already trained through the IFRC CTP 4-day training. There needs to be a concerted effort with the hiring of new staff to improve the gender balance of the team. More women on the team would ensure an improved access to the women in the refugee settlements and improve the overall quality of the programme. With plans in place to hire a new IM officer it would be wise to wait to understand the operational requirements before finalising the recruitment.

One concern was the length of contracts provided to the cash officers. They were on 1.5 month renewable contracts, which provided a risk for them as well as for IFRC if they decided to find more stable work elsewhere. Given that donor funding was only available until the end of April the decision was not wrong. However not the duration is longer it would be good to consider 6 month contracts to provide the cash team with job security and demonstrate the organisational commitment to their personal and professional development.

E. Coordination

IFRC was one of the first actors encouraging coordination in cash and should be praised for bringing the main actors together in the early months of the response when the UN was disappointingly and notably absent. Since then coordination looks to be very well developed and agencies have done a good job to harmonise approaches and transfer values. The CWG did a good job of ensuring the agencies using cash learnt from the previous practices and worked hard to advocate for the appropriate use of CBA.

“...as the uncoordinated approach undertaken in Greece was both inefficient for the RC/NGOs and detrimental for beneficiaries. Significant time and effort was made to coordinate and harmonize with other actors, but due to the nature of setting up a MPG debit card system it was challenging for actors to change their approach after starting activities” – IFRC Cash coordinator Greece

On an operational level the IFRC has coordinated very well with the SMS actors responsible for the sites (formally in a subordinated role to the Greek authorities) where they are providing cash assistance. The IFRC cash team has built a good level of trust and respect with the key actors including the government, military and police in the North, which has allowed them to operate without hindrance. The IFRC and HRC working relationship in North is also very strong and the HRC support towards the CBA has helped make the response more effective.

Internal coordination between programme and the different support functions looks to have been very good, although in the early stages of the planning, delays due to inaccurate interpretation of the IFRC SOPs between field and IFRC GVA should not have happened.

While the previous point at this moment is not overly relevant for the ongoing operation anymore, the jointly established process regarding the creation of financial controls needed and still needs to be better coordinated with the cash team and not be developed in an ad-hoc manner, potentially creating security-risks for the teams in the field.

The over centralisation of interagency decision-making for CBA in Athens and over-reaching of the CWG on operational decisions, as well as the lack of a technical/operational cash working group (CWG) in the North have also been observed. This has left those operational agencies using cash and reportedly also ministry officials and local authorities in the North in a position of uncertainty, when not all relevant information is communicated to the right people in time and operations are then placed on hold until clarifications are sought.

Learning points:

- The IFRC cash team have worked hard to ensure good coordination with the various sectors to prevent clashes with activities taking place on the same day. This coordination and information sharing also served the purpose of assisting SMS actors – who were to be sure a large turnout of site residence on the day of cash registration – allowing them to conduct their own surveys.
- By and large there was a conscious decision to not hold cash related activities on the same day as other NFI/relief distributions. The reason for this was to prevent the SMS actors from being associated with the cash assistance, which was perceived as risky as well as later being targeted with questions they were unable to answer.
- The development of process-SOPs for this specific IFRC/HRC CTP-project helped with ensuring smooth operations and the internal CTP-Procurement “After Action Review” makes clear recommendations relating to circular decision-making between logistics, finance and legal with more effective oversight from IFRC Geneva. All the functions need to understand that CBA is a programme tool and essentially responding to the needs of the people and not the needs of the auditors, whilst the finance section is there to facilitate the delivery of CBA instead of controlling it.
- The requirement for the programme team to control the funds, and undertake reconciliation for loading and unloading of funds placed too much responsibility on the Cash Coordinator. The skill set of a cash coordinator and a finance officer/auditor are very different, which lead to duplications of work and risk of mistakes. It also created a situation by which one person has complete control over the programme database and expenditure. The limited division of responsibility and no process in place for a second pair of eyes to check the loading of the cards could have created a concern at the time of an audit.
- A CGW in the North would have helped with engaging more operationally actors working on CTP who don't attend the Athens CWG, such as Care international and be a forum through which the SMS actors could channel their questions about the CBA. Regarding the over-reaching of the CWG when it comes to operational decisions within and between agencies – it should be clear that all the actors² are on a level playing field and the role of the CWG should be a technical advisory group and not a decision-making forum.

