Cash in the City webinar

Leah Campbell: Hello everyone, and welcome to the 15th webinar in ALNAP's ongoing series which is focused on urban response. We are also pleased to present this version of the webinar in partnership with the urban working group of the Global Food Security cluster. My name is Leah Campbell, and I'm a Senior Research Officer here at ALNAP, and I'm going to facilitate the session today. Before we introduce you to our speakers, I'd like to thank colleagues Marina Angeloni, from the Global Food Security cluster, and Dina Brick of CRS, for working with me to put the webinar together. I'd also like to thank Alex Glynn and Christopher Adan who are supporting this webinar, and here with me at ALNAP behind the scenes today. The webinar today lasts for an hour and a half, and it includes three rich presentations and a Q&A discussion, which is a lot to fit in, so I'll be brief in my introduction, but before we get to it, it's useful for us to get to know a bit about who's here with us today, and so I'm going to introduce the speakers to you in a moment, and while I do that, you'll see I'm just going to open a poll to understand a bit about who we have here in the audience, as well. So you'll see the poll in front of you, there's a few options, and so everyone listening in, please do let us know how much experience you have with urban cash programming, and while you do that I will let you know a bit about your speakers today.

Our first speaker is Marianna Kuttothara, who is the Regional Response Cash Transfer Advisor for American Red Cross's international operations response centre. Her primary regional focus is Latin America and the Caribbean. Marianna is responsible for providing key strategic direction and lead

operational management of American Red Cross, or American Red Cross supported emergency cash-based programming in that region, through support to Red Cross national societies and cooperation with the Federation ICRC and other participating national societies. After Marianna, we're going to hear from Anthony Dutemple, who is the multi-core competency programme development manager with the Norwegian Refugee Council in Iran. Anthony's experience spans across emergency contexts, from Afghanistan, as well as responding to protracted urban refugee crises and now Iran. He's worked in education, shelter, food security, livelihood and protection, and throughout his career he's developed a strong knowledge of programme cycle management, has performed multiple needs assessments, and developed integrated programme responses. His presentation today will be informed by his experiences in community development, working with local NGOs and using cash transfers to respond to urban refugee crises. Our final presentation today will be from Giulia Frontini who recently joined Catholic Relief Services' humanitarian response department, having previously worked as a CRS emergency coordinator in DRC. She has over six years' experience implementing and providing technical support to emergency programmes in Nigeria, DRC, Burkina Faso, Mali and Ethiopia, within food security and NFI, shelter and wash sectors. Her areas of expertise include monitoring and evaluation, technology and cash-based assistance, and she previously worked for WFP and UNHRC.

Finally, during the Q&R we have a fourth speaker joining us today, who won't be making a presentation but will be adding his expertise to the Q&A discussion. That speaker is Tahir Nour who is the Chief of the Market Access Programmes unit in WFP, based in Rome. Tahir joined WFP in 1990, having previously been a farmer in Sudan, growing sorghum and sesame. Tahir has significant experience working across Africa and the Middle East in emergency and longer term deployments. He holds a bachelor's degree in Economics from Middlesbrough College, and a master's degree in Agricultural Development from the University of London. So I'm sure you'll agree we have a huge wealth of experience and a range of experiences with us in our speakers, and so we're very glad to have them with us.

I'm going to close our poll now, and read out the results, so we all know who else is in the room. 17% of you say you're new to cash programming and urban crises. 33% feel they know about cash programming, but not necessarily urban, 10% are the other way around, who have some knowledge of urban, but not necessarily about cash programming. 40% of you know a bit about urban cash-based programmes, and 0%, none of you have claimed to be an urban cash expert and wondered why you're not presenting. So it turns out we have the right audience for the webinar, a good spread of people, and hopefully we'll hear from you, as well. Before I turn over to our first speaker, I'm going to just

remind everyone, particularly those who haven't joined a webinar with us before, that you're all welcome to contribute to the webinar by asking questions and submitting any thoughts and your own experiences throughout the webinar. You can do so using the GoToWebinar control panel, where you can submit questions, and my colleague, Chris, will be looking out for those. During the Q&A we'll get to as many of them as we can, and we can also include some of them in our urban response community of practice after the webinar, as well, if we don't get to all of them. So, let's move on to the presentations. First, to give us a more global perspective, we're going to turn to Marianna, who's going to focus on how cash programmes may or may not be different in rural versus urban contexts. And so just bear with me while I pass over the controls to Marianna, and she is able to load up her slides for us. So Marianna, over to you.

Marianna Kuttothara: Perfect, and can you just confirm you are seeing my screen? Okay, perfect. So thank you very much, Leah, and just to start off and give us some context, American Red Cross's cash transfer focus, from an internal perspective, at least, formally started in 2011, and our focus to date has been on the delivery of cash in emergency situations, so this means we work in both urban and rural contexts. I don't necessarily claim to have an expertise either on urban programming, but we can certainly say that just from our experience in cash-, emergency cash response, we've certainly noticed some difference in urban contexts versus rural contexts, so I'll just provide some of that perspective from our side. To start off, and to do this, I am primarily going to reference two relatively recent operations that we supported. The first was the Nepal Earthquake Response operation, which American Red Cross supported, alongside the IFRC, and in this response operation, we distributed unconditional cash grants of approximately $135 US to help 40,000 earthquake affected families meet their basic needs, and this programme was implemented across 14 of the most earthquake affected districts in Nepal, and the payment mechanism here was cash in envelopes in the rural areas, and cheques in urban areas. The second programme I'll reference was a pilot project that took place in June 2006, this was a pilot we conducted with MasterCard, to support communities that had been impacted by a significant dry season, and as part of this project we issued two unconditional cash grants of approximately $30 US each to 701 families, with the goal of helping them access sufficient clean water. This programme was implemented in the region of Bekasi which is in the outskirts of Jakarta, and in this pilot, we worked with one urban village and two rural villages. The payment mechanism here was-, the cash grant was done through a mobile wallet for both urban and rural communities or beneficiaries.

So just to start off, one of the key-, when we were even just thinking about how we'll go about delivering the cash grant, one of the key differences we often find in urban contexts versus rural

contexts is that there's just more of a selection in terms of payment mechanism, or more of an offering, in urban contexts. So in Nepal, where approximately, as most of you probably know, 80% of the population is rural, ultimately 80% of our cash assistance that we delivered ended up being via cash in envelopes, and this was primarily because when considering what options were out there, we felt cash in envelopes would be the best option, because other options we were thinking about would either take too long to set up, or would require beneficiaries to travel long distances to reach sites where they could be able to cash out, or reach their cash, and the infrastructure for other payment mechanisms we didn't find was as readily available.

In the Kathmandu Valley area of Nepal, however, we were able to issue the cash grants through cheques, and this was not only because this is what beneficiaries in Kathmandu Valley area, which again, is one of the most developed and populated areas in Nepal, what they preferred, but also just because that infrastructure was readily available, there were banks where they could easily go in and cash out, and it wouldn't require significant time or effort for them to do so. So again, just in terms of access, we are often thinking about payment mechanisms, see a difference in the urban areas, we often find maybe more of an assortment and availability of payment mechanisms.

