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Lebanon One Unified Inter-Organizational System for E-cards (LOUISE)
Learning review

By Isabelle Pelly and Helene Juillard
For UNICEF on behalf of the LOUISE member agencies
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List of acronyms

ATM	Automated Teller Machine
BLF	Banque Libano-Française
CA	Card Administrator
CMS	Case Management System
CVA	Cash and Voucher Assistance[1]
FIFO	First-in First-out
ICS	Integrated Card System
IP	Implementing Partner
LBP	Lebanese pounds (Lebanese lira)
LCC	Lebanon Cash Consortium
LOUISE	Lebanon One Unified Inter-Organisational System for E-Cards
MIS	Management Information System
MoU	Memorandum of Understanding
MPC(A)	Multipurpose Cash (Assistance)[2]
MPG	Multi-Purpose Cash Grant
NPTP	National Poverty Targeting Programme
OM	Operational Model
PA	Participating Agency
PMT	Proxy Means Test
VASyR	Vulnerability Assessment of Syrian Refugees
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
WFP	World Food Programme

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[1] As per the CaLP Glossary, this is the preferred term but can be used interchangeably with CTP, CBI, CBA and CBT.
http://www.cashlearning.org/resources/glossary
[2] NB: In Lebanon, MPC/MPCA refers specifically to an unrestricted household grant of 175 USD/month.

Executive summary

The Lebanon One Unified Inter-Organisational System for E-card (LOUISE) is an innovative Operational Model (OM) set up with the intention of streamlining the operational coordination of sectoral and multi-sectoral Cash and Voucher Assistance (CVA) in Lebanon. The model was born out of a formalised collaboration between UNHCR, WFP, UNICEF and the former Lebanon Cash Consortium (LCC). It is, and remains, the first time that three UN agencies have collaborated on a joint OM. As such, there are significant lessons for adaptation and evolution of the model's elements in new contexts, many of which are already being applied. This summary presents the objectives of LOUISE, the current status of the model, and then draws out a set of principles for replicability.

LOUISE's objectives

LOUISE's initial objectives were as follows:

- To increase the efficiency of CVA assistance by reducing duplication of the activities among agencies running CVA, building on the relative strengths of different agencies;

- To increase the accountability and quality through the provision of streamlined assistance to beneficiaries, and through the generation of updated and reliable data on coverage and assistance provided to agencies designing and managing CVA;

- To maximise the gains of LOUISE by opening up the use of the LOUISE platform to any organisation providing CVA in Lebanon.

The LOUISE model was conceptualised as a set of systems and workstreams. The initial intent of LOUISE was to build overarching, agency-neutral systems that relied on existing agency-specific ones, and allowing them to communicate. The LOUISE systems are the Integrated Card System (ICS), the Call Centre, and the Common Information Management (IM) portal. Each of these systems was intended to be connected to the others (i.e. be interoperable), but also to be usable as stand-alone. These systems were intended to be supported by five workstreams. The responsibility for each system and workstream has been distributed between member agencies. The figure below represents the intended level of interoperability, when LOUISE was established, between its systems and the systems of its founding members.

Figure 1 LOUISE systems' intended level of interoperability
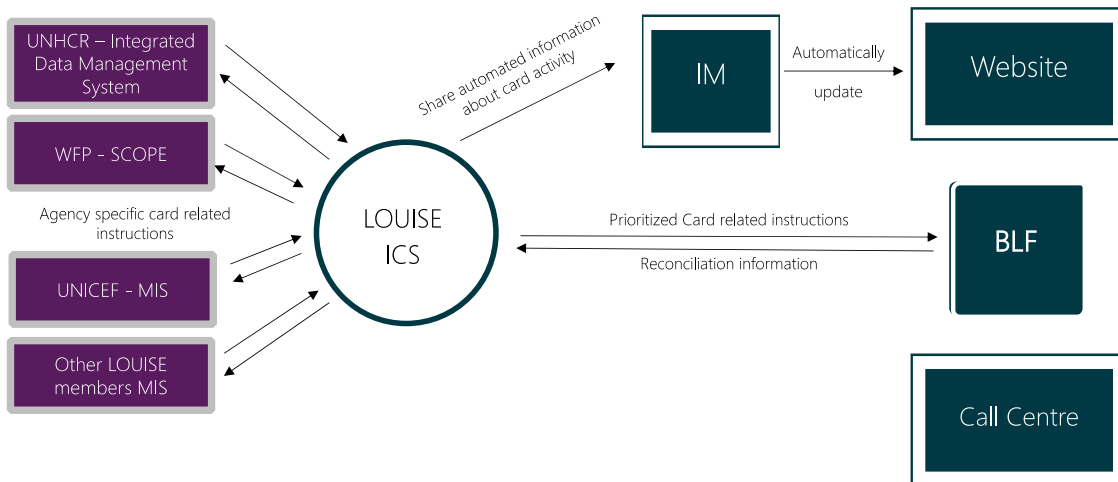
Source: the authors

The LOUISE model in 2019

In 2019, LOUISE's is primarily used a payment platform for CVA by WFP, UNHCR and UNICEF. LOUISE accession is open to any humanitarian agency whose application is approved by the governing body. In 2018, LOUISE members assisted in between 148,000 and 282,000 households each month, as per the below diagram

Figure 2 Monthly number of households assisted through LOUISE in 2018
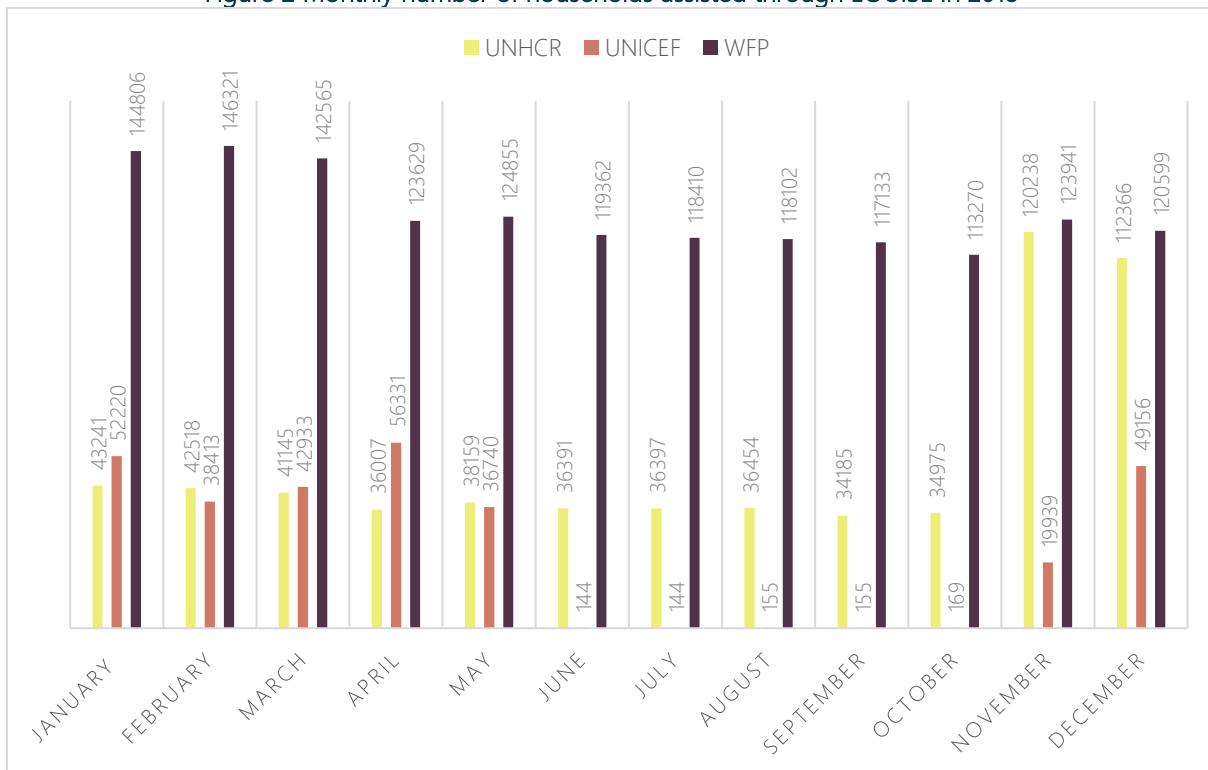
Source: LOUISE members

In 2018, LOUISE members distributed more than 435 million USD[3] of CVA assistance via the platform, split as per Figures 3 and 4.

Figure 4 Assistance distributed through LOUISE in 2018
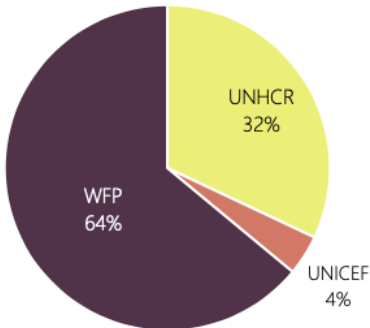
Figure 3 Monthly assistance distributed through LOUISE in 2018
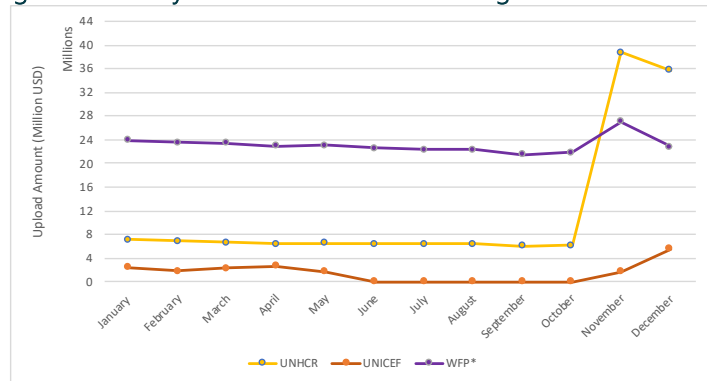
In terms of systems development and functionality, WFP acts as a Card Administrator responsible for coordinating card management, thus providing the Integrated Card System (ICS) function. WFP and UNHCR (but not UNICEF) jointly use and cost-share a call centre managed by UNHCR, as the LOUISE call centre is not yet operational. The IM portal is an active website but does not link to the other LOUISE systems.

The extent of the development of these systems, and the level of communication between them, has been influenced by a variety of factors, including the challenges of system interoperability, reconciling agencies accountability and operational requirements, and the reality of delivering large and complex programmes while setting up a new OM. In 2019, LOUISE can best be summarised according to the three core elements of an OM's collaboration:

Figure 5 LOUISE Operational model

Contractual — LOUISE members formalised their contractual relationship via an MoU signed on December 1st 2016, creating a joint venture

Programmatic — LOUISE members each deliver their respective programmes using the Common Card. As part of LOUISE, UNHCR and WFP collaborate on a joint call centre, and all member agencies collaborate on a joint website

Delivery — The LOUISE common card is a joint payment instrument that can host any of the LOUISE members' cash or voucher assistance. Any agency wanting to transfer CVA to refugees can do so through the common card, whilst CVA to Lebanese can be supported through the overall payment platform.

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[3] Source: LOUISE members.

This learning review explores the strategic-level and operational-level lessons to be drawn from the experience of building LOUISE to date.

Principles for replicability

This section defines principles for replicating elements of the LOUISE model in other contexts. It is clear that Lebanon has provided a unique enabling environment for the development of LOUISE, characterised both by the nature of the context (resilient markets and highly developed banking infrastructure) and by the nature of the response (well-funded, protracted, with high staff and agency capacity). However, the principles below have been framed to be relevant across different environments. These contexts for collaboration include non-refugee contexts, in which the roles and responsibilities will differ significantly, as well as contexts where supporting government systems are a clear entry point for humanitarian CVA.

The principles also integrate global developments in the vision and operationalisation of common cash systems, which have been inspired by Lebanon. They are categorised as Strategic principles and Operational principles - which mirrors the structure used to define an OM. Looking ahead, there seems to be significant appetite within and between UNHCR, WFP and UNICEF to experiment and innovate around these principles, accelerating the 'Statement from the principals on cash assistance' into an operational reality.

STRATEGIC PRINCIPLES

Creating an enabling environment

1. Define the vision for the OM, and how its success will be measured;
2. Design the OM based on a clear business model;
3. Create an environment of trust between the management of collaborating agencies;
4. Create a governance structure with clear decision-making responsibilities and processes;
5. Appoint an agency-neutral project manager from the outset, providing oversight and coordination as well as independence;
6. Understand each other's capacities globally and in-country, and allocate responsibilities accordingly;
7. Understand each other's legal and functional constraints, and factor these into programme design;
8. Establish real partnerships with private sector providers, based on trust and understanding of each other's ways of working.

Defining and communicating the model's scope and systems

1. Evaluate the benefits of collaboration across different functions, prioritise which functions to harmonise and study the interdependencies between them;
2. Map out the necessary data access and sharing requirements;
3. Consider adopting global multipartite data sharing agreements, or develop country-based ones, which maximise technological solutions to data access and sharing;
4. Clearly define the scope of each system and the capacities and funding required to design and manage these over time;
5. Build systems that are owned by the member agencies and retain the intellectual property of the software;
6. Consider a cost recovery model for service provision to facilitate resourcing and scalability;
7. Develop clear communication strategies for different audiences, with key messages on what the model is/isn't.

OPERATIONAL MODEL PRINCIPLES

Contracting

1. Establish a governance structure with clear differentiation of layers in terms of roles and responsibilities as well as membership;
2. Design a flexible Memorandum of Understanding (MoU) supported by detailed and regularly updated Standard Operating Procedures (SOPs);

Delivery

1. Build a common delivery platform, allowing for multiple delivery mechanisms (Card, Mobile Money) to increase coverage and access if cost effective;
2. Undertake joint risk assessments (financial, reputational, programmatic) and pay particular attention to Know Your Customer (KYC) liability;

Programming

1. Registration
   a. Make beneficiary data protection central to the registration process;
   b. Build on existing beneficiary registration data to avoid duplications;
   c. Aim to use a common, or at least interoperable, dataset for registration and eligibility (in non-refugee as well as refugee contexts).

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3. Clarify the incentives, processes, expectations and costs for potential new members;
4. Empower implementing partners as part of the model.

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3. Establish a single cash wallet across agencies, benefitting end-users, and facilitating oversight and reporting;
4. Invest in an integrated ICS, rather than embedding the card management function within a single agency;
5. Include all member agency business rules and/or requirements as part of the tendering process for Financial Service Provider(s) (FSP);
6. Use the scale of delivery to negotiate flexible and low service fees;
7. Encourage the FSP to consider cash end-users as their clients, rather than the humanitarian organisations, even in refugee contexts.

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2. Eligibility and verification
   a. Aim towards joint vulnerability assessments for food assistance and Multipurpose Cash Assistance (MPCA), and joint targeting approaches for other objectives;
   b. Enable tracking of eligibility for assistance and gaps in assistance provision, to facilitate a complementary approach to targeting;
   c. Leverage joint systems for household verification.
3. Information Management
   a. Clarify responsibility for collecting and storing personal data;
   b. Ensure any dedicated IM portal is agency-neutral and that data generation is automated.
4. Complaints/feedback and data sharing
   a. Aim to design a joint call centre from the outset;
   b. Include all member agency Management Information System (MIS) specifications in the tendering process for a provider;
   c. Clarify how data access can be authorised and automated.
5. Monitoring
   a. Conduct joint process monitoring for CVA delivered through the same mechanism, or at minimum joint analysis of separately collected process monitoring data.

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I.   The background to LOUISE

The recent global increase in the uptake of Cash and Voucher Assistance (CVA) presents a significant opportunity to rethink the way humanitarian assistance is delivered, as well as the functions and relationships between the different stakeholders. This has encouraged the uptake of different Operational Models (OM)'s for the design and delivery of CVA, which differ from the traditional way of distributing assistance,[4] either from a contractual, programmatic or delivery point of view.

