



USAID
FROM THE AMERICAN PEOPLE



MICROLINKS SEMINAR SERIES

Exploring Frontiers in Inclusive Market Development

ECONOMIC RECOVERY AND RESILIENCE IN CRISIS ENVIRONMENTS

AUDIO TRANSCRIPT

NOVEMBER 10, 2015

This document was produced for review by the United States Agency for International Development. It was prepared by the Feed the Future Knowledge-Driven Agricultural Development (KDAD) project. The views expressed are those of the author and do not represent the views of the United States Agency for International Development or the United States Government.

CONTENTS

Presenters	3
Presentation	4
Questions and Answers	25

PRESENTERS

Laura Meissner, USAID

Dina Brick, Catholic Relief Services

Vaidehi Krishnan, Mercy Corps

William Martin, Catholic Relief Services

William Wallis, The SEEP Network

Sarah Ward, The SEEP Network

PRESENTATION

Laura Meissner:

Good morning. Good evening. Good afternoon everyone. My name is Laura Meissner and I'm with USAID's Office of Foreign Disaster Assistance of their economic recovery and markets advisor and I am so excited to be introducing today's webinar. Obviously as you all know in today's world we have multiple long term protracted crises of displacement. We have recurring natural disasters and complex crises. In the midst of all this SEEP, the Small Enterprise Education and Promotion Network is revising its Minimum Economic Recovery Standards which has been a Sphere companion since 2011. They lay forth the minimum level of assistance that should be provided to help markets and livelihoods come back after a crisis.

So today we're going to be discussing the standards and learning from fields of experience and applying them. We have a terrific lineup of speakers. We'll be hearing about lessons on what it takes to do an effective economic recovery response and informing the revision of the standards. Our moderator today is Sarah Ward with the SEEP Network. She's the lead technical advisor for the Minimum Standards Initiative. She's a post conflict and disaster market systems specialist with more than 17 years of experience using market development approaches in some of the world's most challenging context. She's currently an independent consultant supporting economic resilience and recovery and recently was the technical advisor for enterprise development at the international rescue committee as well as the director of market development for Mercy Corps. She's spent many years in West Africa, coastal West Africa, Benin and has worked really across Africa, Asia and the Middle East.

We also have William Wallis here with us today. He's a senior program associate at SEEP and he's responsible for managing the standards initiative. Together with the steering committee and the practitioner's network he promotes widespread use and adoption of the standards and coordinates training and capacity building. He has over ten years of experience in humanitarian response and economic development and has a master's degree from the Institute of Social Studies in The Hague and a bachelor's from University of Maryland.

We have two speakers with us from Catholic Relief Services, CRS. Dina Brick is the head of CRS's food security and markets team and she supports CRS programs responding to emergencies with market based approaches including cash in vouchers. She works on all aspects of programming and implementation as well as trainings and assessments and has over ten years of experience in agriculture, environment and food security. She has a master's degree from Fletcher at Tufts University.

Also from CRS is William Martin. He's a specialist in economic recovery and very challenging context and works on market based and cash transfer programs for CRS around the globe. He's also responsible to analyze the market impact of humanitarian crises and of relief efforts for mainstreaming protection and for adhering to humanitarian standards. He has a master's degree from the Sorbonne and has more than eight years of experience working on cash in vouchers, livelihoods, microfinance and food security programming.

Finally last but certainly not least we have Vaidehi Krishnan from Mercy Corps. She has more than ten years of experience working on conflict and disaster in Asia, Africa and the Middle East. Currently she works with Mercy Corps in the Middle East to focus on the Syria response and recently managed Mercy Corps' CSMA award winning program in the Philippines which worked to build resilience for 25,000 disaster affected households after Typhoon Haiyan by providing them with access to mobile bank accounts. With that I am going to turn it over to Sarah who will provide a bit more in depth discussion and overview of the topic. Sarah?

Sarah Ward:

Good morning, everybody. I now can see that I have the mic. I wanted to thank Laura for the introductions. And I also wanted to start out the morning with a bit of a story. I have been working as Laura said in this field for a long time and I have been involved with the standards for a very long time, basically since their inception and I'd like to start out back in 2002 when I was living in Sierra Leone. And I was working in refugee camps and I was working very specifically during part of that time, during part of 2002 in Guinea. And in that refugee camp which was one of the sort of the old fashioned ones which some of you may remember, which are the huge camps with hundreds of thousands of people off in the bush.

And we started a loan program. And back in 2002 this was sort of revolutionary. People thought we had lost our mind. So we started lending to refugee populations

and they were paying us back and people were totally flabbergasted. And this was sort of the start of this for me professionally. But what we were doing, we had to have a lot of conversations with our colleagues. We had to spend a lot of time working with camp authorities. We had to spend a lot of time working with our colleagues in the humanitarian sector making sure that there was some consensus and understanding about having refugee and crisis and conflict affected populations able to function in and be actors in their own financial decision making process and create livelihoods for themselves by making financial decisions with funds that they had access to. And this was very, very hard for people to understand and accept. And that was for me the start of really working with the standards and thinking about the standards of economic recovery.

We have moved so far I think in the past year since sort of the 2000s till now where as you're going to hear today from CRS and from Mercy Corps that not only are we sort of doing lending programs which weren't even sort of financial programs – they were really just straight up lending programs in refugee camps. But we're now linking people in crisis affected and conflict and disaster affected environments right directly into financial services so they can be the actors and decision makers in their own recovery. And we're also looking at all of this in with a different lens, with a resilience lens. So there's a lot that has changed.

The standards which we're going to hear about from our presenters today have hopefully been really played a role in their decision making process and played a role in the way that they've been able to implement their programs in the field. I want to just tell another quick story. A colleague of mine who was working in an East African country which will remain nameless was working on a market support program and was having a difficult time justifying the fact that she was working in this market support program with traders and wholesalers to the government. And she was working very closely with the government and she was having a very difficult time connecting the work that she was doing in a market support program to their understanding of how you can support poor farmers in their country.

And she eventually brought in a couple of the MERS handbook and said "Sir, I realize that this is difficult and I realize that you are having a hard time understanding what I'm talking about but this is some industry proven work that we're doing here. This work in the humanitarian sector has come under consensus

and we as the humanitarian community have developed a consensus around the market support program about working at different levels in markets to be able to support people up and down the chain." And she was really able to use the standards and the fact that it was a consultative process to help her elevate the platform and have a leg to stand on really. And I'm hoping that the standards are going to do that for all of us in addition to providing us with a check to make sure that we're doing things in an appropriate way and a way of accessing the knowledge and work that all of us have done over the many years.

As Laura mentioned we are in the process of revising the standards. So they've been through an initial work which was in 2009 and then they went through a revision a number of years later and now they are going through a revision process which is launching right now and I'm hoping that there's such a great community here on this webinar and we have had such great experiences which we're going to hear about from Dina and William and Vai about using the standards in the field that I'm really excited to have all of you participate in this revision process. The standards have been and always will be a practitioner led process of establishing our own guidelines and our own best practices. So I'm really looking forward to working on you, working with you on this revision process and really folding in a lot of this new work we're going to hear about.