In Indonesia, again, this pilot, we used mobile wallets in both urban and rural communities, so that they could receive their cash grants, but what we noticed was that in the urban village, the families already had cell phones or mobile phones available, so really, in terms of ensuring successful cash transfer, it was just a matter of working with them so that they would become familiarised with the e-wallet function, and know either how to cash out, or how to do mobile payments through the e-wallet function. In the rural areas we targeted, or the two rural villages we worked with, there was kind of two layers of access in terms of payment mechanisms, to be able to successfully issue the cash grant. First, just physically having a phone available. So, not-, in the rural villages, not all the families had phones available, so they were either borrowing from friends or family, and we also pre0-positioned some phones in stores so that they would be able to put their SIM card in and access the e-wallet function. So here, again, there's the difference in that in the urban area, it was just that the actual technology, the physical phone itself was there, and it was just a matter of working with beneficiaries to-, so that they would be comfortable and familiar with the e-wallet function. In the rural area, it was just those two steps, ensuring that there was that physical access to the phone, and then also ensuring that they were familiar with the e-wallet function, as well.

Another area where we find a pronounced difference in urban versus rural cash response is when it comes to beneficiary targeting verification. In Nepal and Indonesia, and even in other disasters that

we've worked in, we often find that targeting and verification is more complex in the urban areas. In part, this is due to just the size and-, the volume and number of people we're dealing with in urban areas, and just the fluid nature of urban communities. So while in rural communities, we often find we're dealing with smaller numbers, and we also often see that, when we're working with community leaders to try and identify beneficiaries for meeting our target criteria, we see that the community leaders really know their constituents. They have a very in-depth understanding of who they are, they know how many family members they have, where they work, when they're at home, when they're not. This same level of in-depth knowledge is hard for community leaders in urban areas to have, just, again, because of the sheer size and the sheer volume they're dealing with in urban communities, and again, the fluid nature of the people in urban areas, not necessarily having been there for generations. So in urban areas, I think it's very-, I can't emphasise how important it is to have very clear and specific targeting criteria, and do a thorough verification, so again, not just necessarily relying on community leaders, or formal community leaders, to ensure that you are truly reaching the people who we're intending to target, but really triangulating your information by checking with other organisations, or with informal community leaders, to ensure that ultimately, the people that you are selecting are truly the people that meet your targeting criteria, and that we're reaching the most vulnerable communities.

Lastly, in terms of cash distributions, whether this be distributions of cash in envelopes, or distribution of SIM cards so that people can access their mobile money, or distributions of beneficiary cards, we, again, in distributions we often find differences in the urban and rural contexts, so in the pictures you are seeing here, on the top left hand corner, it's a distribution in-, I believe this was in Sinduri, in Nepal, and again, these areas are a little more remote, so you won't expect a high concentration of people, it's more likely that we'll be doing smaller distributions, multiple small distributions in a rural context, whereas the picture on the bottom right is a distribution in the Philippines, and here, again, you know, it's easy in urban contexts to easily have a high volume of people, and to maybe do one large distribution, so again, it's very important to ensure that leading up to your distribution, your communication's clear, your feedback mechanisms are clear, and people are aware of what's going on, just to avoid chaos and any security issues, which, I think, in an urban area is-, it can happen more easily just because there's a higher concentration of people, and people can easily, you know, walk by and see, you know, something's going on. Whereas in urban areas, I think when we set up distributions-, in rural areas, sorry, when we've set up distributions, sometimes they're not as accessible, or people have to travel long distances, so it's less likely that we'll have such a huge gathering. So those are just some quick points that I wanted to share in terms of just general differences we see between urban and rural cash responses.

Cash in the City- Addressing food security needs in urban crises

Leah Campbell: Great, thank you so much, Marianne, I think that was a great introductory presentation to give a few examples and to start us thinking about the differences between cash programming in urban and other types of contexts. In a moment, I'm going to hand over to Anthony, who's going to take us a bit more into depth, into a programme that he's working on with NRC, setting up a new cash programme for Afghan refugees in Iran. Anthony, take it away.

Anthony Dutemple: Yes, hello everyone. So I will present to you some brainstorming we had with the team, we are providing unconditional cash assistance to Afghan refugees in Iran, so I thought it would be a good idea to share. So NRC have been working with vouchers, mainly in Iran, providing vouchers to have access to food and hygiene items in some designated shops in urban areas, and we are moving towards more unconditional multipurpose cash grants. We are piloting now the activity, and so I will share with you the different topics we have discussed with the teams here, and with the local partners. So first, just to give you an idea, there are around almost 1 million registered Afghan refugees in Iran. Of those are what we call Amayesh holders, who have legal status. Then there are more than 600,000 Afghan visa holders, most of them are students who went back to Afghanistan, applied for a student visa and came back to Iran. And then there is almost 23,000 Iraqi refugees. Added to that, there are around 2 million undocumented Afghan nationals who are invisible, they are not registered, they cannot have access to Amayesh cards, they are not considered as people of concern by UNHRC, and somehow international agencies are prevented to have access to those undocumented Afghan refugees. 3% of the registered Afghans live in settlements, and they receive blanket assistance by WFP, while 97% live in urban or peri-urban areas. In some, what they call … areas, there are a lot of no-go areas, as well, so there is no freedom of movement. So this is the data that we have now, although we have to keep in mind that there is a lack of accurate data. There is a lack of official accurate data by the authorities, and available by the UNHRC, as well, so it's quite an interesting and challenging context, I would say.

So during our visits, we have focus groups with the communities. Financial assistance has always been flagged as a critical need and top priority with all Afghan families, mostly documented Afghan families, here again we can have access to undocumented Afghan families, but it's quite difficult. Inflation rates, the increasing overall cost to have access to this Amayesh card, the Amayesh card is the refugee card that provides legal status to the Afghan refugees. This Amayesh card needs to be renewed every year, or every year and a half, and it has a cost, and it has a cost around 80 USD per individual in the family, and this cost has increased by 84% over the last 10 years. The education fees, as well, and of course, the limited livelihood opportunity can justify this need, and the labour market is not open for Afghan registered refugees, there are only certain types of positions open, mainly in construction works and

in the agriculture field. So these limited livelihood opportunities, regular fees to have access to the refugee status, as well as education fees, is clearly a challenge for these families.

So NRC cash priority intervention, I would define as urgent financial assistance to prevent families from slipping into destitution, as well as unconditional financial assistance, to provide families with complementary support to help meet their urgent needs, so here we provide cash, it's unconditional, but we strongly encourage the family to use this cash to renew their Amayesh card so that they have access to legal status and therefore have access to better protection.

The challenge is, as Marianna somehow touched base already, it's quite difficult to target in urban settings. In huge cities like Tehran, you can imagine it's really, really difficult to target the most vulnerable. The lessons learned from the previous programme that we designed, so we used to provide vouchers, so that families can have access to food and hygiene items in designated shops. During the … monitoring, these families, although they were somehow satisfied with the amount and the possibility to buy food, they also said that they would have loved to have-, to be able to use the money to pay their emergency bill, or for instance, to be able to use the money to have actually access to the work permit, here again, Afghan refugees need to have access to a work permit to be legally entitled to work. This work permit needs to be renewed every year, and it costs 20 USD. So the families were saying, like, 'Okay, we appreciate the vouchers, but we would have loved to use some of the amount to pay so that we can renew our work permit.' Some families also said that the designated shops were not very accessible, and then finally, with these vouchers, we had to share some-, the name of the beneficiary and the Amayesh number, and therefore we cannot provide these vouchers undocumented Afghan families, who are somehow the most vulnerable.