As a consequence of the Syria crisis, Lebanon is currently home to 1.5 million Syrian refugees and to one of the largest humanitarian CVA operations. As multiple humanitarian agencies were providing CVA to Syrian refugees using parallel systems, there was a clear need to design a system that would collectively be more efficient and effective, both from the agency and end-user perspectives. Issues to address for the end-user included the high number of cards any individual recipient may have as a result of receiving CVA from several agencies, and the multiple call centres associated with these different forms of assistance.

Since 2013, WFP has been providing food assistance through electronic vouchers (e-cards) to vulnerable Syrian refugees. Since 2014, UNHCR has been providing multipurpose cash assistance. In December 2014, WFP, in partnership with the Lebanon Cash Consortium (LCC)[5] rolled out the OneCard, a single electronic card with a point of sale (POS) and an automated teller machine (ATM) wallet activated. The OneCard pilot was part of the WFP-UNHCR Joint Plan of Action for Cash and Vouchers (2014), which aimed to implement cash and vouchers using common e-delivery mechanisms. The OneCard worked through a platform, made available by the Banque Libano-Française (BLF), managed by WFP, and benefitting 8,500 refugee families. In parallel, UNHCR managed a platform used by several NGOs to deliver multi-purpose cash. In June 2015, UNHCR also contributed to the one card platform through beneficiary data sharing.

In early 2016, prompted by the expiry of the agreement with BLF, UNHCR, WFP and UNICEF agreed on a common payment card for their respective CVA programmes and set up the Lebanon One Unified Inter-Organisational System for E-cards (LOUISE). The LOUISE Memorandum of Understanding (MoU) was signed on December 1st 2016, to support the

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[4] i.e. whereby a donor funds an international agency, who then either implements directly or subcontracts one or more implementing partners to deliver the project. Each implementing organisation manages all aspects of their project cycle and work independently of one another.
[5] LCC members include Save the Children, ACTED, CARE, International Rescue Committee, Solidarités International and World Vision International.

design, delivery and monitoring of CVA. LOUISE's ambitions rapidly evolved from its primary focus on a joint delivery mechanism (i.e. a common card used as an instrument for CVA delivery) to a multi-faceted OM[6] with collaboration across multiple steps of the project cycle, as presented in the figure below.

Figure 6 LOUISE Operational Model as of June 2019[7]

Contractual	LOUISE members formalised their contractual relationship via an MoU signed on December 1st 2016, creating a joint venture
Programmatic	LOUISE members each deliver their respective programmes using the Common Card. As part of LOUISE, UNHCR and WFP collaborate on a joint call centre, and all member agencies collaborate on a joint website
Delivery	The LOUISE common card is a joint payment instrument that can host any of the LOUISE members' cash or voucher assistance. Any agency wanting to transfer CVA to refugees can do so through the common card, whilst CVA to Lebanese can be supported through the overall payment platform.

LOUISE can primarily be summarised as a payment platform,[8] not a programme. As of June 2019, the modalities of assistance transferred through the LOUISE Common Card include e-vouchers for food, Multipurpose Cash Assistance (MPCA), and conditional or unconditional cash assistance for specific objectives (including but not limited to food, livelihoods, protection, education, weather-proofing, winterisation, and school transportation). The use of LOUISE is not restricted to a specific targeting approach, as basic needs assistance is targeted using Proxy Mean Testing (PMT), while other types of assistance use different vulnerability criteria. This breadth of programmes channelled through LOUISE is reflected in the figure below.

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[6] An Operational Model (OM) is defined as the structure through which one or several agencies work jointly to deliver CVA. It is characterised by:
•The contractual relationship between the organisations comprising a given model: organisations work independently to design and deliver CVA or formalise their relationship throughout an Alliance or a Consortium;
•The programmatic aspect: organisation(s) that are part of a given model either deliver a single project that uses CVA, or several projects; similarly organisations that are part of a given model either distribute sectoral grants or vouchers or consolidate these into a multi-sectoral transfer;
•The delivery model: organisations decide to: either distribute CVA independently of one another; to use existing social protection schemes; to use a common integrated delivery system; or to segregate functions across the delivery chain.
[7] As per the consultants' knowledge as of April 8th 2019.
[8] The term platform here is used as per an adaptation of the definition used in computing (source: Cambridge Dictionary). A platform is the type of system one is using in relation to the activities one can include on it.

Figure 7: The assistance provided through LOUISE in May 2019[9]
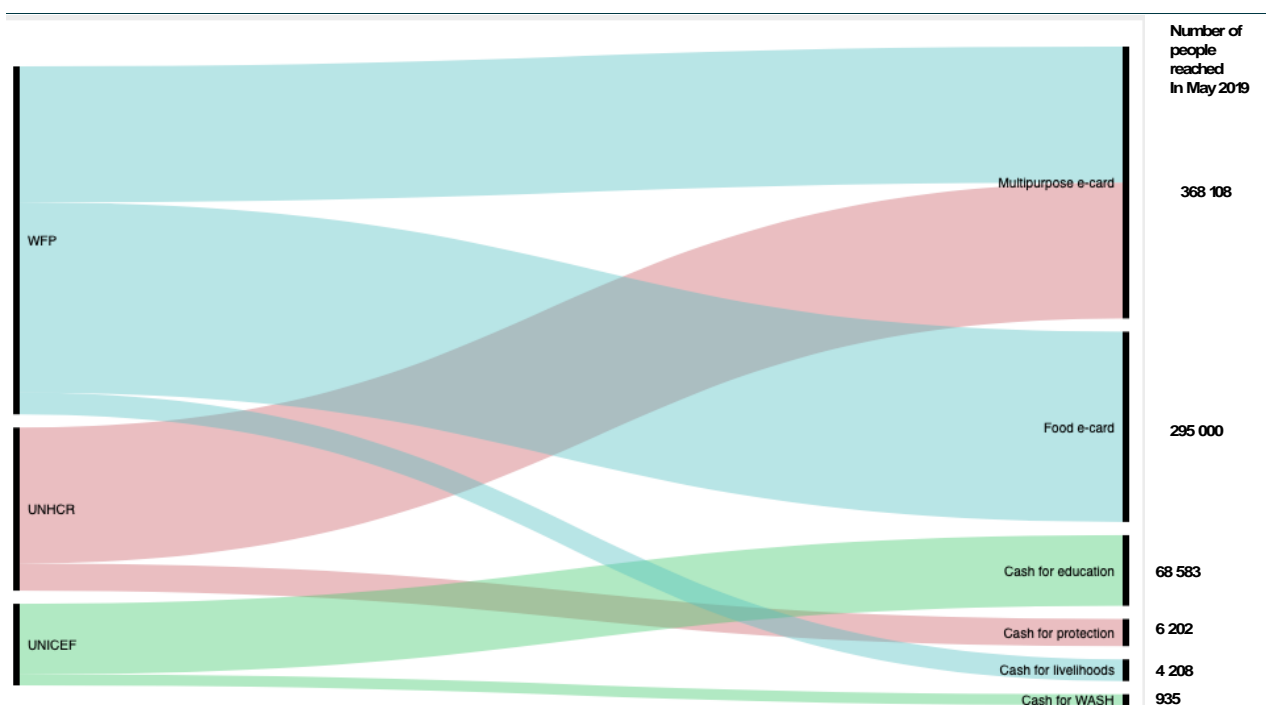
Source: LOUISE members

In 2018, LOUISE members assisted in between 148,000 and 282,000 households each month, as per the below diagram.

Figure 8 Monthly number of households assisted through LOUISE in 2018
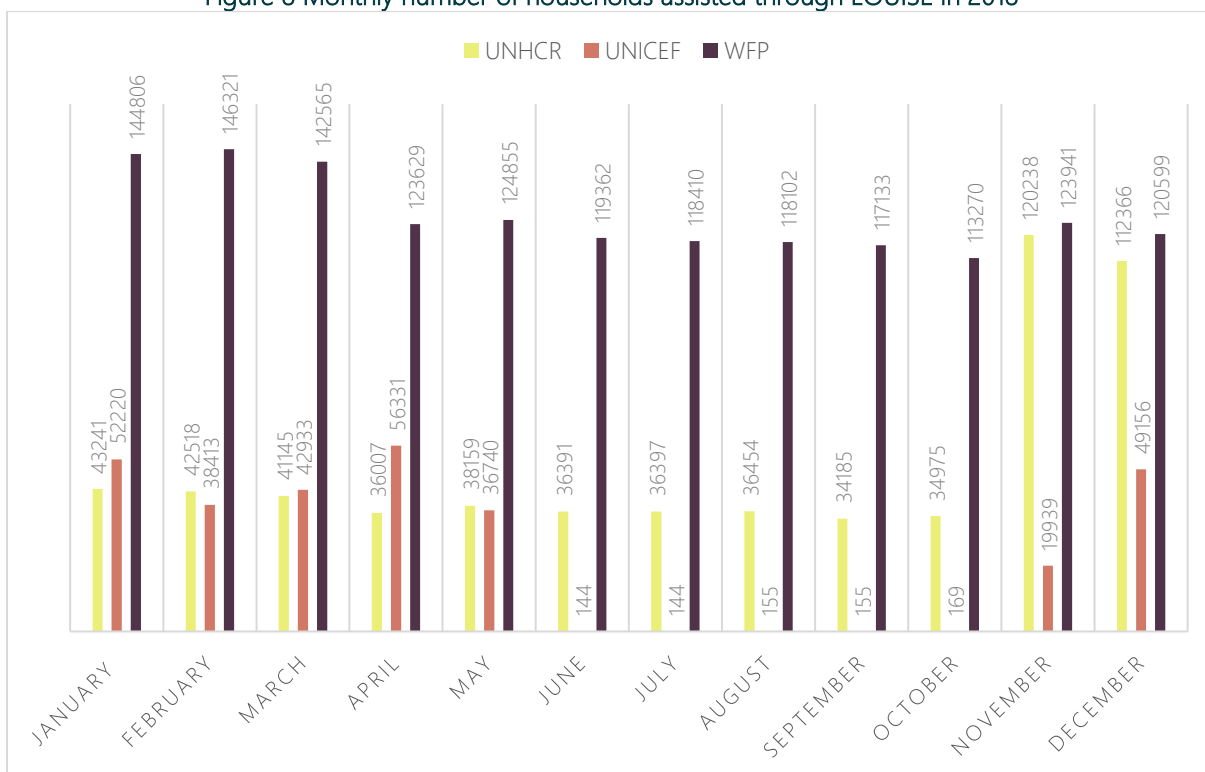
Source: LOUISE members

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[9] This graph is a snapshot from May 2019. It does not reflect winter campaign carried over between November and March, through which UNHCR in 2019 covered 800,000 persons.

In 2018, LOUISE members distributed more than 435 million USD[10] of CVA assistance via the platform, split as per Figures 9 and 10.

Figure 10 Assistance distributed through LOUISE in 2018
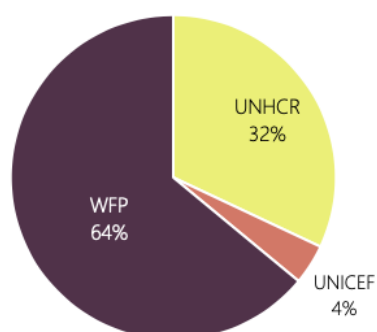
Figure 9 Monthly assistance distributed through LOUISE in 2018
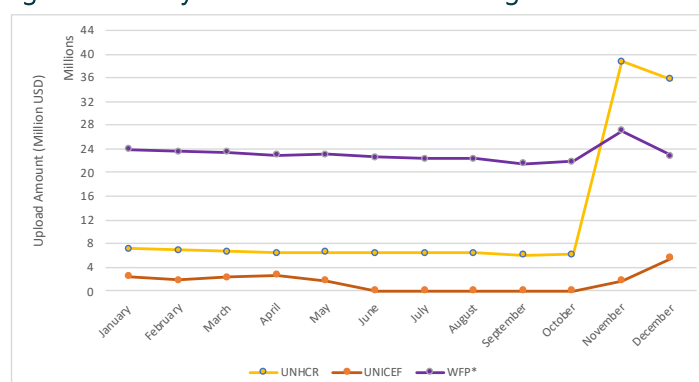
II.   Objectives and scope

The overall objective of this learning review, as stated in the Terms of Reference (ToR), is to build on the LOUISE experience to conduct a stock-taking exercise and feed into the global debate and evidence around OM's, and inform their development in other contexts. The specific objectives of this study are to capture and review the LOUISE experience to date; and identify and document elements of LOUISE that can be used in other contexts (either as such, or as principles of action).

The consultancy team synthesised the objective above into two primary research questions:
1. Which elements of collaboration through LOUISE have, to date, driven the greatest benefits and drawbacks, and offer the more promising investments?
2. Which elements of LOUISE could be replicated and/or adapted across contexts?

To answer the research questions, the review looked at:
- The overall structure of the LOUISE model and the different elements (systems, workstreams, governance) that comprise it, and the processes followed to set them up;
- The lessons learned from the perspective of the LOUISE member agencies;
- The potential replicability of LOUISE outside the country.

III.   Methodology

The figure below summarises the methodology and key limitations of this review. The evaluation followed a participatory process during which 43 key informants were consulted. These informants were representative of different LOUISE stakeholders, working across different departments, both in-country and at headquarters. An analysis of the stakeholders

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[10] Source: LOUISE members.

consulted is available in Annex VII.4_A detailed methodology of the study is available in Annex VII.3.

Figure 11: Summary of methodology

Inception phase & desk review	Inception report	Desk review
	Briefing with UNICEF Lebanon country office and HQ (March 12th and 19th) Review tools development (interview questionnaires etc.)	Comprehensive structured review of 47 documents (project information and relevant external documentation)

Data collection	In-country	Remote
	KIIs in-country from May 23rd to 31st 2019	Phone/Skype KIIs with key stakeholders
	Total of 43 Key Informants consulted, across 10 organisations (UNICEF, UNHCR, WFP, BLF, CAMAELEAON, WVI, LHIF, ANERA, PCPM and LRC). Key informants were drawn from various departments within their organisations and occupy a wide variety of functions (i.e. programme management and operations).	

Final report	Data coding and analysis.	First draft: June 14th 2019. Final draft: July 5th 2019. Presentations in Geneva and Beirut

Review limitations	The limited documentation of the LOUISE processes beyond the initial MoU and associated annexes made it challenging to base the review on a common understanding of what the OM intended to achieve, and the extent of progress against these objectives.	Lack of availability of cost data relevant to the OM at agency or inter-agency level. This limits recommendations for replicability.

IV. Defining LOUISE

IV.1. Purpose of LOUISE

LOUISE is an innovative OM set up with the intention of streamlining the operational coordination of sectoral and multi-sectoral CVA in Lebanon. The model is born out of a formalised collaboration between UNHCR, WFP, UNICEF and the former LCC. LOUISE's initial objectives were as follows:[11]

- To increase efficiency of CVA assistance by reducing duplication of the activities of agencies running CVA, building on the relative strengths of different agencies;

- To increase accountability and quality through the provision of streamlined assistance to beneficiaries, and through the generation of updated and reliable data on coverage and assistance provided to agencies designing and managing CVA;

- To maximise the gains of LOUISE by opening up the use of the LOUISE platform to any organisation providing CVA in Lebanon.

Additional potential benefits anticipated at the outset included: improved coordination of donor funding, and the opportunity to build new replicable inter-agency systems.

In support of these objectives, the founding agencies decided to set up a unified delivery platform for CVA. To do so, they launched a joint tender for a common Financial Service Provider (FSP) that could serve the member agencies using the same ATM card, meaning that CVA recipients would receive all their assistance on one card. This was, and remains, the primary focus of LOUISE, supported by joint approaches to card distribution, training and communication.

Beyond payment delivery, the assumption was that the LOUISE platform could provide scope to strengthen collaboration on other aspects of the programme cycle. Hence the intent was also to develop a common hotline/complaints mechanism, and a common Information Management (IM) portal.

