

Final draft Transfers Working Group (TWG) - ToR

COX'S BAZAR
ROHINGYA CRISIS RESPONSE
INTER SECTOR COORDINATION GROUP (ISCG)

Transfers Working Group (TWG)

TERMS OF REFERENCE

JUNE 2020

Background

Violence in Rakhine State, Myanmar, which began on 25 August 2017 has driven an estimated 817, 607 Rohingya across the border into Cox's Bazar, Bangladesh. That day, insurgents attacked army and police posts in Rakhine, resulting in widespread violence, mass displacement of civilians and the suspension of most aid activities. In the following days, people began to flee across the border into Bangladesh.

Bangladesh Government, UN agencies, International NGOs, National and local NGOs, social and religious institutions etc. has been providing humanitarian assistance to the new arrivals since the beginning of the crisis. This emergency assistance includes, food and Non-Food item (NFI) distribution, construction of temporary shelters, providing Water and Sanitation (WaSH) facilities along with other life savings activities. The response recognizes the impact that the movement of refugees can have on host communities where increased populations can overburden already limited resources. Humanitarian actors in Cox's Bazar are planning for shorter term to medium term response to address the wider need of the refugee population.

Cash Based Interventions (hereinafter, CBI¹) in the Rohingya Crisis Response has the potential to strengthen sector's and multi sector strategies to respond to the multiple needs of population in need. It is acknowledged that cash-based interventions are an appropriate modality to provide the flexibility needed to vulnerable population as well as the potential to benefit to local markets in Cox's Bazar.

The effective and appropriate use of cash transfers as a response modality requires a strong inter and intra agency coordination and the communication with several stakeholders from different sectors, working groups and private sector engagement. Specifically, this requires working in close collaboration with local authorities to ensure an environment suitable for CTP and which promotes a "do no harm" approach.

At National level, there is a National Cash Working Group (NCWG) that was formed to strengthen collaboration on Cash Based Interventions (CBI) both for disaster preparedness and response in a better coordinated way across the country. It is a technical platform for collaboration, harmonization for appropriate and efficient cash and voucher programming and dissemination of learning related to multiple sectors' CBI in emergency preparedness and response activities in Bangladesh. The members are representative from national NGOs, international NGOs, Government (Department of Disaster Management, Bank), relevant private sectors (money transfer agency), multi sector-clusters, Red Cross and Red Crescent Societies, Donors, and the Humanitarian Affairs Advisor Primarily organizations with previous experience in cash and voucher based interventions and those are

¹ The Transfers WG uses the CaLP definition of Cash Based Interventions (CBI)¹, which refers to "all programs where cash transfers (or vouchers for goods or services) are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The terms 'cash' or 'cash assistance' should be used when referring specifically to cash transfers only (i.e. 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance').

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planning to work on such kind of interventions in future. Membership into the NCWG is open to all humanitarian partners. The NCWG is led by Oxfam (Chair).

In line with the humanitarian coordination Structure for the Rohingya Crisis Response, since October 20th, 2017, a Cash Working Group in Cox's Bazar (CWG CXB) was formed, under the Inter Sector Coordination Group (ISCG), led by a Cash Coordinator and supported by ISCG Cash Unit Cell. In recognition of the importance and close linkages of market in CBI, the Cash Working Group (CWG) was renamed as Cash and Market Working Group (CMWG) by the meeting of the CWG in February 2019. Later in 2019, this working group has been renamed as **Transfers Working Group** as per the suggestion from the HoSOG. This group is open to all agencies engaged in cash-based activities both in the host and refugee response. It consists of UN agencies, government authorities, NGOs, CBOs and other organizations. All stakeholders should have a primary focal point and an alternate (if possible).

Main Goal

The main goal of the Transfers WG is to lead an effective inter-sectoral cash and market coordination mechanism. The Transfers WG CXB aims at harmonizing and improving the quality, timeliness and appropriateness of cash interventions and ensuring systematic and evidence-based cash and market programming in the humanitarian response for the Rohingya crisis.