We did some surveys, as well, so there is more than 90% of the documented Afghan families who have access to a bank account, so it's quite interesting, and most of them have also a debit card, but how can we provide financial services for those undocumented Afghan families? So this is the challenge. So when we brainstorm with the team, to discuss about the unconditional cash assistance, multipurpose cash assistance, we-, firstly we defined our target group, and it involved having really a clear statement from NRC, what's our organisational mandate, and priorities. For NRC, it's to make sure that people have access to their rights, and exercise fully their rights, and have access to protection. So when we think about risk and vulnerability (ph 24.14), vulnerability of documented families is completely different from vulnerability for undocumented. Vulnerable to what? Vulnerable to deportation if they are undocumented, or different vulnerability depending on the gender, so we brainstorm a lot about that. We discuss with the team also the link between poverty, food security

and protection, economically vulnerable define people who are unable to meet their basic needs for lack of money. But what is the relationship between food and security and economic vulnerability. Then when we discuss about the assessment of the communities, so there are some definitions of poverty done by the government of Iran, with some criteria, but we are not fully satisfied with those criteria, so we decided to engage more with the community, trying to understand if there are some poverty pockets in urban setting, in the suburbs of the big cities. We tried to make some desk review of data available, here, again, it's quite challenging, there are very few that are available, we discussed with some local NGOs, as well as some other INGOs, we are three INGOs in Iran, mostly, Danish Refugee Council, Relief International, and Norwegian Refugee Council, so we said, 'Okay, we all start implementing cash programming,' so we are thinking, like, 'Okay, is there a way that we join together and we use the same methodology in order to collect data and to be able to compare data, as well as having the possibility to refer to each other?' so for instance, Relief International is somehow targeting health issues, so if we are able, if we are able to know their vulnerability criteria, then we should be able to create a referral pathway and to refer beneficiaries to Relief International. So these are all the points that we've discussed with the teams, and also, okay, how do we want to do the assessment? How can we make sure that, again, we have access to the most vulnerable, so the idea is that we have teams who are doing home visits, we have also the possibility of Afghan refugees to approach us, through our NRC community centre, or through our NRC community focal points, so this is to make sure that we have access to everyone, and also to the urban fora, as they are called here.

Then, how to identify. So here we have to narrow down the minimum set of information needed for the actual targeting decision, so here we want to make sure we target the most vulnerable. As you see in the previous figure, there are a huge number of Afghan refugees. How can we be sure that we are doing the best use of the funds? If we identify families who may not have need of cash, but who have other needs, can we be able to provide referral, to another agency or to another local NGO, so that the family receive adequate assistance? Using community workers, and as well, having the scorecards, to allow us actually to narrow down the set of information for the actual targeting. And here, as well, how can we make sure that as we cannot do a very comprehensive assessment, how can we make sure we have some exceptions, as well? That high vulnerable-, very vulnerable families who may not meet these criteria can also be included?

Then the reach and the mechanism of delivery of the cash. Here, again, we want to make sure we deliver to the most vulnerable, and it's interesting, Marianna was saying that, for instance, the cash in envelope, because people could not come to receive the cash, so it's the same idea here. How we make sure that we are not unintentionally excluding some intended beneficiaries by requiring them

to travel, for instance, or to be literate to collect the assistance. How can we make sure that we reach the right people with the right assistance at the right time? And when we have our cash-based intervention, we may have also some other type of assistance, in-kind, or training. So how can we make sure we can complement in order to provide better assistance? Here, for instance, when we are doing this pilot cash distribution, we are doing the distribution during home visits to make sure that it's combined with legal assistance and counselling. So we provide the-, we provide a bond card (ph 29.09) for the family, so that we can have access to documented and undocumented refugees, and we provide them with assistance and information and access to other services in their community. And then, when they reassess, it's interesting that we also try to, as we are still in a learning phase, we try to check on an ongoing basis that the assistance is in fact reaching the right people.

And finally, the checks we do, we have a monitoring and evaluation team who do some cross checks and shadow visits to make sure that it's actually the most vulnerable. We also have a clear segregation of duties, so the team that are assessing are the not the ones who select, are not the ones who distribute the cash. We have the possibility to have an appeal process, again vulnerability is changing over time, and it's not set in stone. So we try to engage the community so the community is aware about the criteria, and if, for instance, the breadwinner had an accident, then the community can approach us and can appeal the assessment, so we are able to do another type of assessment and to include the family. So it's the idea to, again, to have some flexibility in the checking. And then, like, quickly, so we have this cash for economically vulnerable families, due to shocks. So we have cash but other types of assistance as well, and then we are targeting some families with specific needs, or protection needs, where we have our cash and an individual protection assistance which is linked with counselling and legal assistance, and then we have also the referral where we refer to other partners when NRC has not the expertise to provide the assistance. And that's it.

Leah Campbell: Great, thank you very much, Anthony, really appreciate that presentation. We're going to move right along to the next one, from Giulia, who's going to talk about another programme by CRS, in Nigeria, and perhaps we'll be able to discuss in the Q&A the similarities and differences between some of these things. Interesting that targeting has come up in all the presentations so far, as I think that's a persistent urban challenge, no matter what type of programme you're doing. So over to you, Giulia. Giulia, sorry, you are self-muted. If you could unmute yourself, then we can hear you.

Giulia Frontini: Fantastic, can you hear me now?

Leah Campbell: Yes, we can, thanks.

Cash in the City- Addressing food security needs in urban crises

Giulia Frontini: Okay, great. So thank you again for the introduction, Leah. So today, I'd like to touch a little bit on CRS's experiences carrying out food assistance in the urban context of Maiduguri, which is in northeast Nigeria, and specifically I'd like to talk about, kind of, lessons learned and best practices surrounding beneficiary and vendor selection, but also market selection, community participation, especially in the early phases of programme implementation, and finally, security. Maybe a foreword here is just to note that urban contexts are, as we've seen from the previous presentations, incredibly diverse, and Maiduguri is no exception. So many of the challenges that we encountered did not differ from those found in rural areas, but they differ in terms of complexity and scale. So we would venture to say that this is primarily due to the just sheer number of actors that are involved, and the complex relationships in urban settings, but also the physical setup of cities. And so urban contexts and urban programming may require more, and in some cases different, tools and approaches, to better understand dynamics and diversity without the risk of exacerbating tensions or amplifying the challenges.

So as you all very well know, northeast Nigeria remains among today's most complex and underreported crises. It's in its seventh year, and it's estimated that over 2 million people have fled the conflict, with over 1.3 million internally displaced. So at the height of the crisis we had Maiduguri seeing its population doubling from 1 million to 2 million, and in order to respond to the crisis in the northeast of Nigeria, Catholic Relief Services has been conducting electronic vouchers. First, in a rural part of Yobe state, which is the green part on the left on the screen, and then in August 2016, they started with a similar programming, but in the city of Maiduguri, and here we targeted two different neighbourhoods, Minadalti and Simari, which had, and still do have, high concentration of IDP households.

