



We Accept Cash: Mapping Study on the Use of Cash Transfers in Humanitarian, Recovery and Transitional Response



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We Accept Cash

Mapping Study on the Use of
Cash Transfers in Humanitarian,
Recovery and Transitional
Response



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1 Background and Objectives

1.1 Introduction to Cash-Based Assistance in Humanitarian and Recovery Situations

Cash-based approaches to the delivery of assistance in humanitarian and recovery situations involve replacing or complementing traditional forms of *in-kind* assistance with cash-based mechanisms; non-conditional cash grants and conditional cash grants or vouchers fixed to an exchange for specific goods or services. Cash is usually the most important means of economic exchange, even in humanitarian and recovery situations. Using cash-based instruments, therefore, allows beneficiaries to purchase goods and services in local markets.

Cash-based approaches are not new. There are documented examples dating back hundreds of years. However, cash is gaining greater acceptance as: i) our understanding of the factors driving humanitarian crisis matures, and; ii) good practice for aid effectiveness places greater emphasis on ownership and strengthening national capacity. Still, the use of cash is a departure from traditional forms of *in-kind* assistance (food and non-food items), which continue to dominate humanitarian response.

Five reasons emerge from the literature explaining the traditional dominance of in-kind assistance, and the growing interest in cash-based approaches:¹

- *The use of cash simply reflects how most economies function*; money is the most important means of payment for work and the instrument of exchange people use to acquire the goods they need. The use of cash, therefore, can integrate humanitarian response with the local economy.
- *In-kind food distributions* previously combined the objectives of meeting humanitarian need while disposing of the Western food surpluses. Those surpluses are now much smaller than 20 years ago. The world has entered a period of grain shortages and escalating commodity and transport prices, and there is growing emphasis on the purchase in regional markets. Traditional food aid, therefore, is becoming a less cost-efficient response option and the patterns of how and where food is procured are changing.
- Food insecurity was previously associated with *the lack of food availability* to meet needs (a problem of *supply* relative to need). Experience has demonstrated that the problem is more often *a lack of accessibility* (an inability to generate *demand*): Food and other basic goods are often available. However, people go hungry because they don't have the purchasing power to acquire, or are unable to produce what they need. Enhancing food security, therefore, can focus on the issue of *access* (strengthening both demand and addressing the supply capacity), where money is the most important means of exchange.
- There is a *culture of in-kind assistance*; within donor and implementing organisations, among the individuals responding to humanitarian appeals and tax-payers in donor

¹ These trends emerge in much of the research literature. However, for a good summary see ACF, *Implementing Cash-Based Interventions; A Guideline for Aid Workers*, 2007, pp. 15-18.

countries and even among beneficiaries. The culture can carry into other situations, such as protracted crisis or chronic poverty. Culture can be slow to change, and can perpetuate the use of inappropriate or less effective approaches.

- Some documentation suggests that *the nature of crisis itself may be changing*. Much of the crisis being experienced today is not “rapid onset”, but complex, protracted and chronic. Evidence shows that the use of in-kind assistance may reinforce dependence. In contrast, the use of cash can have a greater possibility of stimulating markets and restoring livelihoods and productive capacity, all of which reduce dependence.

Responding to these changes and others, the use of cash-based approaches has grown during the past decade. Cash interventions remain a small part of overall international humanitarian and recovery portfolio. There is no comprehensive data to quantify growth, in monetary terms or relative to other forms of assistance. Few donors or implementers provide disaggregate cash-based expenditures from other humanitarian or recovery programmes in their financial reporting. Regardless, documentation indicates:

- There is strong case study evidence showing that individual donors and implementing entities are delivering more of their programmes through cash-based mechanisms.²
- There has been sustained advocacy for reform to humanitarian assistance, particularly food aid, which includes the use of cash-based mechanisms within new strategies.
- A growing number of donors and implementing entities are adopting a “cash-first” approach or policy, or otherwise adding cash-based mechanisms in their overall “tool box”.³
- Cash-based approaches are being found appropriate to a growing number of contexts, moving out from the original focus on food aid to broader use with food security, rebuilding livelihoods and improving access to basic services, among other areas.

Growing acceptance notwithstanding, evidence shows that cash-based approaches are being used unevenly. There is a high degree of variation on where cash-based approaches are being used (variation in geographic emphasis), the kinds of humanitarian and recovery situations they are found in (variation in context) and which donors and implementing entities are using them. There can also be a variation across the global portfolios of individual donors and implementing entities. Interviews found that the use of cash varied between different departments within a single organisation, suggesting a challenge with coherent approach.

Variations can be partly explained by appropriateness of cash to different contexts. However, donors and implementing entities also have different levels of awareness and

² As examples: there has been a steady increase in ECHO’s cash-based interventions, from one in 2000 to 47 in 2006, and; the World Food Programme (WFP) will increase its use of cash-based assistance to USD 300 million in FY 2011, up from USD 150 million in FY 2010. Cash-based assistance now accounts for only seven percent of WFP’s overall budget.

³ A “cash-first” approach means that the Donor or implementing entity will consider using cash-based mechanisms first, before considering other delivery options.

“comfort”.⁴ Funding criteria and risk concerns, organisational mandates, institutional culture, programme structure and the availability of appropriately trained personnel all remain obstacles. Adapting to the greater use of cash-based approaches, therefore, has important implications for stakeholders.

1.2 Objectives of the Cash Transfer Mapping Study

The goal of *We Accept Cash: Mapping Study of the Use of Cash Transfers in Humanitarian and Recovery Situations* is to map policies, practice and the experience and learning regarding the use of cash transfer mechanisms, in humanitarian and transitional situations and amongst MFA’s key partners. The partners include UN organizations and programs, International Financial Institutions as Norwegian and International NGO.

