

# Rapid Reflection on Cash Coordination for the Ukraine Response

Moldova briefing paper

Prepared by Key Aid Consulting for the Disasters Emergency Committee  
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## Acknowledgments

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This piece was authored by Pauline Coste with technical oversight of Helene Juillard and under the guidance of Charlotte Heward from the DEC Secretariat.

The opinions expressed are those of the Key Aid Consulting team, and do not necessarily reflect the views of the DEC. Responsibility for the opinions expressed in this report rests solely with the authors.

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## Acronyms

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CAG	Global Cash Advisory Group
CWG	Cash Working Group
CVA	Cash and Voucher Assistance
IFRC	International Federation of Red Cross and Red Crescent Societies
ISCG	Inter-Sector Coordination Group
KI	Key Informant
LNA	Local and National actors
MEB	Minimum Expenditure Basked
MLSP	Ministry of Labour and Social Protection
MPCA	Multi-purpose Cash Assistance
RCM	Refugee Coordination Model
RRP	Refugee Response Plan
SP	Social Protection
ToR	Terms of References
UNHCR	United Nations High Commissioner for Refugees

Since February 2022, Ukraine and the neighbouring countries are facing a humanitarian crisis of unparalleled scale, ranking among the fastest-growing crises observed in the past decade and the largest in Europe since the end of World War II. In the first two months of conflict, more than 30 percent of Ukraine’s population had been coercively displaced and by October 2023, 6,240,400 Ukrainian were refugees.<sup>1</sup>

In light of needs, vulnerabilities and capacities, cash transfers have been prioritized by the humanitarian community in Moldova as the preferred and default modality wherever feasible to respond to the needs of people affected by the crisis. This led to the fastest and largest cash programming scale-up in history, shedding further light on the importance of quality cash coordination.

Using the Global Cash Advisory Group (CAG) key performance indicators for cash coordination as a guide, this paper reflects on the extent to which cash coordination was (1) timely and effective and (2) inclusive, transparent, and accountable. It draws from 8 semi-structured key informants’ interviews, desk review of available literature and a round table organised on the 16<sup>th</sup> November 2023 with key cash stakeholders.

## I. Context

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Moldova has received 852,548 Ukrainian refugees since February 2022, among which 112,811<sup>2</sup> currently remain in country.<sup>3</sup> In an attempt to respond to the basic needs of these individuals, 62,785 refugees received emergency Cash and Voucher Assistance (CVA) in the early stages of the emergency response (as of 15<sup>th</sup> June 2022).<sup>4</sup> In locations where it is contextually and operationally feasible, cash transfers remained the default response mechanism in Moldova in 2023. The 2023 Regional Refugee Response Plan<sup>5</sup> appeals for a \$1.7 billion across 243 partners, among which the second largest share (\$426,961,899) is dedicated to the Republic of Moldova to support the 200,000<sup>6</sup> refugees living there. CVA funding requirements represent 27 percent of the regional requirement (\$450,792,321) and 41 percent of the funding requirement in Moldova (\$176,909,534). 89 percent of CVA is intended to be multi-purpose cash assistance (MPCA) regionally and 91 percent in Moldova.<sup>7</sup>

### A new space for humanitarian coordination in Moldova

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<sup>1</sup> UNHCR, “Operational Data Portal: Ukraine Situation,” 2023. Accessed October 12<sup>th</sup> 2023

<sup>2</sup> Last updated 3<sup>rd</sup> December 2023

<sup>3</sup> <https://data.unhcr.org/en/situations/ukraine/location/10784>

<sup>4</sup> UNHCR, “Moldova - Inter-Agency Operational Update. N. 16 | 15 May to 15 June 2022,” June 2022, <https://reliefweb.int/report/moldova/regional-inter-agency-operational-update-ukraine-refugee-situation-15-may-15-june-2022>.

<sup>5</sup> UNHCR, “Ukraine Situation Regional Refugee Plan”, 2023.

