

- Each ACTION LEARNING report is authored by a CPDP practitioner and reflects their unique perspective, grounded in direct engagement with CVA activities.
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Cash Practitioner Development Programme (CPDP) participants share key insights and lessons learned from the implementation of Cash and Voucher Assistance (CVA), both within their own National Societies and through experiences gained during learning deployments.

These **Action Learning** projects capture operational and strategic reflections, linking technical, professional, and organisational learning to real-world CVA practice. The insights generated are valuable for others working in similar humanitarian contexts

“Improving Cash and Voucher Assistance Coordination for MRCS Whilst Promoting Localisation in Cash Coordination in Malawi”

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Introduction

There is a growing interest for Cash and Voucher Assistance (CVA) as a response modality in Malawi amongst partners as well as beneficiaries due to its benefits of supporting local markets, empowering vulnerable populations to prioritise their needs at the same time promoting their dignity among others. The huge interest in CVA therefore calls for increased coordination amongst CVA actors, donors and communities in Malawi for effective and impactful CVA. CVA in Malawi is coordinated by a Technical Working Group also known as the Cash Technical Working Group (CTWG) which is primarily responsible for coordinating CVA initiatives across different sectors. Its mandate includes ensuring that CVA interventions are harmonized, promoting the use of CVA where appropriate, developing guidelines and tools for CVA implementation, and facilitating capacity building among members.

At the moment, CWG only operates at national level. There are no formal established coordinating structures present at district or community levels except presence of cash implementing partners. The CWG is managed by two Co-chairs from two streams of the stakeholders; UN bloc and International and Local Non-Governmental Organisations (ILNGO) bloc where leadership rotates annually as per Terms of Reference (TORs). The CTWG reports to Department of Disaster Management Affairs (DoDMA) which is the main national coordinating agency for all disasters since CTWG was borne out of emergencies. CTWG closely collaborates with all the clusters set up by DoDMA. The work of clusters feeds into CTWG when it comes to computation of Multipurpose Cash Transfer Assistance (MPCTA) during emergencies. The CTWG typically meets on quarterly basis, but the frequency can increase during times of crisis or when specific issues need urgent attention. MRCS is an active member of the CTWG. MRCS contributes to discussions on CVA strategies, shares experiences and best practices, and aligns its interventions with the broader national strategy. MRCS also plays a role in piloting and scaling up CVA initiatives in various sectors. Collaboration and volunteerism in the leadership of the CTWG is promoted. Membership of other clusters are part of the normal mailing list of the CTWG such as

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Ministry of Gender and Social Welfare and Community Services that delivers social cash transfers to ensure that all CVA stakeholders move at the same wavelength.

Main Findings

Malawi began piloting cash transfers as a response to food insecurity around 2005. The ILNGO consortium, the Red Cross and other stakeholders have been using CVA in most of their responses and have been scaling up with time. The Malawi Government agencies embraced CVA in some of their programmes like the Malawi National Social Support Programme (MNSSP). The country has a vibrant CTWG which acts as a technical grouping to strategically and technically guide on CVA programming in Malawi. The Cash Working Group involves all stakeholders who have an interest in cash programming including the banks, private sector, government agencies like the DoDMA, government departments like Social Welfare, the UN and the Red Cross. MRCS is an active member of the CTWG in Malawi and other cash programming linkages. MRCS began implementing CVA sometime back around 2016 and has been growing its cash coordination capacity with time, where establishment of the movement cash working group in 2023, active participation in national CTWG as well as active participation in Southern Africa CVA Community of Practice are among key notable improvements in MRCSs CVA coordination capacities. CVA formal coordination structures only exist at national level with no formal established coordinating structures present at district or community levels except presence of cash implementing partners.

Localisation in CVA Coordination ensures that local actors, including local organizations, communities, and government structures, are actively involved in the design, implementation, and coordination of CVA initiatives and it aims to build the capacity of local actors and ensure that CVA initiatives are sustainable and resilient to local challenges. Much as there is limited presence of local organizations present or engaged in the CTWG in Malawi, local organizations such as Malawi Red Cross Society including government structures are involved during the CVA processes for example during beneficiary selection and technical support/capacity building. Implementing partners have further collaborated on market



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assessments to determine market functionality as a pre-requisite for CVA. Membership to the CTWG is open to all interested stakeholders including the private sector such as banks, mobile money operators and CIT companies that provide cash delivery solutions to cash recipients. On CTWG leadership, the ILNGO bloc is open to picking a representative from any of the local entities.