As specific objectives, the study was asked to review existing reports, studies and institutional policies and guidelines to identify:

- a. The existing knowledge base concerning the relevance, usefulness and available options for the use of cash transfers (conditional and non-conditional). Aspects concerning results, risk management (including corruption, political and conflict related risks) and women’s rights and gender shall be given particular attention;
- b. Important lessons learned (what works and what doesn’t);
- c. Identify good institutional policies and practices, especially among the Norwegian MFA’s humanitarian and recovery/transitional assistance partners (OCHA, WFP, FAO, UNDP, World Bank, regional banks, and international and Norwegian NGOs) as well as ECHO; and
- d. Whether other donors have specific policies and guidelines regarding cash transfers, and the main principles and contents of these, if any.

1.3 Methodology

The methodology was based on a combination of document review, stakeholder interviews and peer support. The Overseas Development Institute (ODI) played a key role helping to scope out the main stakeholders, issues and sources of documentation for the study. The Norwegian Ministry of Foreign Affairs (MFA), Cash and Learning Partnership (CaLP), and Norwegian Refugee Council (NRC) provided similar support.

Sixteen informants were consulted, in Norway (MFA and NGOs), and from three agencies of the United Nations, donors and the international NGO community.⁵ Based on an independent literature search and informant references, a bibliography was developed to support the *Mapping Study*. The bibliography includes of approximately 100 documents;

⁴ The documentation indicates a higher degree of acceptance on the part of recipient governments and beneficiaries.

⁵ The *List of Informant* is included as Annex B to the study.

research reports, periodic articles, programme documents, evaluations and policy and guidelines among others.⁶

The cash transfer mechanism is well documented, and the bibliography is not exhaustive. It captures only a portion of the information, based on a subjective assessment of the *Terms of Reference*.⁷ From the bibliography, Scanteam gave an in-depth assessment of approximately 60 documents. The draft report was circulated for peer review and discussion.

The scope of the *Mapping Study* was limited to the use of Cash Transfers in *humanitarian and recovery or transitional* situations. Transfers are also used extensively as a *Social Safety Net* or *Social Protection* mechanism. Payments are regular and predictable, and targeted over the long term to reduce poverty and vulnerability. Social protection is recognised as an essential public service, and the *Mapping Study* notes the continuum with the use of Cash Transfers between recovery and development contexts. However, the latter falls outside of the scope of the *Mapping Study*.⁸

The purpose of a desk review is to summarise. Specific documents are only cited in the report when there is a direct quote, the information is unique and does not appear in other documents or the source is a foundation document (early research broadly cited in literature). Otherwise, the study summarises knowledge and practice that is broadly repeated through the documentation.

1.4 Acknowledgements

Scanteam recognises the extensive support provided by Norad (Department for Peace, Gender and Democracy) and the Norwegian Ministry of Foreign Affairs (Humanitarian Affairs Section). Other informants from the Ministry generously provided information on their partnership with implementing organisations.

While drawing on all the sources identified in the bibliography, the study was particularly guided by the Humanitarian Policy Group of the Overseas Development Institute (ODI), which has conducted a significant body of research. The Cash and Learning Partnerships (CaLP) and Norwegian Refugee Council (NRC, International Programme Department) provided important substantive contributions and references to resource persons and literature.⁹ ECHO also provided documentation and guidance.

⁶ The *List of Documents Consulted* is included as Annex C to the study.

⁷ The *Terms of Reference* are included as Annex A to the study.

⁸ *Social Safety Net* or *Social Protection* could include pensions, child benefit payments or otherwise be focused on income and access to basic services (education and health). There is also an extensive body of literature on the use of transfers in these contexts, from National Government, Donors and International Financial Institutions (IFI) and research institutions. For a recent example, see DFID, *Cash Transfers Evidence Paper*, 2011, <http://www.dfid.gov.uk/Documents/publications1/cash-transfers-evidence-paper.pdf>

⁹ <http://www.cashlearning.org/>

The high quality of these and other inputs notwithstanding, any errors or omissions are the responsibility of the authors. The opinions expressed in the study are those of Scanteam, and do not necessarily reflect the position of Norad or the MFA.

2 Overview of the Mapping Results

2.1 General Observations on the Documentation

Knowledge and experience with the Cash Transfer mechanism is well documented. There is a significant body of research, programme documentation, evaluation, workshop proceedings, guidelines and training materials. Most documentation dates from the past ten years and is easily accessible online with a key word search. Taken as a body of literature, it provides a cumulative and comparative picture of how the concept and use of the cash-based approach has evolved.

The primary source of documentation is implementing organisations and practice networks. Debate and advocacy on the use of cash-approaches, therefore, appears driven by the practitioners (NGOs and increasingly UN agencies). Debate and advocacy are occurring as a bottom-up process lead by implementers looking for innovations. However, researchers, donors and standard setting entities are also making an important contribution.

Stakeholders working in the area of food security made early contributions, reflecting the linkage with food aid. Overtime, the scope of contributors to the body of document has expanded. This tracks both growth in the use of cash-based approaches and expansion into recovery and Social Protection situations. Expansion brings new stakeholders into the debate.

The general tone is positive, both for the statement of results from evaluations and the broadening of stakeholder acceptance of the mechanism. Debate is dynamic and is based around innovation in the field or new research. In this spirit, the “cash” debate also opens larger conceptual discussions about the principles of humanitarian assistance and the relationship with beneficiaries. These revolve around the kinds of assistance that are most effective, the role of beneficiaries in making choices on their basic needs and the relationship between implementing entities and beneficiaries.

2.1.1 Norwegian Documentation

The Mapping Study encountered only limited documentation from Norwegian sources. These included case study materials related to Norwegian-funded activities with LEARN Uganda, some NGO-implemented programmes and one set of organisational guidelines. No research literature or official funding guidelines were identified. There is one example of a Norwegian NGO (NRC) participating in an international practice network and importing international training materials in the Norwegian context.

