THE GROUP CASH TRANSFER (GCT) APPROACH

SKILLS TRAINING

DIGITALIZATION

REPORT ON THE GCT PILOTS CONDUCTED IN BURKINA FASO, LEBANON, SOUTH SUDAN AND POLAND | January 2023
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1. INTRODUCTION

Group Cash Transfer (GCT) is an approach that provides resources in the form of cash transfers to unregistered, emerging or self-mobilizing community groups to implement projects that contribute to immediate survival and recovery needs of a crisis-affected population, benefiting either a sub-section of the community or the community at large.¹

Like other forms of Cash Assistance, GCTs are unrestricted grants that seek to transfer power to crisis-affected populations and community groups to respond to their own needs and priorities. This facilitates a community-led response and recovery and offers multiple cross-cutting advantages such as that they:

- can be used to address and support a wide range of sectoral and multi-sectoral objectives, including food security, livelihoods, WASH, and protection;
- enable women’s economic empowerment;
- build social cohesion within communities (such as between hosts and refugees) by bringing together individuals working towards common objectives, such as fighting discrimination, social exclusion and/or inequalities;
- when used alongside other interventions such as training, can support community groups to develop as local humanitarian leaders, enabling them to work better with the capacities and resources that are available locally, and implement projects that align with community priorities;
- align with Oxfam’s humanitarian-nexus approach² which aims to work more closely with non-traditional, community-based actors, and towards strengthening the resilience of communities and local actors as first line responders in times of crisis.

² Transforming the Systems that Contribute to Fragility and Humanitarian Crises: Programming across the triple nexus
The GCT approach is not new for the humanitarian sector and has been used in a variety of contexts, under various definitions and for different objectives (such as community cash grants for protection outcomes, or survivor and community-led responses) including in response to both rapid and slow onset natural disasters, as well as in conflict and post-conflict settings.

GCT is increasingly seen as an emerging programming approach with significant potential to support the shift away from the top-down nature of the humanitarian system. Given this increased interest by humanitarian actors, the Cash Learning Partnership (CALP) and Danish Church Aid via Key Aid Consulting have developed guidelines and a toolkit (hereafter the ‘CALP guidelines’) to support further uptake of the GCT approach.

With funding from Oxfam IBIS and Oxfam in Poland, the CALP guidelines were used to inform Oxfam pilot projects on GCTs across four pilot countries – Burkina Faso, Lebanon, South Sudan, and Poland.

This report summarizes the main findings of the pilots to encourage uptake and provides recommendations on ways to further develop the GCT approach in the future.

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4. According to the GCT Guidance, the approach has been the most thoroughly developed and documented by a Community of Practice centered around ‘survivor and community-led crisis response’ led by the Local to Global Protection initiative.
5. Explore Oxfam IBIS
2. THE GCT PILOT PROJECT

In 2021-22, guided by the CALP guidelines, Oxfam and partners conducted pilots of the GCT approach across four countries with the aim of building learning and contributing to the wider evidence base on GCTs.

This report aims to document the benefits and challenges of the GCT approach, both for the recipient community groups and the implementing organizations, and in so doing, provide a foundation for effective scaling up of the approach moving forward.

2.1 Timeline

While planning was initiated in July 2021, the pilots were implemented at community level during a 6-month period – in Burkina Faso, Lebanon and South Sudan from October to January 2022, and in Poland from May to August 2022.

2.2 Country selection

To capture learning from the use of GCTs in different contexts, various criteria were considered to select the pilot countries. Preference and priority were given to countries/contexts with the following:

- At least one fragile or complex humanitarian context in order to examine the effectiveness of the GCT approach in some of the more challenging circumstances in which they could be considered.
- At least one country where the GCT approach could be piloted through a local NGO (LNGO) partner.
- Contexts where the approach could be piloted with displaced or refugee populations.
- Either LNGO partner or Oxfam programs which include ongoing or recent work with community-based groups.
- Oxfam country offices (including staff) with high interest and capacity to document and engage in learning activities throughout the duration of the pilots.

