



British Virgin Islands Joint Cash Platform evaluation

**Building an evidence base on
operational models for the delivery
of cash transfer programming**



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Acronyms

ADRA	Adventist Development and Relief Agency
BRC	British Red Cross
BVI	British Virgin Islands
BVI RC	British Virgin Islands Red Cross
CaLP	Cash Learning Partnership
CCD	Collaborative Cash Delivery
CEA	Community Engagement and Accountability
CRM	Complaints Response Mechanism
CRS	Catholic Relief Services
CTP	Cash transfer programming
CWG	Cash Working Group
DDM	Department of Disaster Management
DFID	Department for International Development
JCP	Joint Cash Platform
MHSD	Ministry of Health and Social Development
MPGs	Multipurpose cash grants
OM	Operational model
PDM	Post-distribution monitoring
SDD	Social Development Department

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Executive summary

The main aim of this evaluation is to map out and analyse aspects of the British Virgin Islands Joint Cash Platform (JCP) Operational Model (OM) influencing key drivers of MPG response quality analysing aspects of effectiveness, efficiency and accountability. The study methodology is based on CaLP's Analytical Framework on Operational Models for the delivery of Cash Transfer Programmes (CTP) incorporating inputs from the Collaborative Cash Delivery (CCD) Platform's modular approach and cash value chain.

The British Virgin Islands Joint Cash Platform (BVI JCP) was a bottom-up initiative, developed by BVI Red Cross/ British Red Cross and Catholic Relief Services (CRS)/ Caritas Antilles from the onset of a small scale hurricane response. Bringing in the BVI Government via the Ministry of Health and Social Development (MOHSD) and the Social Development Department (SDD) from the early stages. The Adventist Development Relief Agency (ADRA) joined later in a funding capacity. The BVI JCP mission statement “using an economy of scale, partners can reach more people, better, more efficiently and equally in a coordinated manner” was applied to transfer over \$3.2 Million USD to 1,076 vulnerable hurricane affected households between December 2017 and January 2018. The main objective was to allow vulnerable households to meet their basic household expenditures, whilst allowing for self-recovery and longer term recovery, with a secondary objective of stimulating the economy, building confidence and retaining the needed labour force.

Different features of the JCP model resulted in a combination of gains and inefficiencies across the three dimensions of quality, achieving mostly positive impacts on effectiveness and efficiency but mixed results on accountability. Timeliness and accountability to affected populations were perceived as the main weaknesses of the JCP. On the other hand, the JCP partnership accountability to partners and 3rd parties (donors, Government, etc.) was perceived to have a very positive influence, with open and transparent communication and sharing of financial data and JCP bank statements.

The JCP provided an opportunity to act on some of the Grand Bargain commitments, particularly those linked to cash scale-up, localization of aid (strengthening national/ local capacities and ownership), delivering emergency funding through national actors and reducing duplication and management costs.

Key findings and learning: successes and challenges of the JCP model and response

- **Successful collaboration with Government from the start, ensuring a cash approach aligned with its broader response planning, positively influencing the uptake of multi-purpose cash grants:** The JCP partners, supported by DFID and UNICEF, demonstrated effective advocacy and high levels of influence in promoting the uptake and acceptance of humanitarian and recovery cash responses and MPGs in a context without previous exposure to any type of humanitarian cash responses. Scaling up from 0 to \$3.2 Million USD delivered to affected households in the four months after Government approval. The BVI Government plans to use cash based responses to meet shelter and livelihoods recovery outcomes.
- **Successful innovative, small-scale, localised approach with strong local partners' role:** The JCP has also proven to be an effective model for learning from a small-scale collaboration, that builds on the comparative advantages of its national and international partners. National partners played an active role in decision making, setting-up and managing the single cash delivery platform, leading on registration, validation and approval of final beneficiary lists and field implementation. Having the BVI Red Cross and the Ministry of Health and Social Development (MOHSD), resulted in increased advocacy and implementation efficiency, strengthened linkages with safety net systems, promoting a more inclusive response driven by humanitarian and Red Cross principles. International partners brought in humanitarian and cash technical expertise, in addition to funding.
- **Successful bottom-up approach, designed from the onset of the humanitarian response:** The BVI JCP collaboration was a bottom-up approach, developed from the very onset of the disaster response; organizations agreed to complementary assessments (needs, markets and cash feasibility), joint analysis and decision making that led to the development of the JCP partnership and cash based response plan. This early set-up enabled the success of the JCP model, avoiding challenges frequently faced by other collaborative cash platforms (i.e. existing operational structure with roles and functions in place, limited flexibility to reallocate funding and resources, defined geographical scope, etc.).

- **Significant efficiency and effectiveness gains derived from the JCP operational model structure, informal governance and single approach to functions and systems:** The JCP illustrates how a non-traditional and flexible collaborative model for CTP delivery, with a flat management structure and informal governance, supports efficiency, effectiveness and accountability gains generated by a sense of “single” ownership and shared decision-making. In addition to operating as a single JCP team (with members seconded by the different partners) and by using a “single” approach to most functions and systems (i.e. single beneficiary management, single targeting approach, single registration database, single MPG transfer value, single FSP, etc.). This flexible, people-driven approach demonstrates the potential for partnership structures to foster strong and positive collaboration, even in the absence of formal governance arrangements. Scaling-up the response or the number of partners in this model might require a more formalized governance structure.
- **Successfully driving cost efficiency: 86% of funds delivered directly to targeted vulnerable households:** The JCP demonstrates that even in the absence of donor or HQ pressures, cost efficiency is a driver for collaboration among humanitarian responders in the field; especially when responding to small-medium scale disasters, in areas with no operational presence and high set-up and living costs. The JCP was made possible thanks to the availability of flexible funding from DFID (channelled via BRC) and private donations to BRC, CRS, Caritas Antilles. Despite not having explicit cost-efficiency targets for the JCP partnership set by donors or partners, the JCP delivered highly on efficiency, with 86% of the funding delivered to the target affected population. Replicating this operational model in a different context might not always result in a similar levels of efficiency ratios, as this will be highly influenced by the contextual aspects of the operational area and the existing national or local capacities and resources.
- **Strengthening National Safety Nets and use of the JCP single registration database:** The JCP also demonstrated a positive influence on safety nets linkages by having the Ministry of Health and Social Development, responsible for relief coordination and social welfare systems, leading in beneficiary registration and targeting processes, and owning the registration database. The SDD participation in the JCP contributed to strengthening SDD social workers’ skills and capacity, especially around areas of households’ vulnerability, electronic data collection and community engagement.
- **Poor results on the timeliness had a negative influence on quality results,** targeted households received the first transfer only 3 months after the first hurricane hit the BVI. Inefficiencies were not directly linked to the JCP operational model but influenced by contextual factors and the need to have Government approval before field implementation could start. Nevertheless, the JCP operational model was set-up quickly and was perceived to be a driver for further reducing delays as compared to a scenario where partners were operating independently. Some consider this negative aspect was partially offset by long term gains: Government endorsement of humanitarian cash and its active participation (via SDD) in the JCP MPGs response are likely to lead to more timely, effective and mainstreamed humanitarian cash responses in the future.
- **Weak community engagement and accountability:** Accountability to affected populations was perceived as the main weaknesses of the JCP, this cannot be linked to the operational model or tools and approaches used but mostly affected by contextual factors (damages to telecommunication and transport networks, high number of non-English speaking population affected. Another inefficiency reported in hindsight was insufficient human resource allocation, with strong recommendation to engage a fully dedicated CEA function in future replication of this model.
- **Other challenges include understanding the complex nature of vulnerability in the BVI** (urban, middle income, islands, highly dependent on employment and casual labour in the services sector, international supply chains and markets); this was partially offset by the JCP as result of having national partners with strong contextual knowledge and access to most vulnerable population groups.

Recommendations

A number of recommendations were provided based on the learning from the JCP operational model set-up and response implementation, including recommendations for the BVI JCP, for operational organization and Red Cross and Red Crescent members and for donors.