2.2 Defining the Cash-Based Approach

Documentation does not dwell on a definition of cash transfer mechanisms, perhaps because of the mechanism’s conceptual simplicity. Three definitions reflect the overall approach:

- Cash Transfers are the provision of money to individuals or households, either as emergency relief intended to meet basic needs for food and non-food items or to buy assets essential for the recovery of livelihoods (ECHO 2009: 3).

-
- Cash and vouchers are ways of transferring resources to beneficiaries... Cash transfers are assistance to persons or households in the form of cash payments or bank transfers. Beneficiaries then meet their food needs in the marketplace (WFP 2009: 1.2).
 - Provision of money to targeted households/persons... as emergency relief or recovery assistance, support to livelihood recovery or as a social safety net (ACF 2007: 11).

Cash transfers are usually divided into three typologies, generically referred to as “cash-based” interventions:

- “Unconditional” cash transfers make no demands on the beneficiary, in exchange for receipt of the transfer. There is an assumption that money will be used to meet basic needs as defined by the beneficiary.
- “Conditional” cash transfers impose a requirement on the beneficiary, or otherwise create a condition that must be fulfilled. Conditions determine how the cash will be earned or used. For example, cash in exchange for work, training, attending school, the purchase of linked to specific commodities or a change in behaviour (for example, changing behaviour that negatively affects education, health or nutrition).
- “Vouchers” is assistance transferred through an instrument that can be exchanged for a specific commodity or service. The instrument of exchange can be a token, coupon or electronic entitlement, and has a fixed monetary or quantitative value, usually in relation to what will be purchased.

2.3 General Characteristics of the Cash-Based Approach

The most important *defining characteristic* of a cash-based approach is *that it transfers choice from the implementing entity to the beneficiaries*, even when conditionality is involved. Receiving a cash instrument enables people to decide for themselves what their most important needs are, and to purchase in local markets. The affect is also to *shift power* from the implementing entity to the beneficiary. This creates a situation where the implementer has less control over how resources are used.

As other *defining characteristics* within this framework, the cash-based approach:

- Is an alternative to in-kind humanitarian or recovery assistance (food and non-food), where specific enabling conditions exist.
- Is not a “sector” in its own right, but rather is a mechanism for delivering assistance that can be used across all sectors. It is another tool in the humanitarian and recovery tool box, to be used when effective and appropriate.
- Can be used on its own or in combination with other mechanisms, responding to context, needs and programme objectives.
- Is *flexible* and *fungible*, based on how recipients define their needs in a given context. This means beneficiaries have more choice, but agencies have less control over how assistance is used.

2.4 Contexts where a Cash-Based Approach is Appropriate

Cash can be considered as an alternative to *in-kind* assistance in any emergency or recovery situation. Recent experience indicates that scope of use has also expanded, into complex

emergencies and transitional situations where conflict is ongoing. The documentation includes the use of cash instruments in the following contexts:

- *Humanitarian emergencies*, as an alternative to food and non-food assistance and or other forms of material assistance.
- In *complex emergencies* where conflict is ongoing and the formal banking system is not functioning.
- In *recovery situations*, for activities such as rebuilding productive capacity and livelihoods.
- In *protracted emergencies or situations of chronic poverty*, as part of Social Protection or Social Safety Net measures, to address poverty and potentially reduce the need for large and recurrent food aid transfers.
- In “development” situations, where transfer mechanisms are an established part of Social Protection schemes, generally run by states but sometimes with NGO participation.
- *For a broad range of programme objectives across these contexts*, with documentation indicating that cash instruments have been used for food and shelter, nutrition, return and integration, enhancing access to basic services (education and health), and disaster risk management, among others.

2.5 Enabling Conditions for a Cash-Based Approach

The single most important message emerging from the documentation is that *cash-based approaches are highly context and event specific*. Appropriateness is determined by the characteristics of the crisis, and the presence of certain enabling conditions. This also means that there are certain contexts where cash will not be appropriate.

Documents place an emphasis on the importance of analysis, assessment, monitoring and evaluation. It includes various checklists and assessment formats to support decision-making.¹⁰ Approaches tend to focus on understanding the needs and options for livelihoods, how local markets and financial service infrastructure functions, how a cash-based approach will interact with social relationships, and whether the implementing entity has the appropriate specialised human resources.

Five basic enabling conditions are required for a cash-based approach to be effective. In order of priority, the first is that *the commodities for basic and recovery needs are available locally*. A cash-infusion can improve *access* to commodities by targeting the *failure in demand*; a demand shock brought on by a crisis. The approach is not effective when the problem is a *failure of supply*, in which there is an absolute shortage of basic goods, and such goods cannot be bought in local markets. In-kind assistance will be more appropriate for addressing a supply shock or failure, as it fills the gap between demand and the availability of goods.

Second, *a private market exists and is functioning at an adequate level to provide the goods needed to meet basic needs*. An adequate supply of goods is not sufficient in itself. The cash approach is based on an assumption that goods are channelled through local markets: they can be purchased in market and supply is reliable at affordable prices. Markets will be able to

¹⁰ Note Harvey (2007), ACF (2007), ECHO (2009), CaLP (2010) and WFP (2009), among others.

respond to an increase in demand created by a cash infusion, without undo inflation or other negative distortions. These both erode the value of the cash transfer and create hardship for persons that are not beneficiaries.

A cash-based approach will not be appropriate where markets do not exist. Where markets are negatively affected (for example, disruption of transportation), the assessment process considers whether they can recover, and what support measures are needed. Whether the crisis is *rapid onset* or *chronic* crisis will play an important role determining if markets are functioning or can be revived. In *rapid onset* conditions, goods are more likely to be available as markets recover from short term shocks. Chronic situations will degrade markets over a long period, making them more difficult to revive.