Results: Programme Outcomes

CVA coordination strengths/best practices in Malawi:

CVA is recognised and accepted by government and partners as appropriate response and early action modality hence good political will to allow for CVA programming. The CTWG is chaired by DoDMA, Co-chaired by UN & INGO/Local NGO representation which a big advantage since decisions made are already embraced by government. Thus, the government's active participation in the CTWG and other relevant structures ensures that CVA interventions are aligned with national priorities and policies.

Presence of the Cash technical working group eases coordination and harmonisation of CVA in Malawi among different partners with MRCS being one of the partners that actively participates in CTWG. Thus, the national CTWG coordination helps to ensure that Cash transfer values are easily harmonised amongst partners to ensure sanity of the cash sector. Furthermore, CVA partners easily come together for a quick solution in an emergency situation for a response plan.

MRCS has a CVA focal point appointed and a 3 year CVA Plan of Action in place (which was developed during the 2023 CVA preparedness assessment, highlighting identified gaps and consolidated CVA preparedness priority actions) demonstrating commitment to well-coordinated CVA.

MRCS has existing agreements with Financial Service Providers (FSPs)

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MRCS has a Movement Cash Working Group (MCWG) which is chaired by the NS CVA Focal Person and is participated by key technical functions within MRCS HQ as well as any internal movement partners in country (IFRC and DRC). In case of larger scale emergencies, the MCWG is more inclusive of further relevant MRCS staff, regional surge roles, and potentially movement partners sitting in other countries, but supporting the MRCS. The MCWG typically designed to meet on a bi-monthly basis, but the frequency can increase during times of crisis or when specific issues need urgent attention.

Besides the MCWG, MRCS participates in other platforms both externally and internally. Externally MRCS participate in the Southern Africa CVA CoP where it engages with other National Societies and shares good practices while also learning. Internally MRCS engages and participate in the CTWG_–

CVA coordination gaps/challenges in Malawi

Despite the strengths in CVA coordination in Malawi, there are a number of CVA coordination gaps and challenges that hinder the full potential of CVA interventions. The national coordination structure lacks dedicated financial resources to advance its broader objectives to promote CVA in all many spheres and relies on individual entities commitments to self-finance for some activities.

Many local organizations and government entities especially at district level still lack the technical capacity to design, implement, and coordinate CVA interventions effectively_{– and} eventually leading to over reliance on international actors which limits the sustainability of CVA efforts.

There is lack of commitment to participate when meetings have been organized. This challenge comes in due to engagement of the participating staff into various functions. Lack of coordination setup in the MRCS districts where the Cash Financial Service Providers would act in an advisory role to districts for CVA activities including in disaster response. CVA coordination In the MRCS is limited to one focal point despite CVA being cross-cutting, more people to need to be technically involved in CVA.

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Lessons Learnt

Malawi government has introduced a policy to consider CVA as a first priority delivery mechanism other than in-kind hence it is in the process of harmonising government payment systems with the social cash transfer programme.

One of MRCSs strengths is that it has an extensive network of volunteers and branches across the country, which allows for deep community engagement and effective delivery of CVA programs. This network helps ensure that CVA interventions are aligned with the needs and preferences of local communities likewise MRCS actively collaborates with government bodies at national and district levels, ensuring that its CVA interventions are well-coordinated and aligned with national policies and disaster response frameworks. The above MRCS capacities coupled with its auxiliary role to public authorities are paramount for the NS to take keen interest and position itself as a Co-Chair of a CTWG which at the moment is open to INGO/national NGOs and the UN. Thus, MRCS can lobby to be considered as a co-chair member so that within the CTWG, it can easily influence some interests of the CWG taking advantage of their auxiliary role.

In as much as MRCS CVA programming scope is growing, MRCS seems to have limited local leadership on CVA coordination. Thus, much as the volunteers are engaged in the identification of the beneficiaries and other processes, there are still more capacity gaps that needs to be addressed to ensure effective implementation of CVA at community level. MRCS should regularly refresh the CVA skills of its field-based volunteers that it relies on for activity implementation during disasters and link them with existing district-based networks structures where they can remain advocates for CVA in different social protection programmes.

Conclusion

Addressing the CVA coordination challenges in Malawi requires a concerted effort from all stakeholders involved in CVA, including enhanced capacity-building initiatives, improved

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funding mechanisms and stronger integration of local actors. It is also important to ensure that CVA coordination structures are established at district level so that there can be two-way feedback between the CTWG and those formulated at district level. Malawi Red Cross Society should leverage on in its auxiliary role to public authorities as well as its active implementation of CVA across sectors, to position itself as one of the local coordination leaders in the CTWG as well as advocate for implementation of the recommendations made in this report for improved CVA coordination within as well as outside the Red Cross movement.