



**MONITORING &
EVALUATION**



Cashing in

**Turning challenges into opportunities when
evaluating humanitarian cash assistance**

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with Samir Hafiz, Paul Harvey and Gabrielle Smith.

ALNAP is a global network of NGOs, UN agencies, members of the Red Cross/Crescent Movement, donors, academics, networks and consultants dedicated to learning how to improve response to humanitarian crises.

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Acknowledgements

The authors would like to thank Paul Harvey and Gaby Smith for their committed and passionate collaboration on this project. They conducted the core data collection for the study and shared expert insights for analysis. Thank you very much to everyone who shared their time to interview with Paul and ALNAP. The study would not have been possible without everyone's inputs.

Peer review by the following individuals was invaluable; thank you very much to (in no particular order), Sarah Bailey (WFP) and Vladimir Jovanovic (IRC). Thank you as well to Sophie Tholstrup and the rest of the team at CaLP for your continued support throughout the study.

Within the ALNAP Secretariat, thank you to John Mitchell and Alice Obrecht for their contributions to previous drafts, to Samir Hafiz for further research to write up the text box examples, and to Maria Gili and Danny Liu for their excellent communications work. Finally, Catriona Foley, Charlotte Skinner and Justine Kavanagh provided operational support throughout the project, without which this report would not have been possible.

The views contained in this paper do not necessarily reflect those of the ALNAP Members.

Suggested citation

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.

ISBN: 978-1-913526-17-7

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Front cover photo: 'Spring Forward for Women' project supporting refugee women in Jordan. Credit: UN Women/Christopher Herwig.

Design by Soapbox, www.soapbox.co.uk
Copyediting by Hannah Caddick.
Communications management by Maria Gili.
Typesetting by Alex Glynn.

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Abbreviations and acronyms

MEB	minimum expenditure basket
MPC	multipurpose cash
CaLP	The Cash Learning Partnership
CVA	cash and voucher assistance
COVID-19	novel coronavirus disease 2019
OECD	Organisation for Economic Co-operation and Development
DAC	Development Assistance Committee (of the OECD)
VFM	value for money
FCDO	UK Foreign, Commonwealth & Development Office
IRC	International Rescue Committee
DFID	UK Department for International Development
CAMEALEON	Cash Monitoring, Evaluation, Accountability and Learning Organisational Network
CWG	cash working groups

Key to design features



Evaluation example

1 Introduction

The use of cash transfers in humanitarian action has implications for evaluative activity. On the one hand, the utility of some evaluations has been strengthened by the increased attention that has been paid to evaluating cash transfers, the agreement of common outcome indicators and the creation of value-for-money methodologies.

On the other hand, the programming approaches that are increasingly common to cash assistance – such as multipurpose and unconditional transfers, linkages with social protection systems and the digitalisation of transfers in partnership with financial service providers – present particular challenges for understanding humanitarian outcomes, delineating response scope, analysing different operational models and analysing new data sources.

1.1 The changing shape of cash assistance

Cash assistance has evolved rapidly in recent years and it continues to change. Since the 2015 High-Level Panel on Humanitarian Cash Transfers (Harvey and Bailey, 2015) and the 2016 Grand Bargain commitments to increase the use and coordination of cash (IASC, 2020a), the scale of humanitarian cash transfers has continued to grow. And this is only likely to keep increasing (CaLP and IARAN, 2019). Between 2015 and 2019, cash and voucher assistance (CVA) rose from \$2.0 billion to \$5.6 billion, making up 17.9% of international humanitarian assistance (CaLP, 2020). There is also a trend towards a smaller number of larger actors delivering a higher proportion of cash globally; the share of CVA programmed by United Nations agencies and their partners has increased year-on-year, accounting for 63% of all CVA in 2019 (ibid).

As the volume of transfers has grown, the shape of cash assistance has continued to evolve, and this has implications for how the wider humanitarian sector works. For instance, the increasing use of multipurpose cash transfers (MPC; see [Box 1. A glossary of basic terms](#)) is challenging existing sector-specific ways of working, including how we define and measure outcomes (Harvey and Pavanello, 2018). And efforts to develop stronger linkages with social protection programmes and systems – which have accelerated during the COVID-19 Pandemic – are demanding new approaches and new relationships, particularly with governments.

Box 1. A glossary of basic terms

'Cash plus' (or complementary programming) refers to programming where different modalities and/or activities are combined to achieve objectives. Complementary interventions may be implemented by one agency or by more than one agency working collaboratively. This approach can enable identification of effective combinations of activities to address needs and achieve programme objectives. Ideally this will be facilitated by a coordinated, multisectoral approach to needs assessment and programming.

Cash transfers are assistance provided in the form of money – either physical currency or e-cash – to individuals, households or communities. Cash transfers are by definition unrestricted in terms of use and therefore distinct from restricted modes of assistance, like vouchers and in-kind assistance.

Unconditional cash transfers are provided without the recipient having to do anything to receive the assistance, other than meet the intervention's targeting criteria (targeting being separate from conditionality).

Multipurpose cash (MPC) transfers are periodic or one-off transfers that correspond to the amount of money a household needs to cover either partially or fully their basic or recovery needs. These transfers are designed to address multiple needs, and the transfer value is often indexed to expenditure gaps based on a minimum expenditure basket (MEB) or other monetized calculation of the amount required to cover basic needs. All MPC transfers are unrestricted in terms of use as they can be spent as the recipient chooses.

Operational models are the overall structure through which agencies work jointly...to deliver cash and voucher programming...in situation response and analysis, program design and implementation. This includes consortia and alliances, shared cash delivery mechanisms, single agency cash delivery, and integration of systems.

Source: CaLP (n.d.a).

New stakeholders have entered the system as humanitarians work with private-sector financial and payment service providers and mobile network operators to deliver cash. And the use of digital technology is yielding an unprecedented amount of data, which brings with it new demands and challenges – including how to ensure its responsible use (Kondakhchyan, 2019). Humanitarian agencies have responded to the growth of cash

assistance by developing coordinating structures that cut across sector siloes¹ and by forming collaborative models and approaches for programme delivery at the country level (CaLP, 2020: 36–38). Many major donors have committed to better aligning their approaches to cash assistance.²

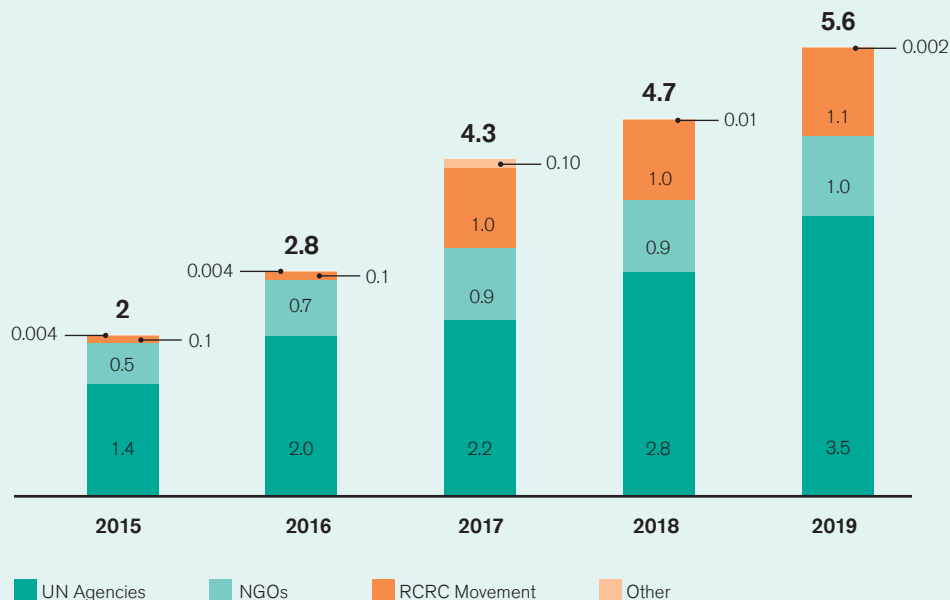
1.2 Implications for evaluation

The changing shape of cash assistance points to the possible beginnings of an evolution in the coordination of humanitarian action, which in turn has implications for evaluation.