Third, *beneficiaries have been consulted* on the options for delivering assistance (cash-based or in-kind) and have stated a preference. Depending on the context, governments must also be consulted and assistance coordinated and aligned with broader national-led efforts. Forth, the *security situation is permissible* enough for operations to occur, including for delivery of cash and movement of goods. Fifth, some form of *financial infrastructure exists* to manage the cash or voucher transfers; a bank or other form of financial service provider, formal or informal. There are examples of implementer-distributed transfers. However, this increases risk to both implementer staff and beneficiaries.

On the fifth point, *there are multiple options that implementing entities can consider for delivering cash or vouchers to beneficiaries*; from bank accounts, to mobile phones, prepaid cards and delivery in envelopes, and many potential private and public sector providers. There are examples of using networks of private retailers. Private sector actors are fundamentally motivated by profit, but motivations around reputation and expanding banking access to low-income households may provide opportunities for mutually beneficial partnerships with implementers and ways of driving down costs.

2.6 Who is using the Cash Transfer Modality?

2.6.1 National Governments

There are important examples of national Governments using cash-based disaster response, including China (following earthquakes), Sri Lanka (post-tsunami), USA (Hurricanes Rita and Katrina) and Pakistan (earth quake and flood response). All of these were very large scale disasters, requiring significant Government involvement in coordination and implementation of relief efforts, using national and international resources.

2.6.2 Donors

The European Commission Humanitarian Aid Department (ECHO), the Swiss Agency for Development and Cooperation (SDC) and the UK Department for International Development (DfID) are the most visible donors using cash-based mechanisms, in the literature. There was no data (individual donors or aggregate DAC/ODA data) available on trends in the monetary support given to cash-based interventions, as cash is a programme tool and not its own sector.

SDC established a *Humanitarian Aid Department* in 2002 to deal specifically with cash-based projects. Having implemented a series of Cash Transfer projects in Eastern Europe SDC presented experience and lessons learned on a cash transfer website, which is no longer in

operation. SDC does not have a formal policy on cash projects, but issued a *Cash Workbook* (2007).

DG ECHO is the only donor with specific Cash funding guidelines. *The Use of Cash and Vouchers in Humanitarian Crises* (2009) specify that DG ECHO does not give preference to either cash-based tools or the provision of in-kind humanitarian assistance. The guidelines include a Decision Tree to structure response option analysis, based on checklist questions that guide funding decisions. The response guides which options should be considered: in-kind and support to traders, vouchers, cash for work or unconditional cash transfers.

DfID does not have a specific policy on the use of cash and vouchers, but is positioned in favour of cash where appropriate. DfID recognizes the value of cash transfers in humanitarian emergency contexts, and has funded a number of innovative uses of cash for integrating principles of disaster risk reduction into relief programmes. DfID has been mainly involved with sustainable livelihoods and social protection programmes and research.¹¹

2.6.3 Multilateral Organisations

UNHCR, WFP, UNICEF and UNDP are the multilateral agencies with longest experience with cash-based interventions. Respectively, the agencies use transfers for IDP and returnee programmes, food security, education, health and nutrition and for demobilisation and reintegration. This list is not exclusive.

WFP appears to be the only agency with published guidelines (*Cash and Voucher Manual* 2009) and a Board-approved policy on the use of cash-based instruments (2008).¹² UNHCR and UNICEF have an extensive body of evaluation literature posted to their web site.

Agency evaluations conclude that cash will not always be appropriate for core interventions in emergencies, or that it should be combined with in-kind distribution. For example, a 2007 UNICEF evaluation noted cash-based responses were not appropriate to therapeutic feeding, vaccinations and the provision of essential drugs, or for water and sanitation. Regardless, documentation is positive to expanding the use of cash-based mechanisms.

2.6.4 National and International NGOs

There are a growing number of national and international NGOs using a cash-based approach. As noted, NGOs are playing the lead role with innovation and documentation of field experience. The ICRC and IFRC have no official policy on the use of cash and vouchers. However, they have guidelines for integrating cash-based activity into the existing relief

¹¹ Most of the guidelines are posted on the CaLP website, <http://www.cashlearning.org/library.html#guidelines>

¹² The 2008 policy states “Under appropriate circumstances, the use of vouchers and cash transfers will harness WFP’s potential to provide assistance in ways that further strengthen local markets, enhance the productivity of small farmers and empower beneficiaries” (2008: 3). Guidelines and policy were out to formalise their use and preceding an expansion of cash-based programming in the WFP core in 2010.

systems (*Guidelines for Cash Transfer Programming*, 2007). The IFRC is a partner to the CaLP network.

The following international NGOs have been engaged in developing new approaches and methods for the cash transfer modality, piloting and testing various mechanisms: Oxfam, the British Red Cross, Concern, the Danish Refugee Council, Save the Children UK, Action against Hunger (ACF), Mercy Corps, Care, Catholic Relief Service (CRS) and World Vision have cash-based programmes. The list is not exclusive. Of these, ACF (2007), the British Red Cross (2002), CARE (2007) and OXFAM (2002, 2006, 2011) have published guidelines.