So we're going to hear about cash transfer programs. There are new financial systems. There's all sorts of new technology and ICT that is coming into the financial services sector in these places we work that needs to be folded in so that the standards are really reflecting the current practice and responding to the current practice. And I'm really excited to go through that process with you. So I am going to not take too much more time because I know our presenters have some great work to share with us.

In this process we are going to be taking questions in the chat as we usually do and myself and my colleagues will be sort of logging those questions and keeping track of them and at the end of the session we'll have a time where we'll start feeding those questions to our presenters and Joy obviously and William who are in the room there will help us do that. If for some reason we miss your question we apologize. That rolling chat window is sometimes hard to keep track of so just ask it again.

Don't feel it was ignored at all. It's probably just a technical glitch. And I will now turn it over to our presenters. Thanks so much.

William Wallis:

Thank you everybody. Thank you Sarah. Well, I wanted to give a little bit of background and just by looking at the group I see there are a lot of people with plenty of experience on economic recovery but we've been talking about a lot of things that I wanted to provide a little bit of additional background on the minimum economic recovery standards for those of you who are not familiar with them. The SEEP network is a global network of practitioner organizations dedicated to combating poverty through promoting inclusive markets and financial systems. We have 133 members mostly NGOs working in mostly enterprise development and microenterprise originally. And we've also been changing our membership to include a lot of I'd say organizations from the global south including national level microfinance associations.

And SEEP is the platform where practitioners come together to share experiences. Out of the SEEP network, out of a working group of the SEEP network a group of practitioners came together to establish these minimum economic recovery standards which we call MERS. At the time MERS was not associated with a global pandemic, the Middle Eastern Respiratory Syndrome. So that's one of the things we need to think about when we are revising the standards in terms of how we call it and the acronym they're using but we'll refer to the standards as MERS.

Just to give you a brief overview of the standards they were first published in 2009. You can see the cover of the first edition. This was the result of a really a collaborative writing process. The first edition had a broad consultative process brought together over 30 organizations. I'd say about several dozen practitioners who had been working in different context to come together and write and work on these drafts. And it was field tested in a series of different locations in Jordan and Ecuador and Kenya, Indonesia. We also had workshops in London. So out of this collaborative process we published the first minimum standards for economic recovery after crisis in 2009. The 2010 edition that followed was an improvement to that 2009 edition. And it also included a wider consultative process.

So we weren't – we thought that we had laid the foundation for the standards. We pretty much had the core standards and the technical standards were defined in the first edition but then we felt it needed a little bit more work so we invited more people. We invited people from academia and over 63 humanitarian agencies and nongovernment organizations were involved and over 100 practitioners gave feedback and comments to these, to the final publication of the MERS handbook. As Sarah mentioned we are now working on a new revision process which we are now launching which will include a broad consultative process with a write shop, four regional consultations and we're planning a consultation in Asia, Asia Pacific, Africa, Latin America and in the Middle East. And also we want to do an online consultation and if we can also do all the different organizations that are involved some informal workshops with their staff to talk about the standards and how we can make them better.

So this third edition we are expecting to have it in 2000 – at the end of next year and as Laura mentioned we were recognized as a Sphere companion standard in 2011 and I wanted to give a tiny little bit of background on this. Sphere is the humanitarian charter and minimum standards in humanitarian response. Their aim is to improve the effectiveness of humanitarian assistance and they provide the minimum technical requirements in areas such as wash, food security, shelter and health. Now the Sphere board at one point decided that instead of adding chapters to the handbook in areas that were not covered in what we called the life saving core standards and technical chapters of the Sphere handbook they decided that instead of adding more to the actual handbook which would make it a 500 pages document that they would accept companion standards that provided in depth minimum standards on areas not covered by Sphere.

So from the very beginning of the process of establishing these Minimum Economic Recovery Standards, Sphere was involved and they also helped us to design the process and that's why we follow their same format which I'll be talking about a little bit more in terms of the core standards and the technical standards as well as the way that we structure the handbook. So MERS is one of four companions and it's the one focused on economic recovery in livelihoods. Now why were the standards needed? Like we said practitioners were coming back after working in Indonesia after the tsunami. They were coming back from Afghanistan, from working in Haiti and they really felt a need to have a common understanding on

how to facilitate and support livelihoods, enterprises and economies in the wake of a crisis.

Practitioners were seeing that affected populations depend on markets and require sources of income to survive and to thrive. What practitioners were sharing is that economies continue to function even under the most severe circumstances so even in places like Sudan, even in areas that are experiencing the calamities of war. You had people showing that they had to make an income and they were having, showing all these very innovative strategies and coping strategies. So the need to support these strategies. The other key message was that the traditional way of delivering aid through in kind donations created market distortion. So when we were shipping in sacks of rice it was affecting local farmers.

So what was the focus of the standards? The focus of the standards was basically to help organizations working in humanitarian assistance to improve their strategies and interventions to improve the income, cash flow, asset management and growth of these crisis affected households. The standards were developed in a way that it includes the entire project cycle from the initial assessment of the affected markets, enterprises and households to the program's design, development and implementation to the impact monitoring and knowledge management.

Now just like Sphere there's been a lot of discussion around the handbook. So we've been doing – the handbook can only be revised every so often and we want it to be a living document and to share experiences as much as we can. So what we've done is we've created some resources that are available in addition to the handbook. So these include a website which we call MERS in Action which is a website where we post webinars and blogs that are mostly written and shared by the practitioners that are part of our network and we also announce training events. And we've also launched an e-learning course that is now available on disaster ready and the international federation of the Red Cross knowledge learning platform.

Now the audience of the standards is really practitioners. At first we were talking about practitioners with experience in humanitarian situations, less familiar with economic recovery. Practitioners experience in economic development, your value chain, economic development folks that are not accustomed to working in crisis

environments and overall practitioners working with vulnerable populations. Now I wanted to give a very brief review of how the standards work and then leave space for our panelists which will be talking about actual work that they're doing in the field. But just for those of you who are not really familiar with the standards we use the same format as Sphere as I mentioned and we have standards. Each standard has its standard key action key indicator and guidance notes.

Now the standards are qualitative in nature and they specify the minimum level to be obtained. And I'm going to give you the example the financial services standard. And I'm actually using this standard in particular and I would invite you all to download the handbook or if you have a copy of the handbook to look at the financial services standard. And I'm mentioning this one because this is one where we particularly think we need to revise. I think there's been a lot of changes in terms of digital payments. There's so much going on now in terms of cash transfers. So this has some major implications in terms of current practice. So this is one standard that we really want to invite you to discuss and look at. And it's obviously something that is at the core of the SEEP network's work.

