

# Lessons Learned on Cash and Voucher Assistance in the Greece Refugee Response



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## 14 April 2022

This document was developed based on secondary data analysis of information referred to the implementation period 2015- 2018, for more information, some of the documents used can be accessed on the Cash Hub website

[Cash in Greece 2016 2019 the story](#)

[Greece Cash Alliance – Building an Evidence Base on Operational Models for the Delivery of CTP](#)

[Multi-purpose Cash and Sectoral Outcomes, Greece Case Study](#)

[Scale Right: Coordinating improved cash assistance in Greece](#)

# Background

Due to the conflict escalation in Ukraine, millions of people have left their homes and crossed into neighbouring countries. The needs are expected to be massive, affecting all regions of Ukraine, neighbouring countries and beyond. An estimated five million people could be displaced as the situation evolves, with many more impacted, including those already in need and displaced in Eastern Ukraine at the onset of this ongoing escalation. Cash and voucher assistance (CVA), through multipurpose cash (MPC) is being currently planned as an efficient and appropriate response option to address the urgent and basic needs of people affected by the conflict and may extend to further countries as the situation evolves. IFRC is supporting, in close coordination with the ICRC, the response of Red Cross National Societies in Ukraine and in neighbouring countries, as major local humanitarian actors in their own countries.

Useful learning can be taken from the recent Greece refugee operation (2015- 2021), a similar large-scale EU refugee response where IFRC and others delivered CVA at scale for basic needs. CVA was implemented through individual agencies and then collaboratively, through an ECHO funded single delivery model contracted by UNHCR, with IFRC and four NGOs as implementing partners.

## Why learn from the Greece response?

This document summarises lessons from the Greece response that can inform the potential use of CVA at scale for the Ukraine crisis. It highlights useful technical learning from the early implementation of CVA in the Greece response and how that then necessitated a more harmonised and coherent use of CVA, leading to the formation of the multiple agency Greece Cash Alliance (GCA) model, that was designed to meet at scale needs more efficiently and effectively.

Lessons learned from Greece can be useful when considering potential design features and operational structure for a similar alliance, consortium and/or single delivery platform in Ukraine and neighbouring countries, either with IFRC or National Societies as grant holders or as an implementing partner. The learning points captured in this document cover a range of technical recommendations as well as partnership arrangements and considerations, from both the grant holder and implementing partner perspective.

## CVA in an EU refugee response context

There are several contextual similarities between the Greece and Ukraine and impacted crisis responses – both EU refugee-based operation with fluid, constantly evolving influxes of displaced people fleeing conflict and with national governments taking a strong lead in each response. As with the Greece context, opportunities to align or link CVA to existing social protection systems in each country in the Ukraine and impacted countries response are present. Some of the operational challenges may be similar. The Greece refugee response was spread over several different islands and included both urban/camp sites. Ukrainians have displaced to several different countries and the operational settings in Ukraine will vary significantly based on conflict dynamics, meaning one size may not fit all. The response in Ukraine and neighbouring country are also likely to see affected populations living in both a combination of accommodation options, including possibly communal centres, with host families or in rented accommodation.

In the European context, cash is an appropriate modality - there are generally well-functioning markets in most cases, economies have an ability to absorb influxes of cash and in countries that are struggling financially due to the economic crisis caused by conflict, in particular Ukraine due to the ongoing conflict, the local population, markets and livelihoods can also benefit indirectly from the cash assistance.

### Overview of the CVA response in Greece

The first cash assistance was provided in Greece through Mercy Corps in November 2015 on two islands (Kos and Leros) through targeted MPCs based on vulnerability and small-scale. From March 2016, the numbers of refugees arriving on the Greek islands dramatically increased and the use of CVA scaled-up significantly. Due to the large numbers needing support and most people staying in Greece for an average of seven months, targeted cash was no longer considered feasible or appropriate, so implementing agencies shifted to blanket coverage. IFRC (with the Hellenic Red Cross), started providing CVA in October 2016. Based on learning from implementation and in response to specific contextual factors, the CVA approach evolved into a ECHO-funded harmonised operational model called the Greece Cash Alliance (GCA), based on a single database, contract with UNHCR as the grant holder and IFRC, International Rescue Committee (IRC), Mercy Corps, Catholic Relief Services and Samaritan's Purse as implementing partners.