2.6.5 *International Networks and Standard-Setting Entities*

A number of recent research initiatives document lessons learned and experience with cash-based responses, for example: *Delivering Money, Cash Transfer Mechanisms in Emergencies* (CaLP, 2010), *Evaluation and Review of the Use of Cash and Vouchers in Humanitarian Crises* (DG ECHO, 2009), *Cash Based Responses in Emergencies*, (HPG Report 24, ODI, 2007)

The Cash Learning Partnership, CaLP, aims to improve the quality of emergency cash transfer and voucher programming across the humanitarian sector through supporting capacity building, research and information sharing. The vision is that cash transfers and vouchers will be a viable and accountable programme mechanism used by all technical sectors engaged in humanitarian preparedness and response work. Members are: Oxfam GB, the British Red Cross, Save the Children, the Norwegian Refugee Council and Action against Hunger. CaLP has established a partnership with IFRC and is supported by ECHO and Visa.¹³

The CaLP web library contains relevant documents on cash transfer programs and programming; guidelines, evaluations, policy and other papers. The Overseas Development Institute (ODI), based in the UK, seems to be the research institution which has done most studies on cash based interventions.¹⁴

2.6.6 *The Use of Cash Transfers in Norway*

Norway does not have guidelines on the use of cash-based mechanisms. Like many donors, Norway indirectly supports interventions through core and programme funding to multilateral organisations, such as the World Food Programme. Informants noted the Norway has been supportive of increased cash-use in the WFP Board discussions. Other initiatives have been supported through the Humanitarian Section of the MFA, and directly through Embassies. As the most visible example, the Norwegian Embassy in Uganda launched a programme for *Cash Transfer in Support of the IDP Return and Recovery Process in Northern Uganda* (LEARN), implemented by three international NGOs during 2008-2010.

¹³ <http://www.cashlearning.org/about.html>

¹⁴ See the ODI Humanitarian Policy Group publications, <http://www.odi.org.uk/work/programmes/humanitarian-policy-group/>

3 Results Achieved with Cash Transfers

3.1 Overview of Results and Outcomes

The overall results stated in the cash transfer evaluation literature are positive. Many stakeholders are new to the approach and involved in organisational learning. Some evaluation indicates that performance is undermined when stakeholders mix cash and in-kind criteria. However, the overall statement of results is positive, and there are few examples of cases where the decision to use a cash-approach was not correct, indicating good use of assessment criteria (ECHO 2009).

Beneficiaries are highly receptive to cash-instruments, where goods are available. The preference is systematically verified through evaluation. There is strong evidence that cash is directed to meeting basic needs, and is not more prone to misuse or anti-social use than other forms of assistance (for example, misspending on alcohol or nonessential goods). Cash allows people to diversify their income sources and consumption. It provides greater flexibility to beneficiaries, based on need and conditions, than in-kind assistance. Literature also finds an increase in dignity comes with increased choice and control over resources, which has a positive impact on long term development prospects.

Evaluation indicates that the cash-based approach has been effective in targeting vulnerable groups. The approach can also have a broader impact reducing vulnerability. Examples given in the evaluation literature include building up household asset, using cash to pay down debt to increase credit worthiness later, providing access to banks and financial services for the first time, and generally allowing vulnerable groups to participate in what the literature describes as “monetary society”.

Cash can be more cost-effective than in-kind assistance. Several studies have documented whether a cash approach is more cost-effective than commodity-based alternatives. Assessment is complicated by the many variables, and brings in elements of barter cost, the quality and origin of products (internationally procured vs. locally produced), and effect on local markets, among others.

Evidence on cost-efficiency and cost-effectiveness is context specific. There is no evidence that cash is always more efficient than in-kind assistance or vice versa. Focus should be on cost-effectiveness, since one transfer might be more efficient but less effective and, therefore, delivering less benefit. Regardless, the overall conclusion is that, with the right enabling conditions, a cash-approach is more cost-effective than in-kind (Harvey 2007).

Cash has expanded to nearly all sectors in humanitarian and recovery assistance; Water and Sanitation, food security and livelihoods, nutrition, Demobilisation, Reintegration and Recovery, livestock interventions. Expenditure patterns vary, but common spending is food, non-food items, basic services (e.g. education), livelihood inputs (such as building materials, agricultural tools and seeds, goods for small businesses) and debt repayment. For livelihoods, it cannot be expected that cash alone will have a transformational impact, and there is often a need for complementary activities.

Cash can have important multiplier effects in the local economy. Evaluation indicates that cash can make a positive contribution to the revival of the local economy, in the context of both

sudden onset and prolonged crisis. The contexts vary, from markets needing minimal stimulation to requirement for more significant intervention; stimulation of production, restoration of transport infrastructure to enable the movement of goods, support to traders (such as credit to purchase goods for retail), and support to debt and credit markets. The restoration of markets can have a broader and positive effect beyond the beneficiary group.

As additional results from the literature, cash transfer:

- *Can allow programmes to kick off a lot quicker than traditional in-kind delivery, which is highly welcome by beneficiaries. While processes of assessment and putting in place the programme infrastructure can be time consuming, requirements can still be lighter than the procurement and movement of material goods.*
- *Can be combined with savings and loans mechanisms, to expand access to capital. Norway's experience with the LEARN programme in Uganda found the combination was effective. In a broader context, it demonstrates that cash programmes can be combined with a variety of other tools, depending on the results being sought.*
- *Enable the entire community of beneficiaries and non-beneficiaries need to be addressed in the pre-implementation phase, so that they are in possession of adequate information. Community members not participating in the programmes can still benefit from the multiplier effects (markets functioning, financial and transport infrastructure improved, infusion of cash into community, improved production through livelihoods).*

3.2 Monitoring and Evaluation

As with all assistance, emphasis is placed on ongoing monitoring and results evaluation. The main difference from other forms of emergency assistance is the areas of focus:

- Monitoring of market conditions is essential. The supply and price of goods may fluctuate, security conditions may change, or forms of delivering cash or conditionality may create obstacles to access.
- Equally important to monitor how beneficiaries are spending the money; for accountability and risk mitigation but also to ensure targeting and transfer amounts are correct.
- If cash or vouchers are a new modality, strong monitoring is needed to ensure that people understand the programme.
- OECD-DAC criteria can be translated into monitoring and evaluation questions and several guidelines and reports do this (Harvey, 2007; Red Cross, 2007).