2.3 Target group selection

Whereas the CALP guidelines recommend a relatively open process for group selection, for the purposes of the pilots, Oxfam’s country teams were advised to select groups with whom they had already established positive working relationships, or existing community groups. Furthermore, while a variety of community
groups can be supported with GCTs, in this case women’s groups were prioritized in order to examine the GCT approach as a tool for supporting women’s economic empowerment. A total of 13 groups were supported during the pilots, including three mixed gender groups in Poland.

**WHAT TYPES OF GROUPS CAN GCTs SUPPORT?**

GCTs are designed to support unregistered, emerging, self-mobilizing groups that have formed to respond to a crisis or challenge.

They are community groups such as:

- *self help groups;*
- *community committees;*
- *youth groups;*
- *savings groups;*
- *farmer associations; or*
- *other formal / informal structures.*

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2.4 **GCT planning, implementing and monitoring process**

The main steps for all four pilot countries were as follows [in-line with the CALP guidelines]:

- **Preparation** – briefings for implementation teams on the GCT approach and available tools which were to be modified to fit their context.
- **Community outreach** – confirmation of the groups to be supported as well as sensitization sessions with local authorities and other stakeholders to make sure that communities understood the objectives and key steps involved in the GCT approach.
- **Project development** – Oxfam and LNGO partner staff working with the selected women’s groups to develop simple project proposals (including a budget, etc.).
- **Proposal review** – panels composed of Oxfam and LNGO partner staff, local authorities and other stakeholders reviewing and providing feedback on proposals.
- **Cash transfers** – disbursement of funds via the preferred, pre-existing cash delivery mechanism in each country.
- **Implementation and monitoring** – roll-out of community-based activities with monitoring by Oxfam and LNGO staff.

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6. In addition, the pilot projects were supported by several tools and templates which can be accessed [here](#).
<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>TYPE OF GROUP</th>
<th>GCT OBJECTIVES</th>
<th>SUMMARY OF ACTIVITIES</th>
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| Burkina Faso | Women’s groups              | • WASH outcomes, income generation and social cohesion  
• Women’s empowerment   | Four women’s groups were supported in the northern Sahel region which has suffered from periods of insecurity since 2015, with a significant deterioration of the humanitarian situation since January 2019.  
The women’s groups used the cash to conduct a variety of WASH-related activities, including community clean-up and environmental sanitation and hygiene promotion. Income generating activities were also initiated, such as the production of soumbala, a local spice.  
A significant amount of training was provided to the women’s groups, including technical trainings related to WASH or livelihoods, as well as financial literacy.  
The project was particularly challenging for field teams in Burkina Faso due to heightened security concerns at different stages of the implementation. The cash delivery method was with a single check deposited in a Bank of Africa (BOA) account opened by the groups during project implementation.  
Each group was provided with a ceiling value of EUR 3,500. |
| Lebanon | Women refugee groups       | • Income generation and advocacy  
• Women’s empowerment | Cash and Voucher Assistance (CVA) has been a feature of Oxfam’s humanitarian programming in Lebanon for many years, targeting different refugee populations as well as poor Lebanese households, with a notable increase in scale following the Syria crisis.  
Implementation of the GCT pilot in Lebanon was led by longstanding partner LNGO Association Najdeh, which supports Palestinian women’s refugee groups in the Burj Al Brajneh and Chatila camps (Beirut area). |
The projects developed by the women’s groups prioritized livelihoods, but there were benefits beyond the generation of income. For example, one of the groups made and sold dolls, creating income for the group but also providing a small support to the emotional well-being of refugee children.

Due to a lack of necessary documentation to open bank accounts, cash-in-hand was provided directly to the groups through an open and transparent process.

Each group was provided with a ceiling of max. EUR 6,600.

<table>
<thead>
<tr>
<th>South Sudan</th>
<th>Women livelihoods groups</th>
<th>Agriculture production and income generation</th>
<th>Women’s empowerment</th>
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The pilot was conducted in the Rumbek Area of Lakes State, which is affected by cycles of conflict and natural disasters, and where Oxfam has been working since 1983.

Since 2015, Oxfam’s humanitarian programming in Lakes State has included the use of CVA to meet a variety of emergency needs as well as to support economic empowerment activities, including income generating activities.

Existing women’s groups, many of whom were recent returnees, who were already conducting female-led livelihood activities were selected to participate in the pilot. Two groups chose to implement agriculture activities (including field crops and commercial vegetable production), and another established a small restaurant.