Advances in how to measure efficiency and effectiveness

The growth of cash assistance has triggered the development of more sophisticated thinking about evaluative methods when it comes to questions of efficiency and effectiveness. Donors have increasingly sought to understand the cost efficiency of cash compared to other types of programming. This has gone hand-in-hand with the growth of ‘value-for-money’ (VFM) frameworks for evaluation, which have been used to improve the quality of analysis provided against a range of criteria, including from an end-user perspective.³ These types of framework can be used to compare different operational models for cash programming – such as consortiums and alliances, shared cash delivery mechanisms, single-agency cash delivery and integrated systems approaches.

Figure 1: Global volumes of CVA programming (\$ Billions)



Difficulty in delineating outcomes due to integrated activities

The extent to which cash assistance is integrated in wider programming can make it harder to delineate evaluation scope. There are many ways in which cash transfers can be integrated into a programme and managed by organisations. The growing use of MPC, wherein assistance is intended to enable people to meet their basic needs through local markets as they see fit, and of complementary or integrated programming approaches where cash is combined with other assistance modalities, significantly increases the potential list of outcomes that would be valuable to consider in an evaluation. It can be difficult to know which of these outcomes to prioritise and how best to measure them. Cash assistance may be one tool within a programme that might have specific sectoral objectives, such as providing shelter or clean water. The ‘complementarity’ of different types of programming can be difficult to assess and has to date typically featured more in evaluations of development programmes than of humanitarian action.

The expanding cash delivery system

The range of new operational models used for cash assistance can make it difficult to decide whether evaluations should focus narrowly on outcomes of a specific cash transfer or broaden the focus to look at system-wide delivery (the ‘whole-of-cash response’ across all existing interventions that provide cash grants or vouchers to the same group of crisis-affected households in a geographical area (Juillard et al., 2020: 109)). The most theoretically simple model is one in which an agency distributes humanitarian cash assistance in a single, stand-alone project. However, in reality agencies are increasingly adopting more complex arrangements.

Cash consortiums have begun to form in larger responses in countries such as Iraq, Jordan, Lebanon and Nigeria. There are also examples of cash assistance being distributed by one agency but with multiple stakeholders (e.g. Lebanon) or, in some cases, in cooperation with the host country government by integrating with or linking to social protection systems (e.g. Turkey). In some contexts, like Iraq, Lebanon and Somalia, a mixture of all these distribution modalities exists. Increased coordination – for example with greater use of harmonised transfer values – and cash transfers at scale can lead to justifiable calls for response-wide evaluation. This may in turn mean also considering other, non-cash modalities (as already discussed) and necessitate an investigation of the costs and benefits of different collaboration and coordination approaches. Evaluation teams and commissioning agencies will need to balance this desire for a broader, system-wide view, with the need for accountability and learning at the project level, all without overburdening the evaluative system.

Links to longer-term developmental programmes

Humanitarian actors have started to look at how humanitarian cash transfers can relate to longer-term, developmental social assistance programmes and social protection, and this linking of cash assistance programmes with social protection presents new evaluative challenges. Evaluations will need

to carefully consider how the Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) criteria can be understood and applied in this context. In particular, evaluators will need to pay greater attention to coherence, connectedness and sustainability. Working with national authorities raises questions on how to evaluate the relationships with, and accountability of, these stakeholders. These authorities are often responsible for collecting and managing social protection data and monitoring processes, which can exacerbate challenges when it comes to evaluating data protection and gaining access to data for evaluative purposes.

New actors and approaches bringing new skills, data and challenges

The role of the private sector in cash delivery – including financial service providers, payment service providers and mobile network operators – brings with it the need for evaluators to develop new skills and knowledge to be able to effectively evaluate the selection and management of these stakeholders from outside the traditional humanitarian sector. The scale of these contracts with private-sector providers can foreground the need for evaluation frameworks that are tailored to ask questions about the efficiency, effectiveness and data protection risks that might arise from these partnerships, including with the increasing use of digital technology. Data protection, risk and the requirements of ensuring data responsibility are a growing concern within the humanitarian sector as a whole, but they are of particular concern for cash assistance given it is often delivered on a large scale, increasingly relies on the collection and use of recipients' biometric data and involves partnerships with private actors that own profiling and transactional data.

While it is true that many of these considerations are reflective of broader challenges to evaluating humanitarian action, there are specific issues that are either distinct or exacerbated by cash assistance. This discussion paper aims to help humanitarian programme teams and evaluators identify what they and evaluation commissioners should consider when designing an evaluation of cash assistance.



Cash transfer recipients in Niger attend mobile phone training. Credit: Concern Worldwide.

1.3 Initiatives and gaps so far

There are many projects underway to improve how cash assistance is monitored and evaluated. Many of these initiatives have focused on VFM and efficiency analysis, building on years of work by donors and agencies such as the UK Foreign, Commonwealth & Development Office (FCDO; formerly the Foreign and Commonwealth Office and the Department for International Development), the World Food Programme and Oxford Policy Management. Other, more recent initiatives include the International Rescue Committee's (IRC) Dioptra tool (previously SCAN)⁴ and the cost efficiency analysis guidance developed through the Grand Bargain cash workstream.

CaLP have also produced monitoring guidance for cash transfer programming in emergencies (2017; update forthcoming in 2021). As well as using this, humanitarian organisations have drawn from existing studies looking at sectoral outcomes and accountability to affected populations within humanitarian cash assistance, and invested in new work where gaps exist. For example, there has been a recent focus on evaluating cash assistance in relation to protection and gender outcomes (Austin, 2019; Friedman, 2019; CARE and UN Women, 2019). An important process of agreeing common outcome indicators for humanitarian MPC was also initiated (Grand Bargain Cash Workstream, 2019), the first versions of which are due to be reviewed and revised in 2021 based on user feedback.

However, while outcome indicators may be used to inform the development and assessment of evaluation questions, more specific, evaluation-focused guidance is lacking. Recent UNICEF monitoring and evaluation guidance for humanitarian cash assistance has a more substantive section on evaluation and provides a good starting point from which to develop generic guidance (UNICEF, 2018). There have also been efforts to develop frameworks and indicators to enable the analysis of collaborative approaches for the provision of cash assistance. These include: CaLP's Operational Models Analytical Framework (Smart et al., 2018); Key Aid Consulting's value for money 'study matrix' (Juillard et al., 2020); tools being developed by the Collaborative Cash Delivery Network;⁵ and through work undertaken through the Cash Monitoring, Evaluation, Accountability and Learning Organisational Network (CAMEALEON) in Lebanon.⁶ With the growing prominence of collaborative approaches, the ability to evaluate and compare the results they achieve and how they function – including in the wider response context – will become increasingly important.



Methodology

2 Methodology

This discussion paper is informed by two ALNAP-commissioned pieces of background research and a third and final supplementary round of data collection.

The first research activity involved a literature review of 30 purposefully sampled documents (grey literature, guidance and evaluations) exploring critical issues of cash assistance and a review of current evaluative practice. It sought to answer the following research questions:

1. What issues are specific to evaluating cash assistance, and what are not so different from evaluation of other areas?
2. What are the strengths and weaknesses of current evaluations of cash assistance, with regards to thematic coverage and evidential quality?
3. What existing and arising issues to cash assistance are likely to impact how cash assistance should and/or could be evaluated in the future?

The second research activity involved a short review of existing initiatives being pursued by humanitarian actors to improve evaluative and impact measurement of cash assistance. This review consisted of interviews with 25 people from humanitarian aid organisations working on cash assistance to discuss existing initiatives, and a desk review of 55 key documents associated with recent and ongoing work related to monitoring, evaluation and learning for humanitarian cash assistance. The review sought to answer the following research questions:

1. What initiatives already exist to improve measurement of results and evaluate success of cash assistance? What are the barriers and opportunities to success for these initiatives?
2. What issues are specific to evaluating cash assistance, and what are not so different from evaluation of other areas?
3. What existing and arising issues to cash assistance are likely to impact how cash assistance should and/or could be evaluated in the future?

These two pieces of research were supplemented by: nine additional interviews with professional evaluators, conducted by ALNAP; a review of evaluation guidance on value for money and complementarity; and substantive inputs and writing from The Cash Learning Partnership (CaLP) on a selection of themes. CaLP's contribution draws on their wider research, including for the State of the World's Cash 2020 report (CaLP, 2020), and their development of CVA monitoring guidance.



