



Date of the meeting 06 February 2014
 Place H #109, Sindhi Muslim Society Qasimabad, Hyderabad (Sindh)
 Timing 11:00 pm – 13:30pm
 Number of participants 17
 Number of organizations 13

Meeting Minutes

Agenda points	Deliberations	Action Points/Decisions
<p><i>Welcome Note and Introduction of the Participants</i></p>	<ul style="list-style-type: none"> ▪ The Provincial Cash Working Group Meeting was Co-chaired by Mr. Muhammad Kamran from UNWFP, Mr. Gul Hassan from ACF International. Mr. Ashraf Ali, FS Cluster Coordinator form (UNFAO) supported the meeting as facilitator. ▪ The participant organizations were ACF, ACTED, AMRDO, BEST, EPIC Development, MDF, Merlin International, Oxfam GB, Save the Children, SRSP, Telenor, UNFAO and UNWFP. ▪ The meeting was started with brief introduction of Participants with their associated organization. The participants shared the ongoing activities of the cash and voucher interventions and highlighted the issues/challenges. 	
<p><i>Updates from members on cash interventions (Ongoing projects, challenges, delivery mechanisms used and recommendations)</i></p>	<p>ACF representative shared that under the PEFSa IV project they worked on Commodity Voucher for purchase of Goat and Cash voucher for vaccination and fodder allowance. We did the agreement with Tameer bank for the payments.</p> <p><i>Challenge:</i> Initially we worked for the cash disbursement on the one point which was a big challenge to handle the cash and the beneficiaries were travelling from the different villages to collect the cash. We changed the mechanism to the village to village distribution.</p> <p><i>Discussion point:</i> Costs benefit calculation for the changed mechanism and the variation of charges of</p>	<p>In the coming meeting the organizations</p>



	<p>the service provider.</p> <p>ACTED representative shared that we have worked through the cheque modality and in every modality there are certain pros and cons. Because we deal with small no. of beneficiaries so we haven't face any major challenges/ issues in this modality. Replying to the comments of misappropriation; he shared that ACTED has strong beneficiary response mechanism and we resolved the issues of misappropriation when the beneficiaries reported to us.</p> <p>Save the children representative shared the few learning's of the training workshop held at Lahore. We have been informed that initially the cash interventions of WFP were 4% only and now it has surge to 25% globally. The cash interventions are not only effective in FSL activities but this can be done in Health and WASH etc.</p> <p>Commenting on the cheque modality he shared that every modality has pros and cons like in cheque the beneficiary has the flexibility of encashment up to the six months while the other modalities are fixed with the time.</p> <p>For the cost benefit analysis, he shared that for organization there are certain process for the delivery of assistance and the organizations are doing but we are interested to know the analysis of the service provider so we can do our calculations and opt the feasible/worthwhile option.</p> <p>Replying to the above comments the telenor representative shared that it varies with the total no. of beneficiaries, the disbursement amount, target area and accordingly we offer our rates of services.</p> <p>The banks are the commercial institutions and the organizations are providing the humanitarian assistance so the interests are the different of both the organizations. The organizations will have to look at the protection issues and the organizations will have to take care of these</p>	<p>should share the cost benefit of the different delivery mechanisms.</p>
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	<p>Oxfam representative share that we have experience of working with the different commercial banks in past and recently worked with Tameer bank in PEFSA IV project. He shared that we faced the different issues with bank like behavior of staff, service to limited no. of beneficiaries per day, priority to their regular customers and some cases of misappropriation. Recently with Tameer bank we had a good experience and faced minor issues.</p> <p><i>Suggestions:</i></p> <ul style="list-style-type: none">• While working with corporate sector (banks, financial institutes/ private companies etc) , being humanitarian organization we have to take some joint initiatives/meetings to negotiate with them on their ways of working, their minimum requirements e.g CNIC, services to beneficiaries, service charges. By this they can also think and develop a way forward to facilitate the humanitarian agencies accordingly.• After a series of floods in Sindh(2010,11,12,13) and abrupt changes in climate , it is observed that there is some changes taking place in agriculture calendar Sindh so there is a need of revision of this calendar.• With reference to Calp II training, She shared some learning about LMMS (Introduced by World vision) regarding better registering of beneficiaries and suggested a detail session on this technology by world vision representative. <p>WFP representative shared that we worked with the different banks and modalities. Currently we are implementing the DRR focused CFW program in North and South Sindh. Under this program the 20,000 beneficiaries will receive assistance. He further shared that non-CNIC holders were engaged with UBL Omni in past.</p> <p>Commenting on the different modalities and cost benefits he shared that being humanitarian organization our main focus should be the beneficiary satisfaction and protection compliance.</p>	<p>CWG co-chairs will invite WVI for presentation on Last Mile Mobile Solutions (LMMS) system.</p>
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	<p>The MERLIN representative shared that we are implementing the WINS EU funded project in district Thatta. We are providing the cash assistance of 1500/- per child for food and nutrition support.</p> <p><i>Challenge:</i> Remote areas no service, mobile availability and the electricity problem.</p>	
<p>Updates on Cash and Voucher interventions (based on 3Ws reporting)</p>	<p>As per information reported on 3W matrix, 59,974 HH's received assistance in cash and voucher modalities in <i>Jacobabad, Kahmore, Shikarpur (flood affected districts 2012) and Dadu.</i></p> <p>Under the early recovery 2011, 164,925 HH's received assistance under the cash and voucher modalities in different districts (<i>Therparker, Umerkot, Mirpurkhas, Tando Allahyar, Sanghar, Tando Muhammad Khan and Badin</i>) of Southern Sindh.</p>	<p>The organizations requested for submission of updated information on 3W matrix.</p>
<p>Presentation from Telenor (Easy Paisa) on cash transfers (Humanitarian Context)</p>	<p>The Telenor (Easy Paisa) representatives shared the brief presentation to the CWG members on their different products and services which they can offer to the humanitarian organizations.</p> <p>The objective was to create linkage with the service provider and provide a forum to discuss possible future partnerships, sharing of the previous experience working with the humanitarian organizations, lesson learned and recommendations from previous projects.</p> <p>Questions and comments of the participants:</p> <p>The participants raised the issues of mobile services, SIM charges and internet problems.</p>	<p>CWG members can contact Mr. Ghuffran Abbasi for more information at muhammad.abbasi@telenor.com.pk 0345-2020278</p>
<p>Discussion with members on translation of the guidelines for cash and voucher interventions in Urdu (based on recommendations from FSC evaluation Survey, 2013)</p>	<p>The partners were briefed by the FSC co-chair that in the last evaluation survey we received the feedback from the partner organizations for the translation of cash and voucher guidelines in Urdu. To proceed further we need your consent and suggestions.</p>	<p>The partners agreed for wider understanding and transparency it should be translated; as suggested in survey.</p>



<p><i>Any other business</i></p>	<p>The FSC co-chair from FAO shared the idea of insurance services of the same services provider for the animals provided by the organizations and the crops (in case of agriculture inputs).</p> <p><u>Next meeting:</u> in the month of March</p>	
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Attendance Sheet

S.No	Name	Designation	Organization	Email Address
1	Gul Hassan	FSL Supervisor	ACF	fsldpm-sindh.pk@acf-international.org
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10	Waqar Ali	Meal Officer	Oxfam GB	wsoomro88@gmail.com
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16	Ashraf Ali	Provincial Coordinator Sindh	UNFAO	ashraf.ali@fao.org
17	Muhammad Kamran	Program Assistant	UNWFP	mohammad.kamran@wfp.org