In addition to increased ownership of valuable livelihood assets, the GCTs in South Sudan contributed towards building peaceful cohesion amongst group members of different ethnicities.

Cash delivery was provided through direct distribution by Oxfam staff, with ceiling values ranging from USD 3,500 to USD 5,000.
| Poland | Mixed gender, host and refugee groups | • Immediate food, basic needs and shelter  
• First aid training as a preparatory activity for humanitarian responses  
• WASH outcomes | Since 24 February 2022, Ukrainians and Third Country Nationals have been fleeing Ukraine into neighbouring countries due to the Russian invasion. The pilot was conducted in the two border crossing towns of Rzeszów and Radymno in south-eastern Poland.  

Poland differs from other contexts as the GCT pilot was one of the initial activities that Oxfam undertook as part of establishing our operational presence in the country, allowing us to test the approach in a context where Oxfam’s systems were not yet fully functional.  

The GCTs were targeted at three informal groups from the civil society (consisting of Polish and some Ukrainian citizens) to support meeting both short and immediate shelter, food, WASH NFI, and basic needs of the refugee population coming from Ukraine.  

The GCTs had a ceiling value of 10,000 EUR and were transferred as one-time payments to the bank accounts of three groups.  

These were selected in consultation with local authorities and through a systematic group selection process and risk analysis, based on the number of refugees reached through the provision of services.  

The selected groups appreciated the ease of the process, and flexibility provided by GCTs in reaching their objectives.  

Despite requiring a longer period for fund transfers, the simplicity was appreciated as it allowed groups to quickly address urgent needs on the ground.  

Furthermore, Oxfam was able to secure formal registration for a bank account in-country, thus enabling a more direct transfer of funds to cash recipient groups without having to go through Oxfam GB.  

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To ensure that the pilots achieved the main objective of contributing to the wider GCT learning agenda, common Monitoring, Evaluation, Accountability and Learning (MEAL) tools were developed. Each country followed a similar monitoring process:

- The collection and documentation of lessons learned occurred across multiple levels, most notably with a learning journal kept by key project staff to provide opportunities to reflect on a few simple, shared learning questions.
- Post-distribution monitoring exercises were conducted to examine participant satisfaction and any process issues relating to the cash transfer itself.
- Each pilot country completed final narrative and financial reports.
- Following implementation of the pilots, debriefings were also conducted with each country to more deeply examine the operational and financial aspects of the GCT approach.
- Finally, a learning workshop was conducted with project staff from each country to discuss programmatic issues of the GCT approach in more detail and to capture final feedback.

3. KEY LEARNINGS

3.1 Key successes

The GCT approach increases agency, enabling community-based groups to act independently

One of the most apparent (and promising) successes of the GCT pilots, as stated by all participating women’s groups, was the transfer of decision making power that it provided to the groups. While a typical approach would be for humanitarian or development projects to be defined and implemented largely by external actors such as INGOs, GCTs enable a more ‘bottom-up’ approach which allowed the women’s groups to decide for themselves what kinds of interventions would be prioritized. According to participants in the GCT pilots, transferring this decision to the groups led to projects that not only achieved impactful outcomes in terms of livelihoods or WASH, but they also felt more impactful for them on a personal level due to the ownership and agency of the group members.

Further, even with the approved proposal, while there were some early disagreements within the groups about how the money was spent (later resolved within the groups themselves), the groups proved themselves to be consistently effective decision makers, capable of designing and implementing self help projects.

“We now have a tool to support increasing agency and empowerment, not just an indicator on a proposal template.”

– Field staff member, Lebanon
The Group Cash Transfer (GCT) Approach

The GCT approach is a useful tool to support women’s empowerment

Due to the power transfer and control of financial resources involved in the GCT approach, it was found to be particularly effective at supporting women’s economic empowerment. Increased ownership of the process of designing and implementing GCTs on behalf of the wider community was an effective way to increase the participation and visibility of women as drivers of economic activities and positive change. According to learning journal entries, the GCT approach also proved to be a significant confidence-builder for many of the individuals and groups involved in the pilots.