So the financial services standard looks at good financial services practice. And just to give you an example of a key action it says necessary activities and inputs to meet the standards. Now the actual standard says that financial service providers adhere to good accepted financial services practice. The key action which is a necessary activity to meet this standard is to verify whether relevant local laws regulations and customs are conducive to good financial service practice. Now this is a really key first action when you're going to be thinking about financial services. Now let's think about for instance areas where the local laws will not allow interests and where you're going to need _____ compliance financial services for example. Or areas when we've talked with some of the people working in the Syrian refugee crisis for instance where you want to provide financial services to the refugees but the local laws in the host country like Lebanon do not allow you to do so.

So this first key action tells you verify local laws and regulations before you do that. Then you have key indicators which signal revenue minimum standards have been obtained. Now the key indicator in the financial services standard – I'm sorry, talks about the – well the key indicators signal whether a minimum standard has been obtained and in this case it talks about the long term financial services. Now this is

an important discussion that we're going to want to get into in terms of cash because the standards actually say that if you're going to be providing financial services you should be thinking about the long term. Do you have the capacity, institutional capacity to provide long term financial services? And if you don't you should work through local partners.

So the guidance notes and when I think about the guidance notes as having the handbook when you look at the guidance notes it's like having your own senior advisor to give you some practical advice on what to do and what not to do when you're designing a program. So the guidance notes in this case tell you to work through local partners. And in the examples that we're going to be looking at from Nepal they've been working with cooperatives for instance or sometimes you work with the traders. So it depends on the context but this is just an example of how the standards work. And I'm looking at the example of the financial standards. I'm seeing a note here. Yeah, that there was a few slides that my slides started to move by themselves. But we've sorted that out.

In terms of what is included in the actual handbook as you can see financial services is just one of those technical standards. We have four technical standards, financial services which I was just talking about. Productive assets looks at mostly managing assets but also protecting assets. How do you prevent people from selling off their livestock in the event of a crisis. How do you stop people from selling, a female head of household woman from selling her sewing machine? Employment creation looks at cash for work for example and enterprise development will look more at the value chain type of activities. Then you have the core standards such as do no harm and the assessment analysis standards which we've heard are very useful to practitioners.

So how can MERS help you in your work? What we've heard from surveys, a lot of the feedback that we've gotten from practitioners that are using it is that it really helps in planning and designing economic recovery programs. They felt that the indicators are also useful in helping to design their M&E assessment analysis has been very useful. There's a lot of tools out there, the RAMS and the MAGs for assessment but the MERS assessment analysis standards give you some very, very practical advice that has been really useful in terms of preventing assessment fatigue. Who do you talk to when you're doing an assessment? These kinds of very basic things but that are key to a good assessment, working with other people to make

sure you're not duplicating efforts. And then the technical standards which go deeper into the technical areas that I just mentioned.

Another nice thing about the standards is it has these text boxes that includes case studies which are examples of what we call standard responsive practice. But also core programming which helps us to avoid repeating mistakes of the past. So we have these little text boxes that show this is what we did when we were responding after the tsunami and we gave out these boats that nobody used. Don't do that. So these kinds of examples are something that while we also want to include in the new one which the examples that we'll be looking at with more recent work from Nepal and the high end response. These are all lessons learned that we want to capture and we want to see them in the third edition of the handbook.

So in terms of what practitioners are saying and you'll hear directly from Vai, Dina and William who are practitioners out in the field who have been using the standards. But just to give you some additional examples Sarah was mentioning earlier this idea of changing mindsets and how the standards can help you also to advocate with some people who might not really understand what we're doing. So we've heard for instance from people in Mercy Corps afield and they said "Well this has been a really useful tool for advocating for the government." Governments didn't understand the work that they were doing in terms of supporting market actors. Guatemala we heard one participant saying it really helps in the case where you have beneficiaries who have been used to hand outs. They're not really understanding how, why we're doing cash transfers so the handbook has been helpful in changing these mindsets.

We've heard from – it was nice to hear from practitioner lately in South Africa telling me "Well yeah. I've always got the handbook on my iPad. I refer to it pretty much on a regular basis." And so we've heard it has many uses. I mean it's been used as an advocacy tool to say "These are industry standards. These are what we've all agreed on" but it also is a really good tool to help you to design programs and it helps you to really think through the process when you're designing. And I'll leave it at that then. Just wanted to give you some information and for those of you who don't already have a copy of the standards you can download it on the SEEP network website. It's also available for purchase on Amazon or directly from the publisher which is Practical Action Publishing.

And I just wanted also to highlight here in this picture the other standards that we work very closely with. So you'll see the Sphere handbook obviously is there but also Child Protection Minimum Standards, the Interagency Network for Education in Emergencies and the Livestock Emergency guidelines standards which are the standard that we all work with very closely. Thank you.

William Martin:

Hello everybody. My name is William Martin. I will be the main presenter for Catholic Relief Services and my colleague Dina will also be around. I know some of the names here. I see also that our market community is growing so thank you. And I will present today our perspective from Nepal in particular. I'll show you how to apply them to our intervention. And so here we are.

So the first cash-based approach with the center was in Nepal, that's where we initially went. 59,000 houses had some damage or were totally destroyed. The damage did add up to 90 percent of the district. Very early on we deployed a number of teams and deployed a market rapid assessment and emergency market teams. And we proceeded very quickly a week later with the market rapid assessment and the in-kind distributions. Then our second step we really wanted to have people covered before the monsoon season a month and a half later and with our engineers we implemented some cash for shelter. And we distributed out a number of cash for shelter to households, about 8,000 beneficiaries in the area.

Later on we started to work on the support to market with cash grants for vendors, about \$300.00 cash grants for vendor for about 400 vendors for market rehabilitation. Finally we did some market rehabilitation grants which are cash unconditional on cash programs where each household received \$75, so about 16,000 beneficiaries. This number translates because of the coordination with the local government. So for about six months we had about less than 25,000 beneficiaries in the area and cash market based response. So the amount that we achieved through this _____ along with about six months after our implementation how _____ and the challenges we faced.

And before the market rapid assessment that's where the assessment and standards apply from the MERS. What we did with refugees is we did make sure that information from the first _____ that insured emergency response with a shared platform and familiar permission we could _____. We also made a point of understanding the pre-earthquake context and the impact of the earthquake on the language and culture _____ and it was a key part of our rapid assessment. We did mention some _____ information after we _____ before the earthquake to understand the situation prior to the earthquake and how it impacted people.

Very early on as well, in the first week we did like a phase one assessment to understand the overall market and did assessments of the market _____ and _____. And then two weeks later we started to gather more detailed information that we shared with the clusters and cash working group. We knew also from the outset the chamber of commerce which was very extremely useful to do contracts with vendors and understanding their market economics. We also used a couple toolbox particularly to gather data that was extremely useful also because other NGOs were using it so we were able to share information with them and get difficult information. And of course the _____ approach with _____ you've got to _____ information.