Throughout the following sections on systems and workstreams, the core documentation relating to the functioning of LOUISE has been indicated in text boxes, with this icon: 📇 , while other relevant supporting documentation has been indicated with this icon: 🗋 .

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[11] Based on the ToR 'Assessing fund management options for LOUISE', 1st June 2017.

IV.2. LOUISE Stakeholders

▤ LOUISE MoU Execution version, 1st December 2016

▤ MoU Annex 8 – Form of accession agreement, 1st December 2016

▤ Master Banking Agreement between World Food Programme and Banque Libano-Française SAL for Prepaid Card Solution Services 9th December 2016

▤ Participation Agreement to the Master Banking Agreement between United Nations Children's Fund and Banque Libano-Française (SAL) (no date)

LOUISE's founding members (also referred to as the joint tendering agencies) are UNHCR, UNICEF, WFP and Save the Children (representing the LCC). To use LOUISE's Common Card system, an organisation needs to be a member of LOUISE.

The **accession process** for new members requires the prospective member to send a request to one of the founding members, for discussion at governing body level. Once they are accepted, they sign the accession agreement with one of the founding members (either WFP or UNHCR to date). To be able to channel payments through LOUISE, new members must then sign a participating agreement with BLF.

As of June 2019, both CARITAS and the Polish Centre for International Aid (PCPM) have signed the accession agreement. PCPM has to date not signed the participating agreement with the FSP, hence it has not yet operationalised its LOUISE membership. An additional accession agreement is being signed with American Near East Refugee Aid (ANERA). These organisations form the **LOUISE membership**. There is scope to continue to **expand LOUISE membership** to other organisations in the future.

LOUISE's primary end-users are Syrian and non-Syrian[12] refugee households. WFP also uses the same Master Banking Agreement (MBA) to provide support to poor Lebanese households, as part of the national safety net programme, called National Poverty Targeting Programme (NPTP). However, this assistance is provided through a different card, as required to distinguish a government social safety net for its citizens from humanitarian assistance.

The **governing body** is composed of the initial group of representative members of the Joint Tender Participating Agencies (PAs): UNHCR, UNICEF and WFP, minus the LCC (represented by Save the Children), as the consortium was disbanded in mid-2017. As per the LOUISE MoU, the governing body is responsible for steering LOUISE, defining its purpose and vision, and the key requirements of its components. Members of the governing body are the

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[12] Non-Syrian refugees except Palestinian refugees who were in Lebanon before the start of the Syrian crisis as they fall under United Nations Relief and Works Agency for Palestine Refugees' (UNRWA's) mandate.

country representatives of UNICEF, UNHCR and WFP. The initial intent was for monthly meetings, which in practice happen on a quarterly basis, and are joined not only by the representatives but also by their deputies and some of the steering committee members.

The **steering committee** (SC) is also composed of one representative of each of the Joint Tender Participating Agencies. Other LOUISE member agencies can be invited to the LOUISE SC as observers (without voting rights), however this has not yet happened in practice. As per the MoU, the SC is responsible for the development of the LOUISE systems, as well as all other technical matters relevant to the development and implementation of the Common Card; and for endorsing the recommendations of the workstreams. The SC meets on a monthly basis, with participation by the Heads of Programme of the respective agencies, and some of their technical team members.

Dedicated **working groups** are responsible for leading the LOUISE **workstreams**, which were initially defined in the MoU as: Common Card Distribution, Common Card Communication, Common Card Training, Common Card Targeting Strategy and Common Card Monitoring and Evaluation (M&E). As originally envisioned, these working groups would be comprised of a group of relevant technical people, with participation open to all LOUISE members, as well as implementing partners (IPs) in an observer capacity. The workstreams would then report to the SC for decision making. They are intended to be time-bound and activated on a need basis. See Section IV.4.2 on the progress of the workstreams.

The **bank** (also referred to as the Common Card issuer) is Banque Libano-Française (BLF). The bank issues the cards and the PINs and manages the back-end of the payment processing (ensuring the CVA is delivered to end-users' accounts). The bank's clients are not the card end-users, but the LOUISE agencies. As per article 11.1 of the Master Banking Agreement,[13] LOUISE members advise end-users to contact the bank's call centre for card and PIN related issues (such as card cancellation, PIN blocking, etc.). However, the bank doesn't have sufficient capacity to manage the scale of card-related issues, hence the need for a standalone call centre.

The **administrator** of the Common Card was appointed as WFP in the MoU. This means that the MBA was signed between WFP and BLF. WFP is responsible for the card management: centralising the requests to issue, replace or cancel cards; receiving the physical cards and PINs, etc. For the financial management of the card (i.e. uploading and offloading cards) each LOUISE member has a dedicated participating agreement, governed by the MBA, that it signs directly with the bank.

The **implementing (or cooperating) partners** (IPs) of the LOUISE agencies are contracted by LOUISE PAs to carry out physical distribution of the cards, training on use of the card. Each implementing partner has a bilateral agreement with each relevant UN Agency

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[13] Article 11.1 of the Master Banking discuss of a BLF led Help Desk accessible 24/7 to cardholders.

independently of LOUISE. This bilateral agreement may also include other non CVA-related elements, e.g. protection monitoring, referrals etc. IPs currently include CARITAS (which is both a LOUISE member and implementing partner of UNHCR), World Vision International (WVI), Makhzoumi, Premiere Urgence – Aid Medicale Internationale (PU-AMI); SHIELD and Danish Refugee Council (DRC).

Figure 12 LOUISE stakeholders as of June 2019
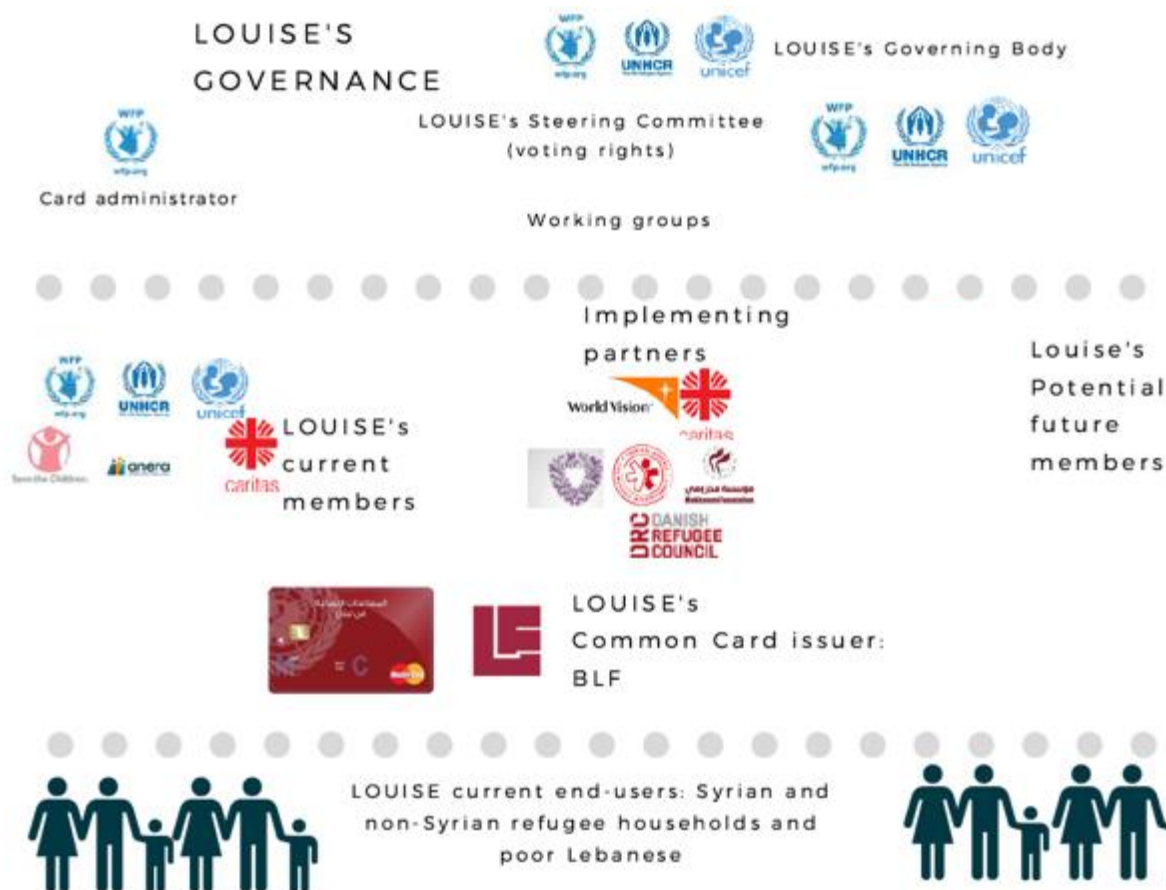
Source: the authors

IV.3. LOUISE as a business model

LOUISE has been set up and operated in an organic manner on the basis of strong collaboration and common goals. There is no defined business case or associated business model for LOUISE, which would specify how the platform is operated, developed and funded to meet its objectives. Rather, the funding and resourcing for developing and operating the LOUISE components is subsumed by agencies into their country operating budgets, and generally spread across specific programme budgets. The allocation of these costs between agencies is split on as equitable a basis as possible, based on a principle of collaboration. To date, the core costs associated with the development and management of systems have been divided as follows:

▪ UNHCR covering the costs of the call centre;

- UNHCR and WFP covering costs of card management, distribution and tracking through IPs;
- UNICEF covering the costs of the website;
- UNHCR and WFP sharing the costs of card validation (until the first quarter of 2019) and beneficiaries' identification.

This collaborative approach has been enabled by the large operational budgets, and the largest agencies' significant funding for CVA. There is no systematic cost recovery for common service provision between agencies, or firm plans to do so. Since March 2018, WFP has however started contributing to the services of the UNHCR-led call centre.

The fee structure for transferring CVA through the LOUISE OneCard is detailed in Section IV.5 below.

IV.4. LOUISE workstreams and systems

The LOUISE model has been conceptualised as a set of workstreams and systems. The underlying principle behind these is system interoperability, i.e. the ability of systems to interact smoothly, based on a common understanding of semantics, system requirements and data flows.

For each system and workstream, the level of collaboration has been defined using the categorisation in the UNCDF 'Cash Digitization UN Collaboration Coordination and Harmonization Opportunities' report and indicated with this icon: . The term interoperability is also used within this categorisation (with a narrow focus on norms and standards), but for this review the broader definition above is used instead. As defined verbatim in the UNCDF report, the collaboration levels are the following:

- Co-design: joint definition, development, and realization of shared assessments, approaches, systems, and related processes;
- Interoperability/common norms and standards: definition and adoption of common principles, technical norms and protocols, and shared standards at the global level;
- Service provision: situation whereby (i) an agency (the requester) requires the support of another (the provider) to facilitate the deployment of cash assistance and (ii) the provider accepts to mobilise its existing capabilities to deliver this additional mission;
- Sharing of assets and accelerators: facilitated and systematic access to assets or accelerators such as systems, documentation, contracts, partnerships, templates, toolkits;
- Limited collaboration: agencies design, plan, and deliver their cash-based programs relying on their own systems, processes, and procedures, with only ad hoc information sharing.

These are not mutually exclusive, nor is there an assumption that one level is more desirable than the other. Rather, this framework provides language for relating the nature of collaboration to its intended benefits.

Each LOUISE workstream or system is convened by one or more member agencies, responsible for setting objectives and tracking the collective progress of all agencies. In parallel, agencies contribute financial and human resources to the systems, as outlined above.

As previously stated the model initially included five workstreams, namely Common Card Distribution (later broadened out to include all aspects of card management), Common Card Communication, Common Card Training, Common Card Targeting Strategy and Common Card M&E. The three common and interoperable systems envisaged were: 1) An Integrated Card System; 2) A call centre; and 3) A common IM portal.

The extent of progress of the workstreams and systems is documented in detail below and summarised in Annex VII.1.

IV.4.1.   Workstreams

Of the five workstreams, only the first three - Common Card Management and Distribution, Common Card Communication and Common Card Training - were activated. Their purpose, level of collaboration and progress are presented in the table below. The collaboration between LOUISE members on targeting and monitoring is elaborated on in Section IV.4.3. In addition, a workstream was activated for the Call Centre – the progress on which is summarised in the section on the Call Centre system below.

WORKSTREAM	Common card management and distribution	Common card training	Common communication
Overview of purpose	Define a common process for: • Card issuance • Card design and embossment • Card distribution and activation • Loading requests and invoice validation • First-in First-out (FIFO) calculation • Card replacement • PIN Re-Issuance and reset • Un-dispensed cash / cash captured back by ATM machine • Card deactivation/suspension • Card cancellation	Develop common guidelines for trainers supporting the distribution of cards and PINs, particularly during the transition from multiple cards to a single card.	Develop common products to communicate with households eligible to receive CVA through the OneCard, including: • General information on the joint card • Communication related to the distribution Encourage synergies on distinct information on assistance and eligibility between WFP and UNHCR.
Convening agency	WFP & UNHCR	LCC	UNHCR & WFP
Supporting documentation / products	📋 Card Management SOP	📄 MoU Annex 7 - Common Card Training Concept 📄 Common card PowerPoint 📄 Common card booklet 📄 Common card Q&A	📄 Posters 📄 Leaflet 📄 Q&A 📄 Presentation

Intended vs. actual level of collaboration	**Co-design** (intended and actual)	**Co-design** (intended and actual)	**Co-design** (intended and actual)
Current state of progress (functionality and level of collaboration)	The Card Management Standard Operating Procedure (SOP) developed in 2017 is a practical working document that is still operational. However, it needs revising to integrate lessons learned and new LOUISE members. For example, more emphasis is needed on the segregation of duties, as it is not always two different IPs distributing the PIN and the card. Although the SOP was only finalised in mid-2017, the distribution of all cards/PINs was done in a fully systemised fashion from October 2016 onwards. The design of the ICS emerged from this workstream.	These training materials were especially relevant for the initial mass distribution of cards. They are still used in an adapted form by the IPs who carry out card distribution.	These communication materials were especially relevant for the initial mass distribution of cards and have been used on an ongoing basis since. Progress on common communication approaches has been limited since, although the workstream was reactivated in early 2019. Programme-related communication remains the responsibility of each organisation.

IV.4.2.   Systems

As the LOUISE model developed, the idea of creating new systems evolved into one of building overarching, agency-neutral systems relying on the existing, specific agency ones and allowing these to communicate. Each LOUISE system was intended to be connected to the others (i.e. be interoperable) but also usable as stand-alone.

The decision to develop new agency-neutral systems was also grounded in the following considerations:

- The capacity to use the systems independently from one another or in conjunction with one another in different humanitarian response contexts;

- The necessity for each organisation to maintain its own programmatic and financial records complying with its accountability and auditing requirements.

The diagram below represents the intended level of interoperability between these systems and the systems of the founding members.