So the first challenge that I'd like to touch upon, which has been also mentioned by my fellow speakers, is targeting, and this included both understanding and defining our catchment area, so you know, in terms of where a neighbourhood started and ended. We found neighbourhoods to be very different amongst themselves, so some parts of the cities had higher proportion of built up areas, and others, especially towards the, kind of, end of the city, they were more structured like spontaneous sites, and thus had more regular and, so to speak, obvious endings. So in addition to population density and the concentration of IDPs, the relationship to the host communities and within their own communities varied greatly between the areas, and rendered a process of community key stakeholder mapping, and eventually targeting, more complicated than what we would have found in a rural context. So in the majority of cases we found that people who might have known each other before the displacement had a tendency to congregate together in clusters, but the overall communities were

still split across different neighbourhoods. So what that meant is that in certain-, you'd have certain groups living in a different area from … or their local leader. And so CRS found this lack of evident hierarchical structure kind of adding this layer of complexity in terms of identifying entry points into certain displaced communities.

So the two questions here were really how to carry out geographical level targeting, and then secondly, and more specifically, how to ensure the identification of households that met project criteria in an urban context. And again, here we would say that targeting is obviously important for all types of projects, but it is particularly sensitive for cash intervention, and potentially more so than an in-kind project. We found people are less likely to opt out of the assistance, and/or share the cash they receive with neighbours and non-beneficiaries, and again, this lens of the urban context, and this lack of social cohesion, the sheer size of the population, makes the whole process much more difficult, and can open it up to more tensions.

So the team took a number of … steps to limit the inclusion, but also the exclusion errors, and to build trust and partnership with the communities. So firstly, they carried out multiple mapping exercises, and this, very much, using a variety of data collection methods and tools, going from … to participatory mapping, and, where they existed, reviewing of existing administrative maps, and this is very much to understand geographical and administrative boundaries. Secondly, the team invested a substantial amount of time in the communities to understand social and communal ties, and hierarchies, and identify key stakeholders that should be involved in this targeting process. We also ended up adopting, or adapting the approach, depending on the area. So in Minadalti, we found local leaders to have agency and very much represent the community, the IDP community and host community. So here we rely more heavily on their participation and support, whereas in Simari, the second area of intervention, we found unclear authority, and so we ended up actually containing a little bit more beneficiary and stakeholders' participation, and kind of relying on other tools a little bit more. Thirdly, harnessing new technologies, and in particular GPS mapping, was helpful in understanding spaces and catchment areas, and then more at the household level we used biometrics to avoid double counting. Finally, and of great importance, not only in targeting but throughout the programme implementation, was the role played by our own partners, who, thanks to their experience and knowledge of cultural norms, but also of the urban setting in which we were operating, really facilitated and supported our efforts, again, from the targeting all the way to the end of the rest of the project.

So here you have two photos, or two screenshots. On the left, you have Minadalti, where as you can see, the red dots are the households that were targeted by CRS, and kind of the black outline is the

actual area of intervention, and CRS is very successful in these kind of more spontaneous, like, sites, shall we say, in identifying all of the IDP households living within the catchment area, but also that were eligible for assistance. On the right side, you have a snapshot of Simari, and again, the yellow are the households that were registered, and this is during the first round of registration, and in purpose what we found to actually be the neighbourhood and the catchment area. So, in order to finalise the targeting exercise, CRS carried out a second round, covering the remaining of the space, and what the team did here to facilitate the process was divide this larger catchment area into small, more manageable bits, which really then facilitated the activities, targeting and also programme implementation.

So here, I'd like to talk a little bit more about vendor identification and market selection, and again, in this urban setting, and on… we found multiple markets, varying in size, varying in their functionality and organisation setup, so with some having market committees being very active, and some not having them at all. And, most importantly, perhaps, varying in accessibility to beneficiaries. So beneficiary accessibility was a problem. Many of our beneficiaries had never ventured-, these are IDPs, had never ventured to some of the larger, more central markets, but the markets that were closest to them did not necessarily have the capacity to meet the increase in demand, or supply all the goods covered by the project.

So during the first round of vendor targeting, we used kind of an approach similar to that that we would have used in a rural context. So we had our team going out and assessing existing boutiques and vendor capacity, but we found this approach to be time consuming, and even though we had a selection tool that was developed with, you know, clear criteria, we felt that this could result in exclusion errors. So what we ended up doing was first of all identifying key markets, and on this map we have the key markets in orange dots. So we had three that were identified, and it was really a question of balancing the question of accessibility and supply, and then we adopted an open call approach, where vendors were informed that we were going to carry out this food … pilot, or project, and they were welcome to submit their quotes. So this is very much like a regular procurement process. So this is more systematic, and standardised, and ended up helping improving transparency and reducing, in many ways, the risk for exclusion errors. Now, throughout this process there were information sharing sessions, we shared information on documentation needed to participate, on the goods needed to participate and so forth, and eventually the-, what we saw was increased interest of even smaller scale vendors, application and in the end participation of those that didn't necessarily have the capacity initially, or the right documentation to be part of the project. Finally, we also connected larger vendors, mostly from the Monday market, which as you see is the biggest and

furthest away from areas of intervention, to the actual community, and so in some cases they actually agreed to open up boutiques closer to beneficiary sites.

One last approach that we took, again to link beneficiary to markets and within the markets to the boutiques, was organising transportation during the first transfers for the most vulnerable households, and some of the other, kind of, key community leaders to the markets of interventions, and we quickly saw that once beneficiaries had gone, they were able to then pass on the information to their neighbours and this type of information sharing was very helpful in identifying the boutiques, and eventually helped beneficiaries organise themselves to make their purchases.

So finally, I'd like to talk a little bit about security, which in Maiduguri remained volatile and markets are frequently targeted areas. So we would argue that the urban profile makes security even more difficult to manage, as again there are more stakeholders involved, there's less, potentially, social cohesion, and so there's just larger risk both for implementing actors, but beneficiaries, vendors and other key stakeholders. So by leveraging new technology, we were able to minimise staff presence in markets and in the field. We were able to share messages with vendors via phone and SMS. 3G network allowed the, kind of, real time uploading of beneficiary and vendor transactions, and allowed us to troubleshoot vendors at a distance. But the utilisation of new technologies also made the assistance more secure for the beneficiaries themselves, so we integrated biometrics with an option to cancel cards remotely, and instantly, and were able to more easily identify fraudulent patterns without having necessarily to be on site to monitor the activities. Other activities, or other measures that were taken by the team to, kind of, limit security issues, included very much tailoring the programme activities to discourage the congregation of large crowds, especially during card distribution or registration, and so forth, and adapting each security protocol to each neighbourhood, and there were quite a few differences that made it important to look at each area critically, and of course ensure clear and consistent messaging. Finally, again, partners' involvement, and beneficiary and leadership involvement was extremely helpful and key in organising high risk activities, again card distribution and monitoring activities are very much needed.

So this is the end of my presentation, and I give it back to you, Leah. Thank you.