<sup>6</sup> Value in 2023

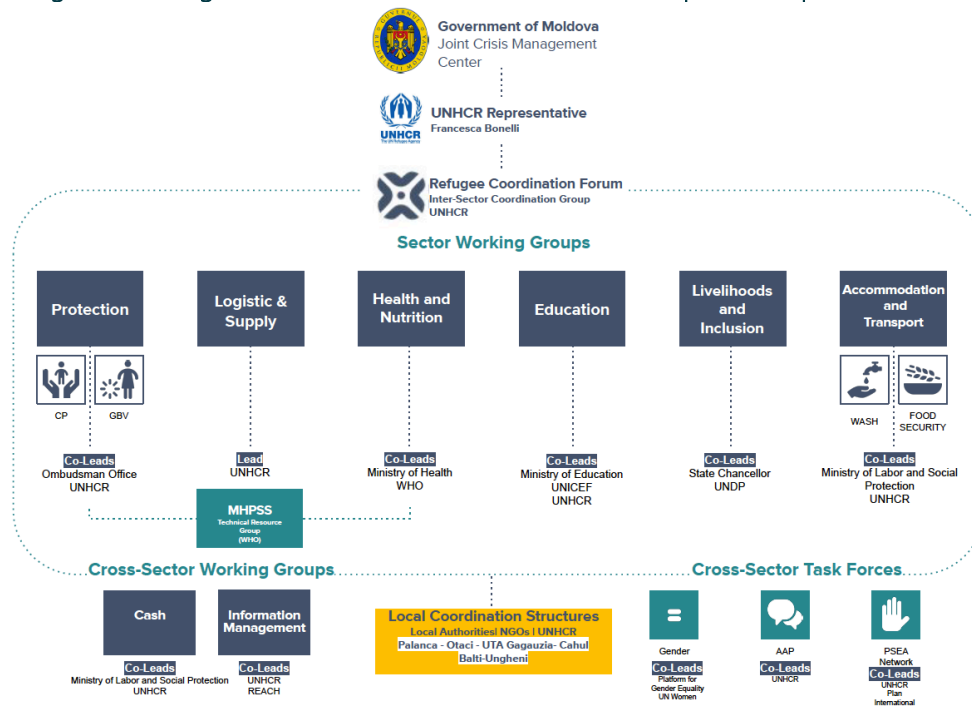
<sup>7</sup> “Ukraine Situation: REGIONAL REFUGEE RESPONSE PLAN,” December 2023, <https://reliefweb.int/report/poland/ukraine-situation-regional-refugee-response-plan-january-december-2023>.

The Moldova Cash Working Group (CWG) was established in March 2022, as part of the Refugee coordination model (RCM), in response to the arrival of refugees from Ukraine with the first ToR circulated as early as 17<sup>th</sup> March 2022. The CWG coordinates the use of the MPCA since the onset of the response by the Refugee Coordination Forum (RCF) partners.<sup>8</sup>

Aligned with the nature of the crisis, the RCM and the 2022 IASC model, the CWG is co-led by UNHCR and the Ministry of Labour and Social Protection (MLSP). The Ministry of Labour and Social Protection was selected as co-chair to ensure linkages with existing government social protection programmes and the local response.

The CWG was set up as a cross-sector working group alongside the information management workshop group (see Figure 1). Their purpose is to support the six sector working groups, each co-chaired by a UN body and government representative. The refugee coordination structure changed three times in Moldova to incorporate cross sector taskforces, of which three interact directly with the CWG (Gender, AAP & PSEA).

Figure 1 - Refugee Coordination Forum Moldova – last updated September 2022



CWG functions, be it per the March 2022 Terms of References are well aligned with the eight functions of the CWG spelled out in the new Cash Coordination Model, with the right degree of contextualisation. For example, the omission of an advocacy function in a context already very conducive to the use of CVA.

<sup>8</sup> UNHCR, “Basic Needs, Socio-Economic Vulnerability and Multipurpose Cash Assistance - Moldova Refugee Response Plan,” October 2023, <https://reliefweb.int/report/moldova/ukraine-situation-moldova-basic-needs-socio-economic-vulnerability-and-multipurpose-cash-assistance-october-2023>.