“We wanted to prove to the community around us that we, refugee women, make up an essential component of society that can contribute to the economy on top of being sole caregivers.”
– GCT group participant, Lebanon

 “[empowerment is] reflected in the names that the groups gave themselves, including - WOMEN DREAMS, THE HOPE, SUPER WOMEN AND QUEEN BEAUTY.”
– Learning journal entry, Lebanon

The GCT approach enables informal groups to participate in the local humanitarian leadership (LHL) space

While LNGO’s are appropriately the primary focus of current efforts towards increasing LHL in the humanitarian system, more space could also be made to support less organized or formally recognized groups among the affected communities themselves. In this sense, the GCT approach can be used to facilitate community-led response and recovery, where affected community groups take the lead in defining and meeting their own priority needs.

GCTs were found to be an effective tool for enabling these kinds of grassroots groups to more meaningfully participate in their own humanitarian response and recovery efforts.

As the GCT approach does not require complex management or reporting systems, it allows and encourages unregistered, emerging and self-mobilizing groups to act at the forefront of emergencies as first responders, tackling challenges and responding to community needs. GCTs therefore include those who are often excluded from governmental or INGO support due to lack of appropriate documentation, limited mobility, and general marginalization.

“We learned how to manage a project in an emergency situation, something we had not done before.”
– Learning journal entry, L’Association des jeunes de Pissila (AJP), local NGO in Burkina Faso.

“Through GCT processes, we were able to connect with other like-minded community groups and networks who were working for the same cause and towards the same aim of supporting the refugees coming from Russia.”
– Radymno Group in Poland
The GCT approach creates opportunities to strengthen community-based groups, with a view towards sustainability and community led resilience

Following the process outlined in the CALP guidelines and using the tools provided in the toolkit can be challenging for some community groups, especially in terms of developing a project proposal, budgeting, or forming a workplan.

While time-consuming for staff, the process of accompanying and coaching these groups during the development a GCT project can also help to strengthen their capacity to plan and conduct similar activities in the future. Additionally, given the wide variety of community groups that could be supported and the different capacity building needs that could be required, GCTs present a significant opportunity to support the development of community groups in other ways.

To support the self-identified goals of the community groups, several capacity building activities were conducted for the women’s groups targeted during the pilots. These included livelihoods focused training (e.g. on poultry rearing, specific income generating activities, agriculture, etc.) as well as WASH-focused trainings (e.g. soap production, hygiene promotion, etc.). Notably, basic financial literacy trainings were found to be especially helpful in areas where literacy rates are low, as were the trainings on organizational management.

The GCT approach can support conflict sensitive programming and contribute to building social cohesion

Not only was implementing GCTs achievable in contexts of insecurity, but the GCT approach contributed to greater social cohesion within and between participating women’s groups. In the case of Burkina Faso, the roll-out of activities often required the presence of internally displaced persons (IDPs) and host community members in the same space for various capacity building activities and hygiene awareness sessions. In South Sudan the participatory process of developing GCT projects created a space that facilitated exchanges between women from different ethnic groups as well.

Bringing project participants together in this way facilitated better understanding and the establishment of social ties between the groups.

“The frequent follow-ups with groups... also provided opportunities to conduct capacity building activities for the groups which should have a longer-term impact on their sustainability...”
– Learning journal entry, Burkina Faso

“There have been communal conflicts among these communities that hardly allow them to interact and mix. This project contributed towards building peaceful cohesion among the group members, as people of different clans, and ethnic backgrounds”
– Learning journal entry, Burkina Faso (AJP)
The GCT approach is an appropriate tool for local and national NGO partners, but extra support may be required initially. The pilot in Lebanon, where all activities involved in the GCT approach were directly implemented by NGO partner Najdeh, provides a case study on NGO-led implementation of the GCT approach. While the process was found to be manageable, there were operational delays at the start of the project and compliance and other administrative procedures required by Oxfam (especially during procurement, as outlined below) created further challenges for the women refugee groups during implementation.

“Oxfam should provide additional support to partners on the GCT approach. While the process was explained and the guidelines and tools were shared, the introduction of such a model should be accompanied by sufficient technical support and dedicated follow up.”
– Learning journal entry, Najdeh

3.2 Key challenges

Low levels of literacy and numeracy can create challenges for participation and full ownership by community groups

For many of the vulnerable populations that humanitarian or development programs normally target for support, low literacy and numeracy rates can create challenges for GCTs, especially in terms of developing proposals and other project documents, capturing and documenting learning, conducting procurement and tracking expenditure of project inputs. Some women’s groups requested the addition of functional adult literacy classes to support with the process. Low literacy among some groups was also one of the main reasons that the GCT approach proved to be such a time-consuming activity for staff involved in the pilots.