Objectives:

The Transfers WG provides an enabling environment for strategic, technical, and operational engagement of stakeholders in cash transfer programming (CTP) in the Rohingya Crisis response. The Transfers WG provides effective, principled, inclusive, cash assistance coordination across partners and sectors and will specifically focus:

- a. To provide a platform for information sharing, discussion and establishing standards/recommendations/best practices on CBI.
- b. To work towards a harmonized and a well-coordinated CBI response in terms of (i) targeting and vulnerability criteria, (ii) scale and duration of assistance, (iii) modalities of cash transfers (iv) key assessments, (v) coverage and (vi) monitoring activities.
- c. To avoid the duplication of assistance among the different organizations and to maximize efficiency and value of resources.
- d. To provide practical and evidence-based inputs on beneficiary's basic needs which would support in planning and CBI design.
- e. To identify ways of continuously improving complementarity; also, vis-à-vis assistance provided by other working groups (e.g. Protection).

Transfers WG Strategic Framework Focus

The programming/ humanitarian response context in Cox's Bazar and global cash coordination experiences form the background to this framework upon which the ToR is grounded. The Transfers WG is structured around the key focus areas including analysis of the needs, knowledge and gaps; market-based programming; technical supports and guidance towards harmonized CBI approaches and evidence-based advocacy. The 2019 Work plan to be derived based on the Strategic Framework and the ToR of the Transfers WG and is structured and has associated deliverables.

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Fig 1: Transfers WG Strategic Framework



The Transfers WG will analyze the situation to make recommendations on the appropriateness, effectiveness, and efficiency of CBI approaches. The overall objectives and roles are:

1. Integrate and strengthen Cash and Market Coordination within the existing humanitarian coordination architecture in Cox's Bazar

- Ensure inter sectorial coordination of cash and market-based interventions across sector and outcomes to address the needs of the most vulnerable households along needs and feasibility assessments, response analysis, monitoring and evaluation.
- Support the expansion of Multi-purpose cash assistance and business grants among the host community and the forcefully displaced Myanmar Nationals
- Ensure the effective integration of cash and market-based approaches into all coordination platforms (inter sectoral and sectoral) in the Rohingya crisis response, including government-led humanitarian coordination platforms.
- Ensure close collaboration with the National Cash Working Group on strategic issues relating to GoB policies.
- Ensure effective coordination with national Government and local authorities to ensure all cash assistance is complementary to and supportive of nationally-led efforts.
- Ensure that Transfers WG support and include local NGOs and have a clear understanding on cash assistance delivered by local NGOs.
- Ensure close collaboration, coordination, and technical support to sector's coordination to incorporate sector-CBI into their strategic, technical, and operational planning.
- Review and monitor (building from the National MEB) the cost of a minimum expenditure basket (MEB) adapted to the Rohingya Crisis Response and facilitate harmonized cash transfer values, in close collaboration with sectors.
- Ensure Multipurpose Cash Assistance is coordinated appropriately across Rohingya response
- Promote a strong operational coordination of cash / voucher and market interventions, avoiding overlapping and fostering synergies with distribution of in-kind assistance.
- In collaboration with the sectors, ensure that all ongoing and planned cash and voucher assistance is effectively mapped, including local NGOs. Ensure that operationally relevant

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information management products are produced on a regular basis, and that information on cash assistance is fed into response-wide information management products.

- Contribute to define entry points for common programming in cash responses (joint assessment, common targeting criteria, common delivery mechanism, joint PDMs etc.)
- Where appropriate, the Transfers WG will prepare CBI integrated response strategies with multi-sectoral indicators.
- Produce regular updates on the Transfers WG achievements / challenges;

2. Provide evidence on cash and market interventions feasibility and scalability across the whole operation (Rohingya refugees located in settlements, camps and population in need in the host communities).