Figure 2 - Key Functions of CWG in Moldova compared to the IASC Model

**KEY FUNCTIONS OF MOLDOVA CASH WORKING GROUP AS PER THE TOR**

1. Ensure the overall cash response is coherent,2 avoids duplication, and finds opportunities to increase effectiveness, coordinating with the clusters/sectors to ensure coherence
2. Provide effective information management on CVA delivery across the response,
3. Promote the use of common mechanisms, standards, and tools across partners for harmonized, quality and accountable programming.
4. Work jointly with cash partners as relevant which may include supporting joint/ shared framework of design, risk assessments, financial service provider mapping, coordinated monitoring and feedback mechanisms.
5. Promote streamlined efforts and early alignment with Government's social protection schemes across the cash response.
6. Review capacity building requirements of CWG members and local actors, if needed
7. Discuss and resolve urgent operational challenges arising

**KEY FUNCTIONS OF CASH WORKING GROUPS AS PER THE IASC MODEL**

1. Coordination of cash across the response, including feasibility of cash as part of response analysis. Inclusive of multisectoral response analysis in order to consider the appropriateness, feasibility and relevance of MPC.
2. Ensure cash response is coherent, avoids duplication, and increases effectiveness, coordinating with clusters/ sectors.
3. Provide effective information management for cash assistance, in collaboration with clusters for sector-specific cash, including accurate and up-to-date 4Ws.
4. Promote common mechanisms, standards, and tools for harmonized, quality and accountable programming.
5. Provide common services, which may include joint frameworks, market analysis, risk assessments, financial service provider mapping, coordinated monitoring and coordinated feedback mechanisms.
6. Capacity-building of CWG members, clusters, local actors and government partners.
7. Advocate for enabling environment for cash; policy and advocacy with donors; and access to people in need of cash assistance.
8. Provide a clear and predictable entry point for linkages to social protection to the extent appropriate for the response.

**Support to Host communities**

From May/June 2022, Moldova received organizational priority from UNHCR. This decision stemmed from the fact that Moldova is not a part of the EU and is, in fact, one of the poorest countries in Europe, making it relatively less well equipped than other refugee receiving countries to absorb a high influx of refugees. Initially, the projected number of refugees was expected to be much higher. Moldova is the only country to have host community members to be integrated in the target population figures in the Refugee Response Plan (RRP), with the objective to target 120,000 in 2023.<sup>9</sup> This approach recognizes that the pressures of hosting refugees have significantly strained the local capacity and put immense pressure on already scarce resources. Clear directives for assisting vulnerable Moldovans were outlined in the June 2022 Strategic Directions for Cash Assistance in Moldova.

## II. To what extent was the cash coordination effective and timely?

Cash coordination has been quick and efficient at the start to distribute MPCA with major challenges lying ahead to pivot to more sectoral cash and stronger bridges with social protection.

**Key finding 1: The CWG was quick to establish itself and provide preliminary guidance on MPCA**

<sup>9</sup> "Ukraine Situation: REGIONAL REFUGEE RESPONSE PLAN."

The scale and timeliness of the response in Moldova is broadly acknowledged,<sup>10</sup> swiftly reaching a substantial number of refugees, totalling 96,368 individuals by November 2022.<sup>11</sup> The success of the response cannot be attributed solely to cash coordination, but it undoubtedly played an important role. The CWG did not exist in Moldova prior to the Ukraine crisis but was able to establish itself rapidly from the ground up to accompany this rapid scale up.

The CWG was established one week after the start of the crisis with an initial ToR released by the 17<sup>th</sup> of March. This was later supported in June 2022 with the publication of strategic guidance for the CWG. Information on UN cash assistance in Moldova was available by the 8th of April 2022, including information on eligibility criteria, transfer value, duration of assistance, modality and the hotline details.<sup>12</sup>

The CWG first met on a bi-weekly basis and, since July 2023, monthly. The decrease in frequency of the meetings is deemed appropriate by the interviewed CWG members, as the situation has stabilised and there are not so many issues requiring urgent attention. The ability to organise ad hoc meetings for arising issues was perceived as valuable for members.

CWG minutes have been regularly published on the UNHCR operational data portal between July 2022 - February 2023 and June - October 2023. The noticeable gap of regular meeting minutes between March – July 2022 does not reflect an absence of meeting, but the intense scale up phase that occurred initially combined with lack of defined processes to draw and publish minutes.