The challenges we had was about the timing. Of course we had daily assessment information and making sure the program was adapting to changing market commissions. So we actually created a daily assessment information as well as regional and organized assessments but we used _____ program informal distribution recruiters to maintain a daily information. And now early on that implementation, in the beginning the market parameters did not apply. We were initially approached from the start of the project cycle. We made sure we had the expertise to allocate for a market _____ programming so _____ on the ground. And we made sure to get, to built the _____ with us other team members and other local partners.

And very early on we started to integrate early recovery, recovery strategy in _____. So _____ market money to them impossible and the market _____ part of the rapid assessment conducted in April. The focus was not just on formal markets or _____ but also in smaller players who play an important role in the _____ and committee access to key projects important for recovery. And we _____ market also included

key services such as payments provided. And we built a recovery strategy emergency response for good communication with all stakeholders in order to tell them to plan for the future and _____. We had some challenges of course, the _____ of cash flow. A lot of people believed that the cash would be received because we were _____ and often we heard the comments among your peers that cash will be soon.

So it was very interesting because even when we brought aid to them with the cash _____ the right targeting and because of further studies which was the one done by the World Bank which was very difficult sometimes to come in as NGOs or partners or the government so that's why it took some time to implement some of the activities. Also much more challenge but questions for the future that we were doing some _____ to market. Should we put formal or informal businesses? _____ were they programmatic and realistic and so we supported these businesses that were able to help to cover needs of people whether they're more on _____ that's a question I think we should ask for the future.

And also the bigger question about should we _____ vendors that _____ or vendors that could, that once your people were benefitting _____. So we're saying it's not a question of _____ but I think we maybe should investigate more on. Then about the implementation, cash for shelter and cash grant for vendors and the _____ grants. That's where the technical investments was met and standards apply as well as the technical financial standards.

So for the _____ standards it's about systems and program impact. Look for little _____ that can be partners for implementation. So what we did is we focused on opportunities where we would _____ actors rather than put an entire system as required so that _____ and we made sure to identify the main stakeholders along the supply chain, along the market chain and work with them.

So the financial services standards so standards men and women _____ early through discussion with the chamber of commerce and rapid market assessment that there was a need for market support and we need to identify the structure. For the standards too, the institutional to deliver financial services so try to find a local service provider through the _____ and challenging because of financial integration, that integration of their financial systems. So that's really good to work with a local

financial partner should you _____ so you want to _____ because of the challenge of _____ financial systems was difficult but we were able here to work with a local partner to deliver cash.

The other challenge of again the implementation is NGOs are actually acting as a financial service provided. We asked the question for the revision about did the coverage of the minimum economic recovery standards when initially they're acting as a financial service provider. Finally the bigger challenge for the _____ loans for the _____ vendors. We like he said the vendors wanted loans ready and so we actually work with a current approach. And telling a little bit about the coalition, that's where the standards are true on coordination applied and I would like also for _____ talk about the _____ standards.

So what we did and early on we collaborated very well with the cash coordination group. The first two weeks of the disaster and after and we shared a lot of information and with the cluster members of cash working group members and about the cash delivery and the standard procedures for the _____ so we worked a lot with all the other actors. And I think it was beneficial.

The _____ communication and _____ with the government through the _____ and the financial piece for doing good job in the program. And because we worked through it. We had to communicate clearly with every actors. _____ approach and the standard conflict and evidence based eligibility criteria I think is very important as well when we are communicating with other stakeholders and to bring evidence to what we are doing especially for market and cash based response.

So the challenge we faced was working with the _____ group and cash and market resistance within a cluster system _____. So to complete while some of the key things we need to focus on when revising the meaning of the current standards. The first one is that these standards for an NGO or service provider. That's not something that we need to do right now. That's something that needs to be _____ the future.

The second one is maybe having more common indicators because we faced some challenges at _____ so adding common indicators that are measurable and helps to make faster decision in coalition would be useful. It would help also to benchmark the effectiveness of the different market and cash based intervention. Then some recommendations on supporting formal or informal businesses so that may be easily to the economic recovery standards that maybe should be a _____ which would be along to see what kind of we want from _____ when we work with our own private sector.

The recovery market approach should cover only the _____ market coverage to _____ so it should be support for example vendors are the only providing essential goods to cover needs of people or should we do market blanket coverage again that we should think about the _____. Finally actionable recommendations from market and intervention coordination building for _____ so again the indicators and to help to come to a decision quickly but also the structure of the clash and market approach leads to repairs to system. So I'd like to thank you for your attention and I'm sure you will have questions. Thank you very much.

Vaidehi Krishnan:

Hi everyone. My name is Vai. Thanks William. That was actually a really great presentation. I was in Nepal for the recovery, for the emergency as well. So it was really good to see how CRS applied the MERS standards in Nepal. I'm going to take a slightly different tact and I'm going to talk about my experiences as a practitioner and how I used MERS as a practitioner and sort of some of the maybe top line challenges that I faced because as William and you heard other people say this is more about how do we as practitioners use this and how can we make it more useful in the next edition.

I'm going to take you back a little bit to South Sudan, 2011 when I was there running an economic recovery program. Maybe I shouldn't even say those words. This is a forum for economic recovery people. So it may not be the right thing to say but also I want to compare a little bit and talk about the Philippines post Typhoon Haiyan in 2013. And just to give you a brief on South Sudan 2011 was a time when I had not been introduced to MERS yet which is why I wanted to talk a little bit about it. South Sudan the context at the time was that it had just become independent and I – this was way back in July 2011. I was in Unity State which is

the border state between Sudan and South Sudan and we had just received funding from _____ to implement a demand driven livelihood program.

Now obviously at the time we'd written this program proposal was six months ago when at the time our markets were functioning, everything was fine. I came in to start the program, market collapsed and literally every shop in Unity State sold flip flops, charcoal or coffee. That was it. And funnily enough all the restaurants always had beer but they never had food which I'm assuming is an effect of humanitarians being in country. Anyway so in South Sudan following that market collapse in Unity State.

Mercy Corps undertook another assessment where we talked to, we talked to traders, we talked to farmers, we talked to local businesses. And what we were finding more and more was that because there was so many goods coming in from Khartoum previously flooding the market local production was literally zilch. People were cultivating for subsistence but nothing was coming out to the market because it didn't make sense for them. So we looked at this market collapse as an opportunity to revive local production. So we decided to do it through cash transfers because we found that people were, traders were finding other markets to buy produce from. So the Khartoum, the markets coming in from Khartoum are closed. The traders are findings other ways to bring in goods.

So we did this program in two locations and I want to talk a little bit about just briefly just about what I learned from that. In one of the location which was _____ we mobilized farmer groups, we mobilized people to form new businesses particularly the ones that from our market assessment we were looking at were in demand and this included strangely this – well not strangely – this including a solar light business and we linked them up to DeLight which is one of our, which is a provider based in Kenya to be able to procure this. So we mobilized farmer groups, businesses and provided them with cash grants. At the same time mobilized them to form village savings groups so access to informal financial services to be able to continue their livelihood activities.