# 1

#### Technical learning from early CVA implementation

This section summarises key lessons learned and recommendations arising from the early use of CVA in Greece (November 2015 – December 2016) by agencies who were implementing or planning CVA for basic needs. These included IFRC, IRC, Mercy Corps, CRS/Caritas, DRC, Samaritan's Purse and UNHCR. All CVA agencies in Greece used prepaid cards and this was beneficiaries' preference, generally liking one card per family. These findings serve to highlight the challenges faced when delivering CVA as separate agencies in a refugee context like Greece.

The following technical issues were identified and were seen to impact or influence cash delivery. Many of these learnings directly lean towards the importance of having a harmonised CVA approach when doing CVA at scale.

#### Key lessons learnt

- 1. Access to sites:** To access sites for activities consider creating a centralised position in each context for liaising, coordinating and advocating with the authorities to obtain authorisations. This could be a co-lead in a Steering Committee structure who can be responsible across agencies. Ideally, they should speak the local language and have good personal skills.
- 2. Assessments:** the following two assessments were considered minimum standard in Greece: **needs assessment** (this is needed to understand how CVA can meet the needs, also for the MEB/transfer value) and **baseline assessment** (in order to track progress against outcomes). As Greece was a developed country, it was also not considered necessary to do extensive market assessments, yet a gap analysis on assessments should be carried out and filling gaps coordinated across implementing agencies.
- 3. A single registry** is helpful for CVA at scale. Managing refugee in and outflow from sites (i.e. departing from one site to live elsewhere) often lead to duplication and inclusion errors and an inaccurate picture of beneficiary size. It was also hard to work out at registration if someone was already receiving CVA from another agency.
- 4. Registration/ documentation:** It is helpful, if possible, for the Government to clarify as early as possible which registration documents are considered 'official'. At a minimum a police note could suffice for ID. Preferably such documents should indicate family connections as much as possible. In Greece response, documentation accepted as proof of identity at registration points varied across agencies and there was variance in how agencies defined a family.

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5. To focus on **timeliness and scalability**, consider setting a certain percentage of inclusion error that is acceptable, in order to limit **exclusion errors** and look to scale efficiently. IFRC found it better to emphasise exclusion over inclusion in order to scale-up quickly.
6. **Transfer values** should always be based on proper MEB analysis, not on constraints. It was felt in Greece that economies of scale that larger families may gain is more acceptable than large families not being able to meet their basic needs.
7. **Fees:** Agencies should absorb or off-set bank/ cards fees and not expect the beneficiary to cover these (which the Movement also promotes as good practice).
8. **Select FSP:** Track and evaluate supplier performance. Weight other factors beyond just cost. There is value in competition among FSPs. Agencies should not feel obliged to move to one FSP/a single provider too quickly, but rather leverage competition for systematic learning of what works and to determine which FSP can actually deliver efficient CVA at scale.
9. **Payment:** It is important to choose FSP payment platforms that allow for bulk/batch reloads. Feedback from FGDs showed that it is important refugee beneficiaries receive top-ups at the same time each month, to reduce anxiety and help with planning.
10. **Encashment:** Create harmonised communications material, to ensure everyone knows how to use cards and to not lose/forget PINs. Lost or forgotten PINs was a frequent problem requiring much support. PINs should not be the last 4 digits of the card but instead be provided in an envelope and stored in a database. The risk of staff with access to database committing fraud is less risk to the high impact of people losing cards.
11. **CEA:** The most important factor of success appeared to be the amount of ground presence agencies had which allowed them to be more visible and responsive. **Communication tips:** Recommendations from the Greece context include testing out the entire ATM and PoS process; mapping out likely fees and incorporating an estimate in communication materials; having at least two staff per site each day; a toll-free hotline, conduct FGDs for beneficiary feedback.
12. **Post distribution monitoring (PDM):** there was a general consensus for taking a harmonised approach to PDM and shared PDM results, ideally through a shared database. Price monitoring did not take place as it was not felt necessary in the Greek context.
13. **Monitoring** should be aligned to effectively capture and aggregate comparable data across agencies, consider using a harmonised MEAL system through a single database.
14. **Suggestion:** that agencies implementing CVA could shadow each other during registration, verification, distributions etc. to learn from each other

