



# THE USE OF CASH ASSISTANCE IN DEC'S CORONAVIRUS APPEAL

Key learnings, best practices and recommendations

MARCH 2022

**LSE**

Department of  
**International  
Development**



**DISASTERS  
EMERGENCY  
COMMITTEE**

## Acknowledgements

The authors would like to thank all those who have contributed to the creation of this report. We would like to express our appreciation and gratitude to Katy Bobin and the staff at DEC HQ, who have supported us throughout the project. We would also like to thank Dr Rajesh Venugopal for his academic insight into our work. Finally, a sincere thank you to all DEC member organisations who shared their knowledge and expertise.

## Disclaimer © 2022

All rights reserved to the Disasters Emergency Committee (DEC). Any findings, conclusions, or recommendations presented in this study are solely those of the authors. They do not reflect the views of DEC and DEC members or the London School of Economics and Political Science.

The authors welcome and encourage the legitimate use of information within this publication.

## Authors

Luisa Barajas  
Clara Schleck  
Amanda Smith  
Rowan Wilkinson

Cover photo: Rohingya refugees wash their hands in Cox's Bazar. Age International is working in Cox's Bazaar reaching older people and their families with hygiene kits and installing handwashing points.

*Photo credit Fabeha Monir/Age International*

# CONTENTS

Abbreviations	4
Executive summary	5
Introduction	8
Methodology	9
Key learnings and best practices	11
<i>Accountability</i>	12
<i>Efficiency</i>	17
<i>Effectiveness</i>	20
Challenges	25
<i>COVID-19</i>	25
<i>E-Transfers</i>	26
<i>Violence, crime and tensions</i>	27
Recommendations	30
Conclusion	32
Bibliography	34
Appendices	37

# ABBREVIATIONS

<b>AfH</b>	Agenda for Humanity
<b>AML</b>	Anti-money laundering
<b>CaLP</b>	Cash Learning Partnership
<b>CHS</b>	Core Humanitarian Standard
<b>COVID-19</b>	Coronavirus disease
<b>CFT</b>	Counter-terrorism financing
<b>CWG</b>	Cash working groups
<b>DEC</b>	Disasters Emergency Committee
<b>DRC</b>	Democratic Republic of the Congo
<b>E-transfer</b>	Electronic transfer
<b>FSP</b>	Financial Service Provider
<b>FGDs</b>	Focus group discussions
<b>GBCW</b>	The Grand Bargain Cash Workstream
<b>GBV</b>	Gender-based violence
<b>HHs</b>	Households
<b>KIs</b>	Key Informant Interviews
<b>KYC</b>	Know Your Customer
<b>ICRC</b>	International Committee of the Red Cross
<b>IDs</b>	Identification documents
<b>IDPs</b>	Internally displaced persons
<b>LSE</b>	The London School of Economics and Political Science
<b>MECB</b>	Minimum expenditure basket
<b>MPC</b>	Multipurpose cash
<b>NGO</b>	Non-governmental organisation
<b>PDM</b>	Post-distribution monitoring survey
<b>PPE</b>	Personal Protection Equipment
<b>TOR</b>	Terms of reference
<b>UN</b>	United Nations
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>WASH</b>	Water, sanitation and hygiene

# EXECUTIVE SUMMARY

The COVID-19 pandemic catapulted already fragile states towards a breaking point of greater vulnerability and insecurity, with the World Bank estimating that an additional 124 million people may be living on less than \$1.90 per day by the end of 2021 (Lawson-McDowall, 2021). Humanitarian networks, like the Disasters Emergency Committee (DEC), have provided much-needed coordination amongst UK NGOs to fundraise and respond quickly to this pandemic. Cash transfers are one method in which member organisations have supported communities at risk. A considerably new method of humanitarian assistance, a move towards cash assistance has been instigated to provide beneficiaries with greater independence, flexibility and control, as well as safe and quick access to support. However, as a relatively new form of response, it is ever evolving, and humanitarian organisations must harness opportunities for further knowledge and understanding.

The purpose of this report is to provide insight into the learnings, future improvements and best practices in cash programming. The 2020 DEC Coronavirus Appeal was analysed to determine the opportunities for collective learning about cash programming. The countries investigated include, Afghanistan, Bangladesh, the Democratic Republic of Congo (DRC), Somalia, South Sudan, Syria and Yemen. This report uses a desk-based literature review and study of member documents, such as post-distribution monitoring surveys (PDMs) and member reports, along with DEC member interview analysis to explore learnings and the use of cash in future response.

The first section of this report highlights the member organisations' best practices and key learnings. Through literature, semi-structured interviews and evaluation reporting, persistent patterns and themes around accountability, efficiency and effectiveness emerged. Accountability is essential at all levels: upwards towards donors and DEC, horizontality amongst those within the DEC membership and most critically, downwards towards the beneficiaries and impacted communities. Within efficiency, there was a focus on providing 'value for money'. Therefore, this sub-section explores different modalities of cash, cash types and the experiences of organisations in using them in different contexts. They include multipurpose cash, e-transfers, cash-for-work, cash for livelihoods and their measurability and implementation costs. Finally, effectiveness explores how well member organisations were able to meet their objectives. This includes the basic needs of those they assisted with cash, the beneficiary priorities, expenditure and programme design.


The second section highlights the risks and overarching challenges experienced by members in Afghanistan, Bangladesh, the DRC, Somalia, South Sudan, Syria and Yemen. Although the seven countries differ, their contexts all produce difficulties and safety considerations for DEC organisations, staff on the ground and the beneficiaries. Three overall themes were identified as generating extra considerations for programme design, implementation, and monitoring and evaluation:

- COVID-19
- Electronic transfers (e-transfers)
- Violence, crime and tensions

Overall, this research shows that member organisations are taking steps to ensure good practice regarding the accountability, efficiency and effectiveness of cash programmes. There is a concerted effort to implement locally driven projects that harness community knowledge and target the most vulnerable. Gender, disability, age and other social distinctions that create increased vulnerability are taken into account, and there is an increased emphasis on flexibility in emergency response. However, future improvements can be made by all DEC members

towards greater communication, collaboration and an understanding of the new modalities of cash transfer such as mobile.

The final section of this report details the recommendations and concluding remarks. The following recommendations have been made regarding both practical and contextual considerations:

	Improve feedback mechanisms
	Review monitoring and evaluation tools
	Incorporate community-based targeting with strong verification measures
	Privilege electronic cash when possible
	Consider the digital divide
	Track additional security risks
	Pay attention to gender and power dynamics
	Consider cash alongside complementary activities

## INTRODUCTION & METHODOLOGY



# INTRODUCTION

The Disasters Emergency Committee (DEC) brings together 15 UK aid charities to quickly and efficiently raise funds for large-scale disasters. When the COVID-19 pandemic hit, DEC launched their Coronavirus Appeal in countries where people have little access to medical care or clean water. For many, the economic effects of the pandemic are even more deadly than the virus itself, as many are pushed towards food insecurity due to falling incomes and rising food prices (DEC, 2021).

Since the first World Humanitarian Summit and the resulting Agenda for Humanity and Grand Bargain, aid organisations have committed to increasing the routine use of cash-based assistance when feasible (World Humanitarian Summit secretariat, 2015). DEC is no exception, and Phase 1 and Phase 2 of their COVID-19 response provided an opportunity to harness cash as a method of flexible and sustainable assistance over six-month periods.

This report analyses the response from seven countries that received cash assistance in the DEC Coronavirus Appeal: Afghanistan, Bangladesh, the Democratic Republic of Congo (DRC), Somalia, South Sudan, Syria and Yemen. Although their contexts are diverse, there are collective learnings to be highlighted. All cash programmes were conducted in high risk or conflict environments, low-to-middle-income countries, and displayed high levels of vulnerability and impacted economies.

## Aims and Research Questions

This report aims to draw out learnings, future improvements and best practices from DEC member organisations and their responses in these seven countries by answering the following research questions:

**ONE:** What are the **key learnings and best practices** regarding cash programming arising from the desk review?

---

**TWO:** How can we **adapt and improve** cash programming to support a more effective, efficient, and accountable response?

---

**THREE:** How can DEC better **utilise learning** around cash programming from the coronavirus response going forward?

## Key Definitions

There are many frequently used terms in cash programming and humanitarian response. However, interpretation of these terms varies, so key definitions and their use in this report are detailed below (CALP, 2021; CHS, 2016; Najam, 1996):

- **Accountability:** the process of using power responsibly, taking account of, and being held accountable by, different stakeholders, and primarily those who are affected by the exercise of such power. This includes upwards, downwards and horizontal frameworks.
- **Effectiveness:** the extent to which an aid activity attains its objectives.
- **Efficiency:** the extent to which the outputs of humanitarian programmes, both qualitative and quantitative, are achieved as a result of inputs.
- **Cash assistance:** The provision of unrestricted assistance in the form of money - either physical currency or e-cash - to recipients (individuals, households or communities).
- **Multipurpose:** Unrestricted cash transfers.
- **In-kind:** Humanitarian assistance provided in the form of physical goods or commodities. It is restricted by default as recipients cannot choose what they are given.