And this – we had some mixed results from these groups. There were some groups that did fantastically well and there were some groups where, which came together

for the farmer groups and the businesses that took the money and then couldn't agree on how to move forward and left. Now this is one and I'm going to tell you about the other experience in other _____ which is also in Unity state where we had very little access. So here we were only able to mobilize this informal financial services, these village savings groups. And towards three or four months into the formation of these groups when we went to see them we found that these groups because they were not expecting any other assistance from Mercy Corps had basically started borrowing, started their own small scale livelihood activities and started thriving. So they didn't really need us to provide them with cash grants for additional livelihood support. They'd basically done it on their own just from these village savings groups.

Now there are two things that strike me from this. One is as I was reading more recently one of the things that it talks about there is sometimes the most vulnerable may not be the right beneficiaries for economic recovery programs. And the reason I mention this is when we talked about some of those groups that did well and some that didn't we found that the slightly middle tier so it was not the most vulnerable. People who were in that slightly middle tier whether it was farmers or small businesses when they were given the cash were able to absorb the most vulnerable into their businesses as labor. So at the end of the day it provided them with the – I mean it created the same impact as if we were directly working with these vulnerable groups.

And this is an important point to remember because most of the times we struggle when we are talking to donors about why especially in market recovery programs when we're working with vulnerable groups we want to be able to work with that mid tier in the market as opposed to people who are subsistent because that may not be the right groups for us to be able to work with. And all of this as I was reading work more recently I was thinking well why wasn't, why didn't I have this in 2011 because I could have used all of this knowledge information would have saved me a lot of heartbreak. So I wanted to talk about my own experience of MERS and how this is, what it looks like in my day to day work.

Moving slightly on to the Philippines, this is a technology based program. In response to Typhoon Haiyan, Mercy Corps decided that we were not going to phase our program into relief and recovery but we wanted to put into place mechanisms

that would provide for longer term more sustainable recovery for these vulnerable populations right at the start. So we assessed the institutional capacity of our partner Banco. We decided that they had a product offering which was mobile banking. It had the reach that we needed. It had the age and capacity. So we decided to open mobile bank accounts for 25,000 survivors of the typhoon. We provided emergency cash transfers in three tranches into these bank accounts. We continued with savings encouragement not just one time financial training during registration but continued engagement with people through SMS and voice recordings. And we worked with Banco to identify a gap in the financial services that people were accessing which was a loan, a livelihood loan for recovery.

And William earlier talked about NGOs becoming service providers and I guess my experience has been that if you do have a formal financial service provider who can be the service provider then that's probably a better route to take in terms of buy in and in terms of how they take that forward. So we worked with Banco to identify that this was a specific gap in the market. People were not able to access a loan to recover. But also that people were really worried about what their family was going to do if something happened to them and their need for insurance.

So we looked at combining loans which was the more profitable venture for Banco and as a private sector if you're partnering with them you do have to walk the walk, talk the talk. They do think about profit and that's what makes it all so real, makes it sustainable for them. So we looked at – we combined livelihood loans with a one year accident insurance. And to make sure that people were paying on time Banco stipulated that people would be able to receive the insurance without taking once people had repaid the loan in full. And Banco piloted this among Typhoon Haiyan survivors and is expanding this for other populations in that region.

One of the things that strikes me when I talk about South Sudan and the Philippines is this access to formal, access to financial services. And I know this is one of the standards in MERS and we do talk about institutional capacity to deliver. In the Philippines one of the challenges we had was people's experience of the technology and how much they are – how much they interact with technology and how much they are able to interact with the technology and how can we now – how can we think about that end user experience.

The lady you see in this picture is Anna. How can we think about people like Anna when we think about providing financial services through technology based programs? How do we make sure that people like Anna do not have difficulty accessing this technology to be able to gain impact from the program. So the user experience for me is varying from one location to another and its quite a challenge so we do have to think about who are end users are and how do we introduce programs like this sustainably to them while creating the impact, while creating that recovery process that we want them to be a part of.

As we are learning more about crisis Mercy Corps as an agency is investing a considerable amount of resources into understanding how do – what makes certain households cope or recover better and certain households not. What are those determinants of resilience? And at Mercy Corps we think of resilience as the capacity to learn, to cope, to adapt and to transform in the face of shocks and stresses. So for us as an agency it's really important for us to understand how are people learning from these shocks and stresses. What can we learn from that process and how are they adapting and how can we as an agency, as or as humanitarians be able to build off of that.

And this is extremely crucial as we are talking about more and more crisis today. We talk about – I mean every time I pick up the news, right, sometimes I don't want to read it because it's all about there's – we talked about South Sudan. There's Yemen, there's Syria, there is – so there is so many crises they've forgotten crisis. People have forgotten about certain people. There are so many emergencies that people have even forgotten some of these. And as we compete for space in the media how do we make sure that we are more effectively responding to these populations? How do we make sure that we are building their resilience.

I want to talk about very briefly just two findings from the determinants of resilience study and just to put some caveats in as any good humanitarian should do I'm not the one who headed these research studies. These were done by our teams in Southeast Asia and with support from our research teams in HQ. And I will be able to point you to them if you have further questions about it. But very quickly on two things. I want to compare just the Philippines and Nepal just literally on two findings. In the Philippines we found that households that had more diverse sources of income, for example agriculture and commerce, they appeared to be less resilient

to the typhoon than those who had just one income source. Now this seems a bit counterintuitive but this may be because the livelihood diversification for these households was not an intentional risk management strategy but it is more an economic need. So they're poorer more vulnerable households. They try and diversify their income sources to be able to make ends meet. So even if there are multiple sources of income – even if one of them is affected by the typhoon it is going to cause them to become less resilient.

In Nepal we found that maintaining or beginning livelihoods and restoring market functions were critical to improved coping and recovery, right? So I mean we talk about livelihoods and these are just two context where we find how livelihoods is extremely important and it's an important factor to consider right at the very beginning and not think about emergency relief but start to think about livelihoods very, very early on. The other thing I want to talk about because we keep talking about financial services. Financial services in the Philippines we found that in both context we found that financial services do matter but here's where it's a slightly different. In the Philippines we found that informal financial services were more important post shock in the immediate aftermath of Haiyan but in the longer term formal financial services were more important, informal savings and loans were more important in the longer term.

In Nepal and again the caveat here is that this has been done ten weeks after the _____ earthquake and we will be repeating this study. In Nepal we found that financial services do matter. In the right forms they do matter but credit can also do harm. Here is where it's slightly different is – and we have to take a slightly nuanced approach to this. When we looked at households that had informal credit. Right? So we said driving an informal credit after the earthquake was associated with an even bigger increase in distressful coping mechanisms. Drawing formal credit had an important positive impact. So when we looked at this we said those who access credit pre-earthquake were probably more likely to be in debt prior to the earthquake and that's why they probably had more, they probably had worse coping strategies forward.