Figure 13: LOUISE's intended level of interoperability
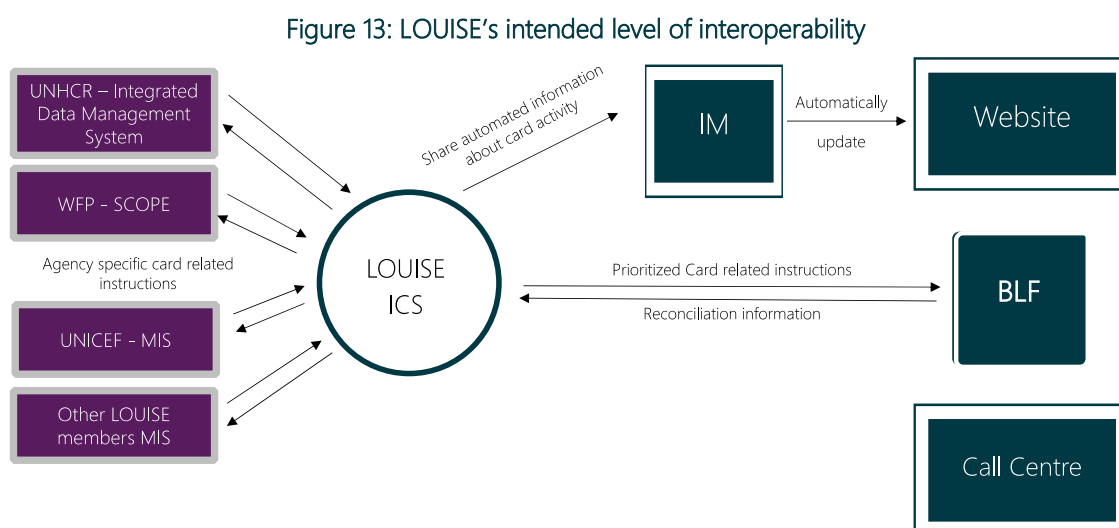
Source: the authors

The tables below provide the following overview of each of the systems: overview of purpose/intended functionality; lead agency; supporting documentation; current state of progress; intended vs. actual level of collaboration; and intended vs. realised benefits.

Table 1 Overview of LOUISE systems

Integrated Card System	
Overview of purpose / intended functionality	The single automated ICS was intended to perform the following functions: • Consolidate the Household Registry Statement • Receive, process, reconcile and submit requests for the issuance of Common Cards and PINs • Receive and send activation and inactivation requests • Management of wallets

	• Pooling of Common Card instructions The system was intended to speak to the Management Information System's (MIS') of the bank and of each member agency.
Lead agency	WFP currently holds the MBA with BLF, meaning that WFP is the card administrator and in charge of the card management (e.g. issuing the cards, cancelling them, etc.). WFP and UNHCR have also been responsible for convening the discussions on the ICS. UNICEF offered and was selected for hosting the ICS on an available server and continues to make that option available.
Supporting documentation	▤ Card Management SOP ⬛ MoU Annex 2 - Integrated Card System, 1st December 2016
Current state of progress	ICS • In Q4 2016, LOUISE members finalised the first version of the Card Management SOPs, which were then updated in Q2 2017. Those outline the card distribution process. In Q1 2017, LOUISE members started working on a jointly developed ICS with each agency dedicating one developer to support this. The process faced significant challenges but most importantly, clearly defined rules, functions and business requirements and processes were not agreed upon prior to commencing development. Thus, the development of this ICS came to a halt. This version of ICS is hosted at UNICEF. As a lesson learnt going forward, LOUISE agencies are in agreement that the ICS development must be contingent on clearly defined and agreed upon business requirements and processes. • While much of the programming was done, and in light of competing programming needs, decision was made in Q2 2017 to prioritise the call centre development and to deprioritise the development of the ICS due to contractual deadline with the call center company. By this point, questions around system ownership and responsibility, and risks associated with data storage and manipulation, had not been satisfactorily resolved. • In the meantime, WFP plays the role of a simplified ICS (i.e. they are responsible for card management). This is done through a combination of SCOPE and a parallel in-house MIS system. The WFP system can communicate with the bank but not with the call centre, nor with UNICEF and UNHCR systems. Some processes are still manual. Card ownership and management • The first three years of the MBA are coming to an end in October 2019. A new tender is under renegotiation, although LOUISE members also have the option to automatically renew the MBA for two consecutive periods of no more than 12 months each if an appropriate new FSP has not been identified and contracted in time. • A concern raised with the current set up of WFP as the Card Administrator is the limited flexibility for each agency's specific requirements (e.g. requesting bank

	transaction data and invoicing, which currently requires additional information from WFP before BLF sends the invoice to agencies).
Intended vs. actual level of collaboration	This was intended to be co-design. The current reality is **service provision/ sharing of assets and accelerators.**

Intended vs. realised benefits	Intended	Realised
	Streamlining of assistance to beneficiaries	Beneficiaries are now receiving all CVA from LOUISE members via a single card. While LOUISE agencies implement process monitoring and know that beneficiaries are satisfied overall with the current distribution process, there is no documented evidence that beneficiaries are satisfied with going to only one distribution and receiving assistance on one card.
	Coordination and coverage	The system facilitates coordination of card issuance and management across member agencies. In addition, agencies upload information on assistance provided into Refugee Assistance Information System (RAIS) (separately to the LOUISE system), which supports complementarity of assistance and the prevention of duplication. It also allows for tracking of gaps, ensuring complementarity of assistance (e.g. allowing for some flexibility on funding for MPCA between the agencies implementing MPCA). This is not fully automated as initially intended.
	Efficiency improvements through automation of the process (e.g. cannot order two cards for the same person; automated transaction and reconciliation data to each agency)	Card management SOPs are fully operational. The prioritisation and coordination of card-related tasks (issuance, cancellation) is done by WFP who is then the single point of contact with BLF for card management. Having a single card administrator allows for efficient reconciliation across agencies, reducing the risk of duplicate charges. The efficiency of the reconciliation process could be further achieved by more prompt sharing of loading instructions by agencies with WFP and greater automation (see below).
	Cost-efficiency and effectiveness of joint delivery mechanism	There are reported cost-efficiency improvements through collective negotiating power. However, since the change of emphasis of WFP's

		programmes from vouchers to cash, the fee structure is no longer perceived to be highly cost-efficient. Hence BLF provided a significant rebate to agencies in 2018 on behalf of the member agencies at the end of 2018. Improvements to the BLF system have driven greater cost-efficiency and effectiveness, i.e. through a dedicated and tailored card management software. Improvements have been driven by the scale of the collective programming.
	First-In First-Out, (FIFO)	The FIFO system can automatically calculate balances on a daily basis. It apportions remaining credit on cards by reverse chronological order to the time and date at which credit was applied to cards.
	Partial offload without creating dummy credit transactions, when involving combo wallet	Currently, the full amount on the card needs to be offloaded, followed by a calculation of which amount belongs to the agency requesting the offloading. The balance is then credited back to the card. Ideally, the partial offloads should happen through a one-time offload transaction.
	Reconciliation of transactions	There were challenges in reconciliation, as agencies do not have visibility over all wallets – they only have visibility of the wallets that they are loading. Discussions are on-going with the FSP for agencies to have access to information at card level, not wallet level, which will facilitate the reconciliation process. Disclosure of certain debit transactions may need to be discussed further, regarding disclosing transaction information to other LOUISE agencies that are not loading onto the same cards. (Currently, all agencies have the loading/crediting information of all other agencies, but not all the debit transactions.) Furthermore, the restriction on sharing transaction information applied by the FSP currently should be removed in order to facilitate the automation of sharing files and streamlining reconciliation.
	Facilitate the oversight of financial transactions	In audits, LOUISE is reported to be an effective platform for the accountable management of cash. One-to-one and One to many reconciliations remain with certain challenges for UNHCR

	Use by any other agency providing CVA	Beyond LOUISE funding members, two agencies have joined so far (CARITAS and ANERA who started using LOUISE as of July 2019). While PCPM has joined the accession agreement to LOUISE, they have not yet signed the participation agreement with BLF.

Call centre[14]	
Overview of purpose / intended functionality	The call centre was intended to provide UNHCR, UNICEF and WFP beneficiaries with a single point of contact for card and non-card related issues (e.g. related to targeting, physical verification, card distribution, protection concerns, as well as issues with the card itself such as card/PIN lost or damaged) irrespective of the modality used. The second intent was to develop a customised system that could access live information from the three agencies to respond to refugee queries.
Convening agency	UNICEF
Supporting documentation	⌷ MoU Annex 4 – Call centre, 1st December 2016 ⌷ Call Center Flow Chart (V4) UNICEF (no date) ⌷ LOUISE Call Center: Scripts and Questions, Annex VII Card related script (no date)
Current state of progress	UNICEF was appointed as the procurement agency, and subsequently the contract manager for the LOUISE call centre, although UNHCR and WFP already had a joint call centre[15] and call centre management experience. In 2017, a service provider named TelePerformance (TP) was contracted to design the call centre interface, host the call centre and provide the Case Management System (CMS), based on the collective requirements of the LOUISE agencies. After the contracting, agencies prepared and developed documentation for TP, including detailed technical requirements, a detailed CMS process, a flowchart documenting how to address the full range of card-related queries and complaints, a security matrix, cards scenarios and interfaces to transmit data to the call centre via Application Programming Interfaces (APIs). The following challenges were faced during this process: • Limited understanding of the level of detail required with regards to documenting technical requirements from all stakeholders, including LOUISE agencies, TP, and telecommunication authorities;

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[14] This section was modified from its original content and does not necessarily reflect the views of the authors.
[15] In 2015, UNHCR established the call centre, which WFP joined in January 2017. The UNHCR-led call centre is outsourced to a company named Tele Support International (TSI), with an interface developed by UNHCR. UNHCR manages the system and allocates the requests.

	• TP staff turnover – after agencies communicated requirements, key technical staff members of TP left at short notice without proper handover, requiring the process to begin again; • High expectations of the ability of TP to develop a system enabling the interoperability of dynamic and complex systems and processes of three agencies, and TP's limited expertise in development of complex call centre system at the required scale; • Coordination and communication: TP decision-makers and technical developers were not based in Lebanon. As of June 2019, the LOUISE call centre was not yet operational, and the agencies agreed to conclude their engagement with TP.
Intended vs. actual level of collaboration	This was intended to be co-design. The current reality is **service provision** and **sharing of assets and accelerators.**

Intended vs. realised benefits	Intended	Realised
	Improved services to refugees - access to more comprehensive and live data on card and assistance-related issues to enable better information provision and effective complaints closure.	Based on the documents, requirements and agreements developed during the LOUISE call centre project, UNHCR and WFP have been working on incorporating new features into the joint UNHCR and WFP call centre, mirroring as much as possible the requirements developed for the LOUISE call centre. These features will provide greater improvements in the service provision.[16]

Common IM portal	
Overview of purpose / intended functionality	The common IM portal aims to provide external[17] audiences with an online website where they can find information about the LOUISE agencies, their programmes, access points and types of assistance, as well as aggregate data on the status of the implementation of LOUISE. This system was intended to be standalone (i.e. separate from agency websites, and from the website targeted at refugees), and to analyse and capture data from other

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[16] The TSI call centre is available Monday to Friday with fluctuating working hours and phone operators depending on the workload. Up to 60 operators respond to a maximum of 11,000 calls per day, with over one million handled in one year). The call centre number is advertised via a SMS sent by UNHCR and WFP for refugees to call for information or file complaints.

[17] The initial Annex to the MoU on the ICS also made the provision for the IM portal to be used as an internal platform where participating organisations could find common updates on the activities they support and develop common reports, diagrams, charts for programme implementation and operational monitoring. This was also envisioned to provide certain secured fields to the call centre. However LOUISE members rapidly decided to steer the IM portal towards an external audience.

	LOUISE systems in an automated manner (e.g. aggregated data from the ICS on the amount of CVA distributed, number of households served etc.).
Convening agency	The responsibilities for the IM portal are divided between agencies. UNICEF took the lead on the website creation and updating during 2017. From April 2018, WFP took responsibility for coordinating general communications on LOUISE, but did not take over the website as editing rights remain with UNICEF.
Supporting documentation	▤ LOUISE website: https://iamlouise.com/ ◰ MoU Annex 3: Concept Note on Information Management Portal, 1st December 2016 ◰ LOUISE Factsheet (draft version – June 2019) ◰ LOUISE Video (draft version – June 2019)
Current state of progress	The https://iamlouise.com/ website was set up in June 2017. It is primarily a static information sharing website for external audiences, rather than an information management portal. It does not link to the other LOUISE systems, and is not used by LOUISE members for information sharing among themselves. The further development of the IM portal concept has been challenged by the lack of a clearly defined lead agency, and specifically the lack of a dedicated communications officer – a function initially provided by UNICEF and perceived to be very valuable. Other factors that have impacted the overall delivery of the portal are the absence of processes and responsibilities for data management, and for external relations, including the clearance of key messages. The website has also faced some technical difficulties, including access limitations, and automatic linking to social media statistics. External communication platforms and materials were not prioritised by LOUISE members who placed an emphasis on delivery. Starting early October 2019, the new LOUISE project manager will bring expertise and capacity to flesh out the IM portal.
Intended vs. actual level of collaboration ⚛	This was intended to be co-design. The current reality is **limited collaboration.**

Intended vs. realised benefits	Intended	Realised
	Inform external audiences of LOUISE activities	The website is operational and contains information about the LOUISE structure, members and CVA delivered (amount and number of households reached).

	Support operational coordination between LOUISE members	The website does not provide this function, and no dedicated project management or alternative knowledge management function has been set up within LOUISE.

Based on the description of the current status of development of the three LOUISE systems, the level of interoperability is reflected in the diagram below.

Figure 14: Current status of development of the LOUISE Systems
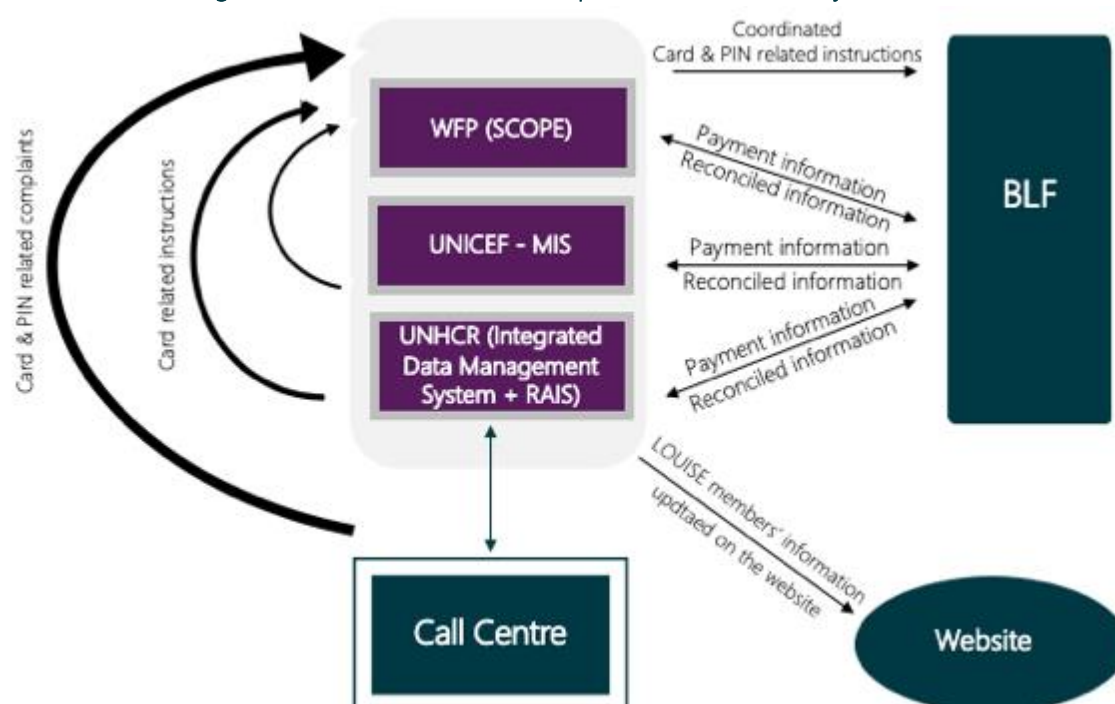
Source: the authors

IV.4.3.   Complementary functions to LOUISE

Beyond these systems and workstreams, LOUISE also has the potential to facilitate collaboration between its members across other functions. This table below summarises some of the progress across complementary functions to LOUISE, and the relationship between these functions and LOUISE.