Leah Campbell: Great, well thank you, Giulia, and to all of our speakers, once again. They were all really interesting, different presentations, and I think great to hear about one example just now which has been carried out in both rural and urban contexts. I think there are some interesting similarities and also differences between all of the presentations so far, so I look forward to a good discussion. Just a reminder to everyone to please share your questions, thoughts, your own experiences, through

the GoTo Webinar application. We're going to start off the Q&A today with some questions that have been submitted by you and your colleagues during the registration, and then we'll move to adding in ones that are being submitted live, as well. Giulia, in your presentation, when you started talking about the challenge of urban, you mentioned that a lot of the challenge is of scale, and I think that it's not a surprise that in an urban crisis, that needs are often at a large scale. One of the questions that's come in, and I think I'll go to Tahir first on this one, because we haven't yet heard from him, is about the potential of risks for distorting the market with such a large scale of need, and if the need becomes a large scale cash programme, how do you anticipate the potential risk of distorting the market with a large scale cash programme, and also then how do you mitigate this risk once you've anticipated it? So I'll turn over to Tahir and hear your thoughts first.

Tahir Nour: Thank you, Leah, and thanks to the presenters for their very interesting presentations. Indeed, there are risks of distorting the market in large scale cash programmes, but I would hasten to say that perhaps maybe urban crises, or crises that lead to people moving into urban areas, and therefore putting pressure on the market, but we need to-, perhaps as some of the presenters have also said, in some of these urban areas you're much more likely to find larger markets, accessible markets, varying different types of markets, than you might necessarily find in rural areas. So looking at distorting the markets needs to be something that permeates any type of cash-based programme, whether urban or rural. How do we anticipate these possible distortions in the market? We do that through pre-assessments. So we try to take a look at these markets through our supply chain expertise in WFP, and we look at that market not just at the retail level. We actually do a supply chain sort of analysis to see, 'Okay, here are the retailers, these are the types of foods available, these are the sort of general prices, but where do those retailers get their supplies?' and so we trace backwards to see the wholesale market. Who are the wholesalers, what do they look like in terms of capacity, robustness, throughput? If they're getting their supplies from local production, we try to understand where that local production is, and try to understand to what extent there might be distortions. Should it be, say, agricultural products, that might be affected by a current, I don't know, rainfall shortage or something like that. In other words-, or if it's-, if these food items that we're particularly looking at are not produced locally and are imported, we trace back to see who these importers are, how big are they, how regularly do they bring in, what kinds of quantities? In other words, to try to see that whole supply chain, to see whether we think that that market is going to be sufficiently robust to be able to respond to the additional demand that a cash programme will generate through the increased purchasing power of people. So part of that is the pre-assessment, and that's one of the elements that we look at in WFP, as part of our modality selection analysis. Is this market going to be able to respond? Is it big enough and strong enough to be able to meet the needs of these people without distorting

markets, inflation, short supplies, which of course not only affect the people that everybody is trying to assist, but affects the population at large.

How do we mitigate these types of possible distortions? It's through regular, constant monitoring. We deploy our food-, actually, probably not food monitors anymore, but our monitors, or field monitors, and they're constantly looking at things like prices, they're constantly visiting markets, they're constantly trying to see what might be the possible negative impacts that our programme might be having on the markets, and clearly those, if we start to see signals that are worrying, this would-, certainly should trigger a discussion at the country office level, to see whether continuation in using that particular transfer modality, i.e. cash, is advisable, or whether we need to think about using a different type of support. So in terms of mitigation, these are really just day to day, week to week data collection on market related variables and indicators that would then indicate to us our cash programme is not causing any distortion, or very minor distortions, or if these programmes are causing serious problems, in which case we would want to move to a different transfer modality. Perhaps I stop there, I was told not to speak too long, which is typically my-, I can speak a lot, so I'll stop here.

Leah Campbell: Perfect, thanks, Tahir. I'll switch over to Giulia, as well, because I know you mentioned scale as a challenge in your presentation. I don't know if you have any further thoughts on this particular question, as well.

Giulia Frontini: No, I think Tahir has really hit it. I think it's about that market assessment, and the market analysis at the very beginning, which will then also help identifying potential challenges and mitigating measures, and then monitoring throughout and having that flexibility to adapt a programme accordingly, and I think with the monitoring, the important thing is to see if there are changes, are those changes linked to our programmes, or are they external? And then of course that will dictate a little bit of the response. So I think those are kind of the two main things that I would also underline.

Leah Campbell: Okay, great. One of the things that Tahir just mentioned, in terms of risk, is that that's one of the considerations for selecting the modality, and this is something we got quite a few questions on when people were registering, about how you determine the best modality for use in an urban context, and also whether there are different risks to account for with different modalities. So I think this one flows nicely from what we were just talking about, and also, Marianna, in your presentation, you mentioned that in urban there are often more options for a modality or mechanism to choose from, so maybe I'll start with you and pose a question to you. How do you figure out-, with so many choices, how do you figure out what is the best modality to use in the urban context?

Marianna Kuttothara: Sure, I think part of our process, and I think this is independent of whether it's urban or rural, is we consider a variety of criteria to figure out what is the best modality, and these include thinking about what-, first of all, what's our objective, what's the purpose of this cash, what do we want this cash grant to support? Typically for us, in the immediate aftermath of the disaster, we are typically doing unconditional grants to help meet vulnerable populations' immediate needs, but other criteria that we consider is, again, speed. How quickly can we issue the cash grants, and how-, how quickly can we deliver the cash grants, and what type of payment mechanism will allow us to do that? Thinking about, again, ability to scale up if we are reaching a large number of people, for example, in the example of Nepal, the target with the response operation we were implementing as part of the IFRC response, reaching 40,000 households, that's quite a large scale, so thinking about, 'What can we do quickly, and in that scale?' so again, there's a lot of criteria, including programme objective, speed, what allows us to be flexible, how can we scale up? And I think most importantly, thinking about the beneficiaries we have in mind, what's their preference? What is acceptable to them, what they are comfortable with. So again, taking all of that into account, we definitely do an analysis of all these criteria and think of what works best in the given context we're in. In terms of cash in envelopes, sometimes we-, you know, I would instinctively say for urban areas, probably just from a high-level perspective, it wouldn't necessarily be the first, go to choice. In Nepal, mostly rural areas, and we felt that, you know, there weren't significant risks, we consulted with a lot of communities and stakeholders, and again, managed distribution so there wouldn't be quite large scale distributions, because again that was a consideration in that given context. In other urban disasters, in Ecuador, for example, we issued pre-paid cards, so that way beneficiaries would receive the card, it wasn't something that was very visible. So ultimately, I think it's just a matter of looking at all your objectives, how-, what beneficiaries would prefer, what would allow you to be flexible, and be able to deliver cash, at least for the emergency context, as quickly as possible to support people with their needs. And it really is quite a balancing act, and I would emphasise that what's important in doing this assessment of determining the best modality is really engaging your stakeholders in the discussion, so that you're accounting for all different perspectives as you're looking through all these criteria.

Leah Campbell: Great, thanks so much, Marianna. I think Anthony might have some thoughts to add to this one, as well, so I'll turn over to him next.