### Key finding 2: The CWG supported its members with the development of joint guidance and tools

CWG has progressively developed joint data collection tools and encouraged joint assessment by its members. Examples of useful assessments contributing to CWG's decision-making process include the Winter Evaluation Assessment 2023, conducted collaboratively by ACTED, INTERSOS, People in Need, World Vision, UNHCR, International Federation of Red Cross and Red Crescent Societies (IFRC), and Caritas Moldova. Others include the UNHCR market assessment, Rental market assessment and multi-sector needs assessment, all undertaken in 2023.<sup>13</sup>

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<sup>10</sup> UNICEF, 2023, Evaluation of UNICEF's response to support the influx of refugees from Ukraine. UNHCR, 2023, Evaluation of UNHCR's Level 3 Regional Refugee Emergency Response to the crisis in Ukraine.

<sup>11</sup> Moldova CWG, "Cash Assistance for Refugees in Moldova," November 1, 2023, <https://data.unhcr.org/en/documents/details/96743>.

<sup>12</sup> Moldova CWG.

<sup>13</sup> Moldova CWG, "Moldova CWG - 2024 RRP Sector Consultations - 6th October 2023," n.d., <https://data.unhcr.org/en/documents/details/104385>.

Illustrating improved capacity with data generation and information management, the CWG has been able to calculate the number of People in Need (PiN) to be included in the 2024 RRP.<sup>14</sup>

“At first, the CWG was inconsistent, so we depended on donors and ourselves to conduct assessments and identify preferred methods and vendors. Now, the group has improved and makes collective decisions based on assessments done on the ground.” CWG member, Moldova

Most recently, the CWG has been developing a **comprehensive scorecard approach** to determine the key indicators that influence the socio-economic vulnerability of refugees.<sup>15</sup> A set of indicators have been identified, which will soon be presented to the government and partners for further discussion. This categorization of vulnerability levels will not only benefit from the collective expertise of CWG members but also provide an estimation for the inclusion of refugees in government social-assistance schemes, aligning with their eligibility criteria.<sup>16</sup>

**Key finding 3: The CWG is not as effective in providing cross sectoral cash guidance as it has been for MPCA but has demonstrated efforts to coordinate with other sectors.**

Cash coordination support to CVA focused primarily on MPCA design and delivery as well as winterisation, with Key Informants (KIs) reporting weaker inter-sector coordination and availability of contextually appropriate sectoral cash guidance. As per key informants, the CWG regularly engaged with sectors, but lacked ready to use and contextualised guidance and tools.

**Beyond sectors, efforts have been made to coordinate with other working groups and involve them in the activities of the CWG.** The CWG meeting in June 2023 was held jointly with the Accommodation and Transport working group where the Refugee Accommodation Centres consolidation strategy was presented as well as the Common Cash facility approach.<sup>17</sup> Protection mainstreaming was laid out as a guiding principle for cash assistance in the Strategic directions for cash assistance document as early as June 2022, and key informants confirm a strong connection with the protection working group. The Gender-Based Violence Sub-Working Group (GBV SWG) and CWG collaborated on a rapid GBV risk assessment exercise to assess potential GBV risks for refugees associated with CVA programming in Moldova. The objective was to suggest ways to improve the response and minimise these risks. Partners from both groups reviewed and confirmed the assessment findings.

<sup>14</sup> “Moldova CWG - 2024 RRP Sector Consultations - 6th October 2023,” n.d., <https://data.unhcr.org/en/documents/details/104385>.

<sup>15</sup> UNHCR, “Basic Needs, Socio-Economic Vulnerability and Multipurpose Cash Assistance - Moldova Refugee Response Plan.”

<sup>16</sup> As discussed in the roundtable

<sup>17</sup> Moldova CWG, “Moldova CWG Minutes of Meeting - 28th June 2023,” June 2023, 20, <https://data2.unhcr.org/fr/documents/details/101837>.

This is commendable as support to sectoral cash has been rather consistently highlighted, across contexts, as one of the weak points of the CWG.<sup>18</sup> Considering limited resources traditionally allocated to cash coordination, CWG usually does not have the resources to support members both with MPCA and sectoral cash but in the case of Moldova efforts have been made to counterbalance this issue to the best extent possible.

### III. To what extent was the cash coordination inclusive, transparent, and accountable?

One of the CWG's achievements has been its ability to work closely with the government from the onset of the crisis. The cash coordination however lacked inclusivity with a number of limitations affecting the participation of Local and National Actors (LNAs).