Table 2: Progress across complementary functions

Function	Nature and level of collaboration	Relationship with LOUISE
Vulnerability and targeting	A joint assessment framework – the Vulnerability Assessment of Syrian Refugees (VASyR) - is used for socioeconomic vulnerability. This is the basis for a joint targeting system, for most of	While originally envisaged as a workstream, joint targeting is not formally part of LOUISE as it is important for all LOUISE agencies to maintain their programmatic independence. Nonetheless, operational collaboration on targeting between UNHCR and WFP has reportedly been facilitated by their close collaboration through

	WFP and UNHCR's programmes (MPCA, food assistance and winter assistance) and more widely beyond LOUISE member agencies. Co-design 🔗	LOUISE. Going forward, there is interest to further improve the VASyR and its associated targeting formula, however this is likely to be facilitated outside of LOUISE given the number of additional stakeholders.
Household validation	Since 2015 UNHCR and WFP have been running a joint validation exercise to ensure that the right beneficiary is in possession of the right card.. Progressively, UNHCR and WFP have integrated biometric identity authentication (from photo to Iris scan). Identity authentication is based on the UNHCR-managed refugees database. Service provision 🔗	Household validation remains a key step in programme delivery. UNHCR and WFP coordinate closely with an aim of non–duplication and ensuring protection safeguards, thus leveraging complementarities of both agencies. WFP has started using a new modality for validation via selected Liban Post and Cash United counters, using the same approach (i.e. using biometric identity authentication and card validation). The data source remains unchanged. UNHCR continues to manage validation at reception centres and NGO-run validation sites. UNHCR is also piloting self-help kiosks located in receptions centres, whereby refugees will not only validate their common card but also have access to other services (e.g. update refugee certificates, update phone numbers and other bio data). The plan is to scale-up this approach and have additional kiosks deployed to Community Development Centres and potentially to Social Development Centres. There is scope for the validation process to converge into a single approach based on experiences and lessons learnt and be more formally integrated into the LOUISE model, which could further improve efficiencies in the process and accountabilities to beneficiaries.
Monitoring	Each LOUISE member organisation conducts its own process monitoring and outcome monitoring. The third-party monitoring led by CAMEALEON focuses primarily on WFP MPCA programmes. Limited collaboration 🔗	Joint process monitoring indicators have been defined through the Basic Assistance Working Group (BAWG), but there is no joint analysis of this data. There is strong potential for LOUISE members to harmonise their process monitoring. All agencies currently carry out separate outcome monitoring, and there are no discussions on harmonisation, even within basic assistance programmes. There is scope to explore the role of third party for joint process monitoring across LOUISE and seek appetite for synergies around impact monitoring.

Complemen-tary programming	LOUISE members carry out complementary programming (counselling, protection referrals and services etc.) at distribution sites. **Sharing of assets and accelerators** 🦠	There is scope to formalise the provision of complementary programming through LOUISE, further leveraging the expertise of existing and new members, while maintaining necessary flexibilities and required operational space for each individual agency or programme. This could also help with CVA fundraising for LOUISE agencies.

See Annex VII.1 for an overview of the functionality of all workstreams and systems.

IV.5. Common card functionality, process and fee structure

Card functionality

The Common Card has certain unique functionality elements. It is a smart card (with a chip) as opposed to magnetic strip card, allowing for different wallets (currently a POS wallet for food assistance, an ATM wallet, and a Combo Wallet for food assistance and cash). Funds available on the Combo wallet can be withdrawn at ATMs and can be complemented with funds available on the cash wallet. Within the ATM and Combo wallets, the prioritisation of spending is automated based on which agency uploads funds when, a.k.a. FIFO rules.

The Common Card also allows for the segregation of spending reports for the different wallets hosted on the card. The card can be used in any ATM, not just BLF ones, at no cost to the beneficiary and with no additional withdrawal cost for LOUISE agencies.

Card fee structure[18]

On a monthly basis, each LOUISE member is invoiced for the proportionate share of the monthly invoice, including the card maintenance fee, ATM fee, card re-issuance fee, and SMS notification fee. Card distribution costs are covered by WFP and UNHCR. This is a blank pricing structure for all agencies irrespective of the scale and scope of services, as each agency is charged proportionally for the number of households it serves and the financial volume it transfers. This deal was initially negotiated when a large proportion of the CVA transferred through the card was food vouchers. Any new member will be able to benefit from this renegotiated fee structure.

Common card issuance, distribution and management process

The diagram below summarises the common card issuance, distribution and management process.

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[18] The actual fees have been removed in this document and replaced by 'a', 'b', 'c' etc. in order to not distort the upcoming FSP tendering process.

Figure 15: Common Card issuance, distribution and management process
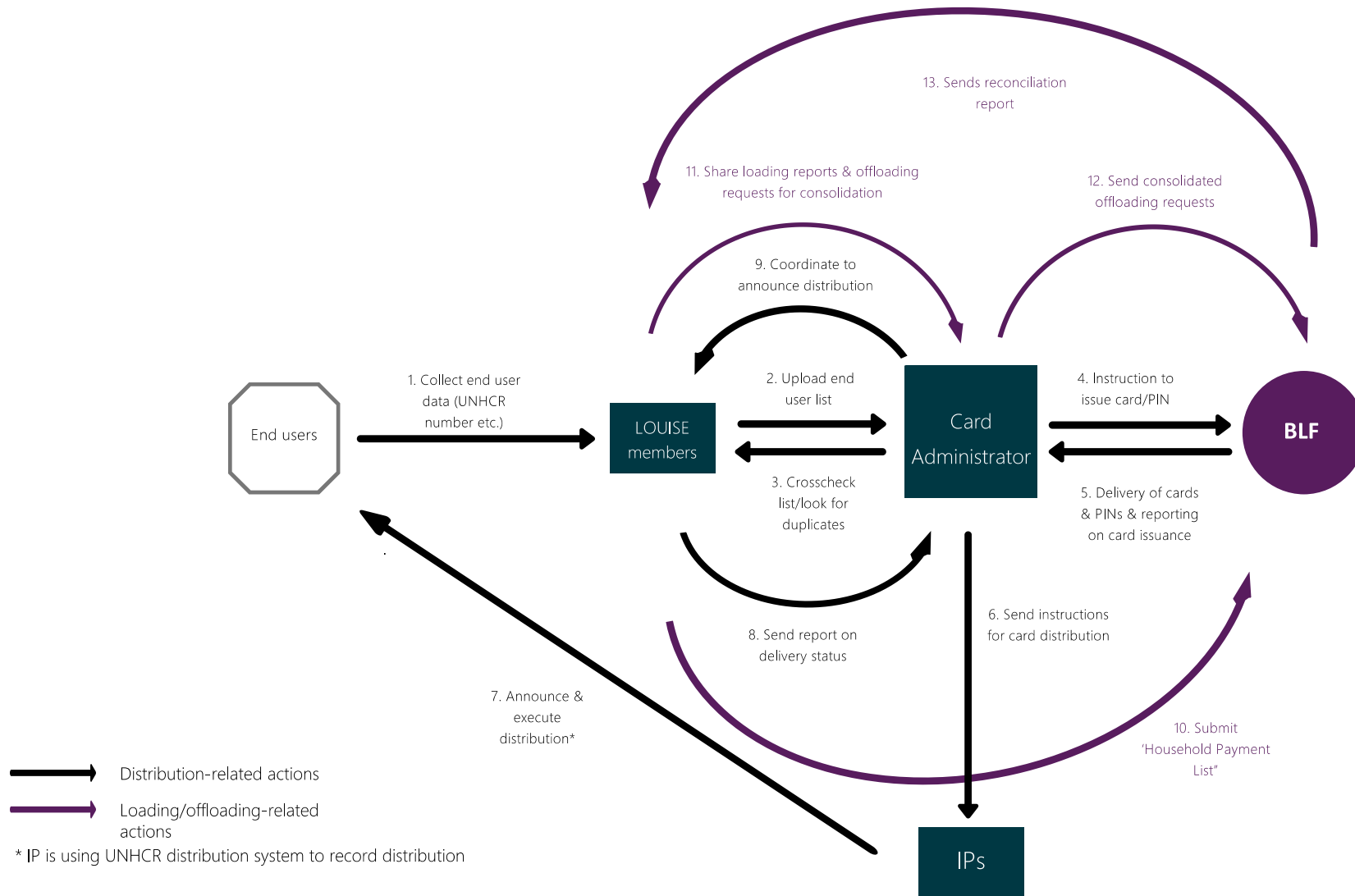
Source: the authors

IV.6. Data access and management[19]

Access to relevant data collected and/or managed by LOUISE members is integral to the effectiveness of the model. This section presents the type of data that LOUISE agencies are usining and how it is managed for the delivery of LOUISE services. The learning that can be drawn from the LOUISE experience is presented in Section V below.

Refugee data of relevance to other members are:

- Personal data[20] (collected by UNHCR during registration and required for card loading);

- Biometric data[21] (collected by UNHCR during registration, and used by LOUISE agencies as part of the regular identity authentication and card validation process, which is required for continuing the assistance);

- Data on assistance provided (uploaded by member agencies to RAIS, which is managed by UNHCR in its inter-agency coordination function, and enables coordination of assistance);

- Call centre data related to LOUISE services (generated by UNHCR's Integrated Card Management System module, enabling agencies to address specific programmatic issues).

Access to and sharing of data between agencies is grounded in data protection principles in line with the responsibilities of any agency processing beneficiary personal data, and based on specific policies.[22]

Challenges that agencies have been confronted with are mainly linked to interoperability limitations between agencies' MIS systems. Progress has been made, for example, on the development of an API allowing for UNICEF's system to automatically check whether a person is known in UNHCR's databases. However, the use of APIs is not applied consistently in all instances, meaning that some data transfer has to be managed manually, creating a greater risk of human error and personal data breaches. While maintaining the independence of each agency's internal data management systems, agencies seek

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[19] This section was modified from its original content and does not necessarily reflect the views of the authors.
[20] As per the GDPR, personal data is any information that relates to an identified or identifiable living individual. Different pieces of information, which collected together can lead to the identification of a particular person, also constitute personal data.
[21] Biometric data is personal data, but it is here treated separately considering how sensitive biometrics are
[22] Policy on the Protection of Personal Data of Persons of Concern to UNHCR, https://www.refworld.org/cgi-bin/texis/vtx/rwmain?docid=55643c1d4, Principles on Personal Data Protection and Privacy, https://www.unsceb.org/privacy-principles, and WFP Guide to Personal Data Protection and Privacy.

achieving greater interoperability of specific functions of their respective systems to ensure efficiency and effectiveness of data transfer and sharing, as well as data management related to the delivery of assistance in ways that are accessible to multiple partners and secure in terms of data privacy and protection.

Among the key determinants to effective data access and sharing between LOUISE members are data sharing agreements. These are currently discussed and agreed bilaterally and based on the needs of the assistance delivery. UNICEF has signed a country-level data agreement with UNHCR. UNHCR and WFP signed a global data sharing agreement in September 2018, setting out the terms, conditions, and processes for data sharing, including the exchange of personal data and non-personal data and information. Learning from the LOUISE experiences, Agencies need to continue evaluating different technical approaches to data transfer and data sharing. In all circumstances, processing (including sharing) of personal data should be for one or more specific and legitimate purposes, and should be necessary and proportionate to the purpose(s) for which it is being processed.

IV.7. LOUISE Timeline

The timeline below draws on the analysis above to present the chronology of LOUISE activities to date and planned in 2019. This highlights the significant achievement of jointly distributing and loading 160,000 cards between October and December 2016, even before the MoU was signed. The period leading up to signing the MoU was particularly complex, given it was a first in joint cash systems.

External events within Lebanon and at global level have also been included. Specifically, the ECHO/DfID push towards a single agency approach globally (as documented in its guidelines for at-scale cash programming initially published in December 2016)[23] and in Lebanon should be highlighted. The pressure towards a single agency model for CVA was perceived to have had impact on the fledgling LOUISE model. The back and forth between the UN agencies and the donors between January and June 2017 delayed the roll-out of different components of LOUISE and is seen to have contributed to why some of the aspirational aspects of LOUISE were not implemented as anticipated.

The timeline is colour-coded according to these eight categories:

<div align="center">

Governance & membership

Joint FSP

ICS

Call Centre

IM Portal

Common card distribution, communication and training

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[23] https://ec.europa.eu/echo/sites/echo-site/files/guidance_note_cash_23_11_2017.pdf.

External events (Lebanon)
External events (global)

2016

Jan-March: Discussions on LOUISE governance initiated

Feb: Joint targeting agreed (using VASyR)

March: Joint tendering for the FSP

May: BLF selected as the FSP

July: MBA discussions start

Oct: MBA signed

Oct-Dec: ICS scope defined

Oct-Dec:

- Common card distribution by UNHCR and WFP in time for winterisation programme
- First cash distribution using BLF under LOUISE
- Joint training

Dec: MoU signed and press conference to officially launch LOUISE[24]

Dec: ECHO released guidelines for at scale cash programming

Dec: ECHO/DfID call for a single agency

2017

Jan: Set up of governance board

Jan: 1st joint UN submission to ECHO/DfID

Jan/Feb: UNHCR MPCA distributions to existing caseload continue

Jan: WFP starts using UNHCR call centre

Feb: Update/adjustment of VASyR and the econometric targeting model

Mar: Discussions on the tender for the joint call centre services begin

April: Agreement to temporarily continue with WFP card management system pending the joint development of an agency-neutral ICS.

April: 2nd joint UN submission to ECHO/DfID

May: All UNHCR cash programming moved to BLF

May: Press conference for donors on LOUISE

May: Addendum on cash assistance to the global UNHCR-WFP MoU

June: Website set up

June: Card Management SOPs are in place

July: ECHO and DfID decision to fund WFP for MPCA

July: LCC leaves LOUISE

Nov: LCC reconciliations complete

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24 http://greenarea.me/en/191623/aid-agencies-launch-common-cards-facilitate-access-humanitarian-assistance-lebanon/

Dec: UNHCR call centre agreement finishes but extended to ensure continuation of services

2018

Feb: Joint donor visit to Lebanon, under the aegis of the Grand Bargain Cash Work Stream

July: ECHO decision to fund WFP and UNHCR jointly (until April 2020)

Sept: Addendum on data sharing to the global UNHCR-WFP MoU

Nov: UNHCR call centre contact renewed

Dec: Statement by the principals of UNHCR, WFP, UNICEF and OCHA on a Common Cash System

2019

June: Joint call centre abandoned in favour of strengthening UNHCR call centre

Mid: Re-launch of the FSP tender process

V. Learning from the LOUISE process

This section draws from the collective learning by LOUSE member agencies' staff to develop entry points that can support improvements to the existing model and inform the design of similar models. It distinguishes between strategic and operational learning and then includes specific considerations for replicability.

V.1. Strategic learning

V.1.1. Consider the context as a key factor for deciding on the OM

The development of LOUISE, and its current features, has been strongly shaped by the leadership and surrounding environment.

- **Leadership**

It is widely agreed that the trust between the management of the founding members was a key enabler. Three new UN representatives started at similar times and demonstrated the vision and willingness to lead LOUISE. In parallel, there was limited global level commitment to inter-agency collaboration on CVA, so this common vision was driven by the country level.

- **Cash conducive environment**

Overall, Lebanon is a very conducive environment when it comes to the use of CVA. Local markets are highly resilient and integrated, most of the services and commodities are accessed through local markets and acceptance of CVA is high among end-user groups. That makes the use of cash at scale possible across the whole country. In turn this makes the investment into a platform such as LOUISE worthwhile.

- **Highly developed banking system**

Lebanon is unique in being a small country in which it is feasible to have a single FSP across the entire territory. The strong banking infrastructure and network meant that more than 200,000 Common Cards could be operational in a very short time, despite the fact that they were not produced in country. The use of a common card is further enabled by an extensive interoperable ATM network country-wide.