Anthony Dutemple: Yes, quickly, we-, so before (? 56.33) and before choosing the best modality, we actually first ask ourselves if the urban economy is actually cash-based or not. Then-, so if it was not cash-based, we would consider in-kind assistance. Then we ask ourselves if the most vulnerable have access to those markets, and if the goods, basic goods available for the most vulnerable are usually

accessible to these urban markets. So we ask all these primary questions, and then we review the various options available. It's not because they are available that these services are accessible, so we were very cautious about that, so we study different institutions, banks, post offices, money transfer businesses, mobile phone companies, what's available, what's accessible. We took into account, as well, the cost per beneficiary, cards, cheques, transfer fees, the hidden costs, if there are any withdrawal fees, start-up costs, and then the option has been reviewed in ranking, in terms of time to travel to the location to receive the cash, proximity to the beneficiaries' homes, flexibility, as well, and the portability of the mechanism. We use a type of matrix, a scoring matrix, for deciding the most appropriate CBI, so we try to score in terms of accessibility, control, discretion, simplicity, flexibility, to come up with the best solution possible. Here, again, we-, as Marianna was saying, it's also what's the preference of the beneficiaries. So we really took this into account, and weighed the pros and cons to choose the best accessible modality.

Leah Campbell: Great, thanks very much, Anthony. I mean, the title of this webinar, it's about urban, it's also about cash, but it's also about food security, and we are doing the webinar in partnership with the urban working group of the food security cluster, so I think it makes sense to bring in the next question, which is, you know, cash by its very nature can be used for anything, really. Once someone has the-, the amount, they can, you know, use it as they see fit. How can it be used to improve food security, specifically, in particular? How do you monitor the impact of cash for food security, and is there ar reason to focus on food security, and not just on basic needs? That's a lot of questions all in one, that I'll turn to Giulia first, to get some thoughts about.

Giulia Frontini: Yes, I think those are very valid questions, and I would start off by saying that, you know, we started, I think, with cash, primarily looking at food security indicators, and more and more now we see actors and donors opening up and thinking of cash, as, again, a modality to cover multiple needs, and we are seeing, I would argue, more programming that are very much aimed at covering multi-sectoral needs of a certain population. But of course, I think, cash, yes, it is very important for food security, and I think this goes back to your initial assessment, and looking at the need of the population that you are looking to serve, and again, I think if food security and food needs are the primary needs identified within that target population, then cash can be a very powerful tool to support those efforts. Again, the added value of cash, you know, like vouchers, they increase the choice, they empower beneficiaries, support the local economy, and there's lots of added value. Of course, monitoring, and monitoring the results in a cash intervention that has, as a primary objective, improvement of food security indicators, is a bit of a tricky part, and I think-, I mean, here we go back to our usual tools, so it's on site monitoring and post-activity monitoring. We look at key food security

indicators and try to kind of assess potential changes and link them up to our assistance, but of course it's more challenging, or can be more challenging, and one thing that I know we've found very helpful, also to better understand households' purchasing patterns, at least for CRS and in the case of this urban response, was the use of e-vouchers, which through this platform (? 01.01.17) we were able to very much understand and have exact information on what beneficiaries were buying, and what they were purchasing, and that was kind of an additional element, and information to help us triangulate and then link to the results of food security indicators. So again, yes, I would say that, you know, cash has an important role to play, but I think it would then go back again to what the need of that population is, and yes, and that would be the main driving question.

Leah Campbell: Perfect, thanks, Giulia. I want to turn to Tahir, as well, to get perhaps a World Food Programme perspective on this one, as well.

Tahir Nour: Thank you very much, and indeed I very much agree with what Giulia is saying. Really, I fully agree in the sense that if your intervention is to address a food security problem, then those are the types of things that you are monitoring for, and looking for those types of outcomes from your intervention. And we don't particularly, in WFP-, or we are not particularly bothered about whether we are using cash, or food, or vouchers, to address these food security problems that we're trying to address, primarily because of our targeting. So as long as we're fairly sure that we've got our targeting quite right, I can't ever believe that we're ever going to get proper, fully 100% correct targeting, but once you get your targeting correct, and you've targeted the people that are facing food insecurity problems, we all know that they're going to spend the majority of their cash transfer on food, and therefore we should see improvements in food consumption scores, we should see improvements in dietary diversities, and so those types of food security indicators should show improvement. Indeed, as Giulia said, you could restrict that cash, so you can make it a voucher, electronic or otherwise, and that way you can kind of steer the expenditure, not 100%, as always, but you can steer that expenditure and the purchasing of people towards the purchase of food. We-, I say-, I make a little aside, which is by restricting cash to food items, that doesn't stop people from buying-, that does not necessarily stop people from buying junk food. So if there are nutrition problems in some areas where I've worked, say in Palestine, where one of the nutrition problems is child obesity, the fact that people are restricted to buying food from shops that are contracted by WFP does not necessarily mean that people are going to buy the right foods from a nutrition perspective. So that needs to be implemented with things like communication strategies that help transmit information to people about nutritious foods, nutritious eating habits, and so on and so forth.

That, sort of, brings me to the basic needs question, is, well, if we are transferring cash to meet basic needs, which include food, but then include other elements, indeed you will need to be trying to monitor for, and in fact we think because people spend a majority of their cash on food, but if they do have additional cash resources to do things that are going to be complementary to achieving food security, for example, getting access to clean drinking water, another huge component of getting people's food security and their nutritional status improved. So moving into multipurpose cash and to cover the basic needs of people, including the component of food security, if security is a problem, we then need to do, sort of, monitoring of these other indicators in terms of if we're providing transfers for shelter, we have to see improvements in where people are living, etc., etc. Thank you.

Leah Campbell: Great, thanks, Tahir. I'm going to turn to Anthony for the next question, which I'm going to bundle together. We have a broader question and a more particular question that's come in following on your presentation, so I'm going to put them together to give you a few things to comment on. The broad question is about protection risks for cash programming in urban settings, and what those particularly might be in urban settings, and how they can be addressed, and a question which I think is in some ways related, and in other ways a separate issue, is about host communities, and you mentioned the huge-, I mean, the stat was 97% of the refugees living in an urban area, living, you know, right next to host communities, people are wondering, on the line, does the programme that you're working on also target host communities, and if so, how does that go, and if not, have you had any kind of challenges where the host community is not supported by the programme, and only the refugees are? So over to you, Anthony.

Anthony Dutemple: Yes, thank you. So first, I will say that cash should always-, cash-based interventions should always consider and analyse the protection risks, the mitigation measures and the benefits, the analysis, as also Tahir was saying, should look specifically at the gender and the social impacts of cash, but I want to say as well that cash, or vouchers, alone, cannot address the root causes of protection with individuals' or institutional issues, so it's important for the organisation to mainstream protection, so to target the most vulnerable, and here it's interesting that we need to be impartial and target the most vulnerable, so I was talking about the documented, the undocumented, and it's interesting, because cash should not raise tension with host communities. So for instance, in Jordan, where most of the Syrian refugees are living in host communities, Jordanian vulnerable households were as well included in the cash assistance, in order to mitigate potential tensions. So here, I think it's very important to keep that in mind. The cash should also enhance safety and dignity. Here we have also to be a bit cautious because urban programming and also large volume of data can-, how can we make sure that we protect this sensitive data sometimes, especially when we are talking

about possibly undocumented refugees? How can we make sure that we include what I called previously the urban poor? So targeting the most vulnerable, those with sometimes high illiteracy rate, those who may have illegal stay, or don't want to be found, keeping in mind our humanitarian principles, as well. So it's important to understand the dynamics of the society, the communities, as well as understanding the dynamic inside the household. How can we promote and protect the wellbeing of the households without contributing to discrimination, abuse or exploitation of any section of the population? So this is something also, as well, to keep in mind. I would say, as well, that it's always interesting to integrate cash with other longer term intervention, so provision of information on access to services, documentation, or information on skills training available, information on access to education, as well as referral to other partners, for instance, for further adequate assistance.