# METHODOLOGY

This report used a mixed-methods approach which analysed quantitative and qualitative information using thematic analysis. Data and information included PDMs and member reports of DEC organisations, inputs gathered through semi-structured interviews and a review of existing literature on cash delivery.

## Literature Review

The literature review identified the current discourse around cash transfers. The following areas were prioritised for the selection of references:

### FOCUS AREAS

- Cash in context of COVID-19
- Cash programming in the countries of response
- Accountability
- Effectiveness and efficiency
- Cash programming
- Cash modality and type

The literature was systematised using the prioritised themes above, this grounded the semi-structured interviews, and ultimately complemented the key learnings of this study. The only limitation of the literature review was the recentness of COVID-19, meaning there were fewer empirical studies of cash use in COVID-19 responses. However, using comparisons of other emergency responses, this report gained a broad understanding of health emergencies and cash. Additionally, the interview findings highlighted many aspects of COVID-19 adaptations and transitions in the use of cash. These will be detailed throughout this study.

## PDMs and Country Reports

15 PDM reports were analysed, covering the seven countries of this study and from the following member organisations: Action Aid, Age International, British Red Cross, CARE International, Islamic Relief, Oxfam, Plan International and Tearfund. Some members could not complete PDMs due to difficulties imposed by the pandemic, the local context or administrative barriers, such as staff shortages. Eight PDMs from six organisations were missing. Of the member reports, 49 narrative reports were analysed: 47 output-level programmatic reports and 12 financial reports.



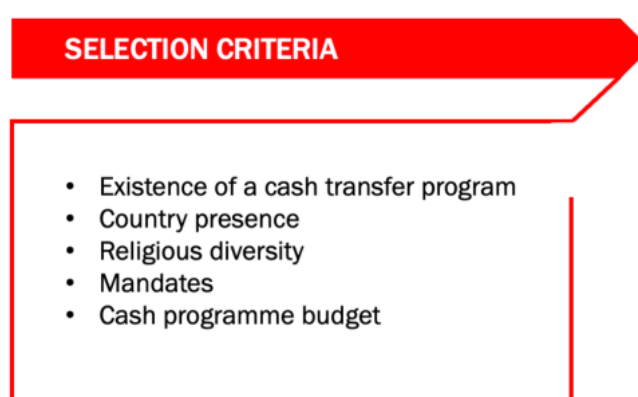
Source: Researchers' own

On average, 135 households (HHs) were surveyed in total, and all of them were selected randomly. PDM questionnaires were administered mainly through key informant interviews, focus group discussions (FGDs), community meetings, telephone calls and online tools, like Kobo Collect Software. This report acknowledges the diversity of DEC. Nonetheless, PDMs varied significantly between and within organisations and across geographical locations. Information was formatted and presented differently, with inconsistent lengths and levels of depth. Similarly, the data was collected at different times and with varying beneficiary samples.

In both PDMs and member reports, recurring themes included beneficiary profiles, use and timelines of distribution, feedback mechanisms, satisfaction, impact within HHs and the market, and perceived risks or challenges faced when withdrawing money. Few questions were asked about the information provided before the provision of cash, beneficiary selection criteria, and COVID-19 exposure, staff behaviour and repercussions at the community level. Similarly, minimal information was gathered on HHs decision-making processes, women's empowerment and compliance with humanitarian standards. In some reports, the survey sample is not specified but is presented in percentages. In this sense, the level of representation used to collect beneficiary feedback is unknown.

## Semi-structured Interviews

This report studied the programme structure, beneficiary selection, feedback mechanisms and learnings of DEC member organisations. From November 2021 to January 2022, six semi-structured interviews were conducted with ActionAid, Age International, British Red Cross, Islamic Relief, Oxfam, and Plan International staff. These organisations were chosen according to the following selection criteria:



There were challenges regarding the knowledge gaps between field office and headquarters staff, internet connectivity issues and language barriers. However, the interviews provided insight and a more detailed understanding of cash programming in the COVID-19 response. All participants signed consent forms prior to being interviewed and were recorded with permission. Participant names have been excluded from this report to ensure anonymity.

## KEY LEARNINGS & BEST PRACTICES



# KEY LEARNINGS & BEST PRACTICES

Best practices of accountability, effectiveness and efficiency overlap, however, the following sections will address them separately. Najam's (1996) framework outlines that NGO accountability includes accountability to donors, beneficiaries and themselves. The sections below will be viewed through the CaLP Network's definitions of effectiveness and efficiency. CaLP defines effectiveness as "how well outputs are converted into outcomes and impacts" and efficiency as "the ability of a program to achieve its intended objectives at the least cost possible, in terms of use of inputs" (CaLP, 2021, p.9).

This report found that member organisations used 'effectiveness' and 'efficiency' interchangeably, despite these terms having distinct uses in management and measurement. Additionally, the literature review revealed that the sector lacks formal measurements of 'effective' and 'efficient' emergency cash transfers.



## ACCOUNTABILITY

### Downward Accountability

Downward accountability, to beneficiaries, was at the forefront of each cash programme. Accountability to beneficiaries can be defined as, "the process of using power responsibly, taking account of, and being held accountable by, different stakeholders, and primarily those who are affected by the exercise of such power" (CHS, 2016, p.19). The importance of feedback loops and local representation are recurring themes in the literature and in practice.

#### I. Feedback loops

Feedback mechanisms are tools and procedures used to collect feedback from beneficiaries about the assistance they have received (Bonino et al., 2014, p.4). Complaints in humanitarian emergencies must be welcomed and addressed. The CHS Alliance states that complaint mechanisms should cover programming, sexual exploitation and abuse, and other power imbalance (CHS, 2014). Research on cash transfer accountability stresses the importance of designing feedback channels based on the beneficiary's preferences while considering the specific needs of recipients. To allow for diverse feedback, it also recommends incorporating both reactive mechanisms such as hotlines and proactive mechanisms such as focus groups (Tromans, 2019).

DEC members used a variety of feedback channels to listen to beneficiary communities, including:

Mechanism	Proactive	Reactive	Number of organisations
Community committee	✓	✓	6
Feedback desks at distribution sites		✓	2
Feedback meetings	✓		2
Focus groups	✓		3
Monitoring visits	✓		2
Suggestion boxes		✓	3
Survey for PDMs – conducted in person, via telephone call or by text	✓		15
Telephone or SMS hotlines		✓	11

Source: 20 reports in Phase 1

All organisations had reactive feedback mechanisms or community committees who could transmit beneficiaries' feedback and complaints to the organisations. These various approaches accounted for the needs of their target populations, and some PDMs specifically asked recipients about their preferred feedback channels. For example, organisations working with older populations emphasised the importance of house visits or communicating with caregivers, rather than digital means. Programmes targeting women with low literacy worked to overcome barriers by making phone calls or providing information desks on site.

To maintain beneficiary confidence in the organisation's work, it is essential to close the feedback loop through feedback collection, acknowledgement, analysis and action (Bonino et al., 2014). DEC members demonstrated that feedback is incorporated in future projects and can affect programme implementation in real-time. For example, in two South Sudan programmes, beneficiaries asked member organisations to alter distribution plans so more people could receive aid. Instead of aiding the same households in two tranches, they expanded the number of beneficiaries and gave the second round of funds to different households. As explained in the interview:

“

*They weren't planning to...but it was just overwhelming feedback from the community, that they needed that support. They don't have other safety nets to rely on.*

”

Interestingly, one interviewee, based in a headquarters office, described this as a positive shift, whereas an interviewee based in South Sudan felt that this change diluted the effectiveness of the cash program. To guarantee impartiality, feedback should be collected by people who are not involved in the cash distribution or implementation. Feedback should also be collected both by male and female staff (Tromans, 2019). In general, members did not specify if staff members gathered feedback outside of the cash programme. Although, some highlighted using male and female staff or volunteers to collect feedback, demonstrating gender sensitivity.

## II. Local representation

Information distribution and community participation are essential components for accountable humanitarian response. As the fourth commitment of the CHS Alliance outlines, “communities and people affected by crisis know their rights and entitlements, have access to information and participate in decisions that affect them” (CHS, 2014, p.9).

