BETTER THAN CASH ALLIANCE

Cash Digitization: UN Collaboration, Coordination, and Harmonization Opportunities

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UN Collaboration, Coordination, and Harmonization Opportunities enabled by the unique role of BTCA

"*What are the short, medium and longer term actions that **UNHCR, UNICEF, WFP** and other agencies can take to improve the collaboration and harmonization on digital payment solutions to beneficiaries in a way that enhances the **efficiency of humanitarian assistance**, while preserving and enhancing the **effectiveness**, **accountability** and **management of risk** of each agency?*

Syrian Child holding the LOUISE card

The following analytical framework to guide our approach
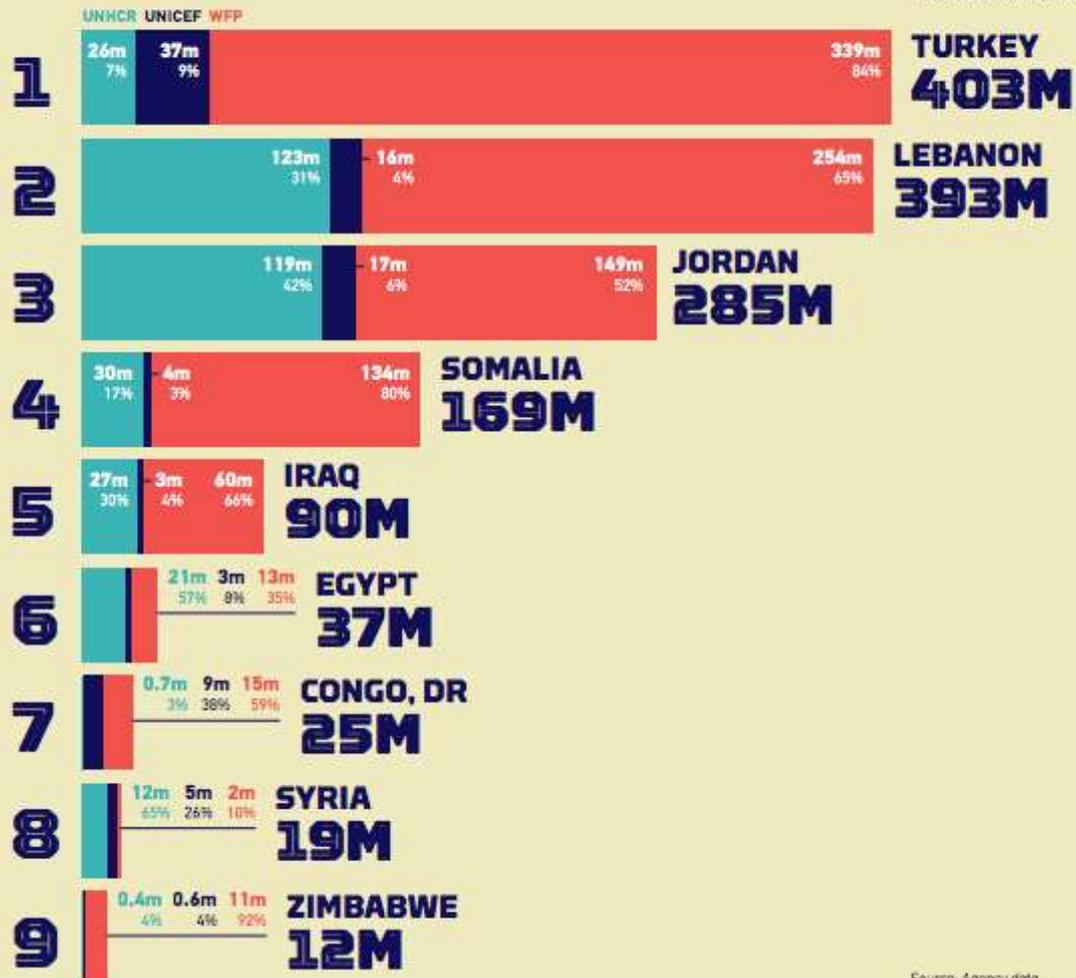
FIG. 1
Analytical framework