Leah Campbell: Great, thanks Anthony. Next, I'm going to turn to Giulia, and ask a question that's come in about coordination with-, I think this goes back to the nature of the scale of an urban environment. As well as having a huge number of affected people, you often then, depending on the nature of the crisis, but you often can have a huge number of organisations responding, of actors just in general. So how do you coordinate cash in a dense urban environment where there are so many organisations who might be operating there?

Giulia Frontini: Yes, I think that's a very valid question, and again, I would agree that the sheer number of actors and the proximity of the different interventions, coupled with population density, very much increases the risk if coordination doesn't happen, and happen well. So one thing that I would say is the urban profile of the environment required potentially coordinating not only on who does what where, but very much a very detailed level of coordination, especially in cash and voucher programming. So transfer value would be looked at, what are different agencies paying for service fees, paid to money transfer agencies, targeting becomes again extremely important, if agencies are working in, you know, similar neighbourhoods, or nearby neighbourhoods, how they are doing their market monitoring and so forth. So I think the first point is the level of detail in terms of coordination is particularly a different scale than you would in a rural environment. One way, that in some urban contexts, actors have worked around this, is by taking what they call, or what CRS calls, a neighbourhood approach. So here, what you have is an agency that might be implementing one or more activities in one sector taking the lead in coordinating all actors intervening in that area, and the idea is to, again, break down this larger urban city into smaller, more manageable portions, and then very much trying to streamline, as much as possible, the activities within that one area. So, again, instead of having multiple actors doing multiple registration processes, having this, kind of, one

neighbourhood approach where you would have one agency taking the lead and then working with the other actors to harmonise approaches and coordinate. What we found with CRS in the Maiduguri context that was also very helpful is, you know, there was a repetition geographically of the different bodies, so CRS took these two areas, and we (? 01.12.24) multisectoral activities and intervention, and this was very helpful for us, because we were able to, kind of, draw on the different sectors' expertise and tools, so we had our wash programming, shelter programming, food security programming and NFI, all within these two areas, and just to give you a very concrete example, a lot of the geographical and household targeting was done through this with the support of our wash colleagues, who have very developed, and are very well equipped with mobilisation and community mapping tools, and so we were-, the food security colleagues were very much able to draw on those experiences and approaches to that (? 01.13.07) programming, you know, and the targeting and so forth. So by kind of combining forces, that's one approach to coordination and avoiding, kind of, multiplication of efforts and so forth. And of course, kind of, building system and knowledge, which I think is key to urban programming, is really understanding the areas where you're working in and really being able to identify key stakeholders and roles and responsibility, and so forth. So those are things that I would say help coordination, and improve coordination within urban contexts.

Leah Campbell: Great, thanks Giulia, very much for that. I'm going to keep moving on, we only have about 15 minutes left, and a huge list of questions, so I'll get right to it. We've had a few questions come in, I think based on the fact that it came up in a few of the presentations, about feedback mechanisms, and what the most useful feedback mechanisms might be in urban, or in relation to cash. I'm going to turn to Marianna to see if, across the wealth of experiences that American Red Cross has been involved in, if there's any thoughts about feedback mechanisms and their utility in urban contexts, or specific to cash responses.

Marianna Kuttothara: Sure. Well, definitely in all our cash programmes, we certainly aim to have feedback mechanisms. We refer to them as beneficiary communication and accountability systems, and these range again depending on context and environment. What's important with the feedback mechanism is to establish mechanisms that the beneficiaries, or your target population, will actually use, that they're familiar with, that it's something that they're comfortable with. So, that can range, for example, in rural contexts, sometimes in Nepal, we've done suggestion boxes and again communicating through suggestions in feedback boxes, and communicating to beneficiaries, you know, 'Put in your feedback, we'll come collect it, we'll review it, we'll make sure that we're following up on it,' to more urban contexts like Ecuador, and even (? 01.15.16) we set up a hotline where people would call, we'd document the call and just, you know, if it's just kind of feedback on the programme,

or complaining about a challenge in the cash programme, where it's-, whether it's someone saying, you know, 'Based on your beneficiary criteria, I, you know, I am supposed to be eligible,' or, 'I've received my card but it's not working,' and ensuring that we have-, we have adequate follow up and timely follow up. So I think in terms of the actual feedback mechanisms, there's a variety of those, and I think it's a matter of implementing, or putting forward a balance of some that allow people to also provide feedback anonymously. So, for example, when we've said hotlines, the people responding to, or recording the feedback on the hotlines, are not associated, or are not closely involved with the programme, so to provide that distance, and also giving people the opportunity, if they're comfortable, to provide feedback directly. So coming to the local Red Cross office and noting their feedback.

Another important point with these feedback and accountability mechanisms, I think the importance, I think, is also that we-, it's important to have those readily available as soon as we're even thinking of the programme. For us, you know, those feedback and accountability mechanisms are not only just for our target beneficiaries of our cash programme, but for the greater community, and they serve, as well, to ensure that, you know, by the time you are reaching your cash distributions, people are aware of what the programme is for, who that programme is targeting. They're clear on who's eligible for that programme or not, and again, key to that is also ensuring that we are doing adequate follow up.

Leah Campbell: Great, thanks Marianna. I'm going to quickly turn back to Giulia, as well, to add some more thoughts on this one.

Giulia Frontini: Yes, I just wanted to add that in an urban context, what we'll be seeing is that more feedback mechanisms are probably better than just one, which is maybe what we would use, or prefer, in a rural context. So multiplying the ways that people can provide feedback, again to address the fact that you have a variety and a very diverse population, and again, looking critically, if you're intervening within urban contexts in different areas, whether or not they would be the same type of feedback mechanism, or different. And of course, the tricky thing here is that the more ways that people can provide their inputs, the more it becomes to manage, but I think in an urban environment, again, talking about these multitude of profiles and different levels of understanding and background, and potentially less social cohesion and less of a community feel, multiplying feedback mechanisms can be very helpful in making sure that you're reaching everyone and that everyone has access and a voice.

Leah Campbell: Great, thanks Giulia. One of the last question areas I'm going to pose, and I'll turn first to Tahir, so I'll give you advance warning, is there's quite a few questions come in around the topic of informality, and I think those of us who know about urban contexts recognise the huge amount of

informality that exists in any city, really. How do you account for this? This informality, the informal markets, some specific questions that have come in are about whether certain mechanisms have more of a positive or any kind of impact on informal petty traders, as well as in terms of thinking about vouchers and the potential of preselecting designated vendors. Does that undermine existing, kind of, market patterns or networks that might be informal, if people are used to, you know, doing their shopping through informal markets, does selecting a more formal shop to use in a voucher programme, does that disturb the informality that exists, that is, you know, the reality of a lot of urban spaces? So I'll turn first to Tahir, to hear your thoughts about informality.