- Work with partners to integrate questions on beneficiary preferences of assistance, perceptions and protection concerns into initial multi-sectoral assessments.
- Facilitate the inclusion of multi-sector market and cash considerations into all coordinated assessment and response analysis processes.
- Support and coordinate with sectors to integrate market assessments and cash/voucher considerations into sector's assessment and sector's response analysis processes.
- Identify protection concerns and impact of the different cash transfer modalities and ensure minimizing risks and enhancing its benefits when recommending cash and market-based interventions.
- Inform the humanitarian community including donors, government and ISCG about opportunities and challenges to address population's needs through market and cash-based approaches.
- Ensure clear understanding of feasibility of using cash/voucher-based assistance at scale, especially the capacity of markets to cope with an increased demand timely across the whole operation (Rohingya refugees located in settlements, camps and host communities, population in need in host communities) at all stages of the response
- Ensure clear understanding of feasibility of delivering cash/voucher-based assistance at different scales, especially the capacity of delivery mechanisms to deliver safely across the whole operation (Rohingya refugees located in settlements, camps and host communities, population in need in host communities) at all stages of the response.
- Facilitate the discussion around collaborative platforms or collective/joint agreement with financial service provider (FSP) is encouraged as a point of entry for common programming.
- Ensure clear understanding of the appropriateness and feasibility of covering basic needs through multipurpose cash / voucher-based grants across sectors and outcomes.
- Synthesize, analyse, and share all available information on feasibility consideration (market functions, price monitoring, delivery mechanism, etc.) to support an overall picture of where cash-based assistance is feasible and appropriate
- Contribute to inform targeting criteria based on economic vulnerability, including vulnerable population with lack of purchasing power to cover basic needs as well as specific needs defined by sectors and priority groups
- Where possible, facilitate an agenda for evidence generation to fill evidence gaps on the relative performance of transfer modalities
- Inform the process of the Humanitarian Response Plan.

3. To provide technical guidance and support appropriate harmonization of approaches, accountability and quality of cash and market programming in the Rohingya Crisis Response.

- Review and agree to minimum standards of data collection and monitoring processes to inform evidence-based programming;
- Review and agree to minimum standards for implementation of cash and market interventions to ensure quality and accountability.

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- Harmonize transfer values across sectors and government departments and work closely with sectors and government to have harmonized sector specific assistance. Provide technical support to calculate the final MEB.
- Developing technical guidance and standardize tools: Generic Standard Operating Plans for Multipurpose Cash Grants and support and collaborate with Sectors Coordinators for sector specific cash assistance.
- Sharing and dissemination of best practices and/or harmonized approaches developed;
- Ensure cash for work (CfW) rates and technical standards are in line with good practices of cash programming
- Facilitate pilot design, monitoring and learning, and evaluation in order to improve evidence-based programming; and inform decision making
- Promote gender-specific and protection-specific considerations and strategies for mitigating risks in cash programming with consideration of the principles of inclusion and Accountability to Affected Populations;
- Explore opportunities for new and improved approaches to cash and market programming, researching, and developing tools (including through emerging technologies) that will enhance the appropriateness and quality of delivery mechanisms.