Recommendation for the BVI JCP

Initially designed as a 6-month collaboration, and after the departure of its international partners at the end of the implementation, the JCP is now transitioning into a local cash collaborative platform, able to scale up or down according to needs, and exploring opportunities for engagement with recovery and development responses. Recommendations were made to support this evolution. Learning from the success and challenges of the JCP transition and evolution should be documented and share to inform future national led initiatives.

Recommendations for operational humanitarian organisations, national societies and donors

- **Engage in joint/collaborative approach to needs and cash feasibility assessments:** National and international humanitarian responders, should joint complementary/collaborative needs and cash feasibility assessments from the onset of the emergency response to foster joint cash delivery collaborations from the early response.
- **RCRC National Societies, National actors, and Caritas Network Partners,** with their relationships in-country and presence before, during and after the disaster or crisis, are well placed to play a key role engaging in and leading humanitarian & development cash collaborative approaches and platforms. Humanitarian organizations should increase investment, technical support and learning to promote and mainstream innovative approaches to cash collaboration at global, regional and national level.

- **Red Cross Red Crescent (RCRC) National Societies,** building on their auxiliary role to the government, extensive volunteer networks, and multi-sector mandate, are in a unique position to lead collaborative cash approaches and convene local, national and international actors. RCRC Movement partners should avail their legislated role in disaster response with national and local government for the purposes of expanding collaborative cash opportunities.
- **Donors'** recommendations are aligned with Grand Bargain Commitments, and include promoting and investing in cash preparedness of national and local actors (including government structures), supporting the development of national cash delivery mechanisms to enable more effective and timely responses and promoting joint needs assessments. Continue promoting efficiency, ensuring targets and standards are flexible and informed by context specific requirements and challenges, to avoid compromise program quality.

An overarching recommendation to all is to keep documenting and sharing the learning on the different CTP operational models and their performance, using the CaLP OMs Framework. This will not only contribute to strengthen global learning and evidence but also provide valuable recommendations and best practices leading to improved efficiency, effectiveness and accountability of future humanitarian cash responses.

The replicability of the JCP model is likely to be more effective in similar contexts where organizations are delivering small-medium scale responses in contexts that have a high set-up costs and a small number of responders. Levels of efficiency ratios might change as these are highly influenced by the contextual aspects of the operational area and the existing national or local capacities and resources. Future adaptations of this operational model should be well documented and learning shared.

1. Methodology

1.1 Purpose and scope

The central purpose is to evaluate the key drivers of quality, effectiveness, efficiency and accountability, in the delivery of financial assistance using the Joint Cash Platform (JCP) established in BVI. A secondary purpose of the evaluation is to contribute to local and global learning; making recommendations for future application of Joint Cash Platforms both within BVI and for operational agencies (NGOs RCRC Movement) and the wider humanitarian sector where relevant. The scope of the evaluation is limited to the BVI JCP initiative only.

1.2 Methodology

The British RC and CRS joined efforts to evaluate the impact of the BVI JCP, aligning the evaluation methodology with CaLP's Operational Model Analytical Framework, to fuel the ongoing learning on collaborative cash delivery. This Framework has been adapted to the BVI context and incorporates inputs from the Collaborative Cash Delivery (CCD) Platform's modular approach and cash value chain. CaLP's analytical framework provides guidance and tools that examine the drivers' influence on quality for CTP. However, past case studies applying the analytical framework guidance were realized primarily for large-scale CTP in protracted crisis and longer-term recovery scenarios.

The methodology includes:

1. A desk review and analysis of secondary data: of existing JCP documentation and other relevant contextual information.
2. Preliminary interviews with key stakeholders: to refine the Framework methodology and tools for data collection in the BVI, identify key informants and plan the field visit.
3. Field work to collect qualitative primary data through Key Informant Interviews (KIIs), with stakeholders that include:
 - Representatives of the JCP partnership (BRC/BVI RC, CRS, Caritas Antilles, ADRA, MOH SDD) including BVI, regional and global HQ staff that played an active strategic, technical or operational role during the JCP implementation.
 - Other actors engaged in the BVI response, including donors (DFID) and local authorities (DDM) and responders (Rotary, etc.).
4. Analysis of primary and secondary data, documenting key findings based on the agreed approach and evidence collected.
5. Draft and summarize key findings and recommendation into the report and associated case studies.

1.3 Evaluation limitations

Limitations in the scope of this evaluation that might have an impact on the findings presented:

- No consultation with beneficiaries of the project, or with community panels responsible for validating the beneficiary lists, as result of the nature of this evaluation with a strong focus on analysis and learning components of the OMs (Joint Cash Platform). Evidence from beneficiary views in assessment results, registration baseline, post-distribution monitoring (PDM) data where used when relevant.
- When financial data was not available in real time, we used instead estimates and assumptions provided by the relevant JCP partners.

2. Introduction to operational model and context

2.1 The BVI JCT a collaborative model developed in the onset humanitarian response (rapid emergency response and early recovery phase)

Hurricane Irma made landfall on September 6th, 2017 ravaging the British Virgin Islands and other Caribbean territories and countries; just two weeks later, the BVI was again hit by hurricane Maria, exacerbating further the humanitarian crisis. For the first three months, the DDM coordinated emergency response that was focused mainly on debris clearing, relief assistance (food and non-food items), and emergency shelter as result of massive damage to homes (relief NFIs distributions, temporary shelters set-up and management, repairing roofs, and conducting damage assessments of resident homes). With a total resident population of around 30,000 people, the BVI response was small in comparison to larger scale disasters in the region.

The government of the BVI through the Department of Disaster Management (DDM) and the Ministry of Health and Social Development (MHSD) coordinated stakeholder requests for and offers of humanitarian support. A local Disaster Coordination Unit was activated, chaired by the DDM and included participation of most actors engaged in the hurricane response in the territory. The United Kingdom Department for International Development (DFID) was the BVI's sole public agency donor, providing support through the local government head and the British Red Cross, that also contributed additional funding from its own BRC Appeal. Other actors, including CRS, Caritas Antilles and ADRA, brought mostly private donor funds to provide humanitarian assistance.

The British Red Cross (BRC) supporting its BVI Red Cross Overseas Branch; and Catholic Relief Services (CRS), in partnership with Caritas Antilles, deployed emergency response teams to BVI. These field teams started an informal collaboration from the early stages of the response, using a complementary approach to needs, market and cash feasibility assessments, followed by a joint response option analysis and the selection of multi-purpose cash grants as the most appropriate way to meet the basic needs of the affected population. The BRC Cash Delegate, led the technical cash discussions and advocacy, bringing on board the Ministry of Health and Social Development (MHSD), via the Social Welfare Department (SDD) responsible for relief coordination and the BVI social welfare system. This early collaboration led to the development of the joint cash response plan and budget by the end of September and the JCP partnership concept.

In early October, the BVI JCP concept, cash response plan and budget were presented during the BVI Emergency Coordination meeting with an open call for membership and afterwards was presented to the BVI Government for approval.

2.2 Overview of the BVI Joint Cash Platform

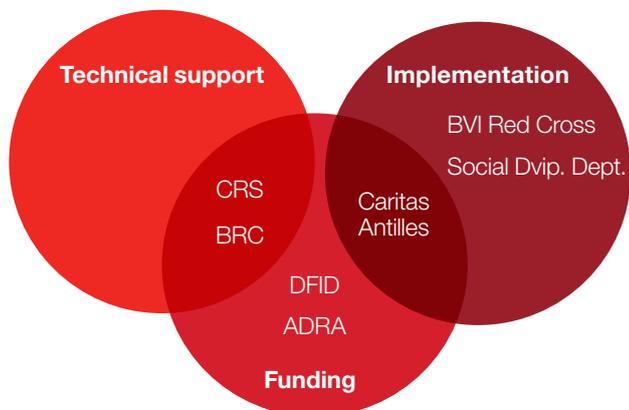
After the BVI Government (Cabinet) approval on October 18th, the Joint Cash Platform was formalized, through the signature of an MOU between the BRC/BVI Red Cross and Caritas Antilles, identifying among other things roles and responsibilities, the delivery mechanism to provide cash to affected population (bank transfers) via a single financial service provider (The First Caribbean Bank), funding transfer timelines and data protection protocols. ADRA joined the JCP later in a funding capacity.