Recommendations:

Moving forward the cash coordination for multipurpose grants will fall under the responsibility of the UNHCR and as the ECHO grant contract holder and UN agency responsible of the welfare of refugees there is a risk they will over impose their authority on the other partner agencies. It is important to define the exact role and relationship with UNHCR, so that it is clear from the onset that even as an implementing partner, IFRC is on an equal footing with UNHCR in the programmatic delivery of CBA for supporting the needs of the refugees and other people of concern (POC).

As IFRC enter into a new phase of the cash based assistance as part of the cash partnership, the *modus operandi* will likely change and fall in-line with the SOPs and guidance developed through the partnership. It would be

² Except the Government of Greece, who are the overall duty bearer to their citizens and responsible under EU law to ensure the rights of the Refugees seeking refuge in on their sovereign territory.

recommendable for IFRC to capture the current operational model in terms of its process maps, technical guidance, operational SOPs etc in the form of a “tool box” in order for future operations to benefit.

It would be worthwhile to test the creation of an IM working group for the cash assistance. This would give more emphasis on division of responsibility of the cash team and ensure that the good practices relating to information management and technical processes within the IFRC cash based assistance is integrated into the next phase of the programme.

From July 2017, IFRC will be the only organisation providing CBA in the sites of Northern Greece. Thus it is not necessary to create technical cash working group in the North. Even so, understanding the operational processes of CRS, IRC and Care international should take place in order to plan a more effective transition to IFRC on sites and harmony between urban and site specific CBA.

F. Community Engagement

As with every cash based intervention it is critical to have a strong component of community engagement and accountability (CEA) and from the outset a clear and well thought through CEA-component was considered central to the CBA-project of IFRC/HRC.

This was particularly critical as it was identified in mid-2016, that basic CEA principles were absent: there was no clear and accessible service mapping available to refugees; posters or other graphic materials were either absent or unsuitable; internet connectivity was poor or non-existent; there was no structured feedback mechanism in place either for Red Cross or other actors. Even so, the planning for the CBA-pilot and following scale-up that took place in Athens included its CEA-component, which during the implementation entailed its own CEA-team in the field. This model was replicated in the Northern scale-up of CBA and proved to be very effective overall.



Photo 2: Use of microphone during the mass commendation session

The main messages for the programme were developed through the cash coordination in Athens and followed a unified approach across all agencies. The aim of this was to prevent any miscommunication about the programme within the refugee and migrate population and ensure that all sites had access to the same information regarding the delivery of the CBA.

Learning points:

- The planning and execution of the CEA-component of all CBA-activities was done in a thorough manner. Given the volatile and challenging environment in the sites with clear and present security-concerns, this proved to be the right approach and contributed to the smooth implementation of CBA. However, it seems the Thessaloniki-based IFRC CEA-delegate and the CBA planning-team in Athens with its independent CEA-approach did not manage to fully make use of potential synergies. The fact that the CBA-teams worked in camps where no regular IFRC activities took place and therefore lacked CEA-routine on site might have contributed to a hybrid approach between standard CEA-activities and CBA-specific CEA mechanisms. This may have been necessary due to the vital role CEA played in the successful preparation and execution of CBA-activities. Efforts were made to integrate the CEA components of the Cash related activities into the CEA delegate’s role, however due to the ongoing work load of the CEA delegate; this responsibility remained under the Cash team.
- Strong messaging and mass-communication as an early step led to the distribution process being smoother and more manageable. Having cash field officers that spoke Arabic was an excellent decision and made the process much easier and created greater trust with the majority of the camp populations.