So as we look at financial services, as we look at livelihoods, as we look at different crises what we are beginning to understand is that we need a lot more information to be relevant to the programming that we do and we no longer can afford to look at

– I'm going to leave you with a last, last resource from my site. The whole – the relief, recovery, development state. We no longer can afford to look at these in these different phases. I was talking to a colleague of mine who works on a program afield and she said when I talk – she said "When I think about economic recovery I think about a post-humanitarian crisis situation." And to me that's a bit funny because a few years ago I would have thought about economic recovery as that next step after emergency. And I think this is where the line starts to blur. As we talk about resilience at some point in time we used to talk about disaster reduction. But to me is disaster reduction pre-crisis versus resilience is post-crisis? And how can we kind of learn from that?

We are finding even in locations like Syria that markets and communities are adapting to the crisis. Mercy Corps did an assessment recently by Syria to understand how local farmers were adapting to the crisis. And this report is also available. Basically the farmers have moved from cultivating wheat to cultivating coriander. Not in large quantities but they have started cultivating coriander which is – which they're able to sell in the open market to traders. And so somehow for some reason inside Syria we're finding – I'm being a little bit nonspecific about which locations in Syria and forgive me for doing that but inside Syria in some locations we're finding shops that have Pepsi and Pringle.

So if Pepsi and Pringle are getting through what is that value chain? What does the trader, what does the networks look like and what can we as humanitarians learn from how these markets and communities are adapting to this crisis and how can we then bring that into economic recovery programming to make it more relevant? I don't know if we want to be sitting here five years down the line and saying "Well let's – we need to revise the standards again." But we need to think of how can we make this more relevant to practitioners to be able to continue to learn, to have that space to learn from all the new developments that are happening. Thank you very much. I'm done talking.

[End of Audio]

QUESTIONS AND ANSWERS

Sarah Ward:

Hi everybody. I'm hoping you can hear me. I seem to have had a minor technical difficulty but I'm hoping that I'm connected here. I want to thank obviously Vai and William and William, and William and William for all of those wonderful presentations. And it's absolutely great for me to hear how our work is really moving forward in this sphere so we're going to be opening up the Q&A. So what I think we're going to do this in two ways and we've got a good amount of time for Q&A so thanks for our presenters for being brief and concise and really having some focused presentations. We're going to open up the Q&A. Now as we've done in the past you guys will have the chance to type your questions into the chat room and we will do our utmost to keep up with you because sometimes you guys go very fast.

So we'll do our very, very best to keep up with you. And William and Joy and our other presenters will also have the chance to answer questions right in that chat. So sometimes I will hand the microphone over to one of our presenters to answer a specific question and sometimes we will be able to answer your question right there in that chat. So you'll just have to multitask and look at both pieces. So during our presentations we had a couple questions come in so I'd like to address those first. We had Richard Tinsley gave us two questions.

And at the very beginning when William was presenting on MERS and talking a little bit about the work that went into it and how it was created he mentioned that there was an example about financial services sometimes needing to adapt to context and context has obviously come up many times here in our conversations. And we know that context matters. We even have working groups named Context Matters. So the answer to Richard's question is he mentioned that obviously sometimes local laws if they prevent them whether they are religious based local laws, whether they're actual laws written into the constitution around banking regulations can prevent sometimes financial services from being available to different populations and different formats.

He mentioned that local systems pop up to take them place. That is absolutely the case and as you all know in your work that does happen. So what I'd like to just point out is that part of what the for instance assessment and analysis standards do and part of what the financial services standards do is they make sure that we explore all of those pieces of the puzzle because usually there's a much broader scope of

information we have to look at when we're doing this work than we have sometimes looked at in the past. So the standards hope to allow us to do that.

There was also a question that Emmanuel brought up when talking about that assessment analysis standards as we were hearing from William whether or not the EMMA or the pre-EMMA, the PCMA was used? Now I don't know if many of you know. The EMMA is a tool. It's the emergency market – emergency market mapping and analysis tool that has been developed over a number of years with again a group of partners primarily led by IRC and Oxfam and many other key players. And the PCMA is the pre-crisis marketing analysis.

So I think I'd like to put to our presenters because two people have sort of brought up this issue – can you guys just answer – and William perhaps you can take the mic for a minute and then we can pass it to Vai how in your work you've used the other tools out there. We know there's a proliferation of other tools and strategies to use in our work. What are some other key tools you used to make sure you were meeting those standards and really doing that work to the best of your ability? So I'd like to pass the mic over to William if you're there and see if you can give us an answer to that question, if EMMA was a part of your toolkit or if others were a part of your toolkit as you were making sure standards were being met.

William Martin:

Yes. So I did use other tools. So that's William Martin speaking. So what we do use these tools to assess and use these tools as, we are local context oriented adapting our tools to the local context but also to other stakeholders as well so that we can use the method that we used was rapid market assessment and also some EMMA ____ and we combined that with what other actors were doing in order to gather this information. So I cannot say that we stick with one tool to analyze the context that we analyze. We do the response analysis tool and identify the gaps we have to cover to our first to analyze which first comes from the _____ and then based on that we use the existing tools, EMMA and the rapid market assessment too.

Vaidehi Krishnan:

Thanks William. So hopefully everybody can still hear me ok. We have used EMMA several times and even in the South Sudan example I gave you we have used the EMMA to understand what the pre-crisis markets look like and what they look like now before we start the intervention. In cases of emergencies we haven't been

able to – and I'm talking about entirely my experience as a practitioner. I have not chosen to do something as detailed as an EMMA. I would have gone into something which is more of a rapid market assessment.

And here's something that I found really interesting. When I went into Nepal for the crisis for the emergency response we went out and talked to some traders. We did a very rapid market assessment and I know that other actors in the room were doing the – were doing the, I forgot what it's called. The market assessments that we were, that everybody was doing and we were contributing to those. But what I found that really helped me with coming up with a really quick response called cash transfers was doing a sort of user experience. So we talked to people around those locations and those markets and I'll explain this in a little bit. We asked them where they accessed their goods. We asked them how they access their cash. We asked them how often they do it.

And we found that basically people who were living in some of these remote locations would come down to the markets at least once a month to access their goods and then they would go back up again. In these locations because there were no other financial service providers and even the ones that were agents of a _____ had been completely destroyed. Now I'm talking about in the culture. We provided cash through traders. So basically instead of doing a voucher program what we basically said is people are coming down for these markets to access cash. Let's provide the cash to the trader, to his bank account in a more stable location and traders who have this cash anyway can disperse the cash to people.