The BVI Red Cross, has a MOU with the Department of Disaster Management (DMM) in areas of disaster preparedness, management and DRR and holds a working relationship with the BVI local government; specifically, with the Ministry of Health and Social Development (MHSD) (i.e. Ministry of Health in Figure 1). Despite the significant role played by SDD, there was no MOU signed between SDD and BVI RC. SDD did not provide any funding to the JCP but led jointly with the BVI on field implementation, mobilizing over 50 social workers involved in registration, targeting and community engagement in the affected islands.

The JCP provided a three-month instalment payment average at \$1,000 USD per household . Distributing between December 2017 and February 2018, \$3.2 Million USD directly to 1,076 vulnerable households, via the JCP bank account, to meet basic needs and enable self-recovery and longer term recovery planning. The cash grant value was calculated using the minimum expenditure basket, considering the households' income gap and set just below the minimum monthly wage (USD 960).

The JCP completed its intervention by the first week of February, and closed-down programming by mid-March 2018. The JCP registration database was handed over to the Government Social Development Department, owner of the database and responsible for the welfare system and safety nets, to enable potential access to recovery and development support. Initially designed as a 6-month collaboration, the JCP is now transitioning to become a national cash collaborative platform, and seeking opportunities to engage in recovery and development cash responses.

2.3 JCP partners roles and responsibilities



The participation and roles of the BVI Joint Cash Platform are broken down by three main thematic areas: 1) Funding; 2) Implementation; and 3) Technical Support. Figure 2 summarizes the roles of each JCP participant. By design, the JCP project is managed and coordinated by the BVI Red Cross in partnership with Caritas Antilles, supported by CRS, the BRC, and the Social Development Department (SDD) of the BVI Ministry of Health and Social Development.

Funding

The BVI JCP builds of flexible funding available to the partners that was channelled into the JCP bank account managed by BVI RC. DFID was a major contributor via British Red Cross, who also contributed funds from own BRC Hurricanes Appeal. Private funding from CRS/Caritas Antilles and ADRA own Appeals. BRC/BVI RC provided around 80% of the total JCP response costs.

Implementation and technical support

Unlike other collaborative models, the JCP was a bottom-up approach and not hindered by agency politics or involvement from institutional actors – rather, the collaboration was led from the ground with an engagement of local actors in the design and decision making of the operational model from the onset of the emergency response.

The BVI Red Cross presence in country facilitated the operationalization of the response, enabling a work place for the JCP to function, as well as holding relationships with key players on the islands. The technical support provided by the BRC was paramount for the implementation of a cash response. CRS and Caritas Antilles value was the day-to-day management of the JCP. The four actors were the foundation of the JCP that allowed for the addition of ADRA and the Government via the BVI Social Development Department, main responsible for registration, approval of the grant recipient list and provided strong support with community outreach activities.

A light JCP structure with very little governance felt appropriate to the context, proportional to the number of actors and the small size of the programme. The JCP operational set-up and implementation approach was highly dynamic and interactive, requiring regular close communication and collaboration between partners all stages of the implementation, regardless what their role was on paper, all JCP members worked in close collaboration supporting each other's functions as required by the implementation demands with the objective to deliver a timely response.

Despite the flexible and unclear operational responsibilities of the partners, all members were satisfied with their role and level of involvement in the implementation of the JCP response. This positive interaction is attributed to the transparent, open, and flexible relationship between the representatives of each organization.

4. Findings: drivers or quality and the JCP model

4.1 Project cycle and quality of the JCP

The BVI Joint Cash Platform Project Cycle did not follow an operationally structured process for collaboration during the creation, planning, implementation and closure of the cash-based intervention. Rather, the intervention design was done ad-hoc and coordinated between CRS and BRC in the beginning stages of the response, which later transitioned responsibilities to the BVI Red Cross and Caritas Antilles. This operational model evaluation

gathered information on the method of collaboration, which is summarized and evaluated in Table 1 following the CCD's operational model design guidance of collaborative cash interventions. The review does not measure nor focus on the project cycle nor the method of implementation of the JCP, as it goes beyond the limitations of this evaluation.

Table 1: The JCP operational model method of collaboration

Operational model components	Level of Influence	Nature of Influence	Key Findings
1. Collaboration Partners Identified	Strong	Positive	Partners identified and JCP formed in early stages of response. Strong local partners were the foundation of the collaboration and a key factor in its success. Due to the scale of the beneficiary caseload and presence of few actors in the response, the identification of partners to collaborate provided a Strong level of influence to the Positive quality of the collaboration. Within a month of the disaster, implementing partners were identified and contracted. Each JCP member had access to their own funders, which included DFID via BRC, with additional funding from its own BRC Appeal; and Private Donations via CRS and ADRA. JCP implementers include the BVI Red Cross, Caritas Antilles and SDD. BRC and CRS were initial implementers in the design phase of the JCP, to later shift to a Cash, IM and CEA technical support role (BRC) and to a donor role (BRC & CRS).
1. Financial Model Selection and Fund Mobilization	Strong	Mixed	<p>During the implementation of the JCP, the discussion of Financial Model Selection and Fund Mobilization was a significant and Strong factor influencing collaboration.</p> <p>a) Funding Stream(s): Mixed. The funds were not co-mingled in the sense that each partner had a separate relationship with their own donors. There was no common proposal and common responsibility to a donor as you may find in a consortium with a grant prime and sub-recipients.</p> <p>b) Cash Grant Flow(s): Positive. Centralized with one flow from BVI Red Cross to the distribution of assistance to the beneficiary case load.</p> <p>c) FSP Contract(s): Positive. Single agency with contract (BVI RC) and single FSP: First Caribbean Bank.</p> <p>d) Indirect Cost Recovery (ICR): Mixed. Diverse factors that are described below:</p> <ul style="list-style-type: none"> - CRS: Waiver on all ICR. - CARITAS: Took ICR of 5% on both operational and cash funds transferred to the JCP bank account managed by BVI RC. - ADRA: No indirect cost recovery reported. - British Red Cross/BVI RC: Overhead Costs of 8.4% on both operational funds as well as the cash grant funds transferred to the JCP BVI RC account. <p>e) Shared Costs/Resources: Positive BVI Red Cross provided office space and resources for the implementation team which included Caritas Antilles and BRC members at a cost. Access to shared support (including the services of 50 SDD social workers when required). ADRA was operating in a funding capacity and was charged a 7% administrative fee on all cash transfer funds.</p>