Findings

3 Findings

The findings in this chapter represent a non-exhaustive list of critical issues to which humanitarian teams and evaluators should pay special attention when evaluating cash assistance. The issues herein are those that were raised as the most important for evaluations to consider and/or are those to improve upon, based on the review of evaluations and the measurement initiatives developed so far. They are:

- the outcomes of multipurpose cash transfers
- outcomes for markets and multiplier effects
- the role of cash coordination mechanisms
- collaboration in cash assistance: the impact of operational models
- linkages between cash assistance and social protection
- working with private sector partners in the delivery of cash transfers
- efficiency and cost-effectiveness

The following sections break down the issues in more detail and offer direction both for evaluation managers as they scope their terms of reference and for programme teams at project-design stage.

3.1 Evaluating the outcomes of multipurpose cash transfers

The design and intended objectives of cash assistance will inform what types of outcomes an evaluation seeks to measure. Some cash transfers are designed to tackle sector-specific needs, such as rent for housing or money to purchase food. MPC transfers, on the other hand, are explicitly designed to enable households to spend according to their own priorities across the range of basic or essential needs, whether that relates to shelter, food, health, water and sanitation, or other areas (CaLP, n.d.b).

3.1.1 Defining well-being outcomes

The multisectoral nature of MPC assistance can challenge sector-specific approaches to measuring outcomes during an evaluation. As MPC deliberately aims to address the full range of essential needs, in accordance with recipients' priorities, the intended outcomes of MPC are hard to define without appeal to broader concepts of improved welfare and the ability to meet basic needs – rather than specific expected improvements in, say, food consumption or sanitary standards. Over time, humanitarian actors have

come to accept basic welfare metrics such as consumption, food security and decreased reliance on negative coping behaviours, as proxy indicators of well-being (Humanitarian Outcomes, 2019). These are reflected in the ‘Cross-cutting indicators’ section of the MPC outcome indicators developed under the Grand Bargain cash workstream (Grand Bargain Cash Workstream, 2019).

While useful insights can be derived from these isolated measures, evaluators should remember that questions remain about how to define and compare the concept of ‘well-being’ in different contexts. The International Committee of the Red Cross (ICRC) and the British Red Cross (BRC) are developing a tool intended to help measure the contribution of MPC to well-being, with research still at an early stage. At the time of writing, the ICRC and BRC are working to fully define and test the various measures, but these are likely to cover overall life satisfaction, dignity and self-esteem (use of negative coping strategies); relationships (self-assessment); aspirations; community integration; and health and mental health (only where requisite skills and programming are in place) (Cash Hub, 2020). It is important that an evaluation does not make assumptions about where MPC is being spent and to reflect critically on which components of these tools are useful to include or adapt (Fern et al., 2017).

Many well-being tools are largely quantitative and there remains a reticence to use more qualitative questions and methods (Sundberg, 2019). (The evaluation of the Alternative Responses for Communities in Crisis II programme offers an example of the use of mixed quantitative and qualitative methods to understand well-being; see [Evaluation example 1](#).) But using only quantitative measures, evaluators will struggle to unpack behavioural trends, understand the factors that influence expenditure decisions of households and therefore explain the underlying reasons for any observed changes in well-being.

The Grand Bargain MPC outcome indicators include two recommended qualitative questions that concern changes in peoples’ spending behaviours, their ability to address their needs and any remaining gaps. These questions were included to allow for a more nuanced understanding of priorities and needs. Evaluations may also take the opportunity to ask recipients how they feel about an outcome (see, [Evaluation example 1](#)); better understanding of people’s behaviours and motivations is precisely what can help future programme design have more of an impact. Yet many evaluations limit the time they spend speaking to recipients or observing communities (perhaps to only a day or even less). Complementary qualitative and flexible data collection methods demand more time to engage with recipients and crisis-affected communities; it is impossible to understand outcomes without it.

“Questions remain about how to define and compare the concept of ‘well-being’ in different contexts.”



Evaluation example 1: Evaluating the well-being outcomes of unconditional cash transfers in the Democratic Republic of the Congo

From 2013 to 2015, UNICEF collaborated with three partner organisations to deliver ARCC II, which was at the time the single-largest unconditional cash transfer programme for humanitarian response in the Democratic Republic of the Congo.

The evaluation of ARCC II looked at whether cash-based interventions contributed to the programme's overall objective of improving well-being and reducing vulnerability for children and households. To assess changes in household well-being, the evaluation used mixed methods of quantitative and qualitative analysis. Evaluators measured well-being outcomes in the following ways:

Food security

- Reviewing food security indicators based on questions that are commonly used to construct the Household Food Insecurity Access Scale. The results showed that overall, households used the cash transfers to purchase food and increase their food security.
- Referring to the Household Hunger Index, which is calculated based on how often households report being without food, going to bed hungry and going a day and night without eating in the last four weeks.
- Comparing baseline and end-line results of the Food Consumption Score, which indicated a significant improvement in regular consumption of quality and quantity of food.
- Assessing, using the Coping Strategy Index, household responses to six questions that related to how many days within the last week they had resorted to negative coping strategies, such as borrowing food or reducing the number of meals they had.

Financial flexibility

- Using the non-food item score to analyse information collected on the quantity and quality of eight key household assets such as jerry cans, blankets and children's clothing.
- Assessing household income to examine financial well-being and whether cash transfers increased income by facilitating investment in livelihood assets. Focus group discussions found that some individuals used cash transfers to participate in small commerce activities.

Focus group discussions and interviews with aid recipients were also used to collect data, alongside a survey of key indicators associated with household welfare. Following ARCC's first phase, ARCC II partner organisations changed the baseline and end-line survey design to strengthen the quality of data collected in the second phase.

Source: American Institutes for Research (2017).

3.1.2 Establishing evaluation scope

Regardless of the choice between MPC transfers and more sector-specific approaches, the unrestricted nature of cash transfers means that all cash assistance has the potential for a wide range of outcomes. An initial list of harmonised outcome indicators for field-testing was agreed as a part of the Grand Bargain (2019), which raises hopes for opportunities to compare outcomes between projects and programmes. The Grand Bargain list of indicators is wide-ranging – covering cross-sectoral indicators such as quality, protection mainstreaming and accountability and various sectoral indicators – and is a step in the right direction, towards establishing common understanding. Indeed, the US Office of Foreign Disaster Assistance is including the indicators in its funding guidance and the common donor statement commits signatories to using the indicators, so they should start to be more systematically used (USAID, 2019).

Although these indicators are designed primarily for monitoring purposes, the data collected is crucial for evaluation – especially outcome data, which is needed to answer questions of effectiveness (Darcy and Dillon, 2020). That being said, not all indicators will be applicable in all contexts, and indeed it is neither likely nor recommended that all Grand Bargain MPC indicators would be monitored in a single programme. Evaluation commissioners will therefore still need to make difficult choices about what (and what not) to include in an evaluation. If available, monitoring data on recipient expenditures, responses to questions on use, priorities and gaps, and the composition of relevant minimum expenditure basket(s) (MEB), can support the identification of which outcomes to cover in an evaluation.

“To help delineate an evaluation’s scope, evaluators and commissioners must set a modest and realistic number of relevant questions that reflect the time and resources available.”

To help delineate an evaluation’s scope, evaluators and commissioners must set a modest and realistic number of relevant questions that reflect the time and resources available. Quality of evidence will be in reverse proportion to the number and complexity of the evaluation questions in addition to method selected) (Cosgrave et al., 2016). Often, an evaluation of a cash-based intervention is only a small subset of a broader portfolio evaluation. As per good evaluation practice more generally (ibid), evaluators should prioritise questions at the outset, looking at what the project set out to do. It can also be useful to split outcomes into first-stage outcomes – those that are directly related to how recipients used the transfer – and second-stage outcomes – those that are affected by the transfer’s use, such as food security, education, health, productivity and resilience (Bonilla, 2017). Analysis of first-stage outcomes might, for example, also include factors that influence household decision-making on expenditure, whether specific to their needs, intrahousehold dynamics or wider contextual issues.

When looking at the complementarity of the different ‘cash-plus’ components, evaluators should be thinking about which outcomes should be prioritised so as to determine which activities should receive greater or lesser focus (or be eliminated entirely). Some technical sectors and protection actors have started developing sector-specific tools, guidance and position papers that can be helpful in making this selection (UNHCR, 2016; Global WASH Cluster, 2017; Global WASH and Shelter Cluster, 2017; Global Shelter Cluster, 2018; Harvey and Pavanello, 2018).