And what it did was basically it helped the traders to both of these social networks of people but more importantly it also gave them a commission, the same commission that we would have given to a financial service provider like an agent who was not present, was given to the trader. So it helped them to get some money out of this cash transfer program that was directly targeting people who were affected by the earthquake. And as people were coming down to these markets to get the cash from the traders they were also buying goods from them. So for me sometimes the existing tools that are out there are useful. They're sort of guidelines. But more often than not in a post emergency situation we don't always have the time to do the entire thing. So we have to take certain short parts and for me this user experience kind of angle really worked well. And I feel like it continues to work well for me.

Sarah Ward: Great. I'm not sure if I have the mic back.

Vaidehi Krishnan: You do. Yes.

Sarah Ward: So let's see if I can get the mic – ok. Great. Ok. Thank you so much Vai and thank you William for answering those questions. We've had a few other questions pop up here in the chat which I think you guys can also see. But I think there's been a couple discussions, William – sorry. Richard also talked a little bit about his experience with the private sector markets in the Middle East moving forward very quickly in the middle of a crisis. Both of our presenters had talked about how quickly markets resurge and fill the void. And we've also had a couple folks in our chat here mention Emmanuel as well, asking about the private sector and how engagement with the private sector, not just the financial services side of the private sector but how the standards talk about engaging with private sector actors.

And then finally Hamsha, I hope I'm pronouncing your name right. Hamsha also mentioned that having, working with the most vulnerable in communities – and again I think all of this kind of relates to where we engage along this continuum. Right? Working with the most vulnerable in communities can often have a strong affect on food security issues. And as we know people's livelihoods affect many aspects of their lives. Right? They affect everything from their health to their wellbeing to – we've had studies where it affects how they interact with their children and stress levels in the household as well as food security. So we know that this is really important.

So I'd like to hear maybe from our presenters briefly about how working with the standards perhaps whether it's the assessment and analysis standards, whether it was the financial services standards or perhaps even in the enterprise development standards which may address that as well how looking at using those standards helped you determine both where in that continuum you wanted to engage whether it was at highly vulnerable levels, whether it was in that midlevel –

Vai you talked a little bit about that, engaging with people just above the most vulnerable level who had experience and had worked with financial systems before and then were able to absorb the cash and move forward with their businesses more effectively in Sudan. And then maybe talk also, William, a little bit about how those – how working with the private sector helped you – helped you move more quickly in the recovery phases. So I think we can start with Vai this time answering some of those questions in the standards and then move on to William.

Vaidehi Krishnan: So I feel like those were a lot of questions.

Sarah Ward: Ok.

Vaidehi Krishnan: All combined into one.

Sarah Ward: It was a lot of questions combined into one. Let me break it down. If maybe you can just talk a little bit about if in your work you use the standards to help you understand how to work with the private sector. And if you did not, where do you feel those gaps were.

Vaidehi Krishnan: Well this is a pretty loaded question considering the audience on the other side.

Sarah Ward: That's ok. We want an improvement. We're working towards revision.

Vaidehi Krishnan: Thank you. That makes me feel a lot better. And again I'm speaking from a personal perspective. This is not an agency wide perspective. And in looking at the MERS standards the way I look at it is sort of what are things to look for, these sort of guidelines framework. But there are times where I want to know how do I do this and that's the time where I will probably go to a specific tool. And you are very clear in the MERS about what the MERS is and how it can be used. Whether we have, I have used MERS in engaging with the private sector the answer is no. And if you

ask me for what gaps there are, well I can't really answer that because I haven't used it. It's a little bit of a conundrum you put me in, Sarah.

Sarah Ward: Not a problem. Perhaps we can hand over to William. William did you have any experience in engaging with private sector partners and did looking through the MERS guidelines in any of the sections assist you in that process?

William Martin: So yes, we looked through small kind of stakeholders and bigger ones and what I would say – I will not answer directly to this question but what I would say is by experience, through experience it seems a good idea. It seems to be improving our response if/when the market response is adapted. However I think more research is needed and the trickle down and _____ supplier effects of working with the private sector because it sounds like a good idea but I think more evidence on trickle down and _____ affect might be a necessary step before the revision of the MERS.

Sarah Ward: Great. Thank you very much. I think I just realized that I can speak and you can speak at the same time which is a real revelation.

Laura Marther: Sarah is having a moment of technical difficulty but I just wanted to add a quick word too on the issue of private sector engagement. I mean from _____ perspective one of the things that we point out to our partners is that the MERS does in its coordination standard require that you coordinate with the private sector and I think that's something that's often missing in terms of humanitarian coordination. Everybody knows that its critical to coordinate with other humanitarian agencies and within the cluster system and all of that but having something out there that is a standard that says yes, you are also supposed to coordinate with the private sector I think is a nice strong message. As always though I think the devil is in the details and it's the how of doing that that does get challenging. Thanks.

Sarah Ward: Thank you so much Laura and yes, I am here which I hope you can hear me. So yeah. There is a standard. I mean just to sort of plug it a little bit is there is a standard. It's core standard number two. It's an important core standard in this work which basically is about coordination and effectiveness. So that is absolutely there and an important part of it and there's – it says in partnership with private

sector actors for greater leverage and impact. So that's very well recognized I think. But I think William does also have a point that there is still some work and some thinking to be done around what forms of partnerships and what kinds of partnerships can we really have greater levels of impact. So I think that's an important point for us to think through and spend some more time on.

I'd like to ask a little bit of a different question and go in a slightly different direction. Both of these presentations talked about technology and they talked about financial services and technology. And I guess I'd like to hear from our presenters a little bit more about as we go into this revision process for me, this new technological environment has made a huge difference. When I started doing humanitarian work we didn't have email so that's how far back that goes. And email was not – we were out in the field and we had a sat phone if we were in good shape and mostly we had a _____ and that was pretty much it.

So and now we're able to do e-cash transfers and I'm able to monitor in real time what my cash transfer programs are doing in Turkey from my laptop in New York. And that's a pretty big change. And so I'd like to hear a little bit from our presenters maybe how their experiences with technology has impacted how they're working in the economic recovery sector. William would you like to just address that a little bit? I think it would be interesting to hear a piece if you can do that and then hand over to Vai.

William Martin:

Yes, Sarah. So two things. First if you change – I'm talking from a financial service perspective. A change to the ground level _____ work actors coming in and they are not just service provider only. They are _____ actors. We're talking about after _____ which are Visa and MasterCard's and the _____ actors like us that are not only providing services anymore. So that change again a lot. So that's on one hand. And the other hand a lot of questions come with it, a lot of questions about the risks as the _____ to data protection and all those things. And sometimes too much – there's not too much questions but I think we should have let us collect information to assess the right level of risk as a _____ to the use of new technologies and to assess the right level of these risks to _____ and to make sure that where people come first that's where we address them and when it's not that's where I'm not over considering them.

Sarah Ward:

Great. Thank you very much William. And yeah. I think that it is also important for us just because something is shiny and new and seems like it's going to be a magic bullet everything does come with risks. And engaging the different actors they also have their own agendas and their own priorities. And we all know that there are protection issues around many things, everything from information sharing to having quick access to financial services can also be protection issues that we need to address. So Vai do you have anything that you want to add on this?