4. Advocate for cash and market interventions where appropriate, suitable to cover needs and feasible.

- The Transfers WG advocacy will be focused at two levels: a) Identify advocacy concerns to contribute to the Humanitarian Coordinator messaging and action; and b) Undertake advocacy activities on behalf of WG Members on technical and programmatic CBI issues
- Advocate for an effective humanitarian response which is informed by appropriate analysis, meets diverse and time bound needs and recognizes Rohingya refugees and host communities affected by crises as agents of their own recovery.
- Advocate for i) the potential of integrating local markets in humanitarian assistance for strengthening the Rohingya crisis response (ii) cash/voucher assistance as an opportunity for covering multiple needs benefiting local economy (iii) a coordinated, evidence based cash and market programming for both Rohingyas and the host communities (iii) a strong protection lens on cash and market based programming (iv) for acceptance, collaboration and coordination of cash and market based programming with local authorities, (iv) reduced Gender Based Violence (GBV) due to cash & market activities
- Provide information regularly to donors, the news media and, where consensus points are agreed with sector partners through press conferences, interviews, etc. ensuring messaging is coordinated across sectors regarding cash and market interventions
- Work with sector coordinators and partners, making the case for cash and/or voucher for different needs
- Explore opportunities and constraints associated with cash / voucher transfer programming across sectors, and thus promote the consideration of cash transfers as part of a response option analysis process
- Contribute to an internal operational environment in which the full range of assistance modalities can be discussed on their merits and their contextual suitability.
- Identify blockers and enablers for cash and market interventions, draft and disseminate key messages to influence change
- Identify perceived barriers to the institutionalization of cash in the response
- Working closely with the Government, Humanitarian Task Team (HCTT) and NCWG by sharing reports and information as pertaining to cash and market activities to support policy advocacy

5. Capacity building and learning

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The Transfers WG will contribute to members having the institutional capacity to design, implement, monitor, evaluate and coordinate quality and appropriate CBI in Bangladesh. To do this, the Transfers WG will develop a Capacity Building Plan that will mirror the CaLP capacity building theory of change.

- Coordinate with Sector lead agencies / Transfers WG to assess current level of CT capacity across agencies to guide towards implantation of various capacity building measures
- Promote knowledge management, learning and capacity building at various levels²
- Facilitate cash capacity building efforts in Cox's Bazar level for staff of Transfers WG Members and specifically to local authorities and local NGOs
- Facilitate, when appropriate, flexible expert's deployment (NORCAPs/ other Rosters, Cashcaps, Cash champions, etc.), training (CaLPs training, ad hoc-training by the NCWG, etc.), and knowledge (workshops, events, etc.) to ensure a smooth and harmonized cash and market intervention.
- Facilitating learning across from other emergency contexts in Bangladesh;
- Ensure adequate training opportunities and tools are provided to Transfers WG Members including drawing learning from regional and global best practices that are applicable to the Bangladesh operation. Some of the potential opportunities to foster learning may include: a) Online platforms (Dropbox, etc.) will be shared as institutional memory for the Transfers WG, b) Operational partnerships will be encouraged between humanitarian actors with no experience doing CBI in Bangladesh and experienced Transfers WG members, c) Peer-to-peer support and mentoring between Cash Focal Points; d) Encourage members to be active in relevant global webinars, newsletters, social media discussions, forums etc., e) Establish social media group to share materials and events of interests to Transfers WG agency focal staffs.

6. Monitoring, evaluation and Accountability

- Ensure cash and market-based interventions are monitored, based on minimum standards of accountability across sectors.
- Conducting coordinated or joint monitoring for direct and indirect cash-based interventions with the involvement of affected populations, feeding learning back into the Transfers WG on an ongoing basis and reporting on the results of the process to all stakeholders;
- Develop minimum standards/guidelines for accountability in cash-based interventions and encourage adoption of these by members of the Transfers WG;
- Facilitate regular discussion on successes and challenges.
- Work closely with sectors to ensure monitoring of modalities performance, appropriateness and feasibility linked to their sector's objectives and activities providing adequate, and harmonized if possible, tools.
- Promote evidence-based data to inform the decision-making of cash and market intervention within Multi Sector's strategies (including multipurpose cash assistance) and its performances
- Synthesize, analyse, and share all available information on monitoring reports (market functions, price monitoring, delivery mechanism, etc.) to support an overall picture of how market and cash assistance is performing and where to apply corrective measures if any.
- Monitor and evaluate the goals and objectives of programmes linked to modality performances
- While Transfers WG Members all have organizational feedback mechanisms in place. The Transfers WG will review the feasibility of a joint Community Accountability Response Mechanism, which will encourage corrective measures and referrals between sectors and more in-depth analysis of needs and issues specific to CBI.