3.2 Evaluating outcomes for markets and multiplier effects

All modalities of humanitarian assistance will interact with and influence markets to a greater or lesser extent. However, the potential and actual impacts of cash (and voucher) assistance on markets may demand more attention than other modalities. Ideally, an evaluation of cash assistance should also look beyond household-level outcomes. Cash assistance can influence the supply and demand of goods, and positively or negatively affect local markets, which can have economic impacts outside the immediate target population. Assessment of multiplier effects in markets can be resource intensive and difficult to do – and are seldom included within an evaluation’s scope. But there are good-practice examples that illustrate evaluators can undertake such assessments more often. For example, IRC included calculations of market multiplier effects on the local economy in an evaluation of their cash assistance programme in Lebanon, finding that each dollar of cash assistance spent by Syrian refugees generated \$2.13 of gross domestic product for the Lebanese economy (Lehmann and Masterson, 2014).

As part of the impact evaluation of the Kenya Hunger Safety Net Programme Phase 2 (HSNP2), evaluators used the Local Economy-Wide Impact Evaluation (LEWIE) model to estimate the impact, or ‘multiplier effect’, of the programme’s cash transfers on the local economy (Taylor et al., 2016). The LEWIE model is based on the economic activities in which households participate, as well as their income sources and the goods and services they spend this income on. The evaluation found that HSNP2 had positive and significant impacts on the gross output of businesses in most sectors in the local economy, captured in the form of ‘production multipliers’ that estimate the change in the output of an industry. The largest productivity gains made were in the retail sector, with several other positive production multipliers in livestock and crop, food processing and services sectors.

Inherently, the distribution and expenditure of cash assistance is part of a wider economic system, as humanitarian agencies directly collaborate with financial service providers and increase their direct involvement in the wider financial system. As such, there is potential benefit in evaluation considering the entire value chain – including the market in which the cash is spent – even if very few evaluations currently achieve this (see [Evaluation example 2](#)). Balancing this point with the need for a well-defined evaluation scope should be done case-by-case.



Evaluation example 2: Evaluating the wider effects of cash programming on markets in Zimbabwe.

The Emergency Cash First Response to Drought-Affected Communities in the Southern Provinces of Zimbabwe programme, implemented by Care International and World Vision International, provided cash transfers to drought-affected households in four provinces, with the aim of enhancing food security.

The programme evaluation assesses the effectiveness and impact of these cash interventions, and outlines lessons for future cash programming in Zimbabwe. During its lifetime (2015–2017), the programme transferred \$40.9 million to 73,718 households using mobile money, with much of this spent within local businesses and service providers frequented by rural Zimbabweans. The evaluation explores the impact on the local economy, noting the difficulty in monitoring precisely how locally this cash was spent by transfer recipients (that is, in local shops, business centres or major towns).

Throughout the programme's planning and implementation phases, both Care International and World Vision International established a strong working relationship with the mobile network operators who facilitated mobile cash transactions. These operators also played a key role in understanding the impact of the transfers on the local economy, providing the evaluation team with anonymised data on cash transactions covering the programme's duration.

In addition to expenditure data analysis, the evaluation team used post-distribution monitoring surveys and key informant interviews to examine trends in the local economy. Recipients of cash transfers in several villages were invited to participate in a livelihood scoring exercise, which enabled evaluators to analyse the range of livelihoods within communities and the effects of the cash transfers on the local economy through changes in markets, prices and employment.

Source: Bailey et al. (2017).

3.3 Evaluating the role of cash coordination mechanisms

As the number of agencies delivering cash in humanitarian contexts has grown, so too has the need for greater coordination between them and the cash delivery mechanisms they employ (Steets and Ruppert, 2017a) – a commitment included under the Grand Bargain (GrandBargain4NGOs, 2019). The assumption is that good coordination between implementing agencies can help to avoid duplication and improve the efficiency, effectiveness and accountability of a humanitarian response. However, the coordination of cash assistance – which necessarily cuts across sectors – continues to be hampered by the ongoing failure at a global level to agree on the role, scope, leadership and resourcing of such coordination. The lack

of a formal position for cash within humanitarian coordination structures has real operational impacts (CaLP, 2020) – particularly around the use of MPC – and means that the positioning, influence and capacity of cash working groups (CWGs) varies from response to response. This can in turn pose challenges for evaluating the quality of cash coordination, not only due to the variety of setups, but also the associated lack of benchmarks and complexity of attributing impact on the quality of a response.

3.3.1 Variable structures and a lack of benchmarks

The wide variety of context-specific coordination arrangements presents a challenge for evaluation because few commonly agreed benchmarks of success exist. Multiple factors can influence the role and impact of cash coordination, with various potential enabling and limiting factors,⁷ which might also be usefully incorporated into related evaluations. These factors can include where the CWG (or equivalent) is situated within the coordination structure of a response, how long the CWG has been established, the scope of work of the CWG, resourcing, capacities, leadership, levels of participation, preparedness, engagement with social protection coordination mechanisms, and relationships across sectors and clusters and with strategic decision-makers. Including consideration of these enabling and limiting factors for cash coordination within an evaluation could support better understanding of the role they play and impacts on the quality of coordination – and associated programming.

One area that an evaluation can look at is how well an individual coordination mechanism is functioning, to begin to understand its influence on the efficiency and effectiveness of the assistance provided. This could, for example, include an examination of the activities the CWG has undertaken, and the influence these have had on programming and results.⁸ While there aren't standardised terms of reference for CWGs, individual CWGs will generally have their own, which set out their key intended objectives and functions. Evaluation teams could therefore use these to assess the extent to which the CWG was fulfilling its own terms of reference in practice.⁹ CaLP's Cash Coordination Tip sheet sets out the core functions covered by most CWGs and provides several example terms of reference (Smith, 2020). Evaluators might also look at the role that CWGs play at different stages in the project cycle and the extent to which the group has influenced decision-making, design, implementation and resourcing – on aggregate or within specific agencies or programmes.¹⁰

“Including consideration of enabling and limiting factors for cash coordination within an evaluation could support better understanding of the role they play and impacts on the quality of coordination – and associated programming.”

3.3.2 Attributing impact

Arguably the biggest challenge with evaluating coordination is linking it with impact. CWGs, in most instances,¹¹ are responsible for coordinating CVA under different clusters and sectors, and multipurpose cash, which fits under no single cluster or sector. Therefore, while CWGs may influence programming to some degree, they are not responsible for delivery decisions to the same extent that a cluster is responsible for assistance delivered by their partners. Another critical constraint is the often-limited amount of data sharing between organisations that have participated in a CWG, which inhibits the ability to assess overall programming impacts and the respective contribution of the coordination mechanism. Where the CWG itself plays a role in commissioning and managing an evaluation, this issue may be partially mitigated; however, it is still important that evaluators are able to access the full range of required documentation (see [Evaluation example 3](#) below).



Evaluation example 3: The 2017 Somalia Humanitarian Cash-Based Response: an evaluation commissioned by the Somalia Inter-Agency Cash Working Group

A joint evaluation of the cash-based response to the 2017 drought in Somalia was commissioned by the Inter-Agency Cash Working Group. The evaluation was managed by an inter-agency steering committee, nominated by the CWG, who were responsible for developing the evaluation TOR, facilitating field work and reviewing the findings. As a response-wide evaluation, the scope was necessarily broad, with multiple issues to investigate. This meant that some topics were analysed in greater depth than others. Equally, as a collaborative and interagency undertaking, there were inevitably differing interests and priorities across the range of organisations involved.

The central role of the CWG meant that evaluators were able to access documentation from across a significant number of member organisations, along with documents produced by the CWG itself. This large quantity of information was helpful in providing the evaluation team with a broad view of how CVA was used in the response. The type and range of documentation included did not, however, enable a full evaluation of the programming and its impact, including comparative to what had been planned. Specifically, no proposals were provided, and only a limited number of monitoring reports compared to the number of projects implemented. This limited the evaluation team's ability to ascertain whether projects were implemented as planned and whether outcomes were significant.

Source: Daniels and Anderson (2018).