Like all CVA modalities, GCTs should ideally be integrated alongside other programming

CVA can enable financial access to goods and services for both households and groups. However, financial support is rarely all that is required to meet the variety of needs created by disasters and cash assistance should be integrated with other forms of humanitarian support to be most effective.

While GCTs can be implemented as a stand-alone intervention, complementary interventions would ideally be conducted concurrently to enhance the positive outcomes and knock-on effects of the cash support. For example, in addition to the capacity building activities discussed above, the project in Burkina Faso also provided WASH items alongside the hygiene messaging and cash assistance to increase the impact of the hygiene promotion component.

In Lebanon, one of the groups decided to use the launch of their project to further enhance their support to Palestinian refugee women by conducting activities linked to a ‘16 days of activism’ campaign and raising awareness about the gender-based harassment that is common in the camps.
Successful GCTs require effective communication and consistent stakeholder engagement throughout

Usually, the GCT approach would entail an ‘open call for proposals’ to several community groups in the same area, which can lead to confusion or contribute to tensions within the community. While the pilot projects purposefully targeted women’s groups, which reduced the number of eligible groups and limited these risks to a degree, detailed and transparent communication from the start is a key requirement for a successful GCT project. This is not only relevant to the objectives and target groups for the GCTs, but also the proposal development and review process, the cash delivery mechanisms to be used, the implementation process, feedback and other accountability mechanisms, as well as reporting requirements.

While the same would apply to most humanitarian or development interventions, especially cash-based interventions, the GCT approach in particular involves several points of potential confusion.

Experience during the pilots showed that working closely with local authorities is crucial to the process. For example, selection committees were established in Burkina Faso, composed of a variety of local actors and chaired by the departmental head of CODESUR (Conseil Départemental de Secours d’Urgence et de Réhabilitation) to assist with the communication requirements and proposal selection processes. Additionally, involving local authorities in this way can reinforce the leadership roles of local authorities and other community structures as facilitators of humanitarian action.

The GCT approach is time-intensive

Although the number of women’s groups supported during the pilots was quite small (3–4 groups per country), the GCT approach still involved a significant time requirement for staff who were directly involved with supporting the women’s groups.

While some of the time requirements can be explained by the fact that GCTs were a new programming approach for the field teams involved, others are likely inherent to the approach itself.

For example, the significant communication and community engagement required at the outset of the pilots was time-consuming, as is often the case for humanitarian interventions. However, other steps of the GCT approach, such as the proposal development and review process, or during implementation by the groups themselves in terms of providing guidance on different processes (most notably during the procurement process, as outlined below), were equally time-intensive for staff. Low levels of literacy among some of the groups also contributed to the amount of time required during different steps.

“In order to remove any ambiguity in the selection of organizations and to make the transparency of the project very clear, the selection process was conducted by a selection committee.”
– Learning journal entry, Burkina Faso
4. TIPS FOR FUTURE GCTS

This section outlines some of the main recommendations that stem from the experiences of Oxfam and NGO partner staff involved during implementation of the four pilots, including feedback provided in learning journal entries, narrative reports and regular project updates.

★ Engage local authorities and other stakeholders, including women, from the outset

The pilots in each country underscored the importance of effective engagement and coordination with a wide range of local actors, especially local authorities.

The initial community outreach and planning phases of a GCT project warrant particular attention, however maintaining that engagement throughout implementation was a key to success during the pilots.

In South Sudan, for example, a monitoring committee composed of staff from the mayor’s office and members of the village development committee was formed to ensure that the projects were moving ahead, and that the women’s groups had support when they needed it.

Future GCTs should ensure that women are adequately represented in the local structures that are engaged in these processes. Where this is not possible, steps should be taken to involve women’s voices in other ways.

★ Understand the situation and context of the programming and embrace the agility of the approach

Situation and contextual understanding is crucial to using the GCT approach, including an assessment of community structures, associated risks, needs and priorities of the communities. Building on existing coordination mechanisms, field teams should coordinate and engage with local authorities and community members to help maintain accountable and transparent implementation of the GCT program.