² Cash Focal Points will be invited to define their own learning pathway, captured in a Training Register by the Coordinator. Depending on their duties within CBI and their own professional interests the Focal Points will be linked to a series of online and face-to-face capacity building opportunities.

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Composition and Responsibilities

Membership

The Transfers WG is an inclusive platform for humanitarian actors responding to the situation in Rohingya Crisis Response. The group is open to the cash Community of Practice, which includes, but not limited to, International and National NGOs, the Red Cross Movement, UN Agencies, community-based organizations, market actors, financial service providers and relevant government agencies that are involved in the humanitarian response. Other interested entities, such as donors, will be invited to join as observers or to share experiences. An updated list of members should be maintained updated by the ISCG Transfers WG.

There is no limit on the number of members and all organizations involved. Consistency of representation for each participating member is appreciated. An updated list of members should be maintained updated by the ISCG Transfers WG.

Values

Transfers WG members are organizations with diverse and differing mandates, priorities and structures. To ensure a common understanding for the Transfers WG as a 'community of practice', the following values have been agreed:

Values	Details
i. Inter and Multi sectorial	Modality approach that is integrated across sectors, hence cross cutting and focused on all vulnerable groups (refugees and host communities)
ii. Participatory	Ensuring all members have the scope to inform decision making process, participate in technical groups and access to information
iii. Field Coordination	Ensure cash coordination is close to cash operations, to implementation and beneficiaries.
iv. Accountability	Agreed transparent decision-making processes, strive to do no/less harm and clear technical guidelines that are evidence based and acknowledge lessons learnt

ISCG Transfers WG

ISCG leads the Transfers WG governance process. It is generally responsible to:

- Capitalize on Member expertise when providing technical inputs into CBI Taskforce outputs;
- Provide strategic, technical and operational support and direction to all of the Transfers WG priorities
- Maintain appropriate links and dialogue with all sectors, ISCG and the ISCG Senior coordinator;
- Chair technical meetings;
- Ensure that this term of reference of the Transfers WG are reviewed.

Coordinator³ / Chair

³ See Coordinator ToR - Supported by Cashcap (July 2019).

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The Coordinator leads an effective inter-sectoral cash coordination mechanism. The sustainability of the Transfers WG is hinged on having a dedicated Coordinator that prioritizes all Members equally. S/he The Coordinator is responsible for many of the activities and outcomes of the work plan⁴ and responsible for representing the Transfers WG at humanitarian and other forums. The Coordinator provides technical support to actors considering and implementing cash assistance, as well as ensuring the inclusion of markets in all assessments and the systematic consideration of cash – including multipurpose cash where appropriate - as a response tool. The coordinator reports to the ISCG Inter Sector Coordinator. The ISCG as lead is responsible for continuity of the coordinator function throughout the year.

Co-Chair⁵

In coordination with the Chair (Coordinator), the Co-Chair shall ensure:

- Appropriate coordination with the WG members in an inclusive, transparent and participatory manner;
- Follow up on action points and key decisions by the Transfers WG;
- Enhance synergies with other WGs and sectors and to streamline CBI response whenever feasible;

The Co-Chair shall act as focal point for queries to Transfers WG and to represent the WG in relevant humanitarian platforms when required to update about the WG activities.

ISCG Transfers WG team

The ISCG Transfers WG consists of 2 members: The WG Coordinator and a National Coordination Officer. The team based within the ISCG and the Co-Chair are key to ensure technical support to the Transfers WG members and ensure linkages with ISCG priorities. The National Coordination Officer ensures close support to the operational coordination of the working group as well as continuous monitoring and evaluation activities.