When analysing the impact of coordination on the efficiency and effectiveness of cash assistance, it is important that evaluators consider the extent to which the coordination results have been influenced by the structure itself (including whether the response has been led by the UN Office for the Coordination of Humanitarian Affairs, UN High Commissioner for Refugees, a government or other body), the context and the individuals and agencies involved. Evaluators and humanitarians need to develop frameworks for measuring the quality of decisions made, as well as the coordination's connectedness (how it links to the coordination of social protection programmes – see also [section 3.5](#)) and comprehensiveness. Connectedness is useful in understanding how a coordination mechanism was able to react to changing needs in a response and to speak with a common voice. Comprehensiveness is useful in understanding if the packages of assistance drew on the variety and complementarity of different organisations' strengths within a response.

3.4 Evaluating collaboration in cash assistance: the impact of operational models

As noted in this paper's introduction, collaborative approaches to cash assistance have grown considerably, with a range of operational models employed across different contexts and responses. The 2020 State of the World's Cash report highlighted this push towards greater collaboration as a defining trend in implementation in recent years, with prominent examples including the Collaborative Cash Delivery Network and the UN Common Cash Statement (CaLP, 2020). Many donors have also made efforts towards greater collaboration and harmonisation of approach, for example through the Common Donor Approach to Humanitarian Cash Programming (Government of Sweden et al.).

A basic typology of potential operational models includes approaches such as consortiums, alliances, shared or unified delivery platforms, various levels of systems integration across agencies, and linkages with existing social assistance systems (covered in the following section), and single-agency delivery (where one agency is responsible for the actual transfer of cash, but other agencies may be engaged in other programme functions). A study by Juillard et al. (2020), which examined the influence of the design features of operational models, noted that these typologies can be broadly categorised as: contractual relationships (e.g. for a consortium); programmatic arrangements (e.g. whether an operational model is used to deliver one or multiple projects, or whether support is consolidated – generally as MPC transfers – or as separate transfers, usually for specific sectors); and delivery models (e.g. unified or individual payment platforms, segregation of functions). Beyond these categories and combinations thereof, the specific structure, membership and function will vary from one operational model to the next, which can pose evaluative challenges.

“Collaborative approaches to cash assistance have grown considerably, with a range of operational models employed across different contexts and responses.”

3.4.1 Using benchmarks and frameworks for analysis

There are a growing number of efforts to develop frameworks and indicators to enable better and more comparative analysis of collaborative approaches to providing cash assistance, which could in turn be used to develop frameworks for evaluating different operating models. These frameworks include CaLP’s Operational Models Analytical Framework (Smart et al., 2018) and, more recently, Key Aid Consulting’s value for money ‘study matrix’ (Juillard et al., 2020). CaLP’s Framework, or at least elements thereof, have been used to develop several case studies (see, e.g., Smart et al., 2018) and evaluations (see, e.g., BRCS and CRS, 2018), and has informed work undertaken by CAMEALEON in Lebanon.

Collaborative initiatives such as the UN Common Cash Statement and the Collaborative Cash Delivery Network are founded on principles or commitments,¹² which could also be the focus of an evaluation. There are numerous commonalities between these principles and commitments, featuring issues such as harmonisation, reduction of duplication, increasing accountability and increasing capacity to respond efficiently and at the scale required. The Collaborative Cash Delivery Network is also developing a monitoring, evaluation, accountability and learning guidance toolkit and scorecard that will seek to set more measurement benchmarks.

When analysing operational models, it can be difficult to evaluate their impact on the quality of the response without a counter-factual against which to compare (BRCS and CRS, 2018). However, there are examples of value-for-money studies, such as the Mercy Corps commissioned study of the Cash Consortium for Iraq, which has informed their promotion of consortium approaches among donors and the development of a similar approach in Colombia (Betzler and Westerman, 2018). Colombia is also one of four country case studies included in Key Aid Consulting’s analysis, which evaluates the value to the end-user of different operational models using the criteria of economy, efficiency, effectiveness, equity, geographical equity, sustainability and relationship to the wider response (Juillard et al., 2020).

Evaluations can examine the role and relationships of a given operational model or models within the whole-of-cash response system – which may be composed of one or several operational models (ibid: 109). Here, the interplay of different operational models, agencies and programmes with the respective coordination mechanisms (e.g. the CWG) can be important to consider – particularly in contexts where the lines between very large-scale operational models and the cash coordination structures might become blurred.

Criticisms of emerging operational models include the fact that objectives and success criteria are not clear; the design process can be

closed and opaque, and information about outcomes is not shared. Efforts to ensure that emerging operational models are driven by evidence about what creates impact for and is preferred by end-users (and not by preferred ways of working)¹³ have to date had limited impact.

“Evaluations can examine the role and relationships of a given operational model or models within the whole-of-cash response system – which may be composed of one or several operational models.”

3.4.2 Exploring collective outcomes

Cash assistance and its delivery through collaborative models also incentivises assessment of collective outcomes (i.e. those jointly achieved across multiple organisations or consortiums). As donors increasingly fund consortium approaches and as organisations coordinate through working groups, there are more and more instances of joint review (such as the internal review of the MADAD consortium in the Middle East) or joint evaluation (such as the third-party evaluation of the ECHO consortium in Jordan and the 2017 Somalia cash response evaluation - [Evaluation example 3](#)). This is, in essence, an example of how evolving operating models encourage changes in evaluation approaches.



Cash assistance certification for typhoon survivors in Capiz, Philippines. Credit: IOM/Alan Motus.

3.5 Evaluating linkages between cash assistance and social protection

Working with, through and alongside social protection systems to deliver humanitarian cash assistance is an area of increasing interest and is key to strengthening the humanitarian–development nexus – particularly as a result of the COVID-19 Pandemic response (CaLP, 2020). The number of humanitarian stakeholders who are providing assistance in partnership with local social protection systems continues to grow across all regions and in diverse contexts – from Turkey to Yemen, Ethiopia to the Philippines to countries in the Sahel. These partnerships aim to improve the coverage, targeting, efficiency, effectiveness and sustainability of humanitarian response, avoid duplicating existing local systems (IASC, 2020b) and strengthen the humanitarian–development nexus (Brito, 2020).

Humanitarian stakeholders can engage with social protection systems on preparedness, response and recovery. Engagement is programme and context specific, with a multitude of different entry points and to different degrees, and may in part be shaped by the maturity of the national social protection systems in place. For example, a humanitarian intervention might add new recipients or increase the assistance provided to current recipients enrolled in existing social protection programmes; or an intervention might contribute to the groundwork for the development of a social protection system, such as in the case of Haiti or HSNP in Kenya.

Linking to social protection systems is still a relatively new way of working for humanitarian actors and, with conceptual frameworks still nascent, it can be hard for evaluators to establish an accepted framework and benchmark against which to understand success. Equally, as with most programming, the specifics of how a humanitarian intervention links to social protection will tend to be unique to the particular context and response. Just as there is no ‘one-size-fits-all’ solution to linking humanitarian cash and social assistance (CaLP, 2020), there may be challenges in defining standardised benchmarks for evaluating it.

However, while more work is needed, efforts to develop typologies of how cash and social protection can be linked are helping to better conceptualise these processes.¹⁴ Indeed, recent analyses have been better able to breakdown and understand the pathways involved (Seyfert et al., 2019). There are also examples of shock responsive social protection programmes that have been extensively evaluated over a long period – for example the HSNP in Kenya (Merttens, 2017) and the Productive Safety Net Programme (PSNP) in Ethiopia (e.g. Berhane et al., 2013). While these are obviously specific programmes and do not offer a framework for evaluating linkages between humanitarian cash and social protection in general, evaluation commissioners and teams can draw relevant learning from them.

“While more work is needed, efforts to develop typologies of how cash and social protection can be linked are helping to better conceptualise these processes.”

Evaluators will need to consider a range of issues when analysing linkages between cash assistance and social protection programmes. These include how to navigate potentially politically sensitive relationships with government stakeholders, understanding the likely trade-offs involved in linking humanitarian cash assistance with social protection (Maunder et al., 2016) – particularly in terms of balancing different objectives and ways of working. Evaluations may also need to negotiate stringent data protection requirements and limitations when working with government information (see [Evaluation example 4](#) and [Evaluation example 5](#)).