This will facilitate the integration of flexible, agile, and local solutions to the ongoing crisis, but also facilitate acceptance and a sense of ownership. It may also initiate local contributions and collaboration to ensure the sustainability of projects in the long run.

★ Plan and budget for a long project duration and significant time requirements for staff

It was a challenge to implement GCTs within a 6-month timeframe in all four pilot countries, even with the limited number of women’s groups that were supported. Project durations of a year or more would allow more time to design projects, train community groups and monitor results.
Not only are longer project durations encouraged, but sufficient time for staff who are responsible for directly supporting the community groups should also be planned and budgeted for, especially early in the process.

As the GCT approach requires significant attention to detail, an ideal project would involve full-time staff dedicated to the process from start to finish. Clearly defining roles and responsibilities, including how different operational and program teams should be involved, will help to limit the time constraints for key staff.

“Some of the women’s groups were given a brief additional period of time to better organize the information, review the budget planning and implementation timeline. This additional time allowed them to better discuss and review their strategy in order to improve the planning.”
– Learning journal entry, Burkina Faso

“[something we need to be asking ourselves is] what risks are we willing to pass on to partners and community groups and what risks are we willing to keep for ourselves.”
– Field staff member, Lebanon

★ Simplify compliance requirements for community groups

What some of the groups viewed as ‘heavy’ administrative procedures were found to be one of the main challenges of the pilots. Compliance requirements should be simplified where possible, given the financial and operational capacity of many of the community groups that would normally be targeted for GCTs.

For example, simple price and quality information should suffice for procurement, waivers should be considered where possible, and flexibility given in terms of the accompanying documentation that is requested. For some of the pilots the transfers were not actually considered as cash grants provided to project participants (which would only require simple compliance measures), rather they were viewed as more formal project funding that would require detailed reporting per expenditure.

While still prioritizing and managing risks, more administrative flexibility on the part of implementing organizations would also reduce the amount of staff time required to support community groups, while giving more space to empower the groups to act with the resources they have been provided with.

★ Conduct risk assessments as part of the GCT process and limit risks to community groups

Like any humanitarian intervention, the risks related to the GCT approach need to be assessed in any given context and measures taken to mitigate them.

The GCT pilots provide some examples of this, such as engaging women’s groups in South Sudan to jointly plan key project activities in a way that allowed them to limit the additional burden...
placed on women participating in the project. However, more attention should have been given to the risks associated with GCTs in other areas.

For example, in the Lebanon pilot, the women reported discrimination and harassment due to their status as refugee women and the documentation-heavy approach to procurement – including collecting quotations, requesting official stamps and trade registration certificates from local traders.

While LNGO partner Najdeh took effective steps to mitigate these risks and accompanied the women’s groups during the procurement process, the risk could have been further mitigated by simplifying the process.

It would also add value to explore digital transfer mechanisms to support transparency and accountability of the transfers, both by the agencies and within the group members.

“Use the opportunity to work with community groups to deliver holistic capacity development”

The GCT approach requires working closely with community groups to guide them through the planning and proposal development process, provide feedback, follow up with coaching visits, etc.

While time-intensive, frequent contact with community groups also creates opportunities to conduct a variety of capacity development activities. It is important to work together with the groups to design the scope of these trainings according to their absorption capacity.

Depending on the kinds of projects planned by community groups, a variety of livelihoods, WASH or other sector specific trainings could be considered.

Given the increased financial responsibility for community groups while implementing a GCT, financial literacy trainings could benefit many community groups as well.

In South Sudan a one-day safeguarding session was also conducted, whereas in Poland, GCT recipients participated in a three-day program coordination meeting with Oxfam and Partners.

Beyond skills transfer and training, capacity development of community groups could include other forms of support such as supporting with the process of legal formalization, opening bank accounts, developing operational documentation and formally established rules and regulations, etc.

It is important to work with the groups to understand the ambition or vision for the group and tailor the support.