Most member PDMs asked recipients about their understanding of programme criteria and the fairness of the selection process. Most recipients thought the process was fair. However, it is difficult to separate personal bias from this response. The literature recommends that communication regarding cash be directed both to recipients and non-recipients. Recipients should be informed of the project purpose, the selection criteria, the transfers modalities and have access to feedback mechanisms. Non-recipients should also be informed of the selection process and the programme duration (Harvey and Bailey, 2011). Member PDMs indicated that some recipients did not understand why they were selected. In the future, DEC could review how organisations communicate the beneficiary selection to recipients and the community at large, particularly in vulnerable communities such as a refugee camp.

Community-based targeting of cash programmes can promote community ownership, empower recipients and improve the effectiveness of targeting. Communities should provide their own vulnerability assessment and participate in designing target criteria (Harvey & Bailey, 2011). Every DEC member organisation involved community representatives, government authorities, or a combination of both in their beneficiary selection process. Some local committees helped design the vulnerability criteria for their community, assisted with identification and confirmed verification of recipients. Several organisations mentioned using UNHCR’s vulnerability index in their beneficiary selection, however, it is unclear if this was used in collaboration with the community or across organisations working in the country.

Community groups also served as crucial communicators, received feedback and complaints, and helped to identify duplicate recipients. However, past studies have shown that this approach can also increase the risk of elite capture, corruption and exclusion of the most vulnerable. This study found a few examples of members’ efforts to counteract these risks specifically. For example, in Somalia, one cash programme included a separate community group of adolescent girls in beneficiary selection to help counter bias by elder female leaders. Yet, there were still incidences of duplicate recipients:



*We always try to take action on it [fraud and misinformation] and try to investigate whether it is just a rumour or not. It is something that is happening.*



## III. COVID-19 and empowerment

COVID-19 presented additional challenges to already vulnerable situations. This study does not include final reporting of programmes, so it is difficult to understand the problem over time. Although COVID-19 has been a prolonged crisis, member interviews said the cash transfers provided necessary stabilisation for people at the start of the crisis. Additionally, a

recurring theme within PDMs, reports and interviews has been beneficiaries' appreciation of choice. As one member report said:



*Multipurpose cash assistance was preferred by the population compared to in-kind support, as beneficiaries said they have the opportunity to prioritise their own needs.*



Even with high inflation, many beneficiaries expressed a desire for cash over in-kind support. This freedom allowed families to purchase necessities, pay debts or invest in businesses. Since the goal of MPC is to improve wellbeing, it is increasingly suggested that the evaluation of cash programmes should go beyond basic needs indicators and assess emotions such as empowerment and dignity (Dillon et al., 2021). However, when asked about 'empowerment' and 'dignity' in the interviews, many interviewees had difficulty answering and instead reported that people were 'happy' to receive the cash. Only one PDM included questions around empowerment, however, it is important to note that this programme was designed to focus on women and girls more broadly. As an emergency response, measuring long-term emotions such as empowerment presents challenges. As the final Phase 2 member reports were not included in this study, it is recommended that they, along with future reports, include findings around 'empowerment' and 'dignity'.

## Horizontal Accountability

Horizontal or internal accountability is particularly important as DEC is a membership organisation. Najam (1996) defines NGO internal accountability as, "[responsibility] to their stated mission, to their staff, to their supporters/members, to their coalition partners, to their larger constituency, and finally to the NGO community at large" (p. 348). Protection against COVID-19 was a key aspect of horizontal accountability. Each programme worked to protect staff, volunteers and beneficiaries with masks, personal protection equipment (PPE), social distancing and handwashing. This will be further addressed in the Challenges section.

This study demonstrated the collaborative nature of DEC members, as they shared challenges and successes with the research team. One interviewee mentioned collaboration with other DEC members:



*They are all quite interested in sharing lessons learned and in programming together.*



However, some interviewees mentioned a lack of coordination among DEC members. Several organisations referred to regional cash working groups (CWG), livelihood sectoral meetings and collaboration with UNHCR, ICRC or the UN Cluster system. However, these cross-organisational groups were not consistently mentioned, and it was unclear who was included in each working group. Several interview participants said the MPC amounts were determined through these CWG but could not share additional details. Additionally, many members work with local implementation partners but were ambiguous about how local teams were involved in the programme design or feedback process. As DEC members are simultaneously

international, regional and work with local organisations, a better understanding of these partnership dynamics and hierarchies are needed.

## Upward Accountability

As a donor-funded, grant-making organisation, upward accountability is multi-layered for DEC. Efficiency and effectiveness are key components of upward accountability, which will be discussed further in the sections below. DEC requires narrative and financial reports every six months but has not previously asked members for PDM reports. PDMs have been useful in this study to incorporate beneficiary response data outside of the quotes selected for the member reports.

### I. Reporting

Literature and experience have demonstrated that while accountability is essential for NGOs, donor requirements can also add significant obstacles to downward accountability. Excessive reporting can be seen as overly bureaucratic, leaving little room for reflection and distracting from work with beneficiaries (Walsh, 2016).

Additionally, reporting can emphasise a divide between northern and southern NGOs, as Rauh (2010) says, “Rather than leading to greater efficiency, these tools have been widely criticised as being rigid, hard to use, culturally inappropriate, and overly time-consuming, taking time away from doing meaningful work on the ground” (Para 29). DEC and their member organisations should continue discussions around how to best report beneficiary feedback flexibly and practically, allowing all organisations to gather what data they need from the process.

### II. Beneficiary verification

As a direct financial transaction, cash programming requires additional security and verification. When asked about preventing duplication of recipients, interviewees shared that they work with the government, local authorities, community officials and other NGOs in the area. There is no uniform verification system for beneficiaries, as each cash programme is unique to the community it operates in. It was also unclear how data was kept secure by these parties throughout the distribution process, which will be further discussed in the *Challenges* section.

#### VERIFICATION METHODS OBSERVED

- Biometric fingerprint scanning
- Identification cards
- Government or other institution verification
- Name and home address
- Phone number

Telephone numbers presented challenges in communities where it is common to share a mobile phone.

However, triangulation, cross-referencing and verification in the selection process can help reduce duplication or misidentification. Verification can consist of publicly validating the lists or randomly verifying recipients to fill the criteria (Harvey and Bailey, 2011). Members primarily used a third party to distribute cash, limiting staff interaction with the funds. Mobile providers or banks were used to disperse funds, but Hawala networks were utilised in Syria and Afghanistan. DEC should consider having standard security verification guidelines or asking for due diligence from members.

# EFFICIENCY

Efficiency can be understood as how inputs are best used to achieve the proposed outputs of a project, including the delivery of goods or services. It is related to 'value for money', as efficiency entails achieving the optimal balance between time, costs and quality of assistance (Venton et al., 2015). The following section discusses good practices in relation to the efficiency of cash programmes.

## Implementation Costs

The ability of organisations to anticipate programmatic changes and additional costs is crucial. Programme implementation also requires considerations around scale, size, transfer frequency and market price fluctuations, as they impact implementation and monitoring (Venton et al., 2015). Organisations did not recalculate cash grants after COVID-19 market fluctuations due to costs and time constraints. However, when deciding the modality, DEC members considered the factors mentioned above and the type of population targeted, including gender and age. This demonstrated inclusivity and showed that members were meeting the relevant efficiency standards.

All distributions are consistent with government guidelines on Minimum Expenditure Basket (MECB) values and local CWG standards. However as stated in *Accountability*, interviewees were not always clear on the role and detail of CWGs. The frequency of deliveries is also analysed according to objectives and security conditions (Harvey & Bailey, 2011). On average, member organisations allocate two to three instalments of MPC to meet basic needs and one instalment for distributions linked to investment.

## E-Transfers

The pandemic accelerated the use of digital platforms, pushing many organisations to leverage partnerships with the financial sector (Lawson-McDowall et al., 2021). As a result, cash delivery channels have diversified, from physical to agents, banks and mobile companies. Member organisations considered various elements when selecting platforms, but most used e-transfers via mobile services and remittance companies, with very few distributing money physically due to a lack of IDs, telephones and reluctance from some Financial Service Providers (FSP) to open portfolios to vulnerable communities.

### I. Mobile phones

Mobile phone transfers bring several advantages for organisations (GSMA, 2019):

- Significant sums of money can be sent at one time.
- Transfers can be safer and faster.
- Mobile transfers can offer an alternative when barriers to accessing commercial banks are very high or such infrastructure is poor.

In Afghanistan, beneficiaries without SIM cards were occasionally provided with hardware by the organisation. DEC members then coordinated with the FSP to deliver the payment after receiving available documents (family book, driver's license and absence criminal record).

For some organisations, mobile agent fees are lower than those at banks since organisations can negotiate charity fees. However, interviewees suggested that banks remain the better option when transferring conditional grants because they enhance saving habits. Additionally, in countries like South Sudan, two exchange rates, one managed by the central bank and the other by the black market, is problematic as prices are set according to black market rates.

Therefore, interviewees suggested that in cases with multiple rates the money provided is inadequate in satisfying beneficiary needs.