Operational model components	Level of Influence	Nature of Influence	Key Findings
3. Collaboration Governance Model Selection	Limited	Positive	Limited influence factor as JCP had an informal approach to governance. No negative impact collaboration due to the small beneficiary case load and manageable number of partners, but in a larger collaboration with more partners or with implementation activities being split between agencies, the lack of a formal governance could have had a more serious impact. Having the core team working from the same office had a Positive impact that led to frequent discussions and informal coordination and timely decision making.
4. Response Approach Selection	Limited	Positive	Due to the limited number of implementing agencies and the relatively small beneficiary case load, a cash value chain approach was selected which allowed for flexibility of roles between the implementing members of the JCP. Resulting on a Positive impact on collaboration, yet, it was not a deciding factor for the collaboration. Hence, the level of influence on the collaboration was Limited.
5. Collaboration Partner Role Assignment Collaboration Partner Role Assignment	Strong	Positive	<p>Roles between BVI Red Cross/BRC and Caritas Antilles were established in the MOU Agreement between both organizations. Agreements between the other actors for the JCP did not establish specific role distributions between the organizations, except for ADRA's role which was solely financial. The option to share responsibility of the intervention between Caritas Antilles and BVI Red Cross was a Very Strong driver for collaboration between the actors. No MOU with the SDD.</p> <p>a) Collaboration Management: Positive. Collaboration management including internal and external coordination, technical oversight, advocacy and reporting was managed by Caritas Antilles (6-month full time Project Manager) with additional technical support from BRC (4-month full time Cash Technical Advisor).</p> <p>b) Recipient Management: Positive. Recipient Management was managed by BVI Red Cross including beneficiary communications, registration and data protection and management of the complaints, feedback and overall accountability to the community. Field work and registration was carried out by joint SDD and BVI RC teams. Beneficiary lists were endorsed by community panels, validated by BVI RC and approved by SDD and BVI RC. SDD owns the registration database.</p> <p>c) Delivery: Positive. Delivery was managed by BVI Red Cross including distribution planning with the FSP, notification to beneficiaries when transfers were completed, FSP management, troubleshooting with FSP and final reconciliation. The cash delivery mechanism was via bank transfer so no physical distribution was necessary. Unbanked households that preferred not to open a bank account received a cheque.</p> <p>d) Monitoring: Positive. Monitoring was initiated by BRC and shifted over to Caritas Antilles. A JCP monitoring plan were agreed and monthly reports for December, January and February were shared internally and externally. Market monitoring conducted by the SDD via BVI Statistics Office. BVI RC and SDD supported with primary data collection (focus group discussions, electronic household PDM surveys and key informant interviews and bank account status and transaction reports).</p> <p>e) Evaluation: Positive. A joint evaluation was undertaken by CRS and BRC.</p> <p>f) Learning: Positive. Learning from the operation will be shared globally jointly by CRS and BRC.</p>

Operational model components	Level of Influence	Nature of Influence	Key Findings
6. Collaboration Partner geographic Area Assignment	Limited	Positive	As the response approach selected was the value chain approach and the same agency (BVI Red Cross) was responsible for the implementation, all geographic areas were assigned to BVI Red Cross. Although Positive, the level of influence for collaboration was Limited.
7. Project Management System Selection	Limited	Mixed	Caritas Antilles lead the project management function of the JCP. A single, centralized project management system was used. It was an offline, ad-hoc, paper-based system. This factor did not significantly influence the collaboration between the members, even though it was Caritas Antilles main responsibility in the JCP. As a paper-based system, the project management did not facilitate collaboration between the actors; however, the JCP members had full trust towards the Caritas Antilles PM that allowed for a centralized project management system. Hence, this factor had a Limited influence on collaboration of a Mixed nature.
8. Beneficiary Registration System Selection	Limited	Mixed	SDD led the data collection through a Kobo mobile based digital platform (offline as there was no internet connectivity in the field) facilitated by Caritas Antilles with strong remote support from the BRC Information Management team, which fed the data into the single beneficiary registration system managed by BVI Red Cross and Caritas Antilles. The single, centralized electronic beneficiary registration system used, was excel based and offline, lacking an integrated API with the FSP. The BVI RC used an electronic system (payroll) integrated with the bank to upload, process and approve payment orders into beneficiary bank accounts. The selection of a beneficiary registration system had a Limited influence on collaboration and was dependent on proper management by BVI Red Cross and Caritas Antilles. Since a centralized and offline system does not facilitate collaboration by limiting access to it, the nature of the influence is Mixed as it required JCP members to trust Caritas Antilles and BVI Red Cross to keep the system functional. ADRA was granted access to the JCP beneficiary registration database to target WASH program beneficiaries.
9. Contracting of Service Providers (FSP, H2H, etc.)	Strong	Positive	Collaboration Agreements: BVI Red Cross/BRC held separate formal agreements with Caritas Antilles, and ADRA. No JCP MOU with SDD. An informal agreement exists between BVI Red Cross and SDD. All JCP partners had independent agreements or contracts with their donors. SDD did not contribute funding. Service Provider Agreements/Contracts: The BVI Red Cross opened a JCP specific bank account with the BVI-based Financial Service Provider for the distribution of assistance. By acting as the convener, the BVI Red Cross ensured a Strong influence for collaboration of a Positive Nature.
10. Toolset Selection and Modification	Medium	Positive	The toolset that the JCP selected was ad-hoc, drawing on the Red Cross Red Crescent Movement Cash in Emergencies (CiE) Toolkit, and the RCRCM Community Engagement and Accountability (CEA) toolkit, as well as other unspecified sources. All tools were customized to the BVI local context and common across the whole collaboration. The harmonization of tools was a deciding factor that lead to collaboration, yet, it was only pertinent to Caritas Antilles and BVI Red Cross as the sole implementers. The level of influence was Medium of a Positive nature.
11. Operational Plan Creation	Limited	Mixed	Limited and Mixed influence factor as the JCP did not prepare a specific operational plan. The JCP did have a general work plan although it had no effect on the collaboration between JCP members. With a limited number of actors implementing, the JCP managed the operational plan informally and ad-hoc. In a larger collaboration or with more actors implementing, more formal tools would be required to keep activities on tract and to communicate/coordinate.

4.2 Findings: drivers of quality and the BVI JCP model

This sub-section explores the quality outcomes of the JCP model response through a focus on 11 indicators of quality identified across efficiency, effectiveness and accountability. Analysing whether and how the JCP model has contributed to the response quality outcomes by

using the available evidence (key informants feedback, available qualitative and quantitative baseline and PDM data, and JCP documentation) to measure the level of the JCP influence and impact for each indicator, indicating inefficiencies and impact of contextual factors.

Table 2: BVI JCP model - drivers of quality

Areas of quality indicators	Efficiency, effectiveness and accountability	Contextual factors
1.Operational structure	Strong influence and positive impact of the JCP operational structure on quality, particularly on efficiency and effectiveness, with a weaker delivery on accountability to affected communities. This non-traditional, people-driven and flexible collaborative model for CTP delivery, with national partners leading the implementation, a flat management structure and informal governance, support efficiency, effectiveness and accountability gains. The use of a single approach to functions, with staff seconded by partners to the JCP core team, generated a strong sense of joint ownership and shared decision-making, and facilitated the single approach to systems used to implement the JCP MPG response, and a very positive delivery on most areas of efficiency and effectiveness.	<ul style="list-style-type: none"> - Willingness of local and international partners to participate (NGOs, Red Cross, and Government (SDD)). - Small scale and scope of the response, middle income country, high set-up and operating costs
2. Single cash delivery system	Strong influence and Positive impact on all aspects of quality. The single cash delivery platform, the JCP First Caribbean bank account, managed by the BVI RC, was not only one of the main drivers for partners to join the JCP partnership but also contributed to the quality of the JCP response with evident cost-efficiency gains. The bank was selected after a rapid assessment of FSPs in the island, conducted by the BRC Cash Delegate and was shared with all partners. Comparative advantages of this bank over the others included: demonstrated performance and reputation, discounted fees, and existing banking relationship with the BVI RC which meant avoiding time consuming due diligence processes. The bank also provided an electronic payment system, (e-payment) that enabled segregation of duties and authorisation levels. Inefficiencies reported by BVI RC with regards to timeliness of the bank reporting and problem solving, some of which were derived from inefficiencies of the BVI banking system.	<ul style="list-style-type: none"> - Hurricane damage to banking infrastructure - Population familiar with and using bank accounts, cheques and ATMs regularly - Inefficiencies of the BVI banking systems requiring manual processes. - Existing business relationship between the selected FSP and BVI.
3. Single beneficiary management approach	Limited influence and Positive impact on efficiency and effectiveness. Limited and Mixed results on accountability. The JCP single approach to beneficiary management, had a positive influence over the quality of the JCP model and response; leading to efficiency gains, by avoiding duplication in data collection, community engagement and outreach), while reducing beneficiary fatigue. Field presence of BVI volunteers with SDD social workers in the field increased acceptability, trust and the perception of a fair JCP registration and selection process, especially among the most vulnerable population groups and the non BVI-landers. Most inefficiencies were linked to the contextual factors that had a very negative impact on the timeliness and accountability of the registration process, resulting in delays on delivery and weak community engagement and accountability activities. Segregation of duties (registration, validation and approval between partners increased transparency and accountability to partners, despite the weaker than expected performance of community panels in validation.	<ul style="list-style-type: none"> - Infrastructure, transport and telecommunication networks damages limiting access and communication. - Displacement of population due to homes destruction. - Diversity of vulnerable people affected, including overseas workers; with larger than expected numbers of non-English speakers

Available qualitative and quantitative information include: JCP concept note, response plan and budget, JCP advocacy materials, JCP updates and monthly reports (narrative and financial), JCP bank statements and partners' financial reports, registration baseline and two rounds of post-distribution monitoring (PDMs) results, hotline and the JCP CRM records, email exchanges and JCP information published by media and social media and partners.