4 Risk Management and Mitigation

A number of risk factors and risk mitigation actions have been identified in the literature and in guidelines for cash transfer planning and implementation. However, few negative effects unique to this instrument have been documented in the reviews and evaluations.

The main finding is that cash has different, but not necessarily greater risk than in-kind assistance. Anticipated risks have not occurred, are more nuanced than perceived and are otherwise no greater than with other forms of humanitarian and recovery programmes. This applies in particular to risks associated with corruption, misuse of cash, security and, in a more nuanced sense, gender. There is no evidence in the literature to indicate greater risk in these areas.

There are currently no standard tools for assessing risks and many of the existing guidelines do not consider all risks. In the ECHO guidelines, the main risks addressed concern inflation, security and corruption. While in fragile and conflict situations, special concerns for conflict sensitivity apply.

Cash transfer in social programmes, well-known from Latin America, presents special risks related to corruption and political “clientelism”. Lessons learned from these programmes may be relevant to cash transfer in humanitarian work in case of up scaling and government implementation.

4.1 Sources of Risk

The risk most frequently cited is the danger of short-term inflation in local markets and distortion of economic balance, resulting from the sudden influx of cash and the demand for certain goods. This is particularly the case where supply is not adequate or predictable, or where traders may be engaged in abusive practices. Risk will be greater for large scale operations, those in remote locations or being implemented within a context of *supply-driven* food insecurity.

There is a perception that cash is more vulnerable than commodities to acts of corruption and diversion of use other than intended. Also, there is concern about giving cash in situations where recipients are vulnerable to predatory behaviour. Some of the risks identified in the literature are not exclusive to the cash transfer modality, but may be equally valid for other types of humanitarian interventions. There is an argument that cash is more vulnerable to banditry than other types of humanitarian aid. Types of risk include security risk to staff, office and to beneficiaries, risk of misuse/anti-social spending and extortion, identity theft by (non-)beneficiaries, women losing control of the cash, and armed attacks before, during or after distribution.

Donors have a particular concern regarding corruption. Cash-transfer seems to be held to a higher standard than in-kind assistance in this regard, as cash is perceived as more easily captured. One evaluation noted “donors tend to be cautious about cash transfers, perhaps because they are not yet familiar with them. But it may also be because, in conflict situations, cash transfers may be used to support the war effort. While this also applies to in-kind transfers, cash may be more attractive and easier to divert” (International Red Cross and Red Crescent Movement, 2007).

The implementing agencies that are “pioneers” in cash transfer programmes seem alert to these types of risk, and mitigation strategies are the main focus of agency guidelines, checklists and workbooks. Focus is on safeguarding targeting procedures through involving local leadership and communities and distribution procedures through high awareness on security. Several agencies engage armed security companies and professional money transport/banking services. Reviews and evaluations report of very few unintended effects of cash transfer programmes. Agencies are constantly testing and applying new technology and new mechanisms to safeguard distribution, such as mobile messaging, biometric fingerprints and iris scanning, and sharing lessons learned in workshops.

5 Gender Considerations and Results

The gender dimension of cashed-based interventions appears underdeveloped. CaLP will publish in mid- 2011 a study on cash transfers and gender dynamics, conducted by Oxfam and Concern. The study is intended to fill the “gender gap” in research.

The need for sensitivity to gender-based discrimination is universally recognised, as much for cash-based approaches as other forms of assistance. “Gender” is broadly integrated in cash-based guidelines and project design. Much of the documentation discusses the need for gender-based programme assessment and targeting during delivery. There is also emphasis on the importance of evaluation for gender-desegregated results.

In response, many if not most cash-based programmes have some form of gender-based targeting, where cash-based transfers are interacting with larger gender and social dynamics. Organisations target women, on behalf of households, to promote gender equality and responsible resource use. The assumption in much of the documentation follows a similar causal chain:

- i) Women carry most of the responsibility for household welfare, and have the greatest influence over how in-kind resources are used (for example, how food aid is used in households).
- ii) Men have greater control over the use of cash, and are less likely to use it for basic household needs.

On this basis, documentation often expresses an assumption/concern that:

- iii) Women will be disadvantaged by the use of cash-based mechanism.
- iv) Resource will be diverted to non-priority expenditures or anti-social uses (for example, for alcohol and tobacco).
- v) Other forms of risk may also exist, particularly increased domestic violence related to the control and allocation of cash.

Regardless, the evaluation literature shows mixed to weak performance with gender-based assessments during the planning phase.¹⁵ There is limited discussion on the change theory or assumptions behind the guidance. While stressing the need to *contextualise* design, it often appears generalised assumptions from other mechanisms or contexts are imported. Evaluation literature indicates that limited resources are dedicated during the design phase for gender-based assessment. The same resource limitation applies to monitoring and end of

¹⁵ The AFC *Guidelines on Implementing Cash-based Interventions* (2007) appear to have the most detailed consideration of gender-based issues. Some of the research literature has a more nuanced discussion of the gender-based issues specific to cash-based mechanisms. See Bailey, Savage and O’Callaghan, *Cash Transfers in Emergencies*, World Vision, 2008 (pp 21-22).

programme evaluations for gender-disaggregated results.¹⁶ The evaluation literature itself provides limited evidence on gender-desegregated impacts.

Effective gender-based design and results are also *highly context specific*, just as with other design elements. Consequently, the evidence often appears contradictory when applied across contexts. This includes the existence of counter-evidence to stereotypes that are embedded in some assumptions, such as men are prone to wasteful spending. As a summary of evaluation findings:

- Effective gender-based programming requires robust assessment during the design phase, ongoing monitoring during implementation and results evaluation. “There is no alternative to asking men and women in each proposed project site about the likely reactions to targeting men or women, and monitoring closely afterwards (ACF 2007).
- Gender-disaggregated assessment and monitoring and evaluation are essential to effectiveness. However, they have important resource implications for implementers and donors, both financial and human.
- Evaluations identify positive results from gender desegregated targeting. Among them: women are empowered and their status improved; effective resource allocation that improves access to goods for basic needs; improved nutrition and enhanced caring standards, and; improved access to education and healthcare services for women and children.
- The upcoming study by CaLP is more nuanced on these issues. It is not realistic to expect short programmes will transform gender relationships to the point of “empowerment”. Expectations about empowerment must be consistent with the scope of the intervention.
- While women are targeted and expected to capitalize on cash transfer, fewer efforts are made to support women’s needs, such as reducing the distance of travel and provision of child care. A holistic approach to gender, therefore, may be missing in cash-based interventions.