## **II. Remittances companies**

When mobile services are unavailable, such as in Syria, and the pre-paid cards or banks cards are inappropriate, remittances companies are the best mechanism to carry out cash deliveries. Nevertheless, in some cases, like Afghanistan, these companies are heavily informal and subject to several security risks. See *Challenges* section.

## **Multipurpose Cash vs In-Kind**

Instead of delivering commodities directly to individuals during COVID-19, many organisations have opted to use MPC. These are unrestricted cash transfers that allow beneficiaries to spend the money according to their preferences and needs. The benefits most highlighted by members are presented below.

### **I. Flexibility**

Recipients generally favour MPC as they determine the use of their money (Harvey & Bailey, 2011; Venton et al., 2015; UNHCR, 2018). Usually, the most immediate needs, such as food, shelter, healthcare, education and debt repayment are addressed. Beneficiaries have also expressed the impact of MPC transfers on their resilience, shock management and autonomy, for example, in Somalia, South Sudan and Syria.

### **II. Cost-efficiency**

From an organisational point of view, MPC is more efficient, and costs incurred by organisations are lower than in-kind delivery (Venton et al., 2015). While the delivery of in-kind involves calculating the costs of the goods plus the administrative costs of delivery, MPC only considers local market prices and the fees of FSP (Shannon et al., 2016). DEC members claim to save money when delivering MPC, allowing them to support other activities, such as deploying volunteers to support programme implementation in Bangladesh and Somalia.

### **III. Complementary**

Mixed-mode approaches or *Cash Plus* programming that combine MPCs with in-kind distributions is beneficial (CaLP, 2022; UNHCR, 2018). This approach supports the complementary aspect of cash, discussed further in *Effectiveness*. In Somalia, for instance, projects combined MPC transfers and food vouchers to help households combat the effects of government lockdown measures.

DEC MPC programmes have also been combined with other interventions, such as nutrition, livelihoods and WASH. This meets further needs and has multiplier effects on local economies by providing opportunities to promote longer-term development (UNHCR, 2018). Some member programmes included aspects that develop skills through mask sewing, entrepreneurial support, or cash for work. Finally, some organisations recognise that providing cash assistance has mitigated the risks of seeking alternative income through illegal activities such as logging activities.

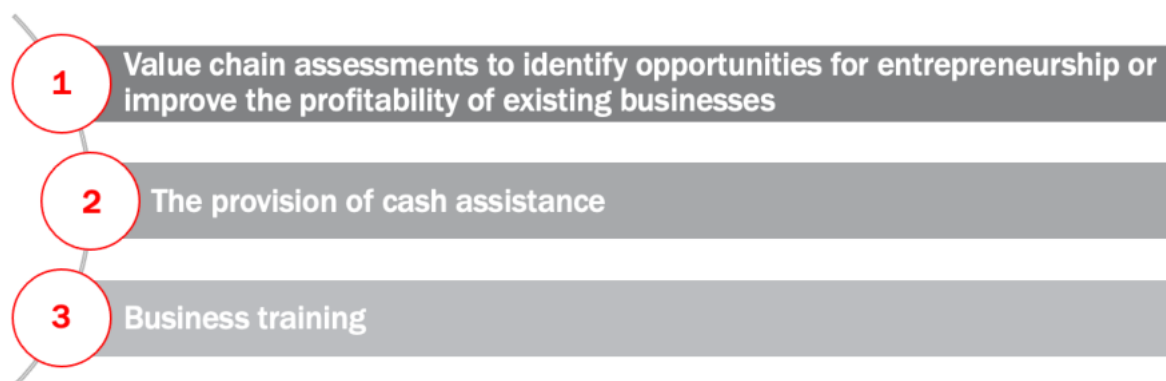
## Cash-for-work

Cash-for-work is a conditional cash delivery consisting of payments tied to completing a designated job. This modality is often associated with direct benefits in terms of employment and livelihood opportunities for the population, local market dynamisation and infrastructure rehabilitation (Shannon et al., 2016). Among the cash-for-work activities supported by DEC members, the most prominent were the rehabilitation of sanitation infrastructure (irrigation canals), farming, environmental cleaning, disinfection of common areas or repairs after conflict damage. Staff monitored activities, followed up on assistance and verified the completion of work, thus ensuring the achievement of objectives within the established timeframe and a correct allocation of resources.

One issue is that this report could not clarify the employees' labour rights or existing accountability mechanisms with organisations. This ambiguity is a concern. There is also a significant gender gap, as this modality specifically targets the working-age population willing or more capable of performing the jobs. Therefore, these programmes typically benefit men.

## Cash for Livelihoods

Livelihood activities are primarily supported through conditional cash grants for investment and business strengthening. This modality supports entrepreneurs to improve wellbeing, living conditions and to recover businesses during or after external shocks, such as COVID-19 (UNHCR, 2018). DEC members deliver cash for livelihoods in three key steps:



In the DRC, South Sudan, and Somalia, beneficiaries used the money to buy livestock or seeds. However, the literature suggests that women would like to receive larger amounts to invest in better mechanisms to support their income, such as sewing machines (Blackwell et al., 2022). This indicates that larger seed capital could support the livelihood diversification of women.

## Efficiency Measurement

This report found a lack of efficiency measurements across the member organisations as well as a large gap in measuring cash efficiency more broadly in the development and humanitarian sectors. This measurement is considered difficult due to programmatic differences between members. Each organisation has a different implementation cycle, budget monitoring and evaluation frameworks. Therefore, results are not easily comparable (Venton et al., 2015).

# EFFECTIVENESS

Effectiveness is defined by, “how well outputs are converted to outcomes and impacts” (CaLP, 2021, p.9), in other words how well a programme achieves its objectives, such as food security, improved nutrition, improved livelihoods or improved health. Assessing effectiveness depends on the defined outcomes of the intervention, which can be numerous due to the nature of cash (Dillon et al., 2021). Although DEC members mostly gave MPC for basic needs, cash sometimes had livelihood support or livelihood creation and protection outcomes.

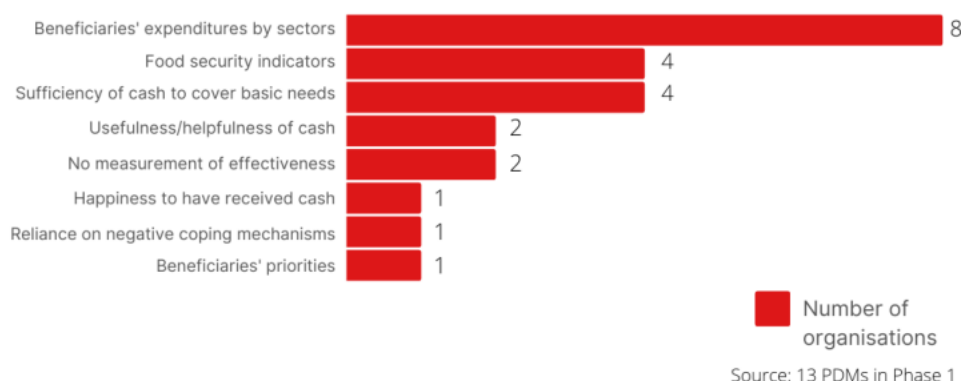
The Grand Bargain Cash Workstream (2019) developed a range of indicators to measure MPC outcomes in humanitarian responses. One challenge to evaluating effectiveness is the variety of indicators that were used across DEC’s COVID-19 response. The first section examines NGOs’ best practices in evaluating effectiveness of MPC and the second section outlines factors that can impact intervention effectiveness.

## Measuring the Effectiveness of MPC for Basic Needs

### I. Meeting basic needs

Asking whether HHs can cover their basic needs is an outcome indicator that is required to determine cash effectiveness (GBCW, 2019). Therefore, more NGOs should ask this question in their PDMs. In this report, only one DEC member asked HHs if they could meet basic needs, but instead most focused on food or how cash was spent.

#### How did PDMs measure effectiveness for basic needs outcomes?



### II. Food security and nutrition

Different indicators can measure outcomes related to food security and nutrition. Three members in Yemen and Somalia used these indicators, such as a coping strategy index, food consumption scores and dietary diversity measurements. HHs provided with cash tended to have low to medium coping strategy index, acceptable food consumption and average dietary diversity scores. However, data collected before the first transfer were not available for comparison, which limited the assessment of effectiveness (Darcy and Dillon, 2021). Only in one case did a member organisation compare the number of meals eaten daily before and after cash intervention, finding that the number slightly increased.

### III. Beneficiary priorities

The GBCW (2019) proposed two recommended qualitative questions on people's ability to address their priorities:

**ONE:** What did the cash help your household to do or buy that you could not do or buy before you received it?

**TWO:** Are there important things that your household is not able to do or buy after receiving the cash?

Only one member asked one of the questions. More DEC members should consider posing these questions to beneficiaries as part of their follow-up. They are important to understanding beneficiaries' needs and priorities and for NGOs to plan for future interventions that are more impactful (Dillon et al., 2021).