Evaluation example 4: Evaluating humanitarian–government collaboration in the Hunger Safety Net Programme in northern Kenya

The Hunger Safety Net Programme (HNSP) was an unconditional cash transfer programme that focused on households living in extreme poverty in northern Kenya. The programme was implemented by the government of Kenya and co-funded by the UK Department for International Development, with Kenya's National Drought Management Authority leading the programme's second phase (HSNP2) between 2013 and 2017. A project implementation and learning unit managed and monitored HSNP2 interventions, reporting into the National Drought Management Authority and a steering committee that included humanitarian NGO partners.

Oxford Policy Management (OPM) led the independent evaluation of HSNP2, covering three separate components: the impact of the HSNP on households and the local economy; its operational performance; and its strategic policy orientation. For the operational performance component, the OPM evaluation team continuously monitored programme operations over the course of three years. This concluded with a study of the legacy of the HSNP, detailing the lessons learned by other actors involved in the programme, including humanitarian NGOs. The study synthesised the findings from interviews with key informants such as humanitarian NGO staff and the learning gained through OPM's operational monitoring and evaluation activities.

As part of these activities, OPM carried out a study evaluating the quality of the relationships between the Kenyan government and its international and civil society partners in implementing HSNP (Merttens et al., 2017). This work primarily involved key informant interviews with staff from the main organisations participating in the steering committee and examined, among other issues, the different expectations that humanitarian agencies and the Kenyan government had regarding payment amounts and targeting.

The legacy study recommended that humanitarian NGOs continue to coordinate their interventions with government programmes – and likewise for governments to make information, systems and processes available for NGOs to do so and to regulate NGO activity appropriately.

Source: Merttens (2017).



Evaluation example 5: Navigating sensitivities while evaluating linkages between cash transfers and protection in Raqqa, Syria

To address a gap in evidence around the impact of CVA on violence against women and girls, the International Rescue Committee (IRC) conducted a mixed-methods evaluation of a 2018 emergency cash assistance programme in Raqqa, Syria. The programme had implemented a multi-round unconditional cash transfer for non-food items to targeted heads of households, regardless of sex.

Due to the sensitive evaluation topic and geopolitical context, IRC sought and obtained permission to conduct the evaluation from the relevant local and regional authorities. They were also guided by the local Syrian team. For example, within the programme, Arab and Kurdish populations were the predominant ethnic groups, but the local Syrian team considered questions related to ethnicity and religion too sensitive and they were therefore removed from the surveys.

The evaluation team interviewed 456 women before and after their households had received cash transfers from the IRC over a three-month period. A subsample of 40 women were interviewed to better understand their experiences with the cash assistance programme and to further explore their experiences of violence. Selection criteria included female-headed household status and experience of violence as reported during the baseline survey.

The evaluation team took a number of steps to adjust the evaluation in view of the sensitivities of the issues being explored. Although one of the initial priorities of the evaluation was to examine whether unconditional cash transfers had the potential to reduce the commercial sexual exploitation of women and girls, this placed the evaluation under increasing scrutiny by local authorities. Questions relating to sexual exploitation were therefore removed for the endline survey. This meant that it was not possible to track changes in this outcome over time but it was a necessary adjustment to avoid the risk that the entire evaluation would be discontinued.

IRC's Institutional Review Board approved the evaluation's initial methodology and further ethics and data collection considerations were incorporated following the inception workshop. Only female enumerators who displayed a compassionate attitude towards survivors of violence were recruited to work on the evaluation. The evaluation team obtained informed consent orally from survey and interview participants and enumerators in order to adhere to IRC's guiding principles on violence and women and girls or gender-based violence case management, which include ensuring the safety and confidentiality of gender-based violence survivors.

Source: IRC (2019a).

3.5.1 Political sensitivities

Evaluations of programmes that link to social protection are particularly political. They are operating in evaluative contexts that are different to those of other humanitarian evaluations. Governments may or may not be used to running evaluations. They may also have different aims for a social protection programme to those of their humanitarian partners, which can lead to divergent views on how such programmes should be assessed ([Evaluation example 6](#)). In conflict settings, social protection targeting (or exclusion) can disadvantage certain population groups, which raises extremely sensitive issues for governments. Evaluators need to be much more sophisticated in trying to understand and appreciate the different drivers of stakeholders' decision-making.



Evaluation example 6: Evaluating the impact of social protection cash programming for the Social Cash Transfer Pilot Programme in northern Ethiopia.

The Social Cash Transfer Pilot Programme (SCTPP) was launched in 2011 in two woredas in Ethiopia by the Bureau of Labour and Social Affairs (BoLSA) and the regional government of Tigray, with support from UNICEF. The programme aimed to improve the quality of life for vulnerable children, older people and people with disabilities through a social cash transfer scheme coordinated by the local administration.

UNICEF managed all aspects of the impact evaluation, working with national partners throughout the process. The evaluation assesses the SCTPP's contribution to improvements in household welfare as well as examining the possibility of negative impacts on recipients of cash transfers, such as a reduction of informal support from family and close friends. This was achieved by applying the 'double difference' method to collect data for both participants and non-participants of the SCTPP, thereby enabling both a 'before and after intervention' comparison against the baseline and a 'with or without intervention' comparison against a control group to determine progress against indicators.

The evaluation found that BoLSA had demonstrated it could effectively implement an ongoing cash transfer programme, and that the programme improved household food security and reduced hunger. Similar to the evaluation of Kenya's HSNP ([Evaluation example 4](#)), the evaluation also highlighted an inherent tension between providing lower levels of transfers to a large number of beneficiaries and restricting the number of beneficiaries but providing them with higher transfers.

Source: Berhane et al. (2015).

Evaluation findings will inherently become political where they refer to or have implications for a government, and this may inhibit the types of findings and recommendations that can be presented. Although this may not be a major issue, given that there are many evaluations of social protection systems in the public domain,¹⁵ evaluations will need to be sensitive in how they deliver constructive messages that can lead to change. It may be that an evaluation would benefit from the skills of an evaluator who has experience of working with development programmes that more frequently include government stakeholders.

3.5.2 The trade-offs involved in linking

An evaluation needs to look at the advantages and disadvantages of working through social protection programmes or systems (UNICEF, 2018). There may be various options for linking to social protection programmes or systems within a given context or response, along with response options that do not involve linking (see [subsection 3.5.3](#)). These may have different trade-offs in relation to different factors. Some trade-offs between various aspects of efficiency, effectiveness, accountability, and sustainability are likely inevitable.

For example, although there are demonstrated efficiency gains using existing systems in some contexts, barriers to effectiveness can be introduced when a government system is used despite its potentially lower transfer values (which are not well aligned with humanitarian needs) or recipient lists that have significant exclusion or inclusion errors. Equally there may be political reasons for linking to social protection, such as acceptance or expediency.

For example, in 2018 the Mozambique government had authorised cash transfers as part of social assistance, but not for humanitarian aid. This meant that, while there were other good reasons for doing so, humanitarian responses had to align with the social protection system if they were to be able to provide any cash assistance at all (WFP, 2019). Evaluative assessments need to be made in light of the intended outcomes of any linkages and the capacity of the national system.

[Box 2](#) provides a non-exhaustive list of issues that evaluators should consider when looking at how a programme or response was designed and the impacts these had on the design and delivery of cash assistance in practice.

Box 2. Questions to address when evaluating programmes linking humanitarian cash and social assistance

- **Humanitarian principles and objectives.** Did linking with social protection have any impact on the application of humanitarian principles in the design and implementation of the intervention(s)? Did linking with social protection provide the type and quantity of support needed to best meet needs and in achieving intended humanitarian outcomes – for example in terms of targeting and transfer amounts? (See also ‘Transfer values’ in this list).
- **Efficiency:** Did linking with social protection programmes impact the timeliness of the response? What were the cost implications of linking CVA and social protection?
- **Coverage and targeting:** Did existing social protection recipients correspond with those requiring humanitarian assistance? Did linking to social protection enable more people to be reached with assistance? Was there the flexibility and capacity to expand caseloads? Were other humanitarian interventions required to fill gaps? Were there risks of political interference in targeting, and did these materialise?
- **Transfer values:** Did linking with a social protection programme or system impact transfer values, particularly relative to the needs gap to be addressed? Was there flexibility in adapting social protection transfer values during the humanitarian response?
- **Access:** Were there any access barriers to the assistance for recipients? For example, was the social protection delivery mechanism(s) accessible to all planned recipients in terms of location, identity or administrative requirements, etc.?
- **Aid recipient preferences:** Was the type of assistance provided through linking with social protection aligned with recipient preferences – for example in terms delivery mechanism, modality and frequency.
- **Coordination:** Were there effective platforms for coordination between humanitarian and social protection stakeholders? What were the impacts arising from the coordination mechanisms in terms of how the response was designed and implemented? Did linking with social protection contribute to minimising duplications or gaps in the response?
- **Sustainability:** Did linking with social protection have any impact on the sustainability of the assistance to be provided to recipients? Did the linkages contribute to strengthening the social protection programmes or systems involved?
- **Information management:** Was there the requisite access to systems and data, and in a timely manner? Were there impacts on programming relating to the information management systems employed?