“It was beneficial for our association because many [topics were covered], such as training on financial management, risks related to the implementation of the project, the process of accountability and feedback within our association”
– Feedback from a project participant, Burkina Faso
Capture learning around the longer-term impact of the GCT approach

While the pilots included a variety of MEAL activities, the 6-month duration did not provide sufficient time to measure the impact of the projects that were funded by the GCTs (such as the impact on livelihoods), or to meaningfully judge any longer-term impact on the groups themselves.

A longer project duration would not only enable sufficient time for the initial design phase, but would also allow for more detailed MEAL activities, including more robust final evaluations, which could help to fill some of the gaps in learning.

Further, applying GCTs as a part of a wider programming approach at the country-level would facilitate understanding of impact over a number of years, rather than a few months, and help to better understand how effective GCTs can be towards nexus programming.

Some areas for further analysis might include GCTs and LHL, women’s rights and empowerment, nexus/resilience and risk.

Promote an increased voice and role for informal, community-based organizations in the LHL space

One of the most encouraging findings of the pilots was that in all four countries the women’s groups showed themselves as actors capable of managing increased financial resources and delivering on their work plans in support of the wider community. This was especially impressive given the specific challenges for women operating in these contexts and the additional challenges caused by the low levels of literacy within some of the groups.

The capacity of informal, grassroots community groups such as these to be responsible, effective actors should be promoted and further documented in future GCT projects.

Learning should also be shared widely to promote the approach within cash and markets, as well as LHL coordination forums, working groups, and technical networks.

“The implementation of the pilot significantly reduces doubts [of the local community/authorities etc] around the ability of informal and crisis-affected groups to respond to the needs of their communities by managing projects and initiatives entirely on their own.”
– Learning journal entry, Burkina Faso

Include GCTs in Oxfam’s existing CVA Standard Operating Procedures (SOPs) as a potential cash modality

While much of the process and necessary controls of GCTs would be the same as for other CVA interventions, the differences (especially in terms of the proposal process and procurement requirements) are significant enough to warrant the development of SOPs that are specific to GCTs, or the addition of a section for GCTs within existing CVA SOPs.
Better outlining the overall processes, benefits and challenges of GCTs would help to increase decision making and understanding of the GCT modality preparedness and further institutionalize the GCT approach at the country-office level.

Providing tips for more flexible compliance requirements for community groups could help to streamline the process and reduce risks to project participants.

“Don’t reinvent the wheel

The tools contained in the CALP guidelines were found to be relevant and useful in all four countries.

“Don’t reinvent the wheel

While it is not necessary to create new tools from scratch, staff in all countries took steps to simplify the tools to facilitate their use by the women’s groups (including translating them into Arabic and French).

★ Continue to pilot and promote the GCT approach within the wider humanitarian community

A final recommendation would be for the humanitarian community (local as well as international actors) to continue to experiment with the GCT approach and conduct pilots in different contexts.

For example, piloting the approach during the first phase of a response to rapid onset disaster would help to understand how the GCT approach performs during an acute humanitarian emergency, or applying the approach as part of anticipatory action would help to understand how the approach could be used to support community groups preemptively.

Oxfam and partners will also engage in CALP-hosted groups on GCTs to build an evidence base for where and when this modality can be most useful.

“Our prayer is that this kind of project will be repeated so that we can continue to bring smiles to the faces of people who are deprived due to insecurity”

– Feedback from a project participant, Burkina Faso
The GCT approach was found to be an effective tool to reach programmatic objectives while empowering informal community groups and enabling them to respond to a variety of humanitarian needs. GCTs can also contribute to strengthening these groups’ capacities to step into the LHL space in their communities.

One of the most encouraging findings of the pilots is that in all four countries the groups demonstrated their capabilities in managing increased financial resources, designing new or continuing projects, and delivering on their plans, despite low levels of literacy in some cases. In this sense, the GCT approach achieved a transfer of decision making power to groups that previously have not been easily supported.

Oxfam and other NGOs, including local and national NGOs, should continue to develop and promote the GCT approach. Further pilots would be helpful to better understand the use of the tool in different contexts, including in longer-term programming.

As the GCT approach speaks to Oxfam’s focus on women’s economic empowerment and LHL, GCTs within Oxfam should be viewed as a part of a wider programming approach, something that is routine or ‘go-to’ for field teams and recognized by decision makers.

Finally, more work on promoting and raising awareness about the approach is necessary.


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