**Key finding 4: The high implication of the government in the CWG contributes to more efficient decision making**

A big success of the CWG has been its ability to engage the government fully in the cash coordination response. The MLSP is an active co-chair of the CWG, taking part in all meetings and ownership of emerging actions points (see CWG minutes).

According to KIs, the presence of government actors in CWG meetings has made decision-making more efficient. In the October 2023 CWG meeting, 32% of participants were government actors. Most decisions involve the government and require their input. CWG meetings offer partners an opportunity to have "real-time consultations" with the government. Decisions are thus made instantly in the presence of all CWG members, reducing delays in decision making. In cases where they cannot be made instantly, the government consults internally and revert to the CWG with decisions.

The implication of government actors has contributed to UNHCR's attempts to put in place de-duplication mechanisms,<sup>19</sup> by supporting the linkage of the Common Cash Facility (CCF) with the Crisis Module on aid.md<sup>20</sup> developed by Government of Moldova to de-duplicate assistance to host communities. Such initiatives facilitate the uptake of de-duplication between projects aiming to support both refugees and host communities as well as creating linkages with social protection (SP) mechanisms.

LNAs report that although decision making is transparent, a gap is that they lack clear guidance (from the CWG and government) of what activities they can participate in from a legal point of view, as CVA programming is a new means of functioning for them.

<sup>18</sup> CALP, "Rapid Reflection on the Scale-up of Cash Coordination for the Türkiye Earthquake Response," 2023, <https://www.calpnetwork.org/publication/rapid-reflection-on-the-scale-up-of-cash-coordination-turkiye-syria-earthquakes/>.

<sup>19</sup> Moldova CWG, "Moldova CWG Minutes of Meeting - 28th June 2023."

<sup>20</sup> Moldova CWG, "Moldova CWG Minutes of Meeting - 13th December 2022," December 2022, <https://data.unhcr.org/en/documents/details/97899>.



The Moldova CWG benefits from a stronger relationship with the government than has been the case in other countries. This may be attributed, in part, to the central government's heavy reliance on the international community for the response<sup>21</sup> but also the heavy focus UNHCR has had to place in explaining its role to the government, in a context where they had no previous footprint.<sup>22</sup> This stands true not only for cash coordination but also other sectoral coordination.

**Key finding 5: Many entry points were made between the CWG and Social Protection programmes but limited resources at the government level prohibit the integration of both systems**

Contrarily to other countries in the region, humanitarian CVA in Moldova was targeted to both poor Moldovan households and refugees from Ukraine in a view to increase social cohesion.<sup>23</sup> This was formalised in the strategic direction for CVA in Moldova in June 2022. Therefore, the CWG which is responsible to support a cash response for both refugee and host communities had a larger role to play relative to other refugee hosting countries where host community support was less of a priority.

Efforts, stronger than in other countries in the region, have been made to align targeting mechanisms, particularly of vulnerable host communities with social protection schemes and transfer value, which is based on the Moldovan Minimum Expenditure Basket (MEB),<sup>24</sup> not an MEB determined by the CWG.

These alignment efforts are laudable and will help the shift towards a more targeted and granular humanitarian response with strong ties with social protection system. However, they have also restricted the extent to which the transfer value could be calculated and eventually revised to capture the needs. For example, UNHCR provides a 36 USD top up for winterisation<sup>25</sup> in line with the government's sessional assistance programme, APRA<sup>26</sup>, whereas discussions with KIs reveals that it was too low as the price of gas was increasing.

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<sup>21</sup> STAAR, "Humanitarian Assistance and Social Protection Linkages: Strengthening Shock-Responsiveness of Social Protection Systems in the Ukraine Crisis," July 2022, <https://socialprotection.org/discover/publications/humanitarian-assistance-and-social-protection-linkages-strengthening-shock>.

<sup>22</sup> UNHCR, 2023, Evaluation of UNHCR's Level 3 Regional Refugee Emergency Response to the crisis in Ukraine.

<sup>23</sup> Moldova CWG, "Moldova CWG Minutes of Meeting - 17th July 2022," July 2022, <https://data.unhcr.org/en/documents/details/94496>.

<sup>24</sup> STAAR, "Humanitarian Assistance and Social Protection Linkages: Strengthening Shock-Responsiveness of Social Protection Systems in the Ukraine Crisis."