- The help desk that followed the distribution of the prepaid cards was initially aimed at assisting the recipients with questions relating to the use of the card, it was soon added as a service every time the cash team went to the camp in order to trouble-shoot (lost cards, lost pins, complaints etc).
- The integration of the multifunctional centre into the programme to manage the hotline was a very good way to take advantage of the existing strengths of the HRC and ensure an effective division of duty between the programme implementers and team receiving the comments via the hotline. The hotline was however not a free service and due to the limited HR capacity it was unable to fully service the information needs of the beneficiaries within the programme. For this reason the cash team explored other avenues to communicate and provide feedback.
- The cash team used notice boards in Arabic to convey the main messages associated with the project and shared information on the hotline and other ways to access feedback and raise issues relating to the CBA. It was noted that these were common information boards and in some cases the refugees just arriving were unaware of their existence. Also not all refugees spoke Arabic. The cash team also created business cards in three languages with the hotline number and set up a WhatsApp line as well in order to deal with issues. Without a dedicated CEA staff member the time and effort to respond to feedback as had its toll on the cash team leaders.
- The use of ATM cards is still relatively new to the refugee population and training on how to use the card should remain a part of the programme, furthermore the language options within the ATM machines is still limited offering Greek as the main choice. This particularly places a limit on the elderly on using the cards and they have reported giving their cards to trusted individuals to do the withdrawals for them. This does present a risk to the approach.

Recommendations:

A unified CEA-approach in the in new ECHO phase between UNHCR, IFRC and other stakeholders will continue to be as important as in the past, in particular in the transition phase when the old model is phasing out. Synergies inside IFRC/HRC as well as between organisations should be exploited as much as possible in the planning phase and strive to integrate already existing mechanisms.

Increase the number of focus group discussions in the camps. It hasn't been a common practice to organise groups to ask for feedback. This could be incorporated into the existing PDM process and allow general feedback on the programme to take place. It was however noted during a focus group discussion with women that they felt that when they attended meetings their feedback was not acted on, so a sensitive balance needs to be set.

G. The delivery Mechanism

The prepaid card system has been used since November 2015 and during 2016 other agencies such as CRS, IRC, Samaritans Purse and UNHCR via Partners have undertaken provision of cash support via identical prepaid card systems. This prepaid card is unconditional and unrestricted and works at ATMs allowing all funds to be withdrawn as Cash. Prior the selection of the delivery system the IFRC/HRC reviewed the other potential options for getting cash to people this included:



Photo 3: Example of the prepaid card

1. Cash in envelopes: Reject as an option due to the concern relating to an increased security risks.
2. Paper vouchers: Rejected as difficulties in reconciliation, reporting difficulties would not meet the donor's requirements, staff needed and identification of merchants to integrate into the programme was considered to be problematic
3. Electronic vouchers: Rejected as there was not a very broad network of merchants and mostly based in the main cities.

4. E-money (transfers through mobile phones): Rejected as concerns the beneficiaries would not be familiar and not all had access to a mobile phone.
5. Supermarket gift cards: Rejected as the supermarket chain that met IFRC/HRC requirements and had the proper software did not have an extensive network, mainly based in Athens.
6. Prepaid cards: Selected - Although there was a time consuming tender process it would fit the purpose (multipurpose cash, flexible, wide coverage, PIN protected) and other agencies' had selected the option.

Once the FSP was selected a system designed that integrated community engagement, digital data collection & registration, database management and verification, distribution, encashment, community feedback and PDM. This system had to be developed from scratch and built on the lessons gained by other agencies using cash transfers.

Learning points:

- The system developed used QR codes created in Excel in order to register and store the beneficiaries' data. All the data for the registered household was collected using Open Data Kit (ODK). This data was linked to a unique QR code printed on the voucher (photo 4). During the card distribution the voucher was presented, scanned and linked directly to a QR code on the envelope containing the prepaid card. By doing this, only the QR codes were needed to identify the card holder and the FSP did not obtain any of the beneficiary data.
- During the enrolment process the system allowed for both the female and male heads of household to be registered, thus whoever showed up at distribution receives the card. This was found to be a very good idea as it gave more flexibility on task-sharing inside HHs (one person can be inside camp of distribution or reenrolment, while other person can go to towns for shopping etc, due to distances). Furthermore for family reenrolment, it was found that it was best for this to take place in the recipients tent/container instead of coming to reenrolment desk. This reduced the burden of all the family members needing to be present at an enrolment point.
- The FSP used a prepaid card system that was set up for the cards to only be used in Greece. Cards were ordered and kept with the IFRC team. They did not contain any money, thus reducing the risk or temptation of theft. Each card came in an envelope with a unique pin number. Once the card had been distributed the signed lists were processed by the finance team when the green light was given the cash delegate was able to upload the cards with the corresponding amount of money.
- The cash team then had access to the FSP database to track if needed the usage of card and trouble shoot issues such as lost pin numbers, cards swallowed by the ATM etc. SOPs were developed to allow the team to address these issues in a timely and unhindered manner. The process of issuing and reissuing of lost pins was done manually by the cash team. They contacted the FSP, who provided over the phone the new pin. The pin was then communicated verbally or via text to the beneficiary.
- This system therefore did not require the transfer of money to the IFRC/HRC in country and payment went directly from IFRC Geneva to the IFRC master account in the UK, where the FSP was based. The cards were identified by their unique RC number and 16 digit code and linked to mini wallets that were linked to the IFRC master wallet. This meant that the card holder was able to draw down cash from their card, but could not upload any of their own additional earning onto the card. Any lost cards were blocked upon reporting and funds remaining were transferred from the lost to a new card once it had been issued to the recipient.