### IV. Beneficiary expenditure

Although the GBCW (2019) defined expenditure indicators as optional to measure cash outcomes, a majority of DEC members used expenditure indicators. These emergency cash programmes sought to meet basic needs. PDMs demonstrated that food was the most crucial expenditure type, generally followed by other basic needs expenditures such as healthcare and water. However, household spending depended on the location.

Beneficiaries spent less money on other kinds of expenditure, and this varied depending on programmes, for example, repaying debts, paying for education, buying clothes and furniture and investing in income-generating activities. 'Anti-social' expenditures such as spending on tobacco and qat were rarely measured, but appeared to be negligible when counted.

Measuring expenditures can inform DEC members on beneficiaries' priorities and allow donors to check their coherence with the programme's aim. However, it is not enough to evaluate whether basic needs are met, and care is needed when balancing the monitoring of cash spend vs the freedom and dignity that MPC provides.

### V. Differences within HHs

Although PDMs extensively looked at the differences of female-headed HHs, evidence about different impacts between male and female members of a singular HHs are mixed and need to be explored in more detail (Hagen-Zanger et al., 2017). Only one PDM asked whether the respondent thought that boys' and girls' basic needs were equally met with cash, which was the case approximately 70% of the time. This suggests that DEC members could pay more attention to effectiveness for different genders within the HH, as outcomes might not be the same.

## Programme Design and Effectiveness

Most organisations gave multipurpose cash to help beneficiaries meet their basic needs, defined as "the essential goods, utilities, services or resources required on a regular or seasonal basis by households for ensuring long term survival *and* minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity and essential livelihood assets" (CaLP, 2021, p.5). Some organisations also provided cash for

business and livelihood creation, in particular for women. Finally, five organisations provided cash for protection outcomes to prevent the risk of violence, abuse and exploitation of vulnerable populations. Those transfers targeted women-headed household victims of GBV, women in high-risk zones and families with children. The impact of design features for these three types of outcomes are examined here.

## **I. Complementary activities**

Programmes in Somalia, South Sudan and Yemen distributed hybrid programmes of WASH, such as hygiene kits or water tanks, alongside cash. As the Efficiency section stated, programmes suggest that combining cash and other forms of support, such as WASH, seeds and livestock, allow for increased savings, better healthcare and food security (Harvey and Pavanello, 2018).

Almost all cash transfers for business and entrepreneurialism were accompanied by training in business management. More specific education was provided in some cases, such as training in livestock rearing in Bangladesh or various programmes related to trading in South Sudan. Training was mandatory for some, however, due to limited resources and high demand, others were optional. Evidence of whether training and coaching increase the effectiveness of an intervention is currently disputed due to lack of empirical research (Harvey and Pavanello, 2018). Blattman et al. (2013) underline high cost for limited outcome differences by comparing to cash without training. However, some beneficiaries expressed their appreciation of the training they received during focus group discussions. Financial literacy education was also occasionally provided to promote financial inclusion as not all organisations thought it was necessary for an emergency intervention.

Only five programmes used protection outcomes in their cash programme effectiveness measurements. Three of these programmes also used complementary activities such as gender sensitisation and medical support. This should be continued, since past evaluations have found that cash must be combined with other activities to effectively achieve protection purposes (Harvey and Pavanello, 2018; GPCTT, 2020).

## **II. Sufficient amounts**

Member organisations asked for beneficiaries' opinion on the usefulness of cash and answers were primarily positive. However, asking whether the amount was sufficient to meet basic needs tended to decrease the amount of very positive answers, suggesting that the amount of the minimum expenditure basket may not always be enough to achieve the cash outcomes. It would be useful to better understand why some recipients found the cash less sufficient. This learning should be used to adapt the amounts used in future programmes. For example, one DEC member found that most beneficiaries finding cash "moderately sufficient" were returnees who needed more money to settle in the community. This can be used to inform new cash programmes with IDP groups.

Questions on cash sufficiency for business were only asked in one PDM. Almost half of the respondents answered that the money was not sufficient to start a business. Therefore, it seems crucial to ask about sufficiency in monitoring to adapt the future transfer amounts.

## **III. Recipient gender**

In some cases, beneficiary gender was perceived to impact the effectiveness of the programme. During interviews, some members felt that women spend cash more effectively and upheld the wellbeing of the family. Particularly in the DRC and Somalia, interviewees felt

that men were more inclined to anti-social expenditures, for example by spending money on alcohol and drugs. Men's misspending is a common concern when giving cash, although literature finds mixed or inconclusive evidence on whether the recipient's gender changes the impact of cash intervention (Hagen-Zanker et al., 2017). Additional context-specific studies are needed in this area.

## CHALLENGES



# CHALLENGES

DEC member organisations faced significant challenges while implementing their life-saving work. Three major themes were relevant across their Coronavirus cash transfer programmes: COVID-19, electronic transfers, and security issues. These areas impact the ability of organisations to deliver effective and efficient programmes while also remaining accountable to beneficiaries, donors, and themselves.

The pandemic created evolving health risks, government guidelines, and economic disruptions, which exacerbated already vulnerable communities. This study observed that e-transfer programs reveal technological and literacy challenges within communities. Security concerns were a primary challenge for many programmes that worked in political instability, conflict, and domestic violence. These challenges intersect throughout programme implementation and can make measuring results and gathering feedback difficult. Additionally, organisations worked in diverse contexts and faced unique challenges within these more prominent themes. The detailed mechanics of program design were outside the scope of this study. However, COVID-19, e-transfers, and security issues are central challenges in creating future cash programmes.

## COVID-19

COVID-19 was an ever-present risk during programme implementation, as members worked to protect staff, volunteers and cash recipients. The rapidly changing conditions required planning and flexibility. Regional, national and international health regulations were frequently altered, causing additional logistical challenges. Infection rates were difficult to track due to restricted budgets and resources. COVID-19 posed many threats to food security, including availability and access to products, price instability and the vulnerability of health systems (Laborde, 2020).

The World Bank estimated that an additional 124 million people might be living on less than \$1.90 per day by the end of 2021 (Lawson-McDowall, 2021). Cash programmes allowed organisations to respond quickly while also upholding COVID-19 precautions. The pandemic increased cash programming across the humanitarian sector, allowing recipient and staff safety, limiting transmission risks, and meeting urgent needs (Lawson-McDowall, 2021).

This study found that COVID-19 primarily challenged cash programming in the following ways:

### I. Multiplier effect

While most recipients reported being satisfied with their support, this report's interviewees emphasised the need for additional resources. COVID-19, while a concern of all members, was not the primary crisis. DEC members were working in these areas before the pandemic. Flooding and natural disasters, IDPs and refugee camps, food insecurity, disease, conflict, Gender-based violence (GBV) and poverty already existed in these communities. The economic effects of COVID-19 lockdowns heightened financial fragility, aggravated community tension between IDPs and host communities, and in some cases, led to increased violence. In the face of these challenges, it was evident that in many cases the scale of need surpassed capability and funds.

### II. Programme design and implementation

Government restrictions varied in each country and changed significantly overtime. This required programme teams to be flexible throughout the project implementation. In some cases, social distancing and government lockdowns limited the number of people allowed to

gather, limiting the number of people who could receive services at one time. Lockdowns also impacted the ability to verify cash recipients, collect PDM data, and follow-up with beneficiaries. There were examples of programmes facing bureaucratic impediments as governments delayed approvals and actions. In some cases, this was due to their own response to the crisis, but in other cases, it was due to government overreach of the NGO programme design. Organisations also faced challenges around COVID-19 misinformation and stigmas, making programme delivery more difficult.

### **III. Market disruptions**

High inflation was reported by members in Syria, Afghanistan, Yemen, South Sudan and Bangladesh, along with fuel shortages, conflict and increasing costs. MPC worked differently across these countries, allowing some households to purchase items in bulk before inflation was too high. Other households faced challenges as banks would only exchange funds at the international exchange rate and not at the black-market rate used in the community. Government lockdowns greatly affected business owners, local vendors and those with informal jobs. Many PDMs revealed that households used MPC to pay off debts, but it is unclear if those debts occurred during and because of COVID-19. Global remittances also decreased as diaspora communities faced their own economic challenges in lockdown(s). This report observed that some organisations used MPC to supplement in-kind support, which may have helped counter market disruptions. However, other organisations used cash to replace their past in-kind support, making them vulnerable to market fluctuations and opening the way to new challenges for members using e-platforms.