- **Know Your Customer (KYC) requirement waiver for humanitarian interventions**

Pre-paid cards are not authorised by the Central Bank to be issued as gift cards in Lebanon. However, for humanitarian interventions, the Central Bank has granted an exemption from

this decision, which is applicable to all humanitarian agencies. This allowed UNHCR-collected registration data to be used as proof of identity.

- **High level of connectivity and digitisation**

The high level of digitisation of the response means that it is relatively easy to reach out to card end-users. Strong connectivity country-wide has also meant that KYC data for refugees could rapidly be collected through biometrics. There was an initial assumption that financial literacy would be a challenge, but strong mobile technology has been seen as an enabler to training and communication - facilitating, via community outreach, the rapid uptake of the cards.

- **Scale and duration of the response**

Lebanon was and still is extremely well funded compared to other humanitarian responses, despite the growing gap between needs and funding. This meant that a lot of organisations were delivering CVA, hence the clear need for consolidation. The sustained level of funding (given the protracted nature of the crisis), made it worthwhile to invest in systems development; while the overall visibility of the crisis encouraged innovation. The duration of the crisis prior to LOUISE meant that collaboration between agencies (e.g. on VASyR) or between UN agencies and IPs was already established, on which LOUISE could build.

- **High agency and staff capacity**

The level of staff skills across technical areas is very high in Lebanon, enabling the development of very robust systems and quality programmes. The three UN agencies each regard their Lebanon systems as some of the strongest globally. The high staff quality, combined with sustained funding, has enabled risk-taking.

V.1.2. From the outset, develop a clear business case and over time document the business model

- **Formalise the rationale for the chosen OM**

The LOUISE model evolved based on the commendable premise of collective good will and pooling of resources between the founding members. It was not supported by an agreement between agencies presenting the rationale for the chosen OM, nor its functionality. LOUISE's initial intentions are not documented and, to date, its current overall objectives are still not clearly articulated.[25] Similarly, there is no detailed description of how

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[25] Article 3.1. of the MoU: "The Joint Tender Participating Agencies hereby establish LOUISE for the purpose to extend common humanitarian assistance to Beneficiaries by means of the Common Cards provided pursuant to the Master Banking Agreement."

the different elements of the model are to be operated and inter-operable, and the estimated costs of the investment required.

Without a business case, LOUISE has lacked a clear long-term vision and plan, and the clarity on the resourcing (human and financial) required to achieve this plan. A fully-fledged business case can take time to develop up front but would provide immediate clarity as to what LOUISE is, what it is intended to achieve[26] and how it will do so. On this basis, the different system requirements could be articulated. Clearly articulated objectives could also pave the way for joint process monitoring, demonstrating and documenting the added value of LOUISE. Finally, it would limit the scope for individual interpretation and ensure continuity of the model despite staff turnover.

This learning review intends to fill this gap to a certain extent. The divergence in perceptions of why the OM exists in its current form are an additional indication of the added value of an upfront business case.

An articulation of how the different elements of LOUISE contribute to achieve its objectives would have played an important part in informing the prioritisation and synchronisation of different elements of LOUISE. This does not necessarily mean removing some of LOUISE's features, but rather deciding which need to be frontloaded to meet the model's objectives, and which can be sequenced over time. The overall perception from respondents is that LOUISE should have initially focused on three core elements that could drive efficiency gains (card distribution; card management; and complaints), and then seek to broaden out.

- **Over time, develop a business model**

The business case could have been supported by a business model, developed over time and organically. LOUISE was the first of its kind, and the first joint platform used at that scale by multiple organisations, including UN agencies. A business model developed upfront would most probably have taken significant efforts and not necessarily achieved a better OM than that envisaged at the outset.

However, a business model built over time describing how the OM will be developed and modified and how its systems and processes will be funded, tendered for and managed would present multiple benefits.

First, a documented business model would support the sustainability and scalability of LOUISE by costing out the human resource requirements, systems investment required and potential liabilities (e.g. if there is a technical glitch with the ICS, who is responsible for the associated costs?).

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[26] The current MoU provides a list of the systems and workstreams but does not describe the intent or the assumptions behind them.

Second, a documented business model could have supported the case for LOUISE at Headquarter (HQ) level. LOUISE is widely considered to have been driven at country-level, based on strong collaborative leadership between the heads of the founding agencies. However, the level of support required from HQ on legal and financial issues, as well as on system development, was underestimated. While extensive support was provided, particularly from mid- to end-2016, this was not equitable amongst founding agencies, with LCC and UNICEF in particular unable to provide the same levels of resourcing. The set-up of the model would have been more efficient[27] had comparable levels of support been provided from all headquarters.

Third, a documented business model would also support scalability. The assumption is that LOUISE will continue to allow new members to join, as will inter-UN collaborative models in other contexts.

- **To promote sustainability and scalability, consider cost-recovery**

Future business models should consider the incentives for members to provide different functions and consider a cost-recovery model for members adjusted based on the volume of CVA being channelled through the platform.

There was an intention to cost share the LOUISE activities among its members but due to the complexity of doing so, each agency agreed to cover certain activity-related costs.

This lean arrangement, based on mutual goodwill and commitment, presents the advantage of simplicity but may be a barrier to the integration of new members, especially those delivering small-scale projects. These new members may not be in a position to cover activity-related costs for all of the LOUISE members. Similarly, current LOUISE agencies may not be in a position to absorb extra costs linked to the demands of new members. For example, WFP currently handles card administration on behalf of all members, without cost recovery. This places a high operational burden on WFP, who may not be able to deal with the demands of new members in an effective way without additional resourcing.

A cost recovery model for service provision could therefore be considered. This exercise would also ensure that the human resources and systems investments required are documented and costed. Having a stand-alone LOUISE budget would allow dedicated fund raising, as well as enable costs and a Value for Money analysis.

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[27] By receiving technical support and dedicated resources to develop specific aspects of LOUISE model.

V.1.3. Operationalise the model through key multipartite agreements: MoU, SOP & data sharing

- Lay out the fundamentals of collaboration in a MoU and structure the work in flexible accompanying documents

A business case and business model describe the OM's intention and objectives (what it is going to achieve), while a MoU is a formalisation of how these objectives will be implemented (how the OM is going to deliver).

The original LOUISE MoU, signed in December 2016 comprehensively lays out the relationships between the founding agencies, and describes the LOUISE systems and workstreams. As it appropriately lays out the fundamentals of collaboration between LOUISE members, it has already been used as a source of inspiration across contexts.

However, the MoU as it stands lacks accompanying documents, such as up-to-date annexes providing an appropriate level of detail and agreement on roles, responsibilities and accountabilities. These annexes should be used as working documents and adapted over time.

- Prioritise the development of SOPs

The documents that are annexed to the original MoU are not working documents but are draft documents setting out the requirements for different systems and workstreams. The only one that has been developed into an SOP relates to Card Management, and it is perceived to be the key working document for LOUISE. There is clearly a balance to strike between over-documentation and operationalisation. It appears that in the initial contracting phase of LOUISE, significant effort was spent on documentation of intent, subsuming a lot of energy that perhaps could have been used later to develop SOPs for each system and relevant workstreams. Without these, there is a lot of room for interpretation, which is perceived to have reduced the efficiency of the model.

- Consider the development of multipartite data sharing/transfer agreements[28]

As of now, data sharing agreements have been signed bilaterally by LOUISE members. The fact that organisations are LOUISE members has no incidence on the type and content of data sharing agreements signed. These agreements are either country specific (e.g. between UNICEF and UNHCR) or global (e.g. between WFP and UNHCR). It will likely continue to be necessary for agencies to maintain bilateral data sharing agreements given that they tend

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[28] This section was modified from its original content and does not necessarily reflect the views of the authors.

to have greater scope than only covering sharing of personal data within the context of LOUISE.

However, multipartite agreements on how data (i.e. select personal data including biometrics, data on assistance provided and call centre data) is processed and shared among members should form an integral part of the LOUISE OM.

- **Explore technological solutions to data sharing**

Progress has been made in Lebanon related to data sharing while taking into consideration the participating agencies' data protection policies and principles. Data is shared in a secure manner using encrypted communication channels and hashing to ensure no tampering takes place. Data sharing should continue to adhere to principles of data protection and privacy (of participating agencies), and focus should be on system-to-system integration that avoids manual process of data movement.

V.1.4. Ensure clear scope and decision-making authority across the different governing bodies

- **Enable decision-making and accountability through the governing body**

The overall governance structure of LOUISE, and specifically the role of the governing body, is deemed to have been appropriate. It is clear that the commitment to collaboration and the mutual trust at leadership level has been instrumental in driving LOUISE. However, there is also a perception that the commitment to collaboration at country representative level has not been systematically cascaded down within each agency. Concerns have been raised around the decision-making process, which is based on consensus, meaning that one agency has never imposed a decision on the other two. This is perceived to have slowed down decision making. Consensus is also influenced by which individual is representing the agency in the meeting at the time, which is further blurred when the same individual represents his/her agency in the governing body and the SC. It is recommended that representation in the governing body is consistent, that it meets more frequently to advance key decisions, and that a voting process or a process to 'enforce compromise' for key decisions is established. This process should be tailored to the members to encompass their institutional policies and procedures on which they cannot compromise.

- **Provide technical leadership through the SC**

The SC relies on the strong individual capacities of its members, and the good working relationships between them. The progress on the joint design elements of LOUISE is attributed to these factors. However, the distinction between the SC and the working groups is not clear and has meant that working groups have either not felt empowered or informed on the progress of key workstreams. While new LOUISE members should theoretically

automatically join the SC, it appears they have not been invited to do so. A concern is that observers (rather than voting members) with limited and often cyclical funding find their voice is not considered as important. It is key that the role of new LOUISE members in the SC is clearly defined.

- **Define the role of working groups**

Working groups were initially established to lead the five workstreams defined in the MoU. However, without a clear distinction between the role of the SC and the working groups, their remit has not always been clear. Working groups have been effective for short-term, time-bound products (e.g. training materials), whereas dealing with broader/ongoing topics (e.g. communication) are likely better handled at the SC level. Working groups should be activated based on defined ToRs, be resourced by suitably qualified technical people, and have a systematic way of presenting progress to the SC for decision-making.

- **Empower implementing partners as part of the model**

IPs are key LOUISE stakeholders and should be recognised as such. It is perceived that some decisions (e.g. regarding allocation of distribution and/or verification activities) are made without consulting them. This appears to be due to the bilateral relationship each of the LOUISE founding agencies has with its IPs. While these individual relationships are seen as very effective, this can result in concerns around segregation of duties within the LOUISE model (e.g. in one location, the same partner was used to carry out distributions of cards and PINs). Another concern is linked to coverage (e.g. an agency changing IP unilaterally, which may result in a capacity gap). Coordination regarding IPs should be brought into the LOUISE governance structure, likely at the SC level. The clarity on their roles is all the more critical given that CARITAS is both an implementing partner and a LOUISE member. Roles and responsibilities in this case can be articulated using a RACI matrix to clearly distinguish between those to be responsible, accountable, consulted, and informed.

V.1.5. Adopt a modular approach to systems development and operation

- **Build on existing systems and ensure interoperability**

The LOUISE model is unique, in that it is the first and only time to date that three UN agencies have collaborated together on a joint OM. This inevitably required a lengthy and challenging exercise to understand each other's ways of working and pre-existing systems[29] for project design, implementation and monitoring.

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[29] Namely SCOPE for WFP, UNHCR's Integrated Data Management System and UNICEF Lebanon Cash MIS for UNICEF.

One of the main lessons learned is the necessity for each LOUISE member to maintain its own programmatic and financial records complying with its accountability and auditing requirements. This accounts for the intention for LOUISE systems (ICS, call centre and IM portal) to be overarching and agency-neutral, relying on the existing agency-specific ones, and allowing these to communicate.

However, the implications of designing LOUISE within such a set-up were underestimated, particularly when combined with the challenge of maintaining ongoing programming in parallel. This explains in part the decision to temporarily continue with the WFP-managed card management system for the time being, and the reliance on the UNHCR call centre to date.

- **Retain intellectual property of the software and code developed to operate those systems**

Another lesson is related to the intellectual property of the call centre software. To design systems for replicability, the code should be open-source, so that any agency can tailor it to a particular context and then use it. This ultimately means that the software development-related costs should be borne by LOUISE members, be this in-house or subcontracted. The learning from the call centre experience is that for LOUISE members to develop the software would have maybe been less expensive, and more effective.

V.1.6. Appoint a project manager from the outset

- Oversight and coordination

There is an overwhelming consensus that it is critical to appoint a project manager (PM) at the outset of a collaborative process such as LOUISE. This gap has been recognised and the function is due to be filled in mid-2019, hosted by UNOPS. The PM should provide coordination and support across the member agencies by defining roles and responsibilities; following up with the different members on a commonly agreed work plan; and systematically documenting discussions and decisions. The high level of staff turnover inherent in any humanitarian operation inevitably results in a loss of institutional knowledge. This is particularly acute for an ambitious inter-agency collaboration, hence the importance of having a custodian of the system.

- Independence and legitimacy

The PM should be agency-neutral, and co-funded by all founding agencies, with the costs factored into the business model. This is a complex leadership and coordination position, which should be empowered to make decisions, and graded at an appropriate level of seniority. Depending on the scale and complexity of the joint programming, the secondment of agency staff to work exclusively on the model could also be considered.

- **Distribute responsibilities based on existing capacities**

The principle of pooling resources and sharing responsibilities has meant that systems development was distributed across agencies, based to an extent on equity rather than existing capacities. In terms of the ICS, the fact that WFP was already partnering with BLF prior to LOUISE was a significant advantage. The capacities required to lead the Card Management include the necessary legal and financial background to be able to negotiate with the bank, and the capacity to develop systems for card management automation. While WFP has succeeded in automating most of the card management processes, some of this work remains manual (e.g. manually sending the household registry lists to WFP via Secure File Transfer Protocol), reducing efficiency and accountability in the process. Those processes can and should be automated with the upcoming ICS system.

In terms of the LOUISE call centre, UNICEF was appointed as a convener. This was the first time UNICEF had been responsible for procuring and contracting such type of services. As a result, it was difficult for the organisation to adequately estimate the resources needed across different agencies and ensure they were available. Combined with the challenges with the service provider, this has led to the delays in the call centre set-up. Recommendations include the need for formalising system purpose and requirements, a dedicated call centre project manager, and highly qualified software developers. The focus of the decisions also needs to be within these technical teams who have the necessary semantics and knowledge on how systems work within a clear framework decided by the SC.

The underestimation of the challenges linked to system development and interoperability seems to have resulted in under-resourcing these functions across agencies. Developers for both the call centre and the ICS reported getting multiple and confusing requests from different sources, leading to potential design inconsistencies. A specific recommendation from system developers is the need for clear focal points with dedicated time and the necessary technical capacities, for each system, in each agency (and avoid turnover, dedicate time/prioritization of tasks).

- **Leverage each other's strengths to improve programming**

A significant added value of LOUISE, beyond the focus on the core systems, is the potential for agencies to leverage each other's strengths and adhere to joint minimum quality standards. For example, UNICEF had very little distribution capacity and was able to leverage WFP and UNHCR's highly rigorous distribution systems. Simultaneously, UNICEF ensured that cash assistance from LOUISE could be accessible to vulnerable Syrian refugees not part of UNHCR records. The intent to leverage such strengths should be an explicit part of the planning for any future model.

V.1.7. To encourage uptake of the model, make sure the requirements and benefits are clear

- On the basis of founding documents, clearly communicate what the model is and what it tends to achieve

The packaging and understanding of LOUISE has not always been consistent among existing members, which has impacted member agencies' collective understanding of the model of which they are part. Given the strategic and operational challenges of such a collaboration, each agency needs to be clear on key messages to disseminate within its organisations, highlighting the organisational commitment and added value. One suggested way to communicate about LOUISE is to present the 'corporate' elements of LOUISE that forms LOUISE (i.e. legal elements, on which the governing body makes a decision), as well as the programmatic elements that are not formally part of the model but that are facilitated by it (i.e. on which the governing body does not make a decision but where collaboration adds significant value).