Photo 4: The voucher with QR code used to identify the recipient

Recommendations

The system was well designed and thought through and after several rounds of distributions the cash team were able to streamline any issues not considered during the design phase. The main limitation was the use of a common database and the process of checking for duplications was manual and therefore delayed the time for

uploading the cards. This will be rectified in the next phase, however more importantly shows the need for IFRC to identify a long term solution to data management.

Many of the other expected concerns such as transaction fees, queuing in front of ATMs, PIN-replacement easy, card replacement and issues relating to scratching the card with the PIN were easy to overcome and have been manageable, which is testament to the well-developed system. It is hoped that the best parts of the system established are integrated into the future system that will be adopted for the next phase in partnership with UNHCR.

H. Impact:

The first round of cash assistance by IFRC/HRC in the north was received on the 23rd of December 2016. This was in the middle of winter when agencies were working hard to avoid a further deterioration of living conditions within the sites, thus is quite difficult to fully attribute the cash assistance to any improvement in the living conditions at this time. That said, all indications show that the cash assistance has contributed positively to the wellbeing of those receiving the grants. Even so, it is wrong to regard the refugee population as one homogenous group benefitting in the same way from the cash grant. For example, the category of 'single' men and women have reporting getting less benefit from the grant, as it equates to getting the equivalent of an additional three euro a day to cover their additional expenses. Not a lot in the context of the Greek economy.

In addition, the circumstances and services of the individual locations where the refugees are situated differ and thus affect the overall effectiveness and utility of the cash grant. Depending on the additional services and extra support they get, clearly alters how the target group use their grant. For example, as refugee families of a HH size of 4-6 should be able to benefit from the economies of scale – but they often chose to not fully take advantage of the catering provided in the camp and use their grant to purchase food for the main meals or recook the provided catering-food to make it palatable to their own preferences and customs. Overall the cash grant has given more freedom to make their own decisions and prioritise their spending as per their individual desires. However the stated aims of the grant may have been expecting too much from too little.

The other point to tackle is the distinction of the grant being used to meet basic needs versus simple wants. Basic needs are defined very differently by the different demographics within the refugee population. For the young men being able to go to town and enjoy a coffee and smoke a cigarette is a basic need, whilst for the family clothing is a basic need. Whilst for humanitarian agencies basic need is meeting the minimum requirements for survival. This disparity between the humanitarian agencies mandate and the affected population's expectations does bring into question how aid assistance is viewed and how all stakeholders can find ways to bridge the humanitarian and development nexus.

Ultimately the quality of life for the refugee population is what is to be expected in a "care and maintenance operation". There are no obvious signs of disease, malnutrition or people adopting high risk coping strategies. Cash has contributed to some degree to improving the dignity, however livelihood options are almost non-existent and those with skills have no real means to practice them in order to help themselves. Whilst those who want to learn have no means to better their capacities and remain in state of limbo waiting for the next hand out.

While feedback and comments about the insufficient transfer value (often referred to by singles as € 3/day instead of regular reference of € 90/month) were omnipresent during field-visits, it needs to be clearly noted that the appreciation of the introduction of CBA as well as the preference of CBA over only in-kind support was equally strong.

The dependable frequency of site-visits of the Arab-speaking IFRC cash-team contributed to the good acceptance of the project among POCs and resulted in the ability to solve many issues the moment they came up without further escalation.