At the same time, generalised assumptions are often not valid. Research literature and some evaluations find cash-based transfers are used in the full range of situations, from women having full to limited control on how the cash is used. Regardless, there is little evidence that, systemically, the use of cash creates social inequality, that resources have been diverted by male householder members for non-priority or “anti-social” use, or that cash-based mechanisms have contributed to increased domestic tension or violence.

Rather, the evidence indicates that cash has mainly been spent according to intentions, by men and women, and perceived risks have not materialised. There have also been positive results in programs that target men and women separately and in combination. Contradictory evidence reinforces the need for robust assessment during design and to validate all assumptions with evidence.

¹⁶ An exception is evaluation gender-desegregated results for Social Protection and Social Safety Net programmes, which are long term and may be better resourced.

6 Key Lessons Learned

The cash-based approach challenges stakeholders to adapt at multiple levels. The use of cash mechanisms reflects larger changes in our understanding of the dynamics of crisis and recovery, and what responses are effective. At the level of implementation, the approach requires different kinds of human resources, costs and programme systems. In the larger context, the demand for greater national ownership and the transfer of “control” to beneficiaries changes, and in some cases reduces, the role of implementing entities. The use of cash may also reduce the need for larger commodity transfers in some contexts.

Four main lessons emerge throughout the documentation. First, *cash-based mechanisms are a credible or preferred alternative to in-kind assistance.* The use and scope of cash-based mechanisms have expanded, over time and with field-tested innovation. While originally an alternative to food assistance, transfers are now being used to meet basic needs (food and non-food), nutrition, shelter, rebuild livelihoods, social protection, disaster risk reduction and return and integration, among other activities. Effectiveness is established through a large body of documentary evidence.

Second, *the use of cash-based mechanisms is context specific, and not always appropriate.* Design options are determined by need, the local availability of commodities, market conditions and social relationships, among other variables. In particular, cash responds to demand shocks, where the problem is access rather than the absolute shortage of goods. While there is a large body of guidance, standardised approaches are neither advised nor possible. Rather, decision-making focuses around an essential question: “What resource transfer approach is most cost-effective, relevant to needs and acceptable to the beneficiaries?”

Third, being context specific, cash-based approaches require *robust assessments of needs, markets and social relationships, and monitoring and evaluation.* This is true of all assistance programmes. However, cash-based approaches appear held to a higher standard. Performance on the quality of assessments, and of ongoing monitoring and evaluation has been mixed. One informant noted “cash ‘exposes’ how shoddy humanitarians have been with understanding markets”.

Fourth, *many assumptions about risk are not supported by evidence, or have been proven more nuanced than anticipated.* For example, there is strong evidence that cash-based instruments can be used for insecure environments. Prevailing assumptions about the misuse of resources, corruption and gender discrimination have also been proven inadequate and varying across contexts.

As additional lessons:

- *Predictability is important to beneficiaries, especially when transfers are being used for survival.* Failure to deliver under the terms communicated and in a timely manner has a negative impact on well-being. It can also create security, programme and reputation risks. Realism and expectation management can be as important as effective programming.
- *Assessment must distinguish between demand and supply side shocks.* Household information is required to understand need, identify livelihood possibilities and set the value for the transfer. Market assessment must verify what goods are available locally, and how those markets will respond to increased demand and the infusion of cash.

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- *Predictability is also needed in the local market*, in order to provide assurance to traders that they can make investments but also to avoid inflation or other distortions. A sudden withdrawal of cash or its untimely delivery may erode confidence and undermine market (for example, traders reluctant to make investments in purchasing goods for retail, when they don't have predictability or confidence).
 - *Programmes should build in flexibility*, including for changes to delivery systems, and fluctuations in the availability and cost of goods.
 - *Coordination is a challenge for cash-based programming*, as with all humanitarian assistance. However, cash has a specific challenge. Since cash is a *tool* and not a *sector*, it does not belong in one inter-agency coordination cluster. At the same time, implementers have avoided establishing cash-coordination platforms. This dilemma has not been resolved, although there are now cash working group in several countries.
 - *Because cash is just one way of transferring resources, any agency can do it*, and that explains why all the major players (big NGOs, UN agencies, donors) engage in cash programming in one way or another, building up their capacities and modifying their systems along the way.
 - *Contingency planning and preparedness is a key lesson*. Evaluation finds contingency planning is not a regular part of NGO programme, although the context is usually volatile with important risks to mitigate.

Finally, *cash is increasingly used but still not at the scale of in-kind assistance*. Projects tend to be smaller scale, and not scaled up in terms of their size. In this regard, coverage often is localised. There are exceptions for programmes implemented by larger UN agencies. Lessons could be learned from larger scale programmes implemented by governments.

Annex One: Terms of Reference

Terms of reference for preparation of a mapping study on the use of cash transfers in humanitarian, recovery and transitional response and assistance in planning and organizing a seminar.

Background

There is growing international awareness of the usefulness of cash transfers in humanitarian operations and transitional/recovery situations. Several studies¹⁷ indicate that cash transfers (conditional and non-conditional) are a valuable tool for humanitarian response in a wide range of contexts. Findings also suggest that cash transfer should be considered as an option in all sectors of humanitarian response. The appropriateness of cash transfer mechanisms is furthermore shown to depend on the situation in the target area, such as the security situation and whether there are available and functional markets for essential goods and services.