# 2

## Learning from the Greece Cash Alliance- a single delivery model

From the end of 2016, the Government of Greece requested that agencies provided full blanket coverage across sites. No single agency had the operational capacity, staff or technical experience to provide 100% of assistance and to all refugees. Following extensive discussions around the best solution, the resulting ECHO-funded Greece Cash Alliance (GCA) was formed as a fully harmonised MPC model with the intended objective to scale-up CVA as a modality that gradually replaced in-kind food and non-food assistance. The GCA parameters were agreed with key members of the CWG (including UNHCR and key CVA agencies), the Ministry of Migration Policy and ECHO.

### The Greece Cash Alliance (GCA) structure:

- Designed with **UNHCR as lead**, reflecting their mandate on refugee protection and position to liaise with the Greek authorities, as well as their ability to integrate a single delivery platform with their data management technology.
- UNHCR was the ECHO prime grant holder and the programme was implemented through **five member organisations (IFRC, IRC, Mercy Corps, CRS and Samaritan's Purse)** who were subcontracted as implementing partners by UNHCR.
- **The model** comprised a single delivery mechanism, a single database (UNHCR's proGres4), a single FSP contract and a single bank card (with a standardised transfer value adapted based on family size).
- **Additional requirements** included a common M&E framework, potential to scale-up with sector-specific CVA or seasonal top-ups, an agreed set efficiency ratio of 80% amongst partners, and linkages to the Greek social protection system to allow for future handover.
- Designed as a **'transition model'** - in the first months, most partners implemented CVA with their existing cards and FSPs, while waiting for UNHCR's system to be ready. The programme then evolved into the more streamlined model.
- GCA was a **'hybrid model'** - a single delivery contract but based on a consortium governance structure across members, including a Technical Working Group (TWG) for technical advice at CVA/programme manager level, as well as a range of sub-Working Groups (sub-WGs). Decision making was consensus based, but both groups co- chaired by the Ministry of Migration Policy and UNHCR and later by UNCHR alone. Initial plans included a Steering Committee (SC) for strategic decision making at country director level that was not implemented.

### Roles and responsibilities within the GCA:

- Geographical division of labour, reflecting preceding areas of responsibility of GCA members
- UNHCR: managed the FSP contract and was responsible for beneficiary registration, card loading and overall coordination
- Implementing partners: responsible for daily monitoring and field work, including verification, eligibility, communication, responding to complaints and feedback. Later during the implementation, partners also were able to register beneficiaries.

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## Key lessons learnt

Successes and challenges in relation to the model's impact on efficiency, accountability, quality and linkages with social protection.