Areas of quality indicators	Efficiency, effectiveness and accountability	Contextual factors
4. Single registration database	<p>Strong influence and Positive impact. The single offline electronic registration database was a driver for quality of the JCP response, impacting positively on efficiency, effectiveness and transparency. The JCP decided at the design stage, SDD ownership of the registration database to facilitate the future transition of vulnerable households into the BVI safety net system. Data protection and data sharing clauses were included in the JCP partners MOUs and standard Red Cross data management protocols applied (restricted and password protected access to the database, household data sharing consent at registration, etc.). Main inefficiency of the JCP was the lack of an MOU or Data Sharing Agreement with the SDD, nevertheless the SDD abided by the same data protection protocols as the other JCP members. The fact that the database was an offline Excel based system did not have a negative impact on the quality of the response due to small caseload and single team approach.</p>	<ul style="list-style-type: none"> - No experience among local partners on using electronic data collection systems, or database management. - Limited mobile and internet connectivity in the field
5. Single cash transfer value and scale	<p>Strong influence and Positive impact on all aspects of response quality. Efficiencies of the JCP operational model include a joint rationale for calculating the MPG value and approach, adjusting the amount according to the household size. Endorsement of the approach and grant value by the JCP partners (local and international), strengthened enormously internal and external advocacy and approvals of grant value. The JCP MPG response impact and effectiveness was strongly linked to its high transfer value, designed to cover the basic needs of the target population to allow for self-recovery, and considered the high costs of living in the BVI. Some key informants indicated their HQ might have reduced the value of the MPG if not operating under the JCP. This model delivered highly on internal and external advocacy. Inefficiencies reported in the knowledge of the targeted population with regards to their entitlement, especially on the first month due to contextual factors and that it was the 1st time humanitarian cash is used in the BVI.</p>	<ul style="list-style-type: none"> - 1st time a CTP humanitarian response was implemented. - Market based economy, markets rely on imports but are able to meet basic needs of affected population. - High cost of living, no/ little local production - Mobile network damages limiting communication - 1st time humanitarian cash is used in the BVI
6. National Humanitarian Engagement	<p>Very Strong influence and Very Positive impact on all aspects of response quality. The JCP delivers strongly on Grand Bargain commitments linked to the localization of aid (strengthening local capacities and ownership of BVI RC and SDD), and delivery of emergency funding through local actors. Local partners enabled positive aspects: a more inclusive response, driven by humanitarian and Red Cross principles, improved understanding of BVI's context and vulnerabilities, access to diverse vulnerable groups, access to shared SDD and BVI RC resources, staff and volunteers and strong links to Government's decision makers (SDD). Participation in the JCP model and response strengthened the capacity of social workers and BVI Red Cross volunteers on understanding and measuring household vulnerabilities, electronic data collection tools (Kobo), community engagement. Hindering factors were contextual factors and complex nature of understanding and measuring vulnerability in the BVI context.</p>	<ul style="list-style-type: none"> - No previous CTP experience. - High interest by local partners to join the JCP - Complexity of vulnerability in the BVI context: islands, urban/peri-urban, and rural, middle income economy, high dependency on formal informal employment and casual labour, and on international supply chains.

Areas of quality indicators	Efficiency, effectiveness and accountability	Contextual factors
7. Timely response capacity (speed)	<p>Limited influence and Negative impact on the quality of the response. Delays in delivering the JCP response have a strong negative influence on the quality of the humanitarian response. Major negative impact of contextual factors that led to inefficiencies in registration, delaying the cash delivery by one month. Government approval was also a factor as no field awareness or activities could start before then. Some feedback indicates the JCP had in fact a highly positive influence, as implementing independently was likely to result in further delays. A few also think that obtaining Government approval for use of humanitarian cash will have a long term positive impact in timeliness and quality that offsets the initial delay. November baseline registration results confirmed the relevance of the MPGs: the majority of the most vulnerable people were still unable to meet their basic needs or recover from the disaster.</p>	<ul style="list-style-type: none"> - Government approval (no field work allowed to start before that). - Damage to infrastructures, transport, mobile networks, population displacement. - Errors in bank accounts data.
8. Meeting beneficiary needs	<p>Strong influence and Positive impact, mixed on accountability. The analysis to measure if the JCP response delivers on its main objective (support vulnerable households to meet its basic needs and enable for self-recovery) is done using feedback from key informants, and existing qualitative and quantitative PDM and other data available . Evidence available indicates that needs were met even if this cannot be attributed exclusively to the JCP model. PDMs results showed high levels of satisfaction (98% of responders) with the cash response; main positive impacts: meeting basic household needs via local markets (74%); supporting recovery (44%); positive psycho-social impacts (33%), and ability to remain in the BVI (6%). Cash was used mostly to cover food and basic needs, including rent, utilities, shelter, health, education, transport and pay off debt. Recipient households reduced reliance on negative coping strategies. 77% of responders considered the amount was sufficient to meet their basic needs and 76% chose MPGs as the preferred way to receive future basic needs humanitarian assistance.</p>	<ul style="list-style-type: none"> - Loss of income and purchasing power of the affected population. Reduction on labour and income opportunities as result of the damage. Increase in use of negative coping mechanism after the disaster.
9. Use of complementary assistance and services	<p>Limited influence and Neutral impact on quality. At the design stage, JCP partners made the strategic decision to collect a wide range of multi-sectoral indicators (shelter, WASH, health, protection, etc.) in the registration process to enable the JCP database use to target households for other types of humanitarian, recovery and development assistance. The JCP delivered weakly on this potential, only ADRA used the JCP to target households for their WASH response (reporting some inefficiencies (need to contract an expert to develop a WASH specific targeting tool and household data inaccuracies). Delays in the registration process constrained significantly this potential, most humanitarian responses were already implemented in the first 3 months. Potential remains for targeting JCP households for recovery and development support.</p>	<ul style="list-style-type: none"> - Small scale humanitarian response with limited presence of international humanitarian actors. - Relief responses were mainly implemented in the first 3-4 months after the disaster.

Areas of quality indicators	Efficiency, effectiveness and accountability	Contextual factors
10. Single community engagement and accountability (CEA) single CRM	<p>Limited influence and Negative impact on the quality of the JCP response. Community engagement and accountability was considered as one of the main weaknesses of the JCP, leading to negative impacts on the quality of the response. There was significant investment was made in adapting RCRCM Cash in Emergencies and CEA toolkits and approaches, developing key messages (delivered via sms, radio, social media in different languages) and setting up a single JCP Complaint Response Mechanism with hotlines and desks manned in English, Spanish, Creole. Major inefficiencies derived from contextual issues that had a severe negative impact in the community outreach and registration process. Not having a fully dedicated CEA function with relevant expertise also had a negative influence as the role was shared among a shared regional BRC CEA delegate and a shared SDD Communication Officer. There were also a few aspects with a limited but positive influence on the quality of the response include a diverse outreach and monitoring team with some relevant language skills, and the use of single CEA and CRM mainstreamed systems and key messages, reduced populations consultation fatigue and confusion.</p>	<ul style="list-style-type: none"> - Damages and inefficiencies of the telecommunication infrastructures and networks including TV, radio, mobile - Lack of access to electricity. - Displacement of the population. - Population diversity and higher demand than anticipated from non-English speaking population groups.
11. JCP accountability to partners	<p>Strong influence and positive impact on the quality of the response. This indicator measures accountability and transparency among JCP partners and to 3rd parties (excluding accountability to supported population covered in the previous section. The JCP model had a positive influence on this quality indicator leading to the high levels of transparency expected in a small partnership. Enabling factors include operating as a single team from the same office, single approaches and systems using a highly collaborative approach. Fluent and open communication among JCP partners is reflected in monthly reports and transparent exchange of information and financial reporting including regular sharing of bank account statements and financial reports. Some inefficiencies reported by BVI RC in relation to communication with the FSP had a knock on effect in accountability to partners.</p>	<ul style="list-style-type: none"> - Existing inefficiencies in the BVI financial systems that require manual inputs when processing transfers across different banks.