The Norwegian Ministry of Foreign Affairs (MFA) has requested Norad's assistance in gathering available knowledge, experience and learning regarding cash transfer mechanisms in humanitarian and recovery/transitional assistance.

Scope of work:

a) Prepare a mapping study

Prepare a report to Norad mapping policies, practice and experiences/learning regarding the use of cash transfer mechanisms in humanitarian and transitional situations amongst MFA's key partners, including UN organizations and programs, international financing institutions as well as Norwegian and International NGO. The policies of other donors (if any) shall be included.

More specifically the consultant shall review existing reports, studies and institutional policies and guidelines with the view to:

- identify the existing knowledge base concerning the relevance, usefulness and available options for the use of cash transfers (conditional and non-conditional). Aspects concerning results, risk management (incl. corruption, political and conflict related risks) and women's rights and gender shall be given particular attention.
- identify important lessons learned (what works and what doesn't)
- identify good institutional policies and practices, especially amongst MFA's humanitarian and recovery/transitional assistance partners (OCHA, WFP, FAO, UNDP, World Bank, regional banks, international and Norwegian NGOs etc.) as well as EU/ECHO.

¹⁷ Such as "Cash-based Responses in Emergencies" Humanitarian Policy Group (HPG) report 24, Paul Harvey, January 2007 and "Evaluation and Review of the use of Cash and Vouchers in Humanitarian Crises" part I and II, PROLOG Consult, commissioned by EU/ECHO, (2008?)

- identify whether other donors have specific policies and guidelines regarding cash transfers, and the main principles and contents of these (if any).

b) Assist in planning and organizing a seminar on cash transfers

Assist Norad and MFA in planning and organizing a one day seminar in Oslo with the purpose of sharing knowledge, practises and experiences from cash transfer mechanisms in humanitarian and transitional situations. The seminar is tentatively planned for April 2011.

A concept paper with proposed programme, time schedule and budget for the seminar shall be developed and submitted to Norad. The seminar budget shall exclude the consultant's participation at the seminar, which will be covered by the budget for this assignment. (Other seminar costs will be financed over a separate budget.)

The target group for the seminar will be MFA, Norad and Norwegian organizations, researchers and experts. International and Norwegian researchers/consultants and practitioners should be invited to present and discuss knowledge, approaches and experiences with cash transfer mechanisms. The mapping study should be presented at the seminar.

Implementation:

Sources of information and methodology for the mapping study:

The mapping study shall primarily be based on available documents and studies, including those referred to in footnote 1 above. The desk officers for the relevant UN organisations/ programs, financing institutions, international and Norwegian NGOs should be interviewed. The following sections in MFA are responsible for managing grants to these partners: Section for Humanitarian Affairs, UN Section and Multilateral Bank and Finance Section.

Other methods of data collection such as interviews by phone/internet interviews with international partners, interviews with partners in Norway and surveys may be considered.

Key initiatives to enhance learning and programming on cash transfers by for example the Cash Learning Partnership (CaLP), the Humanitarian Practice Network (HPN) and if relevant, by EU/ECHO and Active Learning Network for Accountability and Performance in Humanitarian Action (ALNAP) shall be included in the mapping study. The UN organisations receiving funding from MFA, major international and Norwegian non-governmental humanitarian organizations should also be part of the mapping. The inclusion of smaller Norwegian organisations deemed to be especially relevant can be considered. The Livelihood and Economic Recovery in Northern Uganda (LEARN) program for IDPs in Northern Uganda (LEARN), supported by the Norwegian Embassy in Kampala, shall be one example referred to in the mapping.

Process:

Norad is responsible for the assignment and will ensure that the report from the mapping study is prepared in close cooperation with MFA.

Duration and costs:

The assignment shall not exceed 27 working days in total, of which tentatively twenty two days for the mapping study and five days for the seminar (including the consultant's participation at the seminar).

Deliverables:

The report shall be written in English and not exceed 12 pages, excluding a two page summary. The report shall be submitted to Norad by the end of March 2011.

The concept paper for the seminar shall be written in English and be submitted to Norad by 15 February 2011.

Annex Two: List of Informants Consulted

Norwegian MFA

Mr. Trygve Bendiksbj, Senior Adviser, Multilateral Bank and Finance Section, MFA

Ms. Ingjerd Haugen, Adviser, Multilateral Bank and Finance Section, MFA

Mr. Johan Kristian Meyer, Senior Adviser, Section for Humanitarian Affairs, MFA

Mr. Øystein Lyngroth, Senior Adviser, OCHA, MFA

Mr. Alf Håvard Vestrheim, Senior Adviser, UN Section, MFA

Mr. Per Kristian Roer, Senior Adviser, Multilateral Bank and Finance Section, MFA

International Organisations

Ms. Andrew Clayton, Humanitarian Advisor, Africa Conflict and Humanitarian unit, DFID

Mr. Ugo Gentilini, Policy Adviser, Policy, Planning and Strategy Division, WFP

Mr. Ian O'Donnell, Disaster Risk Management Specialist, Regional and Sustainable Development Department, Asian Development Bank

Mr. Devrig Velly, Food Assistance Coordinator, European Commission, Humanitarian Aid and Civil Protection – DG ECHO

Mr. Niels Scott, Chief, Humanitarian Coordination Support Section, United Nations Office for the Coordination of Humanitarian Affairs

NGOs

Mr. Nicolas Barrouillet, CaLP Coordinator

Mr. Austen Davis, Advisor – Food Security, Norwegian Refugee Council

Ms. Silke Pietzsch, Senior Food Security and Livelihood Advisor, Action Against Hunger

Annex Three: List of Documents Consulted

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