## **E-Transfers**

In terms of the challenges encountered in the use of electronic transfers to deliver cash, the following stand out:

### **I. Financial service providers**

As discussed above, the COVID-19 pandemic has been strongly characterised by market disruption, volatile exchange rates and fluctuating commodity prices. DEC member organisations, together with the CWGs, faced challenges in determining the value of cash transfers and resolving liquidity issues with their FSP, for example in South Sudan and Yemen. This affected not only the levels of consumption (purchase of goods) achieved by the recipients, but also the total number of beneficiaries reached.

### **II. Connectivity issues**

Several organisations reported difficulties with mobile phone networks' geographical coverage and connection. The poor signal affected cash transactions, causing delays and leading people to walk up to 10 kilometres to get their money, for example, in Bangladesh. This presents further challenges for vulnerable populations who were often in the programmes, such as the elderly, disabled, children and mothers with young children.

### **III. Technological literacy**

The literature highlights the sustained trend of shifting from physical cash delivery to e-transfers, as well as the risks of exclusion brought about by the 'digital divide' (Lawson-McDowall et al., 2021; CaLP, 2015). While, on the one hand, it has enabled many people to receive cash aid quickly and safely, there are still many people who lack the means *and* skills

to use these new technologies. This divide, or technology literacy gap, often excludes those that would benefit from cash programming the most.

#### **IV. Government guidelines**

The government policies of the countries in which member organisations operate influence their ability to distribute via e-transfers. For example, in Yemen cash programmes had to use commercial banks as local service providers because governments restricted the use of other technologies such as mobile transfers. In addition, Know Your Customer (KYC) requirements may limit digital payment options if individuals lack formal identification, which they often do (CaLP, 2015).

#### **V. Security concerns**

A significant challenge when implementing cash programmes in some countries is the lack of a formal and regulated cash transfer system (Shannon et al., 2016), linked to the lack of competition among FSP in the local market (CaLP, 2022). This is problematic because some members can only work with informal networks like Hawala in Afghanistan and Syria. These networks do not comply with anti-money laundering (AML) and counter-terrorist financing (CFT) policies, putting at risk the beneficiaries of cash, who have no guarantees of consumer protection, and the organisations who have no choice but to negotiate with these oligopolistic actors.

Finally, it is essential to highlight that member reporting does not present information related to the security measures considered when handling recipients' personal data and biometric information. This aspect is highly sensitive, especially given the difficult conditions in which the programmes are found, and it should be assessed in future reporting and design.

### **Violence, Crime and Tensions**

Cash interventions faced security obstacles during programme implementation. Cash distribution inherently creates additional security risks for beneficiaries and staff members. This was the case for the following:

#### **I. Political instability and conflict**

Most DEC members operate in conflict-affected countries where insecurity can challenge programme implementation. Occasionally organisations had to limit the mobility of aid workers or take risk mitigation measures, such as moving staff in larger groups to avoid conflict. The mobility of female aid workers presented insurmountable difficulties in Yemen and some parts of Afghanistan, and female aid workers had to suspend their work in the field. These mobility restrictions can be ongoing, in which case access to vulnerable populations was limited.

Humanitarian access was restricted in Afghanistan during Phase 1, where the security situation was volatile and prevented some member organisations from reaching targeted populations, distributing physical cash and conducting PDMs. In Phase 2, members had to suspend activities for greater security, as international staff left the country and most local staff stayed home.

Instability is commonplace and the seven countries of this study faced unforeseen local conflicts, which forced member organisations to cancel activities, including suspension of cash distributions. For example, staff were prevented from conducting monitoring activities, such

as PDMs in Yemen, South Sudan and Afghanistan. Despite the challenges posed by electronic cash, it can be a safer means of delivery compared to physical cash and in-kind, as e-transfers can be delivered more discreetly (Harvey and Bailey, 2011).

## **II. Criminality**

In some contexts, interviewees discussed the risk of theft and other violent crimes, such as rape, as being higher prevalence in physical cash methods. Thus, significantly endangering beneficiaries carrying cash payments. In the DRC, such risks made it impossible to distribute physical cash to HHs that could not receive electronic cash, and in-kind assistance had to be distributed instead. Although e-transfer have been found to lower the risk of theft (Burton, 2020), it can still occur. For example, an organisation in Somalia noticed that illiterate beneficiaries might be at risk of scams from people pretending to help them with their mobile phones.

## **III. Community tensions**

Some members reported existing conflicts or tensions between communities and were aware that cash risked increasing tensions or causing new ones between beneficiaries and non-beneficiaries. For example, between IDPs and host communities in the DRC. With two exceptions, PDMs did not track beneficiaries' perceptions of the impact of cash on their relationships. Member organisations must pay attention to this information when there is a risk of tensions. They must also ensure that non-beneficiaries are informed of selection criteria and modalities of the programme to mitigate the risk of resentment and unfairness (Harvey and Bailey, 2011).

## RECOMMENDATIONS & CONCLUSION



# RECOMMENDATIONS

This study has analysed DEC's Coronavirus response regarding accountability, effectiveness and efficiency best practices. Also highlighted are cash programme challenges in the seven countries of Afghanistan, Bangladesh, the DRC, Somalia, South Sudan, Syria and Yemen. Consequently, the final eight recommendations to DEC and their member organisations are as follows:



## Improve feedback mechanisms

**DEC** should continue discussions on the flexibility and practicality of reporting beneficiary feedback.

**DEC members** should welcome and address complaints, incorporating reactive and proactive mechanisms. Feedback should be collected by those not involved in the cash distribution. Additionally, the staff collecting feedback should be male and female. Regardless of programme length, evaluations should include cash recipient empowerment and dignity reflections after transfers. Adapt the type of feedback channel to beneficiaries' preferences.



## Review monitoring and evaluation tools

**DEC** should consider using a standardised PDM template to improve overall monitoring and evaluation, member coordination and cash programming. Better and consistent measurements for efficiency and effectiveness would provide greater scope for monitoring and evaluation.

**DEC members** should pay more attention to the difference between effectiveness and efficiency. Recipients should be asked if cash transfers meet their basic needs and priorities, alongside asking beneficiaries questions on expenditure. Food security and nutrition indicators can be valuable effectiveness measurements for MPC basic needs.



## Incorporate community-based targeting with strong verification measures

**DEC** should continue to provide community-based targeting of cash programme recipients to ensure due diligence.

**DEC members** should use triangulation, cross-referencing, and verification to reduce duplication or misidentification in beneficiary selection processes. This includes coordination with CWGs and government bodies.



## Privilege electronic cash when possible

**DEC members** should consider E-transfers as safer and faster than physical distribution. Negotiate charity fees with mobile agents and remittance companies.



### Consider the digital divide

**DEC members** should assess internet and network connectivity when using e-transfer methods. A gender and age perspective must be applied when considering e-transfers and the use of text messages to provide beneficiaries with information.



### Track additional security risks

**DEC members** should collect data on the effect of market disruption and volatility in cash programming. Currently, the lack of understanding is increasing beneficiary vulnerability. Continue to incorporate security measures and risk evaluations in hostile and conflict environments. Additional communication, tracking and risk management is needed in areas where multiple communities receive cash transfers, such as host and IDPs.



### Pay attention to gender and power dynamics

**DEC members** should improve their coordination with others in the DEC network to promote a greater understanding of international, regional and local organisation dynamics. Throughout the distribution process, additional considerations of personal data are needed to ensure downwards accountability. Greater concern for workers' rights and gender inequality in cash-for-work programmes is required. Attention must be paid to effectiveness for different genders and ages, especially within the same household, as outcomes might not be the same.



### Consider cash alongside complementary activities

**DEC members** should prioritise cash over in-kind support, as it provides greater flexibility and cost-efficiency and can be run alongside complementary activities. These activities can provide opportunities to promote longer-term development and distribute transparent information. Complementary activities for protection outcomes should always be implemented as cash cannot be a substitute for safe spaces.

## CONCLUSION

This report has shown that all member organisations take appropriate steps to ensure good practices in cash programming. All members demonstrated an understanding of community-centred approaches that attempt to meet the needs of beneficiaries and varying contexts. In regard to the beneficiaries, there is a clear move towards greater diversity and intersectionality as organisations demonstrated sufficient considerations for women and girls, the elderly, widows, single mothers, child-headed households and disabled persons.

Moreover, evidence from this study illustrated apparent attempts from member organisations to facilitate greater flexibility. A significant focus on flexibility and adaptability in rapid response will enable greater accountability, effectiveness and efficiency when emergency responses, such as DEC Coronavirus Appeal, persist and evolve.

As DEC navigates the use of technologies and operates in new conflicts, care must be taken in coordinating with other member organisations and utilising academic research on contemporary cash programming. Programme design and implementation need to be considered in the changing landscape in which cash transfer programmes can now operate. Additionally, network coordination and knowledge sharing between DEC members is crucial to continued success in cash programming.