*Information available includes: data from JCP assessment, registration database and post-distribution monitoring (PDMs and focus group discussions). Two JCP PDM surveys were conducted between Jan-Feb 2018. The PDM sampling size was 74-76HHs respectively; PDM results have 95% confidence level and the confidence interval is 11. The PDM survey contains questions on the beneficiary satisfaction levels with different aspects of the JCP MPG response including the process, timeliness and challenges.

5. JCP target efficiency ratios

The JCP demonstrates that even in the absence of donor or HQ pressures, cost efficiency is a driver for collaboration among humanitarian responders in the field; especially when responding to small-medium scale disasters, in areas with no operational presence and high set-up and living costs. Partners had flexible funding and did not discuss or impose any specific efficiency ratio, with the assumption that the JCP model would lead to significant efficiency ratios.

JCP Expenditure ratios

Evidence proves that this JCP model achieved high levels of efficiency in programme delivery, especially when compared with other joint operational models being implemented in different contexts. Almost 86% of JCP funding was transferred directly to beneficiaries' bank accounts, while the remaining 14% covered all operational, financial service fees and overhead costs.

Table 3: JCP ratios of expenditure

JCP RATIOS OF EXPENDITURE (USD) at 19th March 2018		
Category	Spend (\$ USD)	% of spend
Cash transfer value	\$3,210,200	85.8%
Financial service provider's fees	\$3,000	0.1%
Operational costs	\$200,000	5.3%
Overheads	\$329,782	8.8%
TOTAL	\$3,742,982	100%

JCP transfer cost to transfer ratio: 0.16

The total cost of the programme per household (1,076 households) is \$3,480 USD, of which \$2,983 USD were received by the household and the rest, \$497 USD, used to cover the programme costs (including operational, transfer fees and overheads).

JCP total programme cost per person (3,274 people) is \$1,143 USD, with an average of \$980 USD received per person and \$163 USD for operational and overhead costs.

JCP overheads ratios were driven up as result of having BVI RC/British RC as the main contributing partner; BRC applies an 8.4% overheads charge and as they contributed around 80% of the programme costs.

Factors driving the JCP cost-efficiency ratios include high value of the cash transfer, repeated over 3 months, a relatively low operational cost, as result of the "single" JCP approaches to functions and programming systems that avoided duplications and the small scale and geographical scope of the response. The BVI RC managed to get a 50% reduction on banking fees thanks to their existing relationship with the financial service provider.

The next table details the JCP partners' contributions in terms of funding and resources made available for the JCP response. SDD did not contribute any funding but allocated shared resources including over 50 social workers to support the field implementation.

Table 4: JCP partner's resource and funding contributions

JCP partners' contributions		
Partner	Operational resources (including time and monetary value)	Funding
MHSD-SDD	<ul style="list-style-type: none"> - MHSD-SDD Permanent Secretary (x1, %), - Management - Chief Officers (x2, %) - Communication Officer (x1, %) - Officers/Social workers (x 59, %) - registration, monitoring and CoC/CEA <p>Value of support provided: \$89,000USD</p>	N/A
Caritas Antilles/CRS	<ul style="list-style-type: none"> - JCP Project Manager (x1 for 6 months) - JCP Financial & Accountability Officer (x1 for 2 months) - Caritas/CRS Other staff support: T/L, regional, cash, etc. (%) - Shared office costs paid to BVI RC (\$500USDx3months = 1,500USD) <p>Value of support provided: \$12,700 USD</p>	\$500,000USD
BVI RC/BRC	<ul style="list-style-type: none"> - BVI RC Secretary General (% time) - BVI RC Financial and Admin Manager (x1 for 3 months) - BVI RC Volunteers (x15 %) - Vehicles (x1 + %) - Mobiles/comms/transport/office costs (%) <p>Value of support provided: \$18,000USD</p>	\$2,642,822 USD
	<ul style="list-style-type: none"> - BVI/BRC Cash Delegate (x1 for 4 months) - BVI/BRC CEA Delegate (x1 50% for 3 months) - BVI/BRC - Other staff support – Team leader, logs/fin/admin (%) <p>Remote support:</p> <ul style="list-style-type: none"> - BRC HQ information Management Officer (x1) - BRC HQ Cash advisor (%) - BRC HQ & regional - other support finance, admin (%) <p>Value of support provided: \$80,000USD</p>	
ADRA	N/A	\$150,000 USD
TOTAL	Around \$ 200,000 USD	\$3,292,822 USD

6. JCP'S impact on the broader response and context

This sub-section explores the impact the JCP model may have had on the broader humanitarian response and context in BVI and globally, beyond the implementation of the programme itself, as such an impact could also contribute to the model's effectiveness. Specific findings presented, and summarised in table 5 below, cover the JCP's impact on the use of MPGs in BVI, on the FSP's offer to the wider humanitarian sector, and on social safety net design and implementation in BVI.

Table 5: broader areas of influence of the GCA model

Broader Area	Level of influence	Nature of influence
1. Strategic use of cash at inter-sector level (MPGs)	High	Positive
2. FSP offer and private sector capacity	Low	Neutral
3. Social safety net design and implementation	Medium	Positive
Overheads	\$329,782	8.8%
TOTAL	\$3,742,982	100%

6.1 Strategic use of cash at inter-sector level: uptake of MPGs in the BVI

MPGS uptake in BVI

- No prior use of humanitarian response cash, MPGs or cash collaborative approaches in the BVI.
- Advocacy by the JCP partnership, DFID and UNICEF led to the BVI Cabinet's approval of MPGs as humanitarian response modality six weeks of the disaster hit.
- From \$0 USD to \$3.1M USD MPGs delivered to 3,275 people within 6 months.
- From 0 to 4 humanitarian responders (Government, Red Cross and 2 NGOs) joining forces to deliver the first ever BVI MPGs response.

Uptake of multi-purpose cash grants (MPGs) in the BVI

The JCP model played a high positive influence in the approval and uptake and acceptance of MPGs in BVI considering no humanitarian cash responses, neither collaborative approaches were used before in the BVI. Cabinet approved humanitarian cash on the 18th of October, six weeks after the first hurricane hit. The decision was documented in meeting minutes and official press releases.

The mixed nature of the partnership contributed to successful advocacy efforts: International JCP partners brought in robust reputation and experience delivering MPGs in different humanitarian settings, and supported the development of contextualised BVI MPGs advocacy materials. National partners brought in strong links and influence over Government decision makers among other things. Advocacy supported also by DFID and UNICEF. Getting Government approval hindered the JCP response timeliness, as no field activities could start before the official endorsement. For some responders, this delay is offset by long term efficiency gains as future responses are likely to have cash mainstreamed from the onset and also by having SDD actively engaged in the MPG implementation.

The BVI RC intends to incorporate CTP into its preparedness actions and the BVI Government is already considering the use of cash assistance to support the most vulnerable households to meet a range of multi-sectoral recovery needs (livelihoods, shelter, etc.). The JCP cash response and evidence generated positive influence in the uptake of MPGs and cash responses not only among Government but also among local NGOs, who indicated strong interest in future use of cash and future cash collaboration based on the JCP response results. Nevertheless, MPGS advocacy should continue as some organizations and Government departments, including the Department for Disaster Management (DDM), remain reluctant to endorse cash, having a strong preference for vouchers instead as they are perceived to bring stronger control over humanitarian outcomes. Evidence and learning generated by the JCP response should be used for future cash advocacy.