Effective communication with donors on the initial intent and set-up of LOUISE was hampered by the debate between the ECHO/DFID single delivery model versus the LOUISE model. Since the donor decision to fund organisations delivering CVA through LOUISE in mid-2017, and supported by the website and other brand materials, the model has been relatively easy to sell (and even has become a selling point) to a range of donors seeking a streamlined way of providing CVA. As discussed above, having a clear efficiency and effectiveness analysis for the model as a whole will significantly influence donor support. More human stories about LOUISE and the effect the single card has on beneficiaries would also be an effective communication tool.

- Encourage new members to join and clarify entry requirements and process

While the accession process is detailed in a MoU annex, the process in practice appears to have been quite complex and lengthy for new members. An identified barrier is that there is no single focal point for accession. It is possible to sign an accession agreement with either WFP or UNHCR which also seems to cause confusion among potential new members as to who should be approached for accession.

The costs, both from a transactional and a bureaucratic point of view, are also a significant consideration for prospective agencies. The associated transfer costs are perceived to be quite high. Therefore, NGOs, especially those with small caseloads, are mostly[30] finding their niche outside of LOUISE. If the intent is to grow LOUISE as a collaborative platform, there is

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[30] CARITAS and ANERA, though have small caseloads and intend to use LOUISE.

a need to clearly document the incentives, processes and costs involved, and actively communicate them.

- **Engage new members in the governance structure**

As outlined in the LOUISE stakeholders' section above, non-founding members can be part of the SC in an observer (non-voting) role. It is acknowledged that when the LCC was sitting in the SC (as a voting member), they added a lot of value to the conversation, particularly by bringing in the beneficiary perspective. It appears that newer LOUISE members have not yet been invited to join the SC, nor to participate in working groups. Similarly, IPs have not yet been invited to participate in the working groups, although that could improve ownership of the model as a whole. The question of whether non-founding members can vote in the SC could also be re-evaluated.

V.1.8. Define what success looks like and monitor progress metrics

- **Define and track efficiency and effectiveness metrics**

A business case should be accompanied by metrics and a clear process for measuring and analysing them. Similarly, the way agency budgets are presented, and costs are distributed, should allow for a cost analysis.

While there is widespread consensus that the LOUISE process has driven efficiency and effectiveness benefits, as documented for each system and workstream above, these metrics have not been measured or analysed thus far. As of now, most LOUISE-related knowledge is still tacit (i.e. it lies with individuals and is not formalised).

Value for Money (VFM) analysis and third-party monitoring is being conducted, but at the individual agency level, not at the LOUISE level. A collective VFM analysis for LOUISE would require all member agencies' willingness to share relevant cost data.

With more consistent documentation of its benefits, LOUISE could strengthen its positioning vis-à-vis donors, ease replicability across contexts, and support efforts to institutionalise the experience. This learning review is part of the process to address this.

- **Prioritise joint process monitoring**

At minimum, agencies should conduct joint process monitoring. Indicators were agreed through the BAWG for post distribution monitoring, which include satisfaction with the distribution process, use of the grant, etc. Each LOUISE member agency has reportedly integrated these into its own monitoring forms. However, the establishment of joint process monitoring, or joint analysis of separately collected process monitoring data, would lead to further efficiency gains, and facilitate joint action on process issues.

V.1.9. Articulate how the OM interacts with the whole of cash response system[31]

In 2018, 435 million USD[32] transited through LOUISE, making it one of the key operational models delivering CVA in Lebanon. Different operational models co-exist in-country and are inter-linked. Organisations also design and deliver cash programmes in a more traditional fashion, such as the Lebanese Red Cross. The Whole of Cash Response System is not a palpable structure and in Lebanon it is a rapidly evolving arena.

All LOUISE members are active participants of the Basic Assistance Working Group (BAWG)[33] and of their respective sectoral coordination groups. When it comes to basic needs assistance, LOUISE members are working under the same sector work plan and implementing interventions that feed into the overall objectives of the sector (on regular and seasonal basis).

The BAWG is not a distinct OM. Rather, coordination bodies are the links between different OMs, yet at global level responsibility for cash coordination is still unpredictable and decided in an ad hoc fashion.[34] It is therefore all the more important to articulate how the OM interacts with the whole of cash response system and with the cash coordination body.[35]

LOUISE members attend BAWG but in the own name, and rarely share updates of LOUISE perspective. Non-LOUISE members therefore have a limited understanding of how LOUISE functions, and the related costs and benefits. This seems like a missed opportunity to improve the external understanding of the model and, crucially to facilitate the coordination

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[31] "The Whole of Cash Response System comprises all the existing interventions that provide cash grants or vouchers to the same group of crisis affected households in a given geographical area. The WCRS can be composed of one or several operational models" - Juillard, H., Smith, G., Vogel, B., Weiss, L., Shah and V., Maillard, C., Jourdain, J. (2018). *Contributing to humanitarian reform through cash programming scale up. A study protocol.* London: DFID.

[32] Source: LOUISE members.

[33] In Lebanon, multi-purpose cash coordination sits within the BAWG, while non multi-purpose cash is coordinated by each sector. The BAWG is one of the nine sectorial working groups in country and was set up in January 2015 with the merger of the Cash Working Group and the Non Food Items Working Group.

[34] 3rd Grand Bargain Cash Work Stream Workshop – Co-Conveners' Report Rome, 16th – 17th May 2019.

[35] As per the CaLP, cash coordination includes operational processes and strategic functions that focus on results and impact. Some functions may have both operational and strategic values; that said, strategic coordination usually covers a) influencing standards and transfer values; b) joint analysis and decision making on appropriate type of response to ensure complementarity between CVA and other modalities; c) coordination of the humanitarian response; and d) advocacy with host governments, humanitarian cash transfers (HCT), donors, etc. On the other hand, operational (or technical) coordination covers a) joint needs/markets assessments; b) provision of CVA to cover multiple objectives; c) harmonisation of cash delivery instruments; d) joint monitoring; and e) development and use of common guidelines such as SOPs and tools.

and complementarity of CVA with other actors. This valuable role could be carried out by the PM.

V.2. Operational learning

V.2.1. Design with the user at the centre

- **Document and monitor assumptions of the Common Card**

The assumption underlying the LOUISE model is that the Common Card offers an improved user-experience for its end-users, by allowing them to access all their CVA from one single payment mechanism.

This assumption has however not been tested, nor has the difference in end-user perception over time been studied. A question raised is the possible preference for two cards, in case they lose one, particularly given card replacement timeframe can be up to three months[36].

There is also evidence[37] that some groups still have problems accessing ATMs (e.g. in Arsal) or using ATM technology, and that withdrawing money at ATMs may put women at risk. WFP and UNHCR are already undertaking additional accompanying risk assessments for those groups with limited or constrained ATM access (e.g. in Arsal). These assessments resulted in UNHCR and WFP splitting the Arsaal caseload and sending recipients to ATMs on different days to reduce overcrowding and risks since 2018. Future models should document and monitor the assumptions of the benefits of a common mechanism and use this data to adjust design. Providing more choice for more beneficiaries is also a way to mitigate risks.

- **Ensure there are alternative redemption mechanisms**

The LOUISE Common Card offers multiple wallets, which mitigates the risk of currency shortages. In May 2019, when there was a shortage of currency in the banks, the voucher wallet was still functioning, and end-users could access assistance through it. Similarly, should contracted shops run out of commodities, the cash wallet would still function.

Having one common card remains relevant in Lebanon, but with the considerations above in mind, a back-up mechanism[38] should be considered to mitigate against system interruptions and to allow specific vulnerable groups to access CVA. It should also be recognised that the uniformity of service offer in Lebanon is very rare. In other contexts, the model should be developed as a platform from the outset, allowing for the integration of

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[36] Discussions are underway with the bank to mitigate the bank's technical limitations to card re-issuance and ensure that the "missed months" remain credited to the individual's card virtual account.

[37] Gabriella McMichael, 2019, WFP Lebanon Protection Risks & Barriers to Gender, Age & Disability Inclusion in Cash & Basic Needs Assistance & Livelihoods Programmes. WFP.

[38] Cash-in-hand, bank transfer, voucher, etc.

multiple delivery mechanisms and hence improving the effectiveness of the model and its capacity to reach multiple groups across geographical areas. Depending on the context, running multiple delivery mechanisms may negatively affect cost-efficiency, but would benefit effectiveness and equity.

V.2.2. Be clear on the requirements for service providers

- **Embed learning from the call centre contracting process**

The initial intent of the call centre was to develop a software that could then be adjusted and used in other contexts. However, based on developments to date, this does not appear to have been realised. The lack of clarity across LOUISE agencies on the specific requirements of the call centre emanated from a lack of detailed documentation of the requirements at the outset, which in turn resulted from a lack of involvement of experienced technical staff in the development of the business and technical requirements.

This later impacted the quality of the tendering documentation; the selection of a provider, Teleperformance (TP), with a relatively rare interface, making interoperability challenging; the subsequent subcontracting by TP to another software developer, Infinity; and the overarching lack of flexibility of the contract with TP.

- **Improve the next FSP procurement process**

The joint FSP tendering process was the first activity carried out collectively by the LOUISE agencies. The process was facilitated by the similarity between procurement procedures across UN agencies, which allowed relatively rapid decision-making on a preferred provider. The following best practices have been harnessed throughout the process, which will inform the next tendering phase in mid-2019 and future models in other contexts. First, senior finance staff from all the agencies should be actively involved in the tendering process, to ensure their specific business rules are captured. Second, the tender should include a clearly defined fee structure and the provision for a variable fee structure adapted to the scope of each agency's services, so that those with a narrower range of services do not cover the costs of others. Third, the solution proposed by the FSP should be tested prior to selection. This should include all aspects of data sharing, upload instructions, card issuance, transactional data, FIFO calculations, cost-sharing, invoicing, data segregation etc.

- **Invest in the capacities to manage service providers**

The experiences detailed above have demonstrated that service providers should be given very specific requirements that capture the business rules and processes of all member agencies. They cannot be responsible for the prioritisation of sometimes contradictory requirements coming from different organisations.

The SC needs expert guidance during these technical discussions to inform decision-making. This type of guidance should ideally be provided by a combination of in-house business analysts and IT solutions engineers – both very tech literate and IT literate – with one focusing on the functional requirements based on end-user needs, and the other on the IT requirements and the menu of options at disposal. The specialisation of some functions should not be made at the detriment of the end-users, so it is paramount for systems requirements to be built around end-user needs.

V.2.3.   Clarify card ownership and administration

- Agree on pros and cons of having a single card administrator

The first three years of the MBA are coming to an end on September 30th 2019 and a new tender is currently under negotiation. Discussions are underway on having a single or multiple card administrators. Within this discussion, some of the key issues discussed have been: the pros and cons of oversight of card-related data by a single agency; the scalability of the different models, particularly if the LOUISE membership continues to grow; the implications of having multiple card administrators for the traceability of cards and PINs; the potential multiplication of requests end-users would have to make to ensure a new card is issued; and the implications and risks around the bank receiving multiple competing requests and having to split fees across several organisations for the same card.

At the time of writing this report, the decision process was still under way. The discussion points above highlight the value of an independent ICS, as most of the potential risks of single card ownership can be tackled this way.

V.2.4.   Simplify the coordination of multiple wallets

- Define the functionality of each wallet

The multi-wallet functionality of the Common Card is one of its key defining features. However, the functionality of the different wallets was not clearly defined from the outset. This has been challenging because each agency has different rules when it comes to approving payments. For example, WFP voucher assistance used to not be carried over from one month to the next, whereas UNHCR and UNICEF's assistance was. This meant that if there was a delay with card validation for a household in a particular month, leading to card freezing, that household would lose that month's food entitlement. In the next MBA, it recommended to clearly define the different and the technical requirements for each wallet, considering the various programmes' objectives, alongside different agencies' business rules and restrictions.

- Drive towards a single cash wallet

Within the multi-wallet design, there are two wallets for cash assistance, the Combo (used for food assistance) and the ATM wallet. Having a single cash wallet would allow all relevant agencies to oversee the total amount of cash assistance of a particular household. This model of a single cash wallet should be designed from the outset in other contexts, provided the most flexible rules in terms of wallet functionality are applied to this single cash wallet.

- Streamline management and reporting of FIFO

The FIFO process was designed to overcome the challenge of a single cash wallet with assistance from different agencies. The bank automatically calculates the FIFO-balances on a daily basis, and this is then verified by WFP before being shared with other LOUISE members.

Currently, the full amount on the card needs to be offloaded, followed by a calculation of which amount belongs to the agency requesting the offloading. The balance is then credited back to the card. To ease this process, it is recommended that the partial offloads happen through a one-time offload transaction.

VI. Replicability of LOUISE: Lebanon, an inspiring environment

This section reflects on how the LOUISE experience has inspired collaboration beyond Lebanon.

LOUISE was, and remains, the first time that three UN agencies have collaborated on a joint operational model. It is particularly interesting in that it has spanned the period from a peak refugee crisis, to discussions on development approaches and linking with social protection. The learning to date has inspired the following strategic and operational shifts.

- Making working together the new normal

LOUISE has ensured that working together strategically is now the default option. It has demonstrated that collaboration can be achieved, incorporating finance, legal and procurement requirements of the respective members. It has also exemplified how agencies and their staff can shift from an institutional to a collaborative mind-set.

- Providing a viable alternative to the single agency model

LOUISE has demonstrated that streamlining assistance through a common model can influence efficiency and effectiveness. The global expectation from a diverse set of donors is now that UN agencies will achieve a higher level of operational collaboration, and ideally provide opportunities for others to join as well. The branding of the OM as LOUISE, rather

than as a loosely grouped set of individual agencies, has been a key factor in communicating about the model and its benefits.

- Influencing the UN Common Cash System Statement

The ['Statement from the principals of OCHA, UNHCR, WFP and UNICEF on cash assistance'](#) commits UNHCR, WFP, UNICEF and OCHA to a common cash system that is collaborative, inclusive, and builds on a single transfer mechanism approach and collaborative cash programming - from needs assessment to monitoring. This statement was influenced by what was demonstrated in Lebanon. It is a recognition by the heads of agencies that a LOUISE-type model reflects the preferred principles of action.

- Encouraging investments in interoperability

The LOUISE experience has highlighted the importance and opportunities of investing in interoperable systems, based around clear data sharing protocols. UNICEF, WFP and UNHCR are making global investments to build the required level of interoperability between their systems to move towards a virtual common list of beneficiaries; to support complementary approaches to targeting and referrals; and to better track duplication in registration and assistance. The extent and feasibility of collaboration around each of these activities will vary by context but the ambition remains the same.

VII. Annexes

VII.1. Overview of workstream and system functionality

The table below presents a summary of the LOUISE systems, workstreams and complementary activities as documented in this review. For each function, the nature of collaboration is presented as of June 2019. The level of collaboration is also assessed, using the categorisation[39] in the UNCDF 'Cash Digitization UN Collaboration Coordination and Harmonization Opportunities' report.