Tahir Nour: Thank you, Leah. We recently conducted what we call an experiment in Lebanon and in Jordan, in which we designated some of the Syrian refugees to be able to use their electronic voucher as-, to remain as an electronic voucher. We gave a similar group of households the option that their card would then only operate as an ATM, and therefore they could go and withdraw cash, and we did a third group in which the same number of households were given a choice. That card could either work at the ATM or work at the shops, and people had the choice to decide. They could either use it all as cash, they could go and spend some cash and use some cash, and then use some of the resources that they had on their card in the shops. We found that, in fact, a lot of the people who were given the cash option, their use of the WFP shops dropped significantly. They really stopped-, not stopped completely, but only about 20% of the amounts of money that were loaded on their cards were actually used in shops that WFP had contracted. And we asked, where did these people go and buy their-, to go and buy their food items? And it became very clear that they became very-, not became, but they were very sensible shoppers. So they would go and buy, for example, their fruits and vegetables at fruit and vegetable stands where they could get a better deal on basically the same quality of food that they could have gotten at the WFP shop. And yet they were going back to the WFP shop for specific items that they knew would be on sale, or cheaper than if they were to buy it elsewhere. All to say that, I'm not familiar with the term 'informality', but I think I've sort of gotten what you're pointing to, but in fact one of the things that we-, when we were talking about our intervention for the Syrian refugees in Lebanon and Jordan specifically, one of our fears was that-, and in both these countries the retail sector was very solid, very well-established, very well integrated, and therefore we were worried that if we gave people cash, that in fact they would go to markets that were less well integrated, less robust, and that's where we might start to see some of these distortions that we were talking about earlier. We still haven't-, we don't have the data that will tell us if there have been any distortive effects in terms of people using their cash in smaller markets, as far as we can tell at the moment, and we have one last round of monitoring that we need to do to be able to come to a conclusion on this, but nothing at the moment indicates that there's been any, let's say,

negative effects on these informal markets, and in fact people have been, let's say, making their-, making their transfers work better for them in terms of variety and quantity of food that they could purchase with the given transfer.

You hinted about something about the shops that we contract and so on, and we have different experiences. Lebanon, perhaps Jordan, where a lot of them-, sort of, there is a huge retail sector, it's pretty well accessible. In the refugee camps, for example, in Jordan, we had to sort of contract a supermarket to establish a presence at the camp, but really the selection of stores, we try to do it pretty much like what CRS was talking about in Maiduguri, really trying to make sure that those shops are selected on the basis of proximity to where most of the people are, or at least that we have sufficient number of shops so that they're in close proximity to where the people that we were serving were located. I'm not sure I've covered everything you wanted me to talk about, Leah, but if there are specific-, more specific issues, I'm more than happy to contribute further.

Leah Campbell: Great, thanks Tahir, and as we get into the last few minutes of the webinar, I'll start making my final rounds for final comments from our various speakers. I'll turn now to Anthony, to see both if you have any further thoughts to add to Tahir's thoughts about informality, and the impact on the informal sector, of cash programmes, as well as any thoughts you have about the challenges that still remain relating to urban cash programming, and what evidence we still need to gather, and how we need to get it going forward.

Anthony Dutemple: Yes, I think it goes back to what Tahir said. I think the beneficiaries of cash assistance, they know very well their preferences, how to use the cash and where to go to get the best value for what they receive, so this is quite interesting to engage with the community and to have proper understanding of the dynamics in the targeted communities, to really understand this. In terms of challenges relating to urban cash programming, I think it's-, there is still the question of how can cash-based intervention with other objectives, such as food security, for instance, more concretely incorporate protection objectives into the programme design. And this, there have been several surveys and literature reviews about protection outcomes in cash-based interventions, but there are some still contradictory findings, so this-, I would say it's still a challenge for programmes understand this. Then it can be also interesting to-, the challenges to-, I mean, cash transfers are not apolitical, I would say, so how do we, as humanitarian actors, analyse and integrate concerns about social relations into our cash programme designs? And then still the issue of targeting, and for instance, this goes back to the point that Giulia touched, about these dense urban environments where it can be difficult to coordinate cash programming. In Jordan, for instance, in the Middle East, there was some

online refugee assistance information system, where the NGO could enter and avoid duplication, understand the vulnerability, so this was a good practice, but still a lot of challenges remain.

Leah Campbell: Great, thanks Anthony, and a similar question to Marianna, just as we wrap up. Any thoughts on the challenges that still remain regarding urban cash programming, and what evidence is missing, and how we get it and move forward?

Marianna Kuttothara: Yes, I would also say, again, we've-, all the panellists have touched on this, that in terms of targeting and then just the scale of cash programming, it can be complex in urban settings. So I think one of the challenges, the main challenges I see is being able to deliver cash in a timely manner, and also at scale, and I think a key part to this is really putting that emphasis on the preparedness component of delivery of cash. So being able to understand, just, community structures and how they are organised, and how they work, and what-, you know, what populations you are working with. And also just being able to do advocacy for cash transfer programming prior to the need to do it. So, while in rural settings, at least for us, from our experience, if a disaster happens and we are looking to implement a cash programme, and we're talking to community leaders, we may be just dealing with a handful of people who we're talking with and working with, to get their buy in and support. In an urban context it is multiple layers of leadership and buy in, and several different types of stakeholders, and so in order to deliver cash in a timely manner, I think some of this advocacy work can be done beforehand. Similarly, while there is also a variety of payment mechanisms available in an urban context, just being able to, again, have a clear understanding of what these are, and whether the populations we're actually targeting use these, and are comfortable with it. So I think just a challenge, and I think a need is being able to focus more on cash preparedness in urban contexts.

Leah Campbell: Great, thanks Marianna. And for the last word, I'll turn to Giulia, just for any final comments and take aways, particularly around the difference between rural and urban cash as you go forward. Anything you'd like to share for final comments, Giulia?

Giulia Frontini: Sure. I think maybe the last and final comment on my end would be that although cities and urban contexts, as we've seen today, do pose quite a few big challenges, and different challenges, they also do present us with great opportunities, and I think these are, in some settings, linked to improved connectivity, or agile markets. This ability to potentially work in more of a multisectoral approach, than rural contexts, and so forth. And so I think if appropriately, kind of, harnessed and leveraged, this-, the urban setting can actually help us improve effectiveness and efficiency of response, and so although contexts such as Maiduguri and others are very different, and as Marianna was saying, many different layers, and many stakeholders, and a lot of unknown, I think

they also present great opportunities, and if we can find a way of harnessing them, then we can most likely be able to reach more, and in a better and more efficient way, our beneficiaries.

Leah Campbell: Great, thanks Giulia, I think that's a really great end thought to close on. So as we reach 3:30 here in the UK, I'll say thank you, a huge thank you to all of our speakers today, as well as those who helped to organise the webinar, those behind the scenes today, and as well, you, the audience, for sitting through the last hour and a half with us. I know that there are tonnes of questions we haven't gotten to, and so we do have the great opportunity of having the Urban Response Community of Practice, which if you're not-, if you're not already a member of, you'll receive an invitation to join in the next day or two, where we'll hopefully put some of the questions that haven't been answered, or those that require further discussion and experiences shared, into the COP. My last request before I say goodbye to you all is when you-, when the webinar ends you'll see a survey pop up on your screen. It's quite quick and it really helps us to get some feedback for future webinars, to know exactly what you thought of today's session, so please do fill that out. Thank you once again, and we look forward to your participation in future webinars, so with that, I will bid you all a very nice day, and thank you again for taking the time to join us for this webinar. Goodbye.

END OF TRANSCRIPT