To conclude, the 2020 DEC COVID-19 response has highlighted successful practice, in addition to, aspects of cash that should be improved upon in the future. The use of cash in humanitarian response is a fast-moving field. However, DEC members have shown in this report that examination of cash modalities, beneficiary selection, measurements, complementary programmes, verification, as well as attention to emerging challenges, has significant effects on the accountability, efficiency and effectiveness of their cash programmes. Going forward, DEC should consider the recommendations above to ensure continued success and good practice in coming humanitarian response.

Supported by:  
ef UK

# BIBLIOGRAPHY

axalo biyo iyo Saabuun ama jeermis dile.



## BIBLIOGRAPHY

- Blackwell, A., Jean, C., Rahmah, H., Annan, J., and Falb, K. (2022). "Women's Status and Qualitative Perceptions of a Cash Assistance Programme in Raqqa Governorate, Syria." *Gender & Development* 27 (2):253. Available at: [https://www.academia.edu/47657670/Women\\_s\\_status\\_and\\_qualitative\\_perceptions\\_of\\_a\\_cash\\_assistance\\_programme\\_in](https://www.academia.edu/47657670/Women_s_status_and_qualitative_perceptions_of_a_cash_assistance_programme_in)
- Blattman, C., Greene, E., Annan, J. and Jamieson, J. (2013). An Experimental Assessment of the Women's Income Generating Support (WINGS) Program in Uganda. *Innovations for Poverty Action and AVSI*.
- Bonino F., with Jean, I. and Knox Clarke, P. (2014). Closing the Loop - Practitioner guidance on effective feedback mechanisms in humanitarian contexts. ALNAP-CDA Guidance. London: ALNAP/ODI
- Burton, J. (2020). "'Doing no harm' in the digital age: What the digitalization of cash means for humanitarian action," *International Review of the Red Cross*. Cambridge University Press, 102(913), pp. 43–73. doi: 10.1017/S1816383120000491.
- CaLP. (2015). "Challenging contexts: Case study on CTP and risks in Yemen." Available at: <https://www.calpnetwork.org/wp-content/uploads/2020/03/1540822102.CaLP-Yemen-CTP-Case-Study-1.pdf>.
- CaLP. (2021). Glossary of Terminology for Cash and Voucher Assistance. Available at: <https://www.alnap.org/help-library/glossary-of-terminology-for-cash-and-voucher-assistance>
- CaLP. (2022). "North-West Syria." Available at: [https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/IOM\\_CFA\\_external\\_final\\_compressed.pdf](https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/IOM_CFA_external_final_compressed.pdf) (Accessed: 16 January, 2022).
- CHS (2016). Core Humanitarian Standard on Quality and Accountability. Available at: <https://corehumanitarianstandard.org/files/files/Core%20Humanitarian%20Standard%20-%20English.pdf>
- Darcy, J., Dillon, N. (2021). Missing the point? Reflections on current practice in evaluating humanitarian action. ALNAP Paper. London: ALNAP
- DEC. (2021). *Coronavirus Appeal*. Available at: <http://www.dec.org.uk/appeal/coronavirus-appeal> (Accessed: 22 February 2022).
- Dillon, N., McCormack, R., Sundberg, A., Hafiz, S., Smith, G. and Harvey, P. (2021). Cashing in: Turning challenges into opportunities when evaluating humanitarian cash assistance. ALNAP Paper. London: ODI/ALNAP.
- GPC Task Team on Cash for Protection. (2020). Cash and Voucher assistance for protection. Taking stock of cash and voucher assistance to achieve protection outcomes in the protection sector in humanitarian settings.
- Grand Bargain Cash Workstream. (2019). Multipurpose cash outcome indicators final draft for testing, July 2019. London: CaLP
- GSMA. (2019). Mobile money enabled cash aid delivery: Essential considerations for humanitarian practitioners. Available at: [Essential Considerations for Using Mobile Money.pdf \(gsma.com\)](#)

Hagen-Zanker, J., Pellerano, L., Bastagli, F., Harman, L., Barca, V., Sturge, G., Schmidt, T., Laing, C. (2017). The impact of cash transfers on women and girls. London: ODI

Harvey, P, Bailey, S. (2011). Cash transfer programming in emergencies. The Humanitarian Practice Network. London: ODI

Harvey, P. & Pavanello, S. (2018). Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning. UNHCR.

Laborde, David, Will Martin, Johan Swinnen, and Rob Vos. (2020). "COVID-19 Risks to Global Food Security." *Science* 369 (6503): 500–502. <https://doi.org/10.1126/science.abc4765>.

Lawson-McDowall, Julie, Ruth McCormack, and Sophie Tholstrup. (2021). "The Use of Cash Assistance in the Covid-19 Humanitarian Response: Accelerating Trends and Missed Opportunities." *Disasters* 45 Suppl 1 (December): S216–39. <https://doi.org/10.1111/disa.12524>.

Najam, A. (1996). 'NGO Accountability: A Conceptual Framework', *Development Policy Review*, 14(4), pp. 339–354. doi:[10.1111/j.1467-7679.1996.tb00112.x](https://doi.org/10.1111/j.1467-7679.1996.tb00112.x).

Rauh, K. (2010). 'NGOs, Foreign Donors, and Organizational Processes: Passive NGO Recipients or Strategic Actors?', *McGill Sociological Review* (1), pp. 29–45

Shannon, D., Tappis, H., and Lyles, E. (2016). "Are Cash-Based Interventions a Feasible Approach for Expanding Humanitarian Assistance in Syria?" *Journal of International Humanitarian Action* 1 (1). <https://doi.org/10.1186/s41018-016-0015-7>.

Tromans, E. (2019). Feedback channels in cash & voucher assistance – How to apply best practices to CVA. IRC.

UNHCR. (2018). "Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning." Available at: <https://www.unhcr.org/5b28c4157.pdf>

Venton, C., Bailey, S., Pongracz, S. (2015). "Value for Money of Cash Transfers in Emergencies." Available at: <https://www.calpnetwork.org/wp-content/uploads/2020/01/424-summary-vfm-cash-in-emergencies-report-final.pdf>

Walsh, S. (2016). 'Obstacles to NGOs' accountability to intended beneficiaries: the case of ActionAid', *Development in Practice*, 26(6), pp. 706–718. doi:[10.1080/09614524.2016.1200537](https://doi.org/10.1080/09614524.2016.1200537).

World Humanitarian Summit secretariat. (2015). Restoring Humanity: Synthesis of the Consultation Process for the World Humanitarian Summit. New York: United Nations.

## APPENDICES



# APPENDICES

## Appendix 1: Final terms of reference (TOR)

<b>Organisation and Department</b>	Disasters Emergency Committee (DEC) - Programmes and Accountability Team
<b>Project Working Title</b>	Learning about cash programming from DEC's 2020 Coronavirus Response (tbc).
<b>Background</b>	<p>DEC is a membership organisation that brings together fourteen leading UK humanitarian charities to raise funds in response to major global emergencies. DEC's aim is to deliver rapid and effective responses to emergencies, which simultaneously allow a transition to sustainability without undermining the processes to create long-term development.</p> <p>In the first six months (phase 1) of DEC's Coronavirus response 12,700 households across seven countries – Afghanistan, Bangladesh (Rohingya camps), Somalia, South Sudan, Syria and Yemen - benefitted from cash assistance.</p> <p>The following six months (phase 2) data will be available by the time the study commences. The study will also reflect on the DEC-funded cash programming carried out in the Democratic Republic of Congo (DRC) in the second phase of programming.</p> <p>This is a prime opportunity for collective learning about cash programming.</p>
<b>Research questions</b>	<ol style="list-style-type: none"> <li>1. What are the key learnings and best practices regarding cash programming arising from the desk review?</li> <li>2. How can we adapt and improve cash programming to support a more effective, efficient, and accountable response?</li> <li>3. How can DEC better utilise learning around cash programming from the coronavirus response going forward?</li> </ol>
<b>Objective</b>	<ul style="list-style-type: none"> <li>• To draw out learning and highlight good practice around cash in the DEC's Coronavirus response.</li> <li>• To identify opportunities for (improved) future learning around the above.</li> </ul>
<b>Methodology</b>	<p>DEC would like to work with the students to develop and refine the methodology but would initially propose the following.</p> <p>Desk study of:</p> <ul style="list-style-type: none"> <li>• Background literature (including DEC real-time reviews)</li> <li>• DEC members' post-distribution monitoring surveys (PDMs)</li> <li>• DEC member reports (ph1 final reports, ph2 six-month reports)</li> <li>• DEC member evaluations</li> </ul> <p>Key informant interviews:</p> <ul style="list-style-type: none"> <li>• 6 DEC members (TBC)</li> <li>• 2 stakeholder interviews with ALNAP and CaLP</li> </ul>
<b>Contact</b>	<p>Katy Bobin Monitoring, Evaluation, Accountability &amp; Learning Manager (MEAL) <a href="mailto:kbobin@dec.org.uk">kbobin@dec.org.uk</a></p>