Transfers WG Governance Structure

To structure the workload, utilize member capacities and as the Transfers WG meetings attract a larger number of participants, the Transfers WG will utilize the following governance structures:

- Main WG Membership (comprising of agencies or individuals involved in Rohingya humanitarian response)
- Taskforces⁶
 - Established as needed, with a set timeframe, in accordance with a specific ToR / tasks
 - Smaller forum of interested members that are determined by the Taskforce purpose and outputs
 - Tasked with making recommendations to the wider WG on topics that call for specialist knowledge, technical expertise, experience, guidance, and standards.
 - When Taskforce recommendations have been agreed to, the Coordinator ensures communication, validation and endorsement by the ISCG then are shared with WG members and other stakeholders. Strong process of collaboration with the NCWG is ensure in the process, to ensure both Transfers WG are in line and explore synergies.

Interface with other coordination mechanisms

The Coordinator will ensure the linkage with the Inter-Sector Coordination Group (ISCG). As well as the linkage with Sector coordinators and sectors technical working groups. Through regular sharing of meeting minutes, referral of action items, contribution to strategy documents, advocacy papers, and other similar actions. A standing invitation exists for ISCG Chair to attend the Transfers WG. The Coordinator shall work closely with HCTT at national level for advocacy related matters.

⁴ Refer to Workplan July 2019 – June 2020

⁵ Refer to Co-Chair ToR

⁶ See Taskforce ToR template -- ?????

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The Transfers WG is inter sectorial and will coordinate and share information with all relevant sectors operating in Cox's Bazar, Bangladesh, to ensure synergies and to avoid overlap and creation of parallel structures. A standing invitation exists for sector lead and co-lead coordinators to attend the Transfers WG.

Way of working

- The ISCG Transfers WG will be the de facto Secretariat and the Coordinator as the Chair of the WG who will activate a communication protocol with WG Members and other relevant stakeholders (or the Co-Chair in absence of Chair/Coordinator).
- Meetings are strategic in purpose, focused on clear objectives, action-oriented, and produce reality-based decisions that are followed up.
- The Transfers WG will endeavor to take all decisions by consensus. In instances where there is no consensus, the Chair will decide to take into consideration the position of the majority. All decisions will be taken in full respect of the mandates of individual Members and Standing Invitees

Definitions

Transfers WG Members have their own organization-specific terminologies and definitions for CVA & Market related aspects. To ensure one common understanding, the Transfers WG use the CaLP working definitions of key terms in Transfers WG documentation and forums⁷. The WG will keep updated recommendations for definitions around Cash and market programming adapted to the context (i.e. MPCA, Multipurpose Cash Assistance is used in Bangladesh)

Frequency & Locations of Meetings

The Transfers WG should operate from Cox's Bazar. Therefore, Member organizations will be represented by persons focused on delivering CBI in the Rohingya Crisis Response. The Transfers WG will meet as frequently as defined by the ISCG Cash and Market Coordination Unit in consensus with Transfers WG members, in line on how other coordination platforms evolve. Meetings will last for a maximum of 2 hours.

Up to date

- Meetings every two weeks on Wednesdays 15:30 – 17:00 at CXB ISCG Conference Room
- Information available at <https://www.humanitarianresponse.info/en/operations/bangladesh/transfers-working-group>

Agenda, Records, Action Points & Information Management

- Members are welcome to contact ISCG Transfers WG for building the meeting's agenda.
- Draft minutes of meetings will be prepared by the ISCG Transfers WG and circulated within 5 working days of the meeting. The ISCG Transfers WG has standing authority to publish a summary of the meeting for public dissemination.
- The Action Points agreed at the meeting will indicate deadlines and the organization or individual responsible for implementation. Action Points will be reviewed during each meeting.
- Transfers WG Members are expected to voluntarily contribute their cash and market activity related experiences in the Transfers WG organized meetings / sessions. Similarly, members will also contribute resources to the knowledge sharing platform on the humanitarian response website. Materials for upload will be submitted to the Secretariat for review and uploading.
- Every 3 months, the ISCG cash and market coordination unit will ensure Transfers WG workplan is reviewed with output and timeline and their status and performances shared. The workplan status shall be reviewed annually and adjustments made accordingly.

⁷ The full CaLP Glossary is available here <http://www.cashlearning.org/resources/glossary#CBT>