Learning points:

- In the February 2017 Post Distribution Monitoring (PDM) over one-third of respondents were unsatisfied with the amount of cash received. Given the complexities outlined above this is not unexpected, even so, to have the intended impacts beyond life-saving and ensure people are living life with dignity alternative options of addressing refugee needs have to be sought.
- The top main expenditures have been Food, Clothing, transport, loan repayment and health respectively. This indicates that the grant has mainly gone towards the intended expenditure of food³, however also highlights failures in other areas of the response. Specifically the provision of sufficient and suitable clothing.
- The economic situation in Greece does limit the prospects of the refugee population in finding alternative sources of income and restrictions on conditional cash assistance i.e. Cash for Work, also limits the additional options agencies can provide to refugees.
- There has been much debate and discussion of how to deal with Unaccompanied Minors (UAM). This group has been excluded from the CBA-programmes of most actors (including IFRC) and have suffered from the indecision of the government to act in this regard. IFRC along with all child protection actors has been advocating for the inclusion of UAMs but have been blocked by the government . A paper on the issues has been presented to the Government and agencies working on child protection issues are still awaiting the final decision on how to move forward.
- The decision to remove the catering in the sites (on the condition that cooking-facilities are provided) and reduce or discontinue hygiene kits and other NFIs will impact the MEB requirements of the refugee and migrants. If this is the case the cash grant will have to increase to meet this additional reduction in entitlements. Furthermore mechanisms need to be in place to ensure that new arrivals are not left without food or other necessities, whilst they are being registered for the cash assistance.
- As in many aspects, the fate of UAMs in regard to catering and provision of NFIs is unclear. If the provision of catering and distribution of all NFIs will be indeed discontinued once the cash-grants of the new ECHO-phase have started (which UAMs are forbidden to access), it is unclear if this means that UAMs not only do not access the cash-grant, stopped receipt of food-catering and additionally then have to cook for themselves.
- The PDM extremely useful for planning and communication of the impact. However, it is currently not very accessible and presented in non-engaging manner. This limits the ability to circulate the PDM findings and reduces the utility of them for informing on the programme design and raising positive awareness.
- Targeting vulnerable Greek population through the IFRC EA as well in addition to refugees & migrants (see winterisation project mentioned above) had a positive effect on reducing tensions in the public perception. However, some Greek people only learnt about this when raising the issue as complaint to HRC.
- The guidance for the IFRC/HRC cash-team in the field was to target people living in the allocated sites. Due to varying degrees of site-management in the camps that were allocated to IFRC for CBA, this was an enormous challenge in certain camps for the RC-cash teams in the early stages of the CBA scale-up, in particular if the overview of inflow and outflow of camp-residents was not captured adequately. In the end, the cash-teams established proxy indicators to confirm camp-residency, but due to the impact of this question on the preparation and early stage of implementation the cash-team advocates for clearer guidance in future scenarios what targeting “people in camps” actually means.

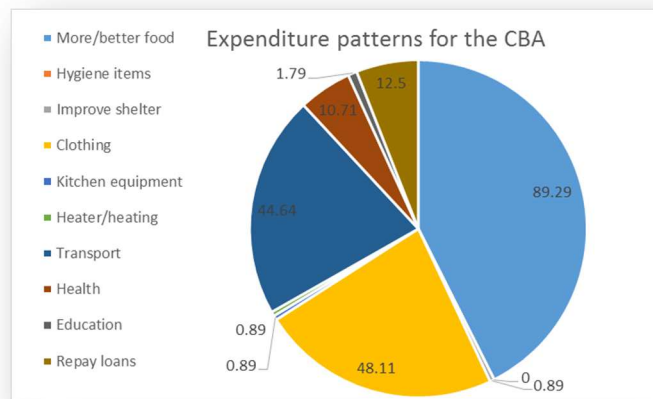


Figure 1: Summary of spending for the cash grant

Recommendations:

³ https://www.youtube.com/watch?v=E_nI3dwZGWA

The calculation of the current transfer value⁴ for cash-grants acknowledges a 50% reduction for food and a 40% reduction for hygiene-NFIs (these 2 items constitute already 76% of the full MEB, version May 2016). While this MEB and transfer value from May 2016 is currently being revised by UNHCR, IFRC should advocate for keeping a balance between discontinuation of food-catering and NFI-distributions and any newly calculated MEB and transfer value.