<sup>25</sup> Moldova CWG, "Moldova CWG Minutes of Meeting - 8th September 2022," September 2022, <https://data.unhcr.org/en/documents/details/95842>.

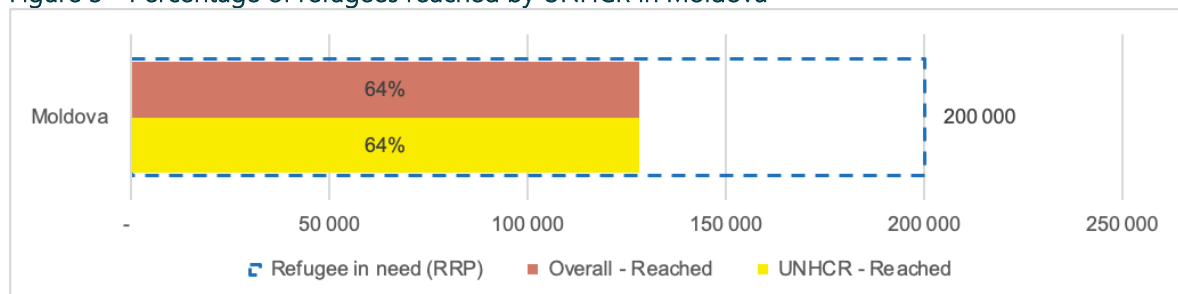
<sup>26</sup> APRA (Ajutorul pentru Perioada Rece a Anului) is a winter support programme targeting 365,000 individuals implemented by the MLSP from November 2022 to March 2023 UNHCR, "Moldova: Inter-Agency Winterization Plan (November 2022 to March 2023)," 2022, <https://reliefweb.int/report/moldova/moldova-inter-agency-winterization-plan-november-2022-march-2023>.

Compared to other countries affected by the crisis, Moldova’s social protection is still in the process of being built up with almost no pre-existing experience of receiving and supporting refugees.<sup>27</sup> Upon the immediate request of the Government of Moldova, UNHCR took on the responsibility to support refugee needs through the establishment of a parallel system, but this was originally considered as a transitional measure while the RRP partners work with the government to strengthen national systems and promote the inclusion of refugees.<sup>28</sup> However, as the Government of Moldova is still not in a position to fully absorb the refugee caseload in the short term due to limited resources, **a de facto parallel system continues as the needs for emergency cash assistance persist.** Multiple initiatives are ongoing to strengthen SP schemes, namely by the FCDO, however this is a long-term project.<sup>29</sup>

**Key finding 6: UNHCR played an important dual role as cash coordinator and implementer, with systems put in place to encourage the participation of other organisations and/or their access to information**

The MPCA response was almost entirely implemented by UNHCR. As can be seen in Figure 2, UNHCR targeted 100% of the refugees reached during the response so far (although to be considered that refugees may have received aid from multiple organisations). This ratio is unique to Moldova, with other organisations (INGOs, LNAs) being more implicated in other countries (Poland, Romania etc).

Figure 3 - Percentage of refugees reached by UNHCR in Moldova<sup>30</sup>



Other organisations got involved in cash response through winterisation activities, cash for protection and group cash. Feedback on coordination by consulted stakeholders was generally positive, which can in large part be attributed to that fact that the limited number of actors involved does facilitate coordination and reduce the need for de-duplication.

<sup>27</sup> STAAR, “Humanitarian Assistance and Social Protection Linkages: Strengthening Shock-Responsiveness of Social Protection Systems in the Ukraine Crisis.”

<sup>28</sup> UNHCR, “Basic Needs, Socio-Economic Vulnerability and Multipurpose Cash Assistance - Moldova Refugee Response Plan.”

<sup>29</sup> As per the roundtable

<sup>30</sup> UNHCR, “Evaluation of UNHCR’s Level 3 Regional Refugee Emergency Response to the Crisis in Ukraine.,” 2023.

As the response evolves, the Common Cash Facility (CCF) approach is being deployed to broaden the use of CVA and MPCA by other actors<sup>31</sup>, whilst ensuring centralised beneficiary selection and registration – by UNHCR until the government has the means to do so. The CCF was heavily endorsed by the government, but how it is going to materialise is still at infancy stage.

