# Cash Working Group (CWG) Minutes of Meeting

**Date:** Wednesday, 24 June 2020  
**Location:** ZOOM online  
**Time:** 10:00 – 12:00  
**Chaired by:** Luca Sangalli (CWG)  
**Participants:** N/A

## Agenda:

1. **Introduction**  
2. **Market Monitoring group - update**  
3. **FSP mapping exercise - update**  
4. **JAWWALPAY presentation (in Arabic)**  
5. **Vulnerability TWG – Unified Vulnerability Assessment Tool (UVAT)**  
6. **CWG WorkPlan revision – discussion**  
7. **AoB**

## Relevant discussion outcomes & action points

1. **Introduction**
2. **Market Monitoring group - update**
   - After the challenges encountered during the first market monitoring initiative, a group of organizations came together to discuss common ways for market monitoring.  
   - Initial efforts will be focused on price monitoring, while market monitoring and market assessments will be looked at in a second stage.  
   - Following collection and analysis of data from the organizations in the group it was decided to engage with the Palestinian Central Bureau of Statistics (PCBS) to request support in sharing their monthly data and in potentially adding other items. A meeting is set with PCBS on Monday 29th June.  
   - Price monitoring is essential, among other reasons, for the review an update of the MEB.  
   - The first goal of the exercise is to produce a monthly price overview of the most important goods/items for the perusal of all CVA actors in Gaza.  

Organizations collecting price monitoring data are invited to reach out to the CWG for coordination of efforts.

3. **FSP mapping exercise – update**

FSP has been ongoing in the past months following the validation from the CWG of the list of the actors to be monitored. Specifically, hawalla and mobile money (JAWWALPAY) companies have been surveyed. Some secondary data have been gathered as well in regard to voucher actors. Assessments of banks is going to be the next step.

4. **JAWWALPAY Presentation**

A representative from JAWWALPAY delivered a full presentation of the services provided by the company (presentation + one-pager in English attached). Main information are:
   - JAWWALPAY is a company registered with the Palestinian Monetary Authority (PMA)
   - Services include: Cash in & Cash out of physical money, Electronic money transfer, payments to selected merchant, phone credit top up, payment of bills.
- There are around 150 shops where it is possible to pay through JAWWALPAY. Type of shops are very different and cover all sectors. Additionally, over 140 cash out points are available across the whole Gaza strip.

It is recommended that all organizations willing to approach JAWWALPAY contact first the CWG in order to coordinate the request. This can provide benefits both in terms of customization of the services and, potentially, in terms of costs.

5) Vulnerability TWG – Unified Vulnerability Assessment Tool (UVAT)

As per previous agreements in workplan development and during the previous CWG meetings, the TWG was tasked with the development of a harmonized vulnerability assessment tool to be used across all CVA activities in Gaza. The UVAT was presented to the CWG along with the rationale behind its development and the suggested scoring system. UVAT is a tool meant to provide a solid shared base for vulnerability targeting, while leaving flexibility for organizations to pursue sectoral objectives. It is a tool for CVA programming, not for general vulnerability. Suggested scoring system is two-pronged, including the use of the PMTF, currently used by MoSD, to validate programme inclusion, and the application of programme/sectoral criteria for sectoral cash programmes.

The relevant documents are attached to the MoM, to be read in the following orders: 1. UVAT note; 2. UVAT (the assessment form), [3. UVAT presentation], 4. F.A.Q.

Once endorsed the UVAT will be presented to relevant stakeholders, including donors and coordination bodies, to promote its use and standardization across all CVA activities in Gaza. All members of the CWG are requested to provide feedback on the whole UVAT package before Thursday 02nd July. Specifically, in terms of: UVAT content, use of UVAT in own programming, use of PMTF.

Reach out to the CWG to discuss use of UVAT in your programmes.

6) CWG WorkPlan revision

As per initial agreement, and given the context change due to COVID19, we are approaching the mid-year revision of the CWG 2020 WorkPlan (attached). According to the current version of the WorkPlan, the following items are priorities for Q3: Risk Analysis, Analysis and revision of Data Sharing Protocols (for Referral purposes), harmonization of impact monitoring. The revision represents as well the possibility to officially include some COVID19-related activities, which so far have been conducted aside of the WorkPlan.

To facilitate and speed up the process it is requested from all CWG member to share your inputs via email with CWG Coordinator by no later than 02/07/2020.

This is the occasion for everyone in the CWG to voice interests and expectations. Please feel free to provide any kind of input.

7) AoB

a. The MEB report is finalized and published. A copy is attached to this MoM and uploaded on HumanitarianResponse.info.

Following verification of the calculation, the “Emergency Transfer Value” has been changed to 878 NIS (from the previous 888 NIS)

b. REACH initiative delivered a presentation (attached) on their organization and activities. Contact: Eric Kramak, eric.kramak@impact-initiatives.org.
### 8) Action Points

<table>
<thead>
<tr>
<th>Action</th>
<th>Who</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide feedback on UVAT package</td>
<td>Everyone</td>
<td>02/07/2020</td>
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<tr>
<td>Reach out to CWG before approaching JAWWALPAY</td>
<td>Interested orgs</td>
<td>30/06/2020</td>
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<tr>
<td>Provide inputs on CWG 2020 revision</td>
<td>Everyone</td>
<td>02/07/2020</td>
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</tbody>
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### 9) Attachments

- JAWWALPAY presentation
- JAWWALPAY one-pager in English
- UVAT
- UVAT explication note
- UVAT F.A.Q.
- UVAT presentation
- CWG 2020 WorkPlan
- MEB report
- REACH presentation