Vaidehi Krishnan:

Yeah, I do want just a couple of things to add on and I completely agree on the data protection and being careful about sharing sensitive information. My experience with technology, the experience in the Philippines, I pointed out earlier that it was fantastic in terms of being able to provide us with outreach to 25,000 people to be able to continue using the technology to encourage savings use, text messages and interactive voice recordings. And just being able to link vulnerable or disaster effected populations to financial services.

Now as a humanitarian community, as donors start to think more about financial inclusion and what is that next step, these steps become extremely crucial in Mercy Corps as an agency and has considerable resources into expanding through financial inclusion for people who don't currently don't have access. That being said I do want to say that there are two things on that. One is as we are finding more and more the right kind of financial service products do matter. I am not ruling out informal financial services. I'm absolutely keeping them on the table. But when we talk about formal financial services and when we talk about data protection so here's where the rub is, right?

So we need to be able to work with financial service providers to because we have a unique understanding of that population. We have a unique understanding of their needs. We need to be able to translate that properly to financial service providers for them to be able to come up with the right product. So while data protection is important and not sharing all of your beneficiary information is important we also need to be able to trust that the private sector will be able to work with us in ways to sort of look at aggregate beneficiary information to be able to create those, tailor those right kind of products.

And if we don't want to trust them with that, if we don't trust them with that much information how are we talking about engagement with private sector. So for me this is a bit of a catch 22. We need to be able to work better with private sector especially when it comes to technology to be able to create those right products for people.

Sarah Ward:

Thank you so much, Vai. Yeah. I think it's really going to be something interesting and I don't think that's a new discussion that we have to have. I mean I think these are some very similar discussions we've had about all different kinds of economic programming and different kinds of access points for those economic programming that we've had for many years. And I think we have to apply the same rigor and the same discussion to these new technological points, and these new technological access points really that we have to the populations that they have access to now too.

There were two more questions that I want to get to quickly. We're running out of time and I want to make sure we have just a few seconds at the end to give everyone on the line a chance to engage with us. But very briefly one of our presenters and it's been mentioned a few times, this idea of us being in a context – sorry, not a context. Us being in a continuum and understanding where does resilience come through and how – do you work on resilience in the beginning so that you have recovery faster? Is planning for resilience a part of the recovery process? And I think that as practitioners we're really starting to understand that these are cycles and these are cycles that we let communities go through and that households go through and that lives go through.

And it's not really a very linear continuum where if you do your resilience now and then you do your humanitarian intervention and then you do your recovery then it's all going to work out. We know that people are at many stages at many times and can be at multiple stages at many times. So I think that letting go of this idea of a linear progression will be something that we have to work hard on going forward.

Now we have to speak in terms and that's the way we work. So I think that in our revision process we're going to be spending some time on language and figuring out the right way to express the fact that it's not a linear process. I think we'll help with this discussion for both donors and practitioners and the communities we work on

and work with. And finally I wanted to just bring up a point that Diana talked about here is working with the private sector and doing a lot of the work that we do, we can sometimes feel as though we may be working with actors that make us a little nervous. And let's all be very honest. Sometimes we're working with people in the private sector that we sort of are going oh boy, I really hope this isn't going to jump up and bite me or something else later.

And I think I mean the standards, the do no harm standard is core standard number four is one that we have to take very seriously and we really have to do our due diligence. And we have to take context very seriously and understand our context as best we can. So yes, there are sometimes actors that in the private sector that we won't be comfortable working with. And I think that that's rational and I think that's ok. But I don't think it means that we have to cross off the private sector as an entire entity. I think it means that we have to be conscious and conscientious.

And then she also mentions that the private sector sometimes is difficult. It's difficult to have them engaged because we work in very volatile areas and there's a lot of risk involved. And I think all of us know that as well. And one of the things some of our programs do is help mitigate that risk either by knowing the context well and knowing our beneficiaries well or sometimes a whole program can be designed to help the private sector mitigate their risks and make them feel more comfortable and confident and engaging.

So I want to thank all of our presenters. We're here at time. I also want to ask all of you, all of you in this seminar have the experience and the knowledge and the wisdom to help us through this revision process. So William Wallis as you heard from him is the director and working on this revision process with me through the SEEP network and we will be doing some virtual consultations with our practitioner networks. And I'm very, very hopeful that you can all be active in those virtual consultations to help revise these standards to really make them a tool for our current practice and a tool for our current operating environment that you can use and use well because I think for both ourselves and for the beneficiaries we work with this is going to make a huge difference going forward. These contexts and these crises are not getting any simpler and so I think we really need to make sure that our standards are as good as we can get them so they can be real tools for us moving forward.

So I'd like to thank all of our presenters. Dina thanks for staying with us and William from CRS. Vai from Mercy Corps, thanks for calling in. I know you guys called in from far afield. I'd like to thank all of you internationally who came and stayed with us this whole time. That was fantastic. And we've got our friends in Washington. If there's any wrapping up, Joy is going to wrap us up I think, few minutes just to do some last housekeeping things.

And I'd like to thank all of you and if you can go on to the standard website. William if you can type it in the chat room right there. Go right onto the standards website and sign up for updates. And William's email is there and if you want to be a part of this revision process get in touch with him. We really encourage you to do that. So thanks very much and I hope the rest of you wherever you are on the globe enjoy the rest of your day.

William Wallis:

Thank you everybody. This is William Wallis from the SEEP network. I wanted to thank you all also for joining us. This is an exciting time as we start this revision. And this webinar already gave us some hints in terms of where practitioners are going to be needing more help in terms of revising the handbook. I think private sector engagement also the whole advances in terms of ICT with financial services, those are two areas that we really need to put our radar on as we continue and move forward in this revision process. I just wanted to thank you all. My email was on the presentation. And also look at the MERS in Action website if you can download the handbook.

We really are looking forward to getting as much feedback as we can. As I mentioned earlier the first and second editions had a lot of different organizations involved. I'd invite you to look at the last pages of the handbook. It kind of gives you an idea which is very representative of our sector. We want to get the more people involved the better this standards will reflect the real needs of the field practitioner and that's what we're really trying to do. So thank you very much. And Laura has just put in the website for the standards where you can download it. Thanks a lot.

Joy Chen:

And I want to reiterate a great thank you to all our presenters and to everyone who made this webinar possible and also to you for your great questions and insights. Take a moment to push some buttons again. We're really interested in hearing about your feedback and how you found this webinar and what ways we can improve it. Most importantly what important lesson did you learn from today's discussion. We're really interested in what you're taking away from this and then hopefully to follow up and improve your practice as you move forward. Again thank you to everyone for participating and I hope that you can be in touch soon and we'll certainly be in touch. All right. Thank you so much. And I'll leave this room open a little bit so you all can complete the polls.

[End of Audio]