- 1. Harmonisation of MPC** was seen as the biggest success and clear added value of the single platform approach used by the GCA.
- Using a **standardised framework/model** was critical for preparedness and the capacity to respond (i.e. scale up/scale down) in a context of shifting needs and refugee movements.
- Design a model **in line with contextual requirements**, playing to the capacities of the agencies involved and combining a single platform with joint ownership and inclusive and participatory decision making.
- Balance** participatory and consultative development of tools with output focused tasks and agreed deadlines.
- Consider the stage of the response and the **relevance of the structure for that stage** (e.g. design, implementation, exit). Having a broad membership in the design stage brought a wealth of CVA experience and expertise across partners. Whilst an excess of partners may impact efficiency, it can enhance quality at design stage.
- Beneficiaries valued the **consistent approach to CVA** provided across accommodation types and regions and that they could predictably receive CVA on the same day.
- The final agreed **joint M&E standards** were lower than many individual agency ones. "Good enough" may sometimes be necessary with multiple-agency approaches.
- Access to UNHCR's database and accountability:** overall, accountability was impacted as partners had limited ability to access the information they needed to respond quickly and directly to beneficiaries. For example, all lost, and replacement card requests had to go through UNHCR, this often led to tensions with beneficiaries, that partners had to resolve. Lack of access for partners to UNHCR's proGresv4 database, as well as the financial service provider portal (PFS) was a critical issue in the initial months of the programme.
- Guidance on the system** must be sufficient to avoid leading to misunderstandings around the meaning of data categories/types and implementation mistakes and delays.
- Delays with registration**, as initially only UNHCR protection officers were permitted to register people in ProGres 4. The system did not also allow for offline functionality. Later, partners were also able to register.
- Plan for realistic and context adapted **cost-efficiency**. In Greece, partners were required to achieve a set efficiency ratio of 80% / 20% in their budgets in the first phase, increasing to 95% / 5% from 2018. This brought challenges for many partners, including IFRC who was operating in a large number of camps within a large geographical area, but with comparably low number of beneficiaries. The Greece context also required resource intensive verification and accountability processes, due to high level of refugee mobility.
- No **cost efficiency gains** seemed to materialise from using a single FSP as FSP rates weren't advantageous in comparison to previous individual agency contractual arrangements.
- A **key issue was a lack of transition**. UNHCR agreed to adopt much of partners' previous implementation models and geographical coverage (aside data managing and card distribution/loading), while the single delivery model was set up. However, once individual approaches had to be harmonised, multiple challenges emerged. On hindsight, the use of partners old models (even if it was the easiest way to get all partners to implement as partners to UNHCR) might not have been the best approach, in the absence of a clear timeframe for transition.

- 14. Transition to social protection:** Targeting in Greece was status based. Lack of vulnerability criteria made transitioning to social protection system at the end challenging. This could be better planned for at the outset in any future model. The GCA had limited success in establishing planning discussions with the Government of Greece for future CVA for refugees. This highlights a key lesson that in countries with already developed social protection systems, humanitarians should adapt to existing frameworks from the start. For instance, the calculation of the transfer value which should always take into consideration the national safety net programmes, can establish a better ground for dialogue with the Government officials, trust that the existing framework/context has been examined by cash actors and stand better chances for quicker/easier buy in.

# 3

## Recommendations for partnership in a CVA single delivery model

The following section outlines key learning and practical recommendations from IFRC's experience as an implementing partner in the GCA, as well as considerations for the lead grant holder role based on UNHCR's experience, should the Movement wish to position themselves in a similar role in future large-scale CVA, such as for the Ukraine response.

Although IFRC was an implementing partner in the Greece context, both experience and ambition in Movement has grown substantially in recent years. Since 2020, TRCS with IFRC, have been the lead grant holder for the Emergency Social Safety Net (ESNN) programme with the Government of Turkey. The Movement is now well positioned to consider such a role in Ukraine or impacted countries. There are strong opportunities to link humanitarian cash to the existing social protection systems in the Ukraine crisis and the Movement can bring added value through its mandate as auxiliary to government, as well as recent experience in Turkey. This suggests a potential natural role for either IFRC or National Societies to consider their appropriateness for grant holder role for CVA single delivery models with a link to social protection linked that may be established in Ukraine or impacted countries.

This section gives a reflection of the dynamics of a partnership approach and outlines practical requirements and considerations across the two different operational scenarios: a) the Movement as lead grant holder; and b) the Movement as implementing partner to another agency or government.

### A: RCRC Movement as lead grant holder

#### Developing the partnership



**Organisational position** – In Greece, UNHCR took on lead role as it reflected their mandate. If the Movement wants to qualify as lead grant holder, it needs to ensure the following is in place:

- Able to design and propose a response quickly
- Availability of a robust and adaptable data management system, that can be modified for the required single platform approach
- Ability to rapidly deploy resources to assess and design a proposal i.e., for ECHO



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- Ensure internal financial, legal and procurement procedures are fit for purpose
- Ensure cash preparedness for the National Society as a priority at all levels of the organisation, especially target capacity building and ownership of the programme by local branches.
- Integrate Protection and CVA in the response, as appropriate, either having one multispectral team or different teams working targeted. In Greece UNHCR CVA and Protection team worked together to identify and follow up on especially vulnerable cases that needed Protection. IFRC used a referral system to transfer cases identified as needing Protection to UNHCR or to other Protection actors present at the sites.