Table 3 LOUISE Systems, workstreams and complementary activities

Function		Nature and *level of collaboration*
LOUISE Workstreams	Common card management and distribution	A common process for card issuance, design, distribution and activation, loading requests, PIN issuance, FIFO, deactivation/suspension and cancellation. *Co-design (intended and actual)*
	Common card training	Common guidelines developed for trainers supporting the distribution of cards and PINs. *Co-design (intended and actual)*
	Common communication	Common products developed to communicate with households eligible to receive CVA through the OneCard. *Co-design (intended and actual)*
LOUISE Systems	ICS	WFP plays the role of card administrator (i.e. they are responsible for card management on behalf of all agencies). Coordinated card and PIN-related instructions are communicated to BLF through WFP's SCOPE. However the WFP system does not communicate with the call centre, nor with UNICEF and UNHCR systems, though this is technically feasible. *This was intended to be co-design. The current reality is **service provision/ sharing of assets and accelerators.***

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[39]Levels of collaboration:
- co-design: joint definition, development, and realization of shared assessments, approaches, systems, and related processes;
- interoperability/common norms and standards: definition and adoption of common principles, technical norms and protocols, and shared standards at the global level;
- service provision: situation whereby (i) an agency (the requester) requires the support of another (the provider) to facilitate the deployment of cash assistance and (ii) the provider accepts to mobilise its existing capabilities to deliver this additional mission;
- sharing of assets and accelerators: facilitated and systematic access to assets or accelerators such as systems, documentation, contracts, partnerships, templates, toolkits;
- limited collaboration: agencies design, plan, and deliver their cash-based programs relying on their own systems, processes, and procedures, with only ad hoc information sharing.

	Call centre	UNHCR provides a call centre that is also used by WFP. Designated WFP colleagues have access to the UNHCR system - through a client VPN connection - that allows them to extract the data that relates to WFP programmes or card/PIN related issues. *This was intended to be co-design. The current reality is **service provision** and **sharing of assets and accelerators***
	IM portal	LOUISE agencies share the management and updating of the website on a rotating basis. *This was intended to be co-design. The current reality is **limited collaboration***
Complementary activities	Vulnerability and targeting	Targeting is harmonised, through the VASyR and its linked econometric targeting model, for most of WFP and UNHCR's programmes (MPCA, food assistance and winter assistance), and more widely beyond LOUISE agencies. *Co-design*
	Card validation	Since 2017, UNHCR and WFP have been running a joint validation exercise to ensure the right beneficiaries have the right card and are still in country. *Service provision*
	Monitoring	Each LOUISE member organisation conducts its own process monitoring and outcome monitoring. The third party monitoring led by CAMEALEON focuses primarily on WFP programmes. *Limited collaboration*
	Complementary programming	LOUISE members carry out complementary programming (counselling, protection activities etc.) at distribution sites *Sharing of assets and accelerators*

VII.2. Study matrix

The matrix below outlines the sub-questions to the primary research questions and the analysis measures that have been used for each.

Table 4 Learning review matrix

Secondary research questions	Proposed analysis measures
To what extent have the different elements of LOUISE achieved their purpose and specific functionality?	▪ Actual timeline for the operationalisation of different elements of LOUISE, including relevant global commitments ▪ Self-reported optimal technical, managerial and behavioural capacities that would have been required for each element of the LOUISE system ▪ Extent to which the purpose and function of specific elements of LOUISE can be replicated across contexts

What were the intended benefits of each element, and to what extent did their design and implementation allow these benefits to be realised?	- Level of coordination between LOUISE agencies and other relevant actors - Changes (positive and negative) to the frequency and timeliness of the assistance provided during the period of transition to LOUISE - Self-satisfaction of recipients with assistance received pre- and post-LOUISE - Communication with end-users: self-reported satisfaction with the effectiveness of communication through LOUISE - Self-reported drivers and blockers of efficiency in the current LOUISE functions and set up processes - Quality of financial risk management for each participating agency - Self-reported increased donor interest in funding streamlined delivery mechanisms
To what extent has the nature and level[40] of collaboration within and across these elements driven the intended benefits?	- Influence of the governance structure on the nature and level of collaboration - Level of collaboration at different stages of the programme cycle: variation between stages; variation between intended level of collaboration and realised level of collaboration; intention to broaden collaboration to new areas - Opportunities and constraints to collaboration, specifically inter-operability requirements - Strengths and attributes of different agencies based on national and global capacities and investments[41] (e.g. mandate and strategy; business model for cash: positioning, capabilities, economics, risks; operating model for cash: process, people, technology, controls) - In-country capacity requirements of specific agencies to lead different operational elements of LOUISE - Minimum set of accelerators required for collaboration and harmonisation on cash programming[42]
What have the enablers and blockers been to maximise the overall benefits of LOUISE across the steps of the programme cycle, and which of these are context-specific?	- Elements of the local context (e.g. regulatory environment, supply-side offering, and demand-side attributes) which influenced the design and implementation of different elements of LOUISE - Distinction in between the context specific drivers vis a vis those linked to the model (i.e. likely to materialise elsewhere) - Enablers to explore: global or regional dynamics; leadership at country level; past experience of collaboration; existing coordination mechanisms

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[40] Refer to categorisation of collaboration (co-design, interoperability/common norms and standards, service provision, sharing of assets and accelerators, or limited collaboration) in cash digitalisation report.
[41] Refer to the assets and accelerators which different agencies are investing in at global level in cash digitalisation report.
[42] As above.

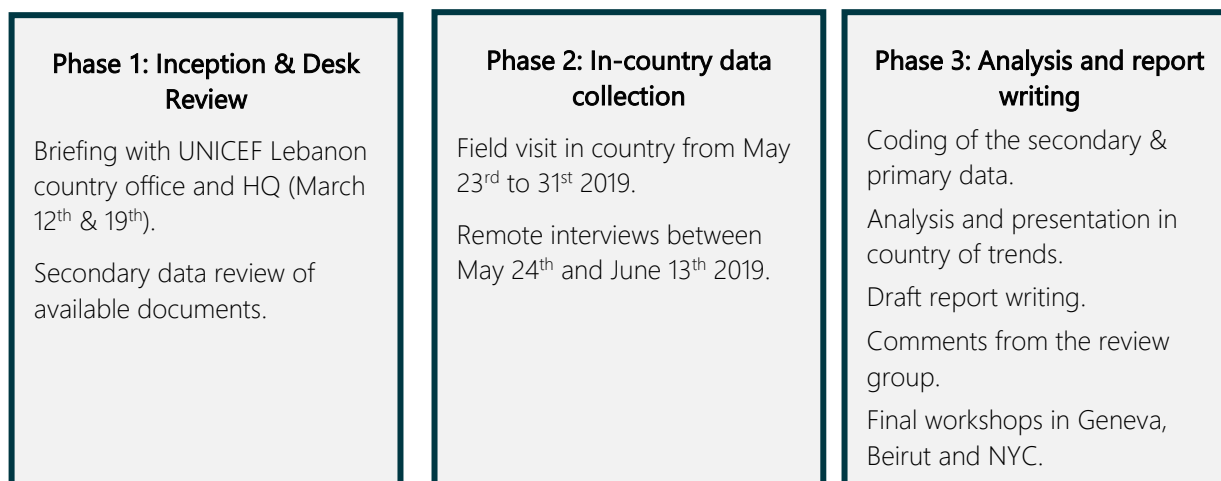|	
	• Blockers to explore: global or regional dynamics; weight of legacy; different emphasis on specific requirements; restrictions in mandate and scope of interventions; policy divergences (e.g financial risk management, contractual liabilities, data protection, cost- recovery, intellectual property), donor policy and strategy, more attention given to some steps of the project cycle.

VII.3. Detailed methodology

The review followed a three-stepped approach that is presented in the figure below:

Figure 16: Methodological steps of the evaluation

Phase 1: Inception & Desk Review	Phase 2: In-country data collection	Phase 3: Analysis and report writing
Briefing with UNICEF Lebanon country office and HQ (March 12th & 19th). Secondary data review of available documents.	Field visit in country from May 23rd to 31st 2019. Remote interviews between May 24th and June 13th 2019.	Coding of the secondary & primary data. Analysis and presentation in country of trends. Draft report writing. Comments from the review group. Final workshops in Geneva, Beirut and NYC.

As indicated in the inception report, the consultancy endeavoured to meet its objectives through a qualitative, participatory approach.

In conducting this review, the consultants considered how the learning could contribute to the UN's efforts to move towards a common cash system, as outlined in the 'Statement from the principals of OCHA, UNHCR, WFP and UNICEF on cash assistance'. In addition, and as agreed with the consultancy managers, the consultants suggested that the methodology build on the approach and recommendations outlined in the 'Cash digitisation: UN collaboration, coordination and harmonisation opportunities', released in December 2018.[43]

The methodology used to conduct the review is detailed below. While this is presented in a linear fashion, the whole process was highly iterative.

VII.3.1.   Inception phase

Briefings

The study was launched with a briefing by UNICEF's Lebanon country office and headquarters on March 12th. A follow-up clarification call was also held on March 19th to address questions the consultants raised on: the major milestones of the LOUISE set-up; the metrics that guided LOUISE's development and if/how have these have been tracked; the relationship between LOUISE and other cash assistance programmes in Lebanon; the role of NGOs in the LOUISE model; and to take stock of the secondary literature to review.

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[43] Lebanon is one of the case study explored in the report, yet it has not built on extensive data collection in country.

Desk review

Following the briefing, an extensive desk review of the project and documentation was conducted. The desk review included the following types of qualitative documentation:

A. The MoUs and MBA;
B. SOPs and associated annexes relating to the LOUISE systems;
C. Materials produced under each of the workstreams;
D. Presentations (PowerPoint, factsheets) of LOUISE and its components.

The consultancy team worked with UNICEF to agree on an inventory of the documents to be reviewed, and the prioritisation amongst these. All documents included in this review are listed in section VII.4.

Inception report

The first draft of the inception report was submitted to UNICEF on March 22nd and discussed in a dedicated call on April 4th. During this call, the following points were covered:

- Research questions and proposed analysis metrics;
- Which functions (systems and workstreams) of LOUISE to focus on;
- Secondary data availability and relevance;
- List of remote and in-person key informants.

Following this, the consultancy team reviewed and finalised a first draft of the inception report on April 8th. The draft was shared with Steering Committee members on April 30th. Their comments were integrated into the final document.

At the start of the field visit, on May 23rd, an initial workshop was conducted to present the methodology and milestones to Steering Committee members and start collecting data to feed into the LOUISE timeline and the mapping of functions and associated tools/guidance.

VII.3.2. Data collection

Key informant interviews

KIIs were the primary method of remote and in-country data collection. KIIs were conducted with a wide range of stakeholders, working for a variety of organisations, both in the fields of programme management and operations.[44] Section VII.4 includes a breakdown of key informants per organisation and function. Overall, key informants were drawn from the following categories of stakeholders:

Table 5: Key Informants per category

LOUISE Agency Global Cash Staff

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[44] LOUISE's donors were considered for inclusion but left aside for now to focus on the programmatic aspects of LOUISE.

LOUISE Governing Body
LOUISE Steering Committee (including Save the Children as a former member)
LOUISE workstream leads and major contributors
LOUISE Agency Finance Staff
BLF Staff
Coordination Body: BAWG
Agencies / Organisations not in LOUISE

In-person key informants were undertaken during the field visit in between May 23rd and May 31st 2019. Remote KIIs were conducted for relevant global informants and/or for Lebanon-focused informants who were not available while in country between May 24th and June 13th 2019.

During data collection, the consultants also added any additional documents shared by the key informants to the desk review. Those documents were analysed in an iterative manner and contributed to the body of evidence alongside the documents reviewed during the inception phase.

VII.3.3.   Analysis and report writing

Data analysis

Qualitative data from the KIIs and desk review was recorded and coded to analyse emerging trends. The analysis was done iteratively so as to be able to adjust the data collection tools and explore some of the trends in more depth. The functions (i.e. systems and workstreams) of LOUISE were mapped against the programme cycle (in line with the approach of the *Cash digitalization* report), to compare and analyse the extent of collaboration across stages.

For each core function, the team looked at: Overview of purpose / intended functionality, Intended level of collaboration, Current state of progress (functionality and level of collaboration), Intended benefits, and Realisation of intended benefits. The analysis was also disaggregated by stakeholder, as relevant.

Final report and presentations

Following the second in-country visit, the consultants produced a first draft of the final report on June 14th, for input from the consultancy review group. The report has been finalised by integrating this feedback.

The first draft of the report was submitted on July 17th and the final draft on November 14th after four rounds of comments. The final report was edited by a native English speaker.

Once the report is final, the consultants will lead at two presentations of the findings in Geneva and Beirut. We expect the purpose of these presentations to be two-fold: 1) clarify the purpose and functionality of LOUISE; and 2) create buy-in and engagement in the LOUISE model outside of Lebanon, to encourage ownership and replication of relevant functions. The dates of these presentations will be determined in agreement with the commissioning team and steering committee.

VII.3.4. <u>Data protection policy</u>

For this review, the consultants complied with the E.U. General Data Protection Regulation (GDPR) directive, which came into force on May 25th 2018. This directive sets out individuals' rights regarding the processing, handling, treatment and storage of their personal data.

For the data collected the consultants:

8. Presented the objective of the project to potential interviewees.

9. Obtained written or oral consent from each key informant before participating in the interview with Key Aid Consulting. This took the form of either a written email or an oral consent given and recorded at the beginning of the interview. It ensures that potential interviewees have been informed about the study, about their privacy and that they agree on their data being used for this report. Depending on their answers, the consultants decided either to integrate or exclude the data/ part of the data from the analysis.

10. Stored interviewee's data (audio recordings, transcripts, database) on a secured and password-protected online server, only accessible by Key Aid Consulting.

11. Shared only anonymised raw data collected (coding matrix) i.e. the interviewee's name, organisation as well as any descriptive information that could breach data protection (age, location, etc.) were removed.

12. Did not quote individuals or refer to interviewee by name in the final report.

13. Did not refer to specific job titles or organisations in the report unless the interviewee had expressly agreed to it. In the case where interviewees within the same organisation disagreed on the use of their organisation name, the most restrictive choice prevailed, and the consultants did not refer to the organisation in the report.

VII.4. Key Informants

Overall, the consultants conducted 43 interviews over the course of the study. They endeavoured to engage with multiple stakeholders, including informants from different organisations and occupying different functions, as indicated in the figures below:

Figure 17: Number of Key Informants per function and organisation
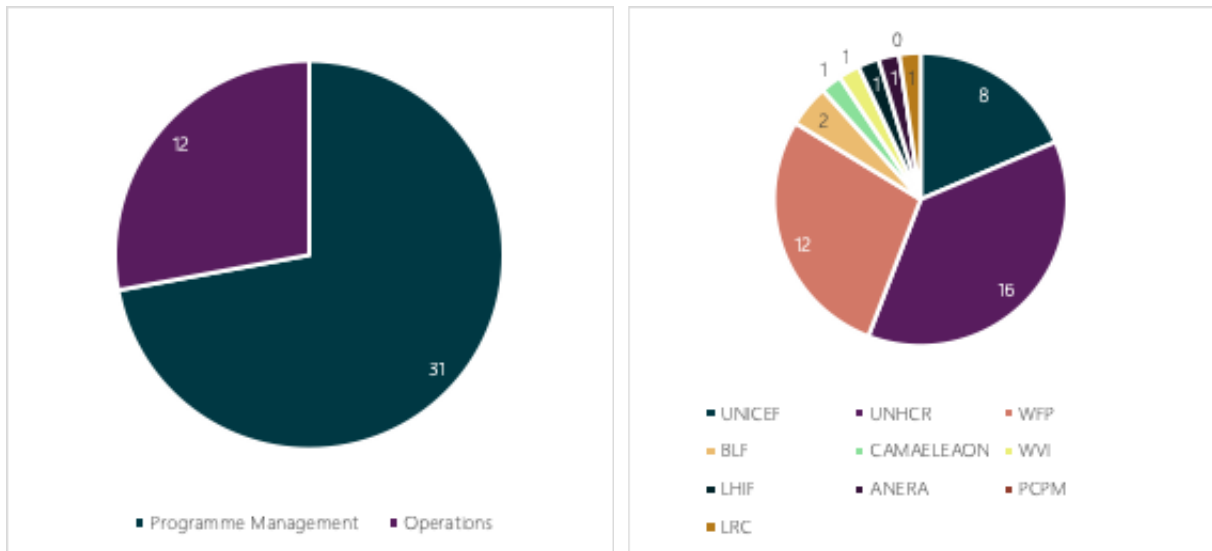
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