	Luisa Barajas Client Lead <a href="mailto:l.barajas-garcia@lse.ac.uk">l.barajas-garcia@lse.ac.uk</a>
--	--

## Appendix 2: Initial terms of reference

	<b>LSE/ID Project Proposal Template</b>
<b>Organisation and Department</b>	Disasters Emergency Committee (DEC) - Programmes and Accountability Team
<b>Project Working Title</b>	Learning about CVA from DEC's 2020 Coronavirus Response (to be revised with students).
<b>Background: Two short paragraphs. In the first, please provide a brief description of your organisation and its objectives. In the second, please provide a brief introduction to the topic to be addressed by the project. Why is the organisation interested? Why is the subject itself interesting?</b>	<p>DEC is a membership organisation that brings together fourteen leading UK humanitarian charities to raise funds in response to major global emergencies. DEC's aim is to deliver rapid and effective responses to emergencies, which simultaneously allow a transition to sustainability without undermining the processes to create long-term development.</p> <p>"Fifteen years ago, the use of CVA in the humanitarian sphere was still seen as a fringe activity limited to a small number of scattered projects. Even five years ago, it still made up less than 8% of international humanitarian assistance. In the last few years, growth of CVA has been rapid and it is now an essential part of almost every response." <a href="http://www.calpnetwork.org/blog/history-of-cash-and-voucher-assistance-6-key-lessons/">www.calpnetwork.org/blog/history-of-cash-and-voucher-assistance-6-key-lessons/</a></p> <p>"In 2019, the World Food Programme (WFP) transferred 2.1 billion USD – 38% of its total assistance – to 28 million people in 64 countries across the world. Cash transfer programmes are at the frontline of national government responses to the COVID-19 pandemic. Ranging from banknotes to e-money and debit cards to value vouchers, cash transfers are integral to many countries' social protection systems, buffering the worst socio-economic effects of the crisis." <a href="http://www.alnap.org/blogs/cash-based-transfers-6-reasons-why-they-work">www.alnap.org/blogs/cash-based-transfers-6-reasons-why-they-work</a></p> <p>In the first six months of DEC's Coronavirus response 12,700 households across six countries – Afghanistan, Bangladesh (Rohingya camps), Somalia, South Sudan, Syria and Yemen - benefitted from cash assistance. The following six months data will be available by the time the study commences. This is a prime opportunity for collective learning about CVA programming.</p>
<b>Question: (One or two sentences. What is the motivating question? What is it, specifically, that your organisation</b>	<p>Initial guiding questions are:</p> <ul style="list-style-type: none"> <li>• What are the key learning points arising from the desk review?</li> <li>• How can we adapt and improve CVA to support a more effective, efficient and accountable response?</li> <li>• How can DEC better utilise learning around CVA going forward?</li> </ul>

would like to know?)	These questions are intentionally broad as DEC wishes to maintain flexibility for the study process to be iterative. DEC would be available to support the students to identify and develop emerging lines of enquiry.
----------------------	--

### Appendix 3: Revised TOR explanation

The initial terms of reference (TOR) explored the use of vouchers as well as cash transfers. After a discussion with DEC, the consultancy team felt it would be a more suitable and successful report if we only analysed the use of cash. Although there is an overlap between the two fields, covering both cash and vouchers within the report would have been restrictive and diminished the detail of other areas.

A final comment is the attempted addition of two countries. DEC wanted this report to cover India and the DRC in addition to Afghanistan, Bangladesh (Rohingya camps), Somalia, South Sudan, Syria and Yemen. Although there were great differences in the six agreed-upon countries, the context of India, its economy, population, healthcare system and handling of the pandemic, felt too disparate from the other contexts. Therefore, the consultancy team only accepted the addition of the DRC. DEC staff were understanding and concurred, and the seven countries were approved.

### Appendix 4: Themes and codes classification

Theme	Code
Gender	Mother Girls or boys Women Men Gender sensitivity emphasised
Accountability	Beneficiaries Staff DEC Feedback loops or lack of mechanisms
Vulnerability	IDPs Refugees Host communities Disabled Age
Cash type	Multipurpose/Unconditional In-kind/Basket Conditional Designated spend Cash for work
Cash transfer method	Electronic/digital Physical Technological barriers

<b>Effective and efficient</b>	Representation and local authorities Fraud, misuse, and duplication Flexibility and adaptability Cost-effective and cost-efficient Innovation (new ideas) Access and availability Communication and transparency Planning and pre-assessments Time scale and delays
<b>Disruption</b>	Inflation, fluctuations in price and bank closures Famine Conflict or Civil War Government – instability, pushback, underfunding, misalignment. Environmental disaster
<b>COVID-19</b>	Lockdowns Social impact Economic impact Health impact Infection rates Negative coping strategies mechanisms Illiteracy and education (including training and awareness workshops)
<b>Cash spend</b>	Education Healthcare (e.g., medicines) Business and local vendors Food Environment/infrastructure Debt payment Savings
<b>Data</b>	Fairness in distribution Security and protection

*Source: Researchers' own*

## Appendix 5: Semi-structured interview script

Hello and thank you for your willingness to participate in this interview today. My name is [FULL NAME] and I am joined today by [CO-INTERVIEW NAME]. We are postgraduate students in the International Development department at the London School of Economics. We are working with DEC to research their 2020 coronavirus response in 7 countries through the use of cash assistance. Ultimately, the objectives are to provide DEC with clear learnings and good practice for the use of cash transfers in emergency responses. As well as indicating the opportunities and improvements that they could deploy in future responses.

Your participation in this interview is completely voluntary. If at any time you need to stop or take a break, please let me know. Additionally, and as you have agreed in the consent form, only members of the project will have access to the files and any audio tapes. Your data will be anonymised – your name will not be used in any reports or publications resulting from the study, but your organisations'. Now, do you have any other questions or concerns before we start?

Then with your permission, I will begin the interview.

**First, we would like to begin with questions around the program structure [organisation] used for COVID-19 cash transfers:**

- Have you conducted cash transfers previously in this region and with this population?
- How did you create this program structure?
- How did you determine the cash transfer method? Were there any additional fees associated with this delivery method?
- Why did the organisation decide to [implement/not implement] a “cash for work” component in the program?
  - How are “workers” selected and how does this program integrate with your larger staff?
- Have you found any differences in [organisation’s] response to COVID compared to other emergencies? If so, could you expand on your observations?
- COVID has created global market disruptions around goods, exchange rates, physical bank closures, and inflation. Has this affected your decisions around cash provision or implementation?
- As COVID is a long-term, continuing issue, how and why did you carry out your programs for specific time frames and amounts?
- How do your PDM schedules work, usually what is the timeline you have for this as an organisation?

**We’ll now discuss the beneficiary selection:**

- How did you identify the beneficiaries?
- Did you engage with local authorities, child protection, governments, etc.?
- Were there any criteria for households including identification, criminal record stipulations, or existing bank accounts?
- Do you have any verifications of beneficiaries when transferring cash? And if so, why do you use this/these method(s)?
- Do you track duplication around cash transfers with your partners or other NGOs in the area?
- Do you provide education on financial literacy to cash recipients? And if so, are you conducting this training/education before or after transferring the cash?
- How do you decide the amount of cash given per household?
- Were there any conditions, compulsory components, or designated spending (e.g. food) to receive cash?
- Do you take into account gender stereotypes, bias and cultural norms when transferring cash, and if so, how?
- Do you have an inclusion policy in cash programming?

**We’d now like to shift to beneficiary feedback:**

- How do you measure or record beneficiary feedback?
- Were there any barriers for people to access feedback mechanisms? How did you try to overcome those?
- Have you received feedback from beneficiaries on empowerment and dignity in regard to cash?
- How have you seen cash used by recipients? How was this tracked?
- Have people used cash to support their business/livelihoods?

- Aside from the PDMs, is there any other follow-up mechanism with beneficiaries after the delivery of cash?

**We'd now like to explore learnings from the program** (*this section is prioritised by the interviewer*):

- What have been the main successes of cash delivery so far? How do you measure success?
  - What makes your cash deliveries efficient?
  - What makes your cash deliveries effective?
- How do you measure and ensure accountability?
- What would you say is the largest lesson learned in Phase 2 so far, regarding cash?
- What have been the main challenges of delivering cash? Has this changed across Phase 1 and 2?
- Are there any risks when delivering cash in [country's] political/social context?

**Do you have any additional thoughts you'd like to share before we end the interview?**  
Thank you for your participation in this interview. If you have any questions or concerns at a later time, please feel free to contact me directly.