**Cost efficiency** - Cost efficiency as a sole guiding principle for humanitarian operations can be very problematic, as contexts across a country can differ, even if the total CVA programme is large in scale. For example, remote areas with fewer recipients, spread out over different locations will most likely face higher costs. This carries an inherent danger to focus on easier operational contexts, excluding the most vulnerable.

- If the Movement wishes to be lead grant holder, it needs to demonstrate cost efficiency.
- Regardless, of which role it takes, but in particular as lead grant holder, the Movement should continue to advocate a clear position to donors on the value for money issue, ensuring it is in line with fundamental RCM principles



**Segregation of roles** – In terms of fraud prevention, the division of roles between two entities (ie implementing partner on the ground and grant holder who performs the payment) can be helpful in establishing an extra layer of checks before disbursement.



**Learning from past CVA models** – It is important to not just perpetuate former response modalities in a country by individual organisation, such was done in Greece. Instead, there is value in conducting a lessons learned exercise on previous single delivery models and based on that, a new joint approach developed.

### Coordination between partners



**Coordination/governance structure** - Within the GCA governance structure, there were issues with sub-WGs which led to tension. Issues included: lack of or slow TORs developed, lack of timelines/ deadlines for requested sub-WG outputs, slow progress due to the challenges of consensus decision-making, staff turnover.

- The functioning of a consensus-based model relied a lot on personalities and ways of working. It worked in Greece, but this needs to be carefully considered in any other responses
- For improved timeliness, it would be more effective to consider combining all assigned working group tasks with a corresponding deadline and proactive follow up from the SC or WG if tasks cannot be completed.
- Although not implemented in GCA, there is a key role to play for a Steering Committee that can be support

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enhance mutual accountability function and level of engagement in programming, such as doing a joint review of M&E and members performance of efficiency targets

- Continuity in the staff representing their organisation in the different coordination structures should be ensured in order to be able to follow up on all the discussions. Representatives to the Cash WG should know the context very well and be able to influence decisions towards a more RC/RC approach.
- The frequency of the coordination meetings is critical. Meetings must be maintained regular during all the implementation time and ensure partners can influence the design/improvement of the programme till the end.



**Data management/IM** - Information management (IM) cuts across a range of areas of CVA implementation, such as registration, beneficiary enrolment, certification as well as beneficiary communication and accountability.

- A robust IM system is a critical factor if wanting to lead the processes of a single delivery platform.
- Regardless of if the Movement is implementing partner or grant holder, a dedicated role for IM should be created. If the lead agency, this profile might be able to improve data input and management processes of a single delivery platform. Having skilled information management staff will be critical to ensure high quality data management processes of the platform. In Greece, the IFRC CVA team started with one IM Coordinator and two IM Officers and increased to around 10 people as programme evolved
- Ensure implementation can take place in environments with no/poor connectivity.



**Social protection** - A key takeaway is that the how single delivery CVA platforms link with government social protection systems should be improved. There is a strong opportunity to start working together from the beginning in Ukraine and impacted countries response, who all have longstanding social protection programmes.

- Whilst there is always a need to balance delivering a fast and effective CVA programme at scale during an emergency, leaving design considerations for social protection until the end of the programme may be too late, as evidenced in Greece.
- Advocacy with local authorities for inclusive assistance that target the most vulnerable of host communities and new arrived. In Greece, under the GCA, for a long time, homeless people were not eligible for cash assistance. This left very vulnerable people without assistance.

Ensure there is cooperation and linkages between humanitarian CVA and other programmes offered by the NS to be able to offer a more holistic support to the people. In Greece, the link between the Hellenic RC/IFRC Urban Cash team and the Hellenic RC Multifunctional Centre (centre located in Thessaloniki which offers casework support and other services to the asylum seeking and refugee community and that hosted the Urban Cash activities and team) was perceived as a good practice and made possible a more holistic support approach.