This list draws on a similar list outlined in WFP (2020) with reference to O’Brien et al. (2018).

It is also important to capture outcomes for social cohesion, as the political economy of a country is sensitive to the integration of refugees and internally displaced populations in the longer term, as well as other nationals who may hitherto have been excluded from social protection. To help evaluate these facets of social-protection linked cash assistance, evaluation teams should keep in mind the context – including a realistic assessment of national social protection performance relative to government capacity and the nature and urgency of the crisis. It may be useful to bring on board a social protection specialist to help with this analysis.

3.5.3 The decision to link

The large number of potential trade-offs, necessary contextualisation of analysis and the data constraints to linkages with social protection mean that the most important evaluation questions may be about the relevance and appropriateness of these linkages in a specific context.¹⁶ For example, it may be the case that, depending on the circumstances, not working with a social protection system is the most appropriate and effective humanitarian response.

Evaluations are an opportunity to examine the quality of decisions made and to test whether the approach chosen was the best one. Interesting areas for an evaluation to explore include: the theory of change and rationale for the linkages, which aspects of the social protection system were linked to (and how), whether these aspects were strengthened, what trade-offs were forecast, which assumptions were correct and what outcomes were achieved.

Some organisations do assess the social protection system before they engage to help them in their decision-making, which would seem to be advisable and an example of good practice in itself. Where they exist, the results of these assessments could be a useful starting point for evaluators (see also [Box 3](#)). Alternatively, and where a formal assessment was not carried out, the criteria from the assessment tools could provide benchmarks against which an evaluator can measure the relevance and appropriateness of decisions made. In turn, an evaluation may like to look at whether there were missed opportunities or future options for linking assistance with social protection systems (Smith and Bailey, 2018).

3.5.4 Data constraints and complexities

Evaluating the factors outlined in this section is further complicated by the different landscape of data typically available from a programme linked to social protection. When examining cost efficiency, the data sources and the cost profile of the actor involved (that is, a government actor) are likely to be different to those of a humanitarian actor (Maunder et al., 2016). This raises challenges for evaluating compliance and may not meet humanitarian donor requirements. To address this, an evaluation could look to development tools that measure compliance and impact of safety nets on a more regular basis – although they may need to be significantly adapted to fit within the budget and scope of most humanitarian evaluations.

Generally, evaluation teams will need to negotiate access to government data. In many contexts, governments are reluctant to provide access to financial data and recipient household data. This data does not always include all the variables an evaluation would need, nor is it always digitalised or easily verifiable and managed. This not only constrains the amount of data available to the humanitarian organisation and therefore the evaluator, but also creates complications for ensuring data protection. An evaluation needs to examine how data is collected, stored and accessed within any programme that is linked to social protection.

3.6 Evaluating working with private sector partners in the delivery of cash transfers

Any programme providing cash assistance will need to select a transfer mechanism to deliver payments to recipients (CARE, n.d.; CaLP, n.d.b). Often, this requires a partnership with one or several private sector service providers – including financial service providers (e.g. banks); payment service providers (companies that provide the platforms and software to make payments and transfers); and mobile network operators (Smith and Bailey, 2019).

These service providers play a critical role in the successful implementation of a programme and should therefore be included within the scope of an evaluation (Levine and Bailey, 2015). And this presents a range of new challenges to which evaluations need to respond. Critical areas for an evaluation to cover include service provider selection, performance, accountability and data use – both that submitted to and supplied by the service provider. Looking at these aspects of private sector partnership immediately broadens the scope of a traditional humanitarian evaluation, introducing new stakeholders and new data collection from sources outside the usual domain of humanitarian project monitoring, which many humanitarian evaluators will not have experience of working with (CaLP, 2018).

3.6.1 Service provider selection

When evaluating the role of a service provider(s) in the delivery of cash assistance, an evaluation's first consideration should be whether the commissioning agency or agencies made a sound choice. To make such an assessment, evaluators can look at the choices that were available in-country and covering the target locations at the time of programme design; the pros and cons of each insofar as this is feasible; and the reasons why the commissioning agency made one eventual choice over another (and if they considered multiple partnerships).

An evaluation may also look at whether and how well the service provider was vetted by the aid agency. Vetting of service providers should typically take into account a wide range of factors, covering the features of the delivery system itself – from security and reliability to user familiarity

and target population coverage – and the key project- and context-specific considerations, such as objectives, duration and size and frequency of the transfers (Mercy Corps, 2018a). Evaluators should consider the extent to which the selected service provider was able to deliver payments to the most vulnerable people and those most in need of assistance. Different vulnerable groups have different experiences of modalities and delivery mechanisms (Sagmeister and Pavanello, 2018); equitable access should therefore be a factor in the selection process. The commissioning agency's capacity to manage the chosen service provider is also an important consideration for evaluators, as there can often be bottlenecks in the finance and procurement processes of these agencies.

Box 3. Tips on service provider selection processes and criteria

A range of tools and guidance have been developed to assist commissioning agencies in selecting service providers and these can provide a reference point for evaluators. The Delivery Guide: Scoping the Humanitarian Payments Landscape (Mercy Corps, 2018b) is one good example. It includes a series of tools to help commissioning agencies, first, with scoping service provider options, and understanding the local regulatory environment, and then refining requirements in relation to programming needs. When refining the programming requirements, commissioning agencies should consider the following:

- **Scale and timing:** How much cash is to be transferred and at what frequency? What are the set-up times and capacity for scale-up?
- **Operating environment:** What is the security situation? What infrastructure (e.g. mobile coverage and ownership, electricity supply, ATMs) is in place? And what levels of literacy – and technological literacy – do target communities have?
- **User preferences:** Which delivery mechanisms would recipients prefer? What challenges might they encounter in terms of access and use?
- **Information management:** What data is required by the programme and what the service provider collect and share? How will data be managed (data responsibility) and incorporated into monitoring frameworks?

Source: Mercy Corps (2018b).

3.6.2 Service provider performance

In addition to evaluating the decisions made by the commissioning agency, some evaluations will also examine service provider performance. To do this, evaluators can look at the efficiency of service delivery, both in terms of delivery for recipients and delivery to the commissioning agency. Delving deeper, evaluations may also find it valuable to understand how effective the service provider was – including in delivering cash assistance to the intended recipients.

Assessing service provider performance presents a range of issues for evaluation teams to consider. Evaluations can look at the ability of the service provider to manage timely payments (in terms of liquidity and branch capacity) by measuring the speed and frequency of distribution in comparison to agreed services (ADE, 2016). It is also possible to track the rate of technological problems (such as with ATMs, cards with PIN access or mobile-money transfers) and the number of complaints received from recipients about the service (Levine and Bailey, 2015). Here, it is important to ascertain to what extent any dispersal issues were the responsibility of the service provider or were due to inefficient processing on the part of the commissioning agency.

To measure the efficiency of the relationship between the commissioning agency and the service provider, evaluators can look at data reconciliation and financial reporting, such as the frequency and accuracy of reporting back to the commissioning agency. For evaluators who are not particularly familiar with financial audit processes, this process can be somewhat demystified by breaking down the service provider's distribution business model into its constituent parts (WFP, 2014) and soliciting external expertise to help deliver analysis and insights. Commissioning agencies may also consider bringing on board a financial-sector expert in an advisory capacity.