GLOBAL

UN

WFP

LOCAL

1

GLOBAL CONTEXT FOR HARMONIZATION

- Grand Bargain
- Digital Transformation
- UN reform

2

LOCAL CONTEXT FOR HAROMONIZATION

- Regulatory environment
- Supply-side offering
- Demand-side attributes

3

AGENCY-LEVEL ASSESSMENTS

- Mandate and strategy
- Business model for cash: positioning, capabilities, economics, risks
- Operating model for cash: process, people, technology, controls

4

COLLABORATION/ COORDINATION ACROSS UN AGENCIES

- Platforms
- Standards & frameworks
- Arrangements (e.g., MoUs)
- Coordination mechanisms

FINAL OUTPUTS

- Assessment of barriers and enablers for collaboration/coordination
- Business case for change
- Recommendations

MAJOR POTENTIAL SYNERGIES IN KEY MARKETS

TOP 10 COUNTRIES IN 2017 BY VOLUME OF ASSISTANCE (UNHCR, UNICEF, AND WFP COMBINED)

CBT ASSISTANCE DELIVERED IN 2017 BY AGENCY

COUNTRIES	USD	UNHCR	UNICEF	WFP
Turkey	403m	✓	✓	✓
Lebanon*	393m	✓	✓	✓
Jordan*	285m	✓	✓	✓
Somalia*	169m	✓	✓	✓
Iraq	90m	✓	✓	✓
Yemen*	65m	✓	✓	
Greece	45m	✓		
Kenya*	41m	✓		✓
Egypt	37m	✓	✓	✓
South Sudan	33m	✓		✓
Total Top 10	**1'559m**			
Total 3 agencies	**1'956m**			

Top 9 countries with joint presence – cash delivery provided by the three agencies in 2017

USD volume of cash-based assistance per agency
Agency's share of coutnry's total humanitarian CBT volume

Combined USD volume of cash-based assistance of all three agencies per country

UNHCR UNICEF WFP

1. **TURKEY** **403M** — 26m 7%, 37m 9%, 339m 84%
2. **LEBANON** **393M** — 123m 31%, 16m 4%, 254m 65%
3. **JORDAN** **285M** — 119m 42%, 17m 6%, 149m 52%
4. **SOMALIA** **169M** — 30m 17%, 4m 3%, 134m 80%
5. **IRAQ** **90M** — 27m 30%, 3m 4%, 60m 66%
6. **EGYPT** **37M** — 21m 57%, 3m 8%, 13m 35%
7. **CONGO, DR** **25M** — 0.7m 3%, 9m 38%, 15m 59%
8. **SYRIA** **19M** — 12m 65%, 5m 26%, 2m 10%
9. **ZIMBABWE** **12M** — 0.4m 4%, 0.6m 4%, 11m 92%

Source: Agency data.

Key findings

1. The time is ripe to scale up interagency collaboration on cash-based

2. Collaboration is happening at global and country levels

3. Collaboration brings many benefits

4. Three complementary approaches to scale-up collaboration on cash delivery

5. This report identifies 11 high-level recommendations to drive this process forward.

11 Recommendations to Drive the Process Forward

"No regret" and "pragmatic" moves

1. **Define the minimum set of accelerators** for collaboration, coordination, and harmonization on cash delivery, with a focus on procurement and feasibility assessments

2. **Drive for concrete scaled-up collaboration in target countries** in the short term

Game-changers

3. Further explore the feasibility and value proposition of **service provision delivery models**

4. **Align cash delivery system design** and deployment roadmaps

5. **Clarify interoperability requirements** relevant to cash delivery and define related standards and protocols

Enablers

6. **Agree on a decision tree** to select collaboration models applicable to a specific context

7. **Leverage agency-level institutionalization efforts** on cash-based transfers to foster collaboration

8. **Implement effective inter-agency cash coordination** at global and country level

9. **Build the technical, managerial and behavioral capacity** to collaborate

10. **Enhance collaboration on innovative approaches and market intelligence**

11. **Align internal and external stakeholders** for effective change