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## B: RCRC Movement as implementing partner

- Check if there is any global agreement between RCRC members and the other possible partner and be clear on what are the RCRC acceptable standards and minimum requirements for partnership.
- Before getting any engagement with other lead agency, discuss and agree each organisation status and make sure the RCRC has the appropriate status as an equal partner

### Developing the partnership



**Roles and responsibilities/SOPs** – At the start of the Greece programme, there were several instances where roles and responsibilities were unclear, leading to misunderstandings with beneficiaries and increased workloads. Many procedures were based on informal ways of working and were often personality based, which was challenging in the case of staff turnover. SOPs were slow to materialise, and operational decisions were often ad-hoc.

- If working in partnership, ensure at a minimum a detailed outline of roles and responsibilities is included for each area of work undertaken. More detailed operational SOPs, including timelines, can be developed at a later stage as long as this is listed as the responsibility of the grant holder (and stipulated in the contract).
- Any SOPs should be revisable within a determined timeframe if the operational context changes.
- If this cannot be implemented, or SOPs are delayed, any verbal agreements or decisions should always have written follow-up. These can be put into a centrally accessible decision log.



**Access to database; data collection and management** – in Greece, lack of access to lead agency database, and then unclear guidance around data once access was granted brought implementation delays.

- Key elements that are critical for successful implementation but depend on other actors, such as implementing partner's access to the beneficiary or FSP database should be included in the appropriate agreements.
- For data management, request clarity at contract stage on the following: outline information access requirements, information management and information sharing, access to data base and export functions and data protection.
- Budget and funding –in Greece there was lack of clarity around eligible cost in relation to work advance vs budget which caused challenges and delays.
- Before signing a contract, ensure mutual budget and finance provisions are clearly understood, including on reporting and available options for adjustment and timely revisions.



**Cost efficiency** - Based on Greece learning, it is also recommended to request the highest degree of transparency between all partners regarding their cost efficiency rate. Bear in mind that cost efficiency was only achieved by IFRC in Greece with considerable in-kind support through Movement partners not accounted for in official budgeting

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- Understand the requirements for cost-efficiency calculation involved before submitting your proposal. This should be clearly defined between implementing partners and lead grant holder
- If possible, negotiate cost efficiency to be an objective instead of a mandatory requirement. Allow cost efficiency ratio to be more reasonable at the start of the project during the learning curve (e.g. 80/20% rather than 95/5%).
- Consider if difficult operating contexts (even within the same country or project) should be subject to different cost efficiency ratios.
- In caseloads larger than Greece (i.e.>50,000) such strict efficiency ratios might be easier to meet.



**Subcontractor space** - Calls for reducing the number of implementing partners demonstrated that the one contractor model space for contractors will also be limited.

- A key takeaway from Greece is that RCRC needs to be able to design and propose a response quickly to maximise chances to qualify as a partner, whether as implementing partner or lead grant role.

### Coordination between partners

Effective coordination mechanisms: define a formal structure i.e. steering committee, as a mechanisms for the joint governance of the partnership that allows continuous monitoring of the programme and the partnership and the revision and update of aspects to be improved.



**Data protection** - Although data protection was a requirement of the IFRC contract, it was not fully clear to implementing staff what this meant in its practical application.

- It is important to come to a common understanding of data protection at the beginning with the prime grant holder. A sub-working group on IM would be an ideal place to find agreement on this.
- Coordinate from the beginning with the database holder on the functional access to the database as well as necessary export functions (e.g. frequency, format, integrity) for the implementing partner to carry out their operational responsibilities.
- Consider any data points that might not be needed by the lead grant holder, but that are essential for the implementing partner's operation and ensured these are included in IM set-up.
- Data protection requirements should not only be part of the contract but clearly explained to implementing staff and procedures include in all relevant processes, formalised through SOPs.
- Contingency plans for registration delays
- If registration falls under the responsibility of the lead grant holder, such as UNHCR in Greece, contingency plans should be discussed during contract negotiations.
- Mitigation measure could be providing in-kind assistance, prepaid cards, referrals or other options until people are registered or a commitment to providing additional staff if numbers of unregistered staff reach a certain level.

For further information request or if you have any feedback to the document please contact the Cash-Hub Helpdesk [helpdesk@cash-hub.org](mailto:helpdesk@cash-hub.org)