As the PDM data shows a good portion of the grant is being spent on clothing. If the cash grant cannot be increased due to government restrictions. It would be important to advocate for seasonally appropriate “one-off” grants. These top-ups would be able to cover the additional needs faced during these specific times. A top-up for Eid would be an excellent way to recognise cultural sensitivities and a time when increases in expenses is often expected.

Introducing alternative and additional conditional cash assistance as a way to incentivise self-help and promote the skills of the refugees already in the camp. Piloting the setting up of livelihood support through initiatives such as supporting skilled men and women in the camps to provide learning opportunities for unskilled men and women in the refugee sites, may also cover the gaps reflected in the PDM and foster an environment of self-help. Cash for Work in local host communities could also be explored to foster greater acceptance and beautification of common areas used by host and refugee populations. Reportedly CfW activities for people not having received their confirmed refugee-status is prohibited by the Labour Law but it should be explored if there are possibilities that would allow for such measures.

Engaging the business sector – such as Aldi and or Carrefour. Both have super-markets close to camps and more could be done to find ways to support the refugees to get more for their cash assistance. As the urban programme scales up seeking vocational training opportunities could also be a way to benefit local business and skill development of youth within the refugee communities.

Developing a more visually engaging PDM/dashboard would increase the usefulness of the PDM and be able to better show case the fantastic work being carried out by the cash team and the other IFRC/HRC staff involved in the refugee response in the North of Greece.

Conclusion & recommendations for future learning process:

The IFRC cash team and supporting departments have done a brilliant job in ensuring a safe, reliable and effective way to meet the needs of the refugees and migrants through CBA. Although not a panacea the setting up of cash assistance proven wrong those who doubted its effectiveness and further reinforced the capacity of IFRC as a leader in CBA. The scale of the programme may not reach the level hoped given the capacity of the IFRC/HRC team and the delivery process developed, it however has led to electronic transfers being more integrated into the mind-set of senior management across all sectors and services in the IFRC secretariat and membership. There has been a significant learning and capacity developed for delivering cash in Greece over a relatively quick time period. Challenges of contracting the FSP aside, the main obstacles to achieving scale effectively and efficiently were well considered within the design. The main limitations experienced by the IFRC being more politically guided. This operation will provide valuable practical learning space to accelerate learning across the Red Cross Red Crescent movement, particularly given understanding CBA in an Urban environment. .

Operationally the IFRC has developed a sound approach that has been well coordinated, actively developed the further the capacity of the HRC and led to betterment in the lives of those the cash assistance has targeted. It has given confidence to considering alternative response options and shown CBA in a positive light. The early decision by agencies and one agreed by ECHO to use prepaid cards, was an important part of making the future harmonisation process easier. IFRC has been able to takeover new sites in the North with ease and it has made the process of communicating the CBA process to new arrivals from camps on the islands easier.

⁴ Cash Working Group: Market-Based Response in Greece. Recommended Minimum Expenditure Basket (Multi-Purpose Grant), May 2016.

The highly politicised operating environment has at times had an impact on programmatic decisions and limited the adequacy of scale for IFRC/HRC and the limited options of how transfer meet regular and seasonal spending needs. Moving forward it is critical that the technical innovations learnt are captured for future use and for the current operation. Whilst the team take heart in that their efforts have had a positive impact on the lives of those they have touched and have had far reaching impacts on the overall way the IFRC should do CBA in the future.

Greece still remains a fluid context; thus as IFRC continues to scale-up cash assistance, lessons learned should be systematically captured on a regular basis, shared and used to collectively improve program delivery.

In terms of developing a more systematic learning process some options that should be considered could include holding a lessons learnt workshop every 3-4 months in Greece with HRC/IFRC CTP team. This should focus on specific topics, such as urban CTP context or database management systems. Learning should be a responsibility of all the team, even so it would be good to include in planned CTP trainee-delegates TOR an explicit component of documenting the learning process. Other options that could be explored are learning videos – either in the form of video diaries or technical videos highlighting key aspects of the CTP process, such as distribution or using ODK.

It may also be worthwhile considering holding a PECT training in Greece and possibly combining with a lesson learnt workshop that would expose the participants to the practical aspects of the programme design and implementation. Finally the timely provision of any report after a learning event is critical, so the findings can be shared and integrated during the response.



Photo 5: The IFRC Cash Team