6.2 FSP offer and private sector capacity

The Financial Service Provider (FSP), in this case the First Caribbean Bank, was new to humanitarian cash and was selected after a quick FSP comparative analysis which included other banks and FSPs in BVI. Despite this, the JCP model does not seem to have increased the relevance or quality of the selected FSP's offer to the humanitarian sector.

From the FSP's perspective, the product and services requested by the JCP partnership, transfer to bank account via an e-payment system (payroll like system) did not present any complex features. It was rather basic compared to other card based solutions the BVI FSP offered to private sector clients. The bank is committed to developing communication and reporting protocols to improve the timeliness and effectiveness of the communication. A small level of influence is the intention of the Bank to explore opportunities to introduce pre-paid cards that could be used in future humanitarian and development programmes.

The context and target population do not require at this stage significant innovations beyond the potential use of bank or pre-paid cards in the future, neither of which present much complexity to financial service providers engaged in cash transfers. Future mainstreaming of mobile cash and mobile payments might bring new opportunities.

6.3 Social safety net design and implementation

The JCP had a positive impact on supporting safety net design and implementation in BBVI even if the level of influence remains medium. The JCP cash assistance was meant to support the transition between emergency and longer-term government social assistance programme. Providing breathing space for the Government to develop the recovery plan.

As already mentioned the SDD is responsible for the welfare system, that drove the JCP decision linked to the ownership of the JCP single registration database, designed to capture a wide range of household vulnerability indicators to facilitate household's access to complementary humanitarian, development and welfare assistance. Future expansion of the SDD welfare and safety net programmes plans to capitalise on the existing JCP database, to target new recipients.

The participation of SDD in the JCP implementation contributed to strengthening the social workers' skills and capacity, as they were trained on areas of identifying and measuring household vulnerability, community outreach and the use of electronic data collection and registration systems. SDD intends to mainstream electronic data collection in the future to ensure efficient and accurate process. The SDD social workers image and reputation at community level has improved significantly as result of their active role in the JCP implementation and high levels of beneficiary satisfaction with the assistance received.

Additional evidence confirming a positive influence of the JCP model in future BVI safety nets design is the recruitment of the JCP cash expert (main driving force behind the JCP concept and design), as an SDD advisor to the SDD Permanent Secretary to assist in the development and roll out of a BVI Social Safety Net Framework with support from UNICEF.

7. Broader learning and recommendations

Aspects of broader learning are included in the previous sections and consolidated in the key findings of the Executive Summary. The following recommendation, informed by the learning derived from the JCP operational model and the implementation of the JCP response, are meant for operational organizations, for Red Cross and Red Crescent Movement members and for donors.

7.1 Recommendations for operational humanitarian organizations and RCRC Movement national societies

- **Engage in joint/collaborative approach to needs and cash feasibility assessments from the early stages of the emergency response:** National and international humanitarian responders, should joint complementary/collaborative needs and cash feasibility assessments from the onset of the emergency response to foster joint cash delivery collaborations from the early response.
- **RCRC National Societies, National actors, and Caritas Network Partners**, with their relationships in-country and presence before, during and after the disaster or crisis, are well placed to play a key role engaging in and leading humanitarian & development cash collaborative approaches and platforms. Humanitarian organizations should increase investment, technical support and learning to promote and mainstream innovative approaches to cash collaboration at global, regional and national level.
- **Red Cross Red Crescent (RCRC) National Societies**, building on their auxiliary role to the government, extensive volunteer networks, and multi-sector mandate, are in a unique position to lead collaborative cash approaches and convene local, national and international actors. RCRC Movement partners should avail their legislated role in disaster response with national and local government for the purposes of expanding collaborative cash opportunities.
- Collaborative models **operating like a single team and using single approaches and systems**, clearly offer potential efficiency, effectiveness and accountability gains, particularly in contexts characterized by small or medium response, and high operational costs.
- When replicating this model in the future, **consider that different levels of definition of partners' roles and responsibilities and governance might be required**, ranging from flexible to more structures with stronger definition, depending on the context, caseload and scope of the response, timeframe and relationship between partners.
- When possible, **formalize the relationship signing MOUs or Agreements with national and international partners including Government structures**, even when these do not provide funding but play a key role in decision making and or implementation.
- **Invest in cash preparedness and cash readiness actions, especially at national level:** When possible, build on the potential for joint cash preparedness and readiness actions, including development of pre-disaster collaboration agreements between organizations, especially in areas affected by recurrent disasters.
- **Deploy cash experts familiar with collaborative and innovative approaches from the onset** of the emergency response, so that they can identify and foster opportunities for collaboration with national and international partners.
- **When relevant, deploy different cash functions**, one to support the joint cash partnership and other to support the cash response design and implementation. Do not underestimate the technical expertise and dedication required by the information management and community engagement and accountability, therefore have fully dedicated resources to these functions.
- **People skills and relationship management** are key to nurture collaboration.
- High turn-over of cash experts might have a detrimental impact on joint or collaborative partnerships, especially those with less structured governance, therefore whenever possible **reduce the turnover and rotations of staff or surge resources** playing a key role in the partnership.
- **Collaborative models operating as a single team and using single approaches and systems, clearly offer potential efficiency, effectiveness and accountability gains**, particularly in contexts characterized by small or medium response, and high operational costs.
- When replicating this model, consider that a **stronger definition of partners' roles and responsibilities, and a more formalized governance structure would probably be required** if replicating this model in the future with a higher number of partners or wider caseload and geographical scope.
- When possible **support and strengthen national systems and safety nets**, that can bridge the gap between humanitarian and development, this is particular important in areas that suffer frequent natural disasters or in protracted crisis context.

The replicability of the JCP model is likely to be more effective in similar contexts where organizations are delivering small-medium scale responses in contexts that have a high set-up costs and a small number of responders. Efficiency ratio levels might differ as these are highly influenced by the contextual aspects of the operational area, existing national or local capacities and resources. Future adaptations of this operational model should be well documented and learning shared.

7.2 Recommendations to donors

- Donors' recommendations are aligned with Grand Bargain Commitments, and include promoting and investing in cash preparedness of national and local actors (including government structures), supporting the development of national cash delivery mechanisms to enable more effective and timely responses.
- Support and promote innovative models for cash collaboration that start from the early stages of the emergency response, or in contexts with long-term protracted humanitarian crisis. Including needs, market and cash feasibility assessments. The JCP has demonstrated the success of this bottom-up collaboration that was not imposed but was supported by the main donors.
- Continue promoting efficiency, ensuring targets and standards are flexible and informed by context specific requirements and challenges, to avoid compromise program quality.

An overarching recommendation to all national, international humanitarian organizations implementing collaborative approaches, is to keep documenting and sharing the learning on different CTP operational models and their performance, using the CaLP OMs Framework. This will, not only contribute to strengthen global learning and evidence, but also provide valuable recommendations and best practices leading to improve the quality of future humanitarian cash responses.

Annexes

Annex 1: BVI JCP Terms of Reference, Annex 2: Key informants interviewed

Annex 1: BVI JCP Evaluation TORs

Evaluation of the Joint Cash Platform financial assistance program in the BVI response to Hurricane Irma

Commissioning Managers	British Red Cross Catholic Relief Services
Timeframe	12 days in total within the period from 19 Feb to 16 March 2018
Location	British Virgin Islands (BVI)

Background

Hurricane Irma (category 5) made landfall on northeast Caribbean islands on 6th September 2017, affecting Antigua and Barbuda, Anguilla, Bahamas, British Virgin Islands, Cuba, St Barthélemy, St. Martin, the Virgin Islands, Puerto Rico, Dominican Republic, Haiti, US Virgin Islands, Turks and Caicos Islands and the US. Shortly after, Hurricane Maria (category 5) passed through the region (18th-28th September) impacting severely Dominica and Puerto Rico.

Millions of people were exposed to winds in excess of 120 km/h, and in some cases over 200 km/h, resulting in at least 40 fatalities and many hundreds reported injured. Severe damage to major infrastructure occurred, including extensive loss of electricity, damage to health centres, roads, airports, and a significant impact on water infrastructure and housing.