Current participation levels of local organisations in CWG meetings does not meet the 50% target set by the IASC model.<sup>32</sup> All informants report that lack of capacity and resources is the main barrier preventing the active involvement of LNAs in the cash coordination space. As local organizations lacked exposure to the humanitarian setting prior to the crisis and were challenged to adapt to a sudden influx of funding for the refugee response. More pragmatically, there are also a limited number of national organisations distributing CVA.

*“In Moldova, local actors are so small that they would have to hire people to attend meetings.” KII*

To counterbalance this barrier as much as possible, CWG leads have ensured that decision points and strategic documents are easily accessible online, so that those who cannot participate still have equal access to the information (over 70 documents are currently online<sup>33</sup>). Many of these documents are available in the local language. CWG meetings are also held online to facilitate participation.

There is growing concern among key informants that, as the response slows down, more responsibility will shift to local organisations. This further underscores the necessity for greater local engagement and capacity-building, particularly in decision-making processes, yet this call for wider efforts which go beyond the capacity of the CWG leadership.

## IV. Implications for the future

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Despite some evident challenges, cash coordination in Moldova has been quick and efficient at the start of the response. It has major endeavours and opportunities lying ahead to support the response to pivot towards more sectoral cash, build stronger bridges with SP despite limited government resources and further increase the participation of LNAs.

As per the 2023 RRP: *“a large proportion of assistance for basic needs through MPCA will be delivered by the Member States through their respective national social protection systems. Humanitarian actors will increasingly focus on cash assistance in support of specific vulnerabilities across the RRP sectors, such as health and education, complementing national systems.”*

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<sup>31</sup> Moldova CWG, “Moldova CWG Minutes of Meeting - 28th June 2023.”

<sup>32</sup> Set in the new cash coordination model

<sup>33</sup> <https://data.unhcr.org/en/working-group/318?sv=54&geo=10784>

This statement highlights the importance of linkages between sectoral and multi sectoral cash coordination and of the implications of national governmental actors in Cash Coordination.

**On the sectoral element**, moving away from blanket cash to more targeted cash responses prompt a broader reflection on the role of the CWG in contexts where CVA and especially MPCA is significant. A concern among partners is maintaining social cohesion through inclusive cash programmes for refugees and host communities whilst ensuring that they do not limit refugees' motivation to engage in employment opportunities.<sup>34</sup> Continued collaboration with the government will be essential as well as with development actors for establishing a sustainable approach that capitalizes on the skills and capacity of refugees.<sup>35</sup>

**On the linkages between emergency CVA and SP**, actors will keep working with the government to strengthen national systems and promote the inclusion of refugees. The FCDO continues to support the government with technical assistance and social protection reform as a SP resource running since COVID. This is now becoming a priority amongst donors as it becomes increasingly challenging for donors to plan for long term humanitarian cash when there is a need for resources to get SP system off the ground. Cash for refugees and host communities will continue as per the 2024 CWG strategic objective 1: *Targeted refugees and host communities have continued and equitable support to meet their basic needs*. However, conversations on the "what next"<sup>36</sup> are ongoing with the strategic objective 4 being a longer-term goal: *Promote streamlined efforts and early alignment with Government's social protection schemes across the cash response*.<sup>37</sup>

**With regards to ensuring broader participation of actors**, progress is occurring in the right direction. Conversations being held among CWG on how to further support the capacity building of local actors given their limited funding and resources.<sup>38</sup> CWG strategic objective 5 for 2024 is to: *Review requirement of and undertake capacity building activities for CWG members and local actors*. Some INGOs have already provided cash trainings, and this year's appeal process for the RRP received six proposals from LNAs compared to two in 2022.<sup>39</sup>

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<sup>34</sup> Moldova CWG, "Moldova CWG - 2024 RRP Sector Consultations - 6th October 2023," 20.

<sup>35</sup> UNHCR, "Basic Needs, Socio-Economic Vulnerability and Multipurpose Cash Assistance - Moldova Refugee Response Plan."

<sup>36</sup> As per the roundtable discussion

<sup>37</sup> Moldova CWG, "Moldova CWG - 2024 RRP Sector Consultations - 6th October 2023."

<sup>38</sup> Findings from the November 2023 roundtable

<sup>39</sup> Per KIs and the roundtable discussion

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