Amongst the affected islands were a number of British Overseas Territories where the British Red Cross has Overseas Branches (OSBs) – Anguilla, The British Virgin Islands (BVI), and Turks and Caicos Islands (TCI). As humanitarian auxiliaries to their respective governments, these Branches have a significant role to play and contribution to the national relief and recovery effort.

Hurricane Irma impacted the BVI on September 6, 2017 with winds of between 185 and 215 miles per hour, inflicting widespread damage to the infrastructure. Inter-island communications were entirely cut initially, with many towers down. Further damage was caused by subsequent hurricanes passing close by in the following two weeks, as well as a number of tropical depressions passing over the territory resulting in a large number of flooding incidents.

The initial response and the Joint Cash Platform

In partnership with Caritas Antilles (and with financial support from UKAID, British Red Cross, Caritas Antilles and ADRA) BVI Red Cross developed a joint platform for providing financial support to the most vulnerable households. BVI RC and the British Red Cross team

worked closely with the Ministry of Health and Social Development (MHSD) to agree targeting criteria (households with low or no income who fall into a number of other vulnerability categories, such as having suffered severe housing damage, families with children under five or family members who have severe health issues, disabilities or are over the age of 65 with no support).

The objective of the programme was to provide 3 payments of a monthly unconditional grant to vulnerable households to meet basic household monthly expenditures to allow for self-recovery and longer-term recovery planning. There was a secondary objective of stimulating the economy, building confidence in the country and retaining the needed labour force.

The BVI Early Recovery Financial Assistance Program was successfully completed in January, and assisted **1074 Households (3,269 individuals)**, which is nearly 12% of the population of the BVI. By the end of January, **3,196,600 USD** had been distributed to hurricane affected households through direct deposit in bank accounts and checks. Funding for the program came from 3 financial partners: ADRA: US\$150 000 committed; Caritas Antilles: US\$ 500,000 committed; and British Red Cross: GBP 2,000,000 Pounds committed.

Evaluation purpose and scope

The central purpose is to evaluate the key drivers of quality (effectiveness, efficiency and accountability) in the delivery of financial assistance using the Joint Cash Platform established in BVI. This evaluation will use the CaLP analytical framework on operational models for cash transfer programmes as a basis for developing the research methodology, to which context-specific considerations will be added.

For the British RC, the overall emergency response to Hurricane Irma in the OSBs will be evaluated separately in March/April 2018 and through this recipient satisfaction with assistance provided will be sought. Therefore, this aspect should be separated out from this evaluation to ensure that recipient time is used efficiently and avoid evaluation fatigue.

A secondary purpose of the evaluation is to capture learning and make recommendations for future application of Joint Cash Platforms both within BVI and for the British RC and wider RC/RC Movement. This learning will be captured in a case study.

Evaluation objectives

- Gather evidence from secondary and primary data on the impact of Joint Cash Platform in BVI using the CaLP analytical framework on operational models for cash transfer programmes.
- Map out and document the evolution of the Joint Cash Platform in BVI including the rationale for key decisions and decision-making processes
- Identify key drivers of efficiency, effectiveness and accountability with a view to providing recommendations for future replication of the model in BVI and scalability of the model for CRS and British RC in other response contexts. Make specific reference to the value and role of the BVI RC as humanitarian auxiliary.
- Capture learning and recommendations through the development of two case studies: 1) a joint case study summarising the main learning from and for BVI and 2) a case study on learning of global relevance on what features of the Joint Cash Platform are optimal for quality in a given context that can be considered by the BRC and the wider RC/RC Movement regarding Joint Cash Platforms.

Methodology

1. **Define and agree Joint ToR** and mutually agree to non-disclosure and confidentiality to facilitate sharing of information and documentation.
2. **Conduct a desk review** of relevant available documents and information (including analysis leading to development of key informant questions; donor funding decisions; platform agreements and coordination; programme documents and reports; expenditure data; M&E and learning data and findings) and preliminary interviews with key stakeholders to:
 - Refine the Framework methodology for data collection in BVI and design/adapt relevant data collection tools e.g. key informant interview (KII) questions
 - Identify relevant stakeholders with whom to conduct interviews and plan BVI field visit.
 - Draft a brief inception report based on the above, and share with the evaluation commissioning managers prior to field deployment.
3. **Conduct a field visit and collect qualitative primary data** through Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) where relevant with key stakeholders through joint platform partners, local and national authorities, wider response actors and cash recipients (where specific to the Joint Cash Platform).
4. **Analyse interview and findings** in line with the methods agreed.
5. **Draft and summarise findings into the evaluation report and associated case studies.**

Management and collaboration arrangements

This evaluation will be led by a team of 2; one from each commissioning partner.

The commissioning managers for the evaluation will be Forbes Sharp, British RC and Alan Grundy, CRS with technical support provided to the team by Emma Delo, Technical team Manager, British RC.

All deliverables will be reviewed by the commissioning managers and technical support individuals outlined above. Any final decisions on content will be made by the commissioning managers taking into account any potential contextual risks and sensitivities.

Secondary data and in country support will be provided by Peter Glasper, Emergency Support Manager (BVI RC), Deborah Gourlay, Regional Cash Delegate (BRC) and Gabrielle Viat, Programme Manager (CRS).

Workplan and key deliverables

Milestones	Days per person	12-16 Feb	19-23 Feb	26 Feb - 2 March	5-9 March	12-16 March
Commissioning Managers finalise and approve ToR and appoint evaluation team members		by 16 Feb				
Secondary data reviewed and inception report drafted (2 days)	1					
Feedback from commissioning managers to inception report						
In-country review and primary data collection (6 days + 2 days travel time)	8					
Data analysis and drafting of final report and case studies (completed in country with 4 additional days)	2					
Feedback from commissioning managers to final report and case studies						
Finalisation of final report and case studies with feedback (2 days)	1					

Annex 2: List of key informants interviewed

#	Organization	Name	Position
1	ADRA	Viridiana Corral	Regional Coordinator Europe & Latin America
2	ADRA	Elián Giaccarini	Director de Programas
3	British Red Cross	Zehra Rizvi	BRC Cash Delegate
4	British Red Cross	Debbie Gourlay	Surge Cash Delegate for the region (from January 2018)
5	British Red Cross	Anna Dobai	Emergency Team Leader for the BVI Response
6	British Red Cross	Jamie Sport	Community Engagement and Accountability (CEA) Surge Delegate supporting the regional hurricanes response
7	BVI Department of Disaster Management (DDM)	Sharlene Dabreo	Director of the Department of Disaster Management
8	BVI Department of Disaster Management (DDM)	Evan Innis	Deputy Director
9	BVI Ministry of Health and Social Development (MOHSD) - Social Development Department (SDD)	Petrona S Davies	Permanent Secretary of the Ministry of Health
10	BVI Ministry of Health and Social Development (MOHSD) - Social Development Department (SDD)	Annie Malone Frett	Chief Social Development Officer
11	BVI Ministry of Health and Social Development (MOHSD) - Social Development Department (SDD)	Stacey James Stoutt	Manager Social Development
12	BVI Red Cross	Helen Frett	Director of the BVI Red Cross
13	BVI Red Cross	Dawn Crabbe-Herbert	Finance Manager of the BVI Red Cross
14	BVI Red Cross	Geoffrey Brooks	Chairman
15	CARITAS	Diane Robinson	Emergency coordinator for Irma/Maria Response for Caritas Antilles
16	Catholic Relief Services (CRS)	Gabrielle Viat	BVI JCP Project Manager
17	Catholic Relief Services (CRS)	Anna Hrybyk	Emergency Coordinator for Irma/Maria Response for Caritas Antilles
18	Catholic Relief Services (CRS)	Amanda Schweitzer	Emergency Capacity Strengthening Coordinator
19	DFID	Alex Lages Miguel	Humanitarian Advisor
20	First Caribbean Bank	Stephanie Burke	Country Manager of CIBC First Caribbean
21	Rotary	Elvis Harrigan	Manager
22	VISAR	Sergio Dantas	Tortola Crew Representant

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