And, of course, verifying that transfers have been delivered to the intended recipients is also important; with mobile money and ATM cards, for example, a phone or card could be stolen or passed to someone else. Some service providers and agencies have instituted iris scan technology to uniquely identify recipients at ATMs by their biometric registration data. But where such technologies are not in place it can be difficult to establish the actual recipient of the cash transferred (Giordano et al., 2017).¹⁷

“To measure the efficiency of the relationship between the commissioning agency and the service provider, evaluators can look at data reconciliation and financial reporting, such as the frequency and accuracy of reporting back to the commissioning agency.”

3.6.3 Service provider accountability

Most evaluations should be able to access data from the commissioning agency's complaints and feedback mechanism in order to measure a service provider's accountability to recipients of cash assistance. Although good practice on any programme, these mechanisms are especially pertinent for cash transfers since greater responsibility for programme delivery is devolved to third parties (service providers) and because the growing use of digital payment mechanisms requires careful and timely management of issues relating to payment technology (Smith and Bailey, 2019). It will also be important for evaluators to consider whether and to what extent the service providers themselves operated a feedback and complaints system, and how responsive this was.

The roles and responsibilities of the service provider in terms of managing or contributing to accountability mechanisms and responding to recipient complaints and issues arising should ideally be agreed at the contract stage. How service providers manage relations with recipients and perceive their role may also be influenced by whether the recipients are direct clients (e.g. account holders with a bank) or whether this direct client relationship is between the commissioning agency and the service provider.

3.6.4 Using service provider data

The use of service providers creates opportunities for evaluative data analysis that most humanitarian actors have yet to capitalise on. Transaction data from service providers can be used to measure and understand outputs and recipient behaviour to an accuracy and scale that has never before been seen in the humanitarian sector. For example, in some cases data from e-vouchers can show when, where and in which outlets money was spent. Data from cash transfers can show where and when cash was withdrawn. Although better data streams now exist, meta-analysis of this data is poorly understood outside the private sector.

Digital platforms, in particular, present many opportunities. But they also pose several risks and potential harmful effects that evaluations can examine. First, it will be important for evaluators to look at how the commissioning agency and the service provider have adhered to data protection and data responsibility guidelines. Data protection is the application of institutional, technical and physical safeguards that preserve the right to privacy in the collection, storage, use, disclosure and disposal of personal data (Cosgrave et al., 2016). This is important in cash assistance, where detailed, and sensitive, recipient personal data is collected for identification purposes (Smith and Bailey, 2019). Electronic systems also open up new risks in terms of data theft. Evaluators could consider the consent of the recipients to the inclusion of their data, and who may be excluded; inherently, digital platforms and identification exclude those who do not have access to these platforms or do not wish to have a digital ID.

Using data safely and effectively can also be significantly hampered by who controls and has access to it. Due to corporate data protection policies or legislation, service providers are not always willing to or able to share

data with commissioning agencies. Similarly, from the perspective of the ethical and responsible use of data, agencies should have identified a clear rationale and value-add before requesting and using transaction data from service providers. If the implementing agencies want to access data, they should spend time negotiating access from the outset when contracting the service provider. This may result in data-use and sharing agreements that, for example, stipulate that data be anonymised to solve confidentiality issues. The agency should gather this data before contracting an evaluator, so that the evaluator does not need to spend significant time – outside of a typical evaluation time frame – negotiating access with private actors.

3.7 Evaluating efficiency and cost-effectiveness

The 2010 State of the World's Cash report found that practitioners increasingly highlight the need to generate more evidence on how cash assistance influences outcomes for recipients, but that this is something which rarely receives enough attention in practice. Some humanitarian actors have argued that this has resulted in part from relatively more emphasis on issues of efficiency (primarily cost efficiency), as opposed to effectiveness (CaLP, 2020). Efficiency analysis is often a key component of the terms of reference for evaluation of projects and programmes using cash assistance. One of the assumptions that frequently underlies the choice to fund cash assistance is that this type of programming can be more cost efficient and cost effective compared to in-kind assistance (Mikulak, 2018).

However, undertaking a cost-efficiency analysis¹⁸ can be challenging. One key gap has been the lack of a consistent understanding of the purpose of cost-efficiency analysis, and methodology for conducting such analysis, although recently published guidance should help to address this (IRC and USAID, 2019). It is also often the case that evaluators are provided insufficient financial data to make an efficiency analysis, partly due to lack of transparency. IRC's Dioptra initiative, as discussed in the introduction to this paper, aims to enable more routine and systematic use of cost-efficiency analysis, but access to data is still the exception rather than the norm in published evaluations. Unless this financial data is made available, evaluative assessments will remain too general to say much. Moreover, inherent efficiency is a relative concept; unless evaluators have the cost data of another programme modality or another point in time with which to compare, it is difficult to generate meaningful insights. Given these challenges – and despite the interest in comparative cost-efficiency and cost-effectiveness – the evidence base remains weak and fragmented.

“If cost data is available for analysis of efficiency, it is important that evaluators keep in mind hidden costs and time periods.”

If cost data is available for analysis of efficiency, it is important that evaluators keep in mind hidden costs and time periods. Hidden costs – such as opportunity costs or costs to recipients – are often overlooked in evaluations (Puett, et al., 2018; Trenouth et al., 2018). Other hidden or distorted costs often occur during collaborative or consortium-led interventions, where some agencies take on costs for other agencies, such as for complaints mechanisms and assessments. With regards to time, evaluations should avoid comparing an assessment at the start of a programme, which will have significant start-up costs, with a programme that has been running for a long time and costs have amortised.

Critically, efficiency is just one component of broader value-for-money (Juillard et al., 2020). A programme should not achieve efficiency at the expense of effectiveness, and so efficiency should not be measured without looking at effectiveness of a programme and value-for-money. Value for money can be applied differently depending on context and can also be defined by quality (Humanitarian Outcomes, 2019). Measuring outcomes helps to better understand and situate value-for-money measurements (USAID, 2019), which should include consideration of recipient preference so as to promote quality programming that results in positive outcomes, as defined by the recipient.



Refugees from Syria at cash distribution point in Iraq's Kurdistan region. Credit: EU/ECHO/Peter Biro.

Conclusions

4 Conclusions

The literature review and interviews conducted for this study highlight a range of issues that warrant special attention when conducting evaluations of cash assistance. The nature of cash assistance brings to the fore analytical considerations associated with defining the boundaries and limits of evaluation scope, and identifying appropriate outcome indicators for multisectoral assistance. Technical challenges around data collection and evaluation design arise when examining the use of financial service providers to handle cash transfers, and when deciding how to approach questions of efficiency and value-for-money. Finally, questions around coordination and interaction between agency activities and national systems are even more important when looking at linkages to social protection mechanisms and coordination between cash assistance providers.

Fundamentally, these issues are not new. Nor are they entirely unique to cash assistance. Rather, it is apparent that cash assistance accentuates a collection of issues that evaluators and evaluation commissioners deal with across the breadth of humanitarian action. Moreover, it would be wrong to think of these issues as purely challenges to be overcome. Indeed, just as the increasing scale and evolving shape of cash itself presents both a challenge and an opportunity for positive change in the delivery of humanitarian assistance, likewise the issues highlighted in this review present opportunities for evaluations to re-focus on issues such as outcomes, the linkages between humanitarian assistance and longer-term development programming, the role of the private sector, effective coordination, and evaluating holistic changes in the lives of people affected by crisis.

Humanitarian agencies need to seize these opportunities by increasing investment in system-wide evaluation. The scale-up of cash assistance should be met by a focused and deliberate effort to analyse multisector, system-wide responses (including social protection systems, financial service providers and coordination structures). By doing so, evaluation systems can continue to make a valuable contribution to increasing understanding and accountability of the humanitarian system now and in the future.

Endnotes

1. Cash working groups (e.g. www.calpnetwork.org/community/east-and-southern-africa/east-and-southern-africa-cash-working-groups) or basic needs working groups (e.g. <https://data2.unhcr.org/en/working-group/15>).
2. For example, the Common Donor Approach for Humanitarian Cash Programming, agreed in February 2019 by Australia, Canada, Denmark, European Union/ Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO), Germany, Norway, Sweden, Switzerland, the UK and the US (DG ECHO, 2019).
3. Such as the ‘4Es’ – economy, efficiency, effectiveness and equity (DFID, 2011; DFID, 2017 unpublished). Juillard et al. (2020) added ‘sustainability’ to these criteria in their report on value-for-money in cash assistance programme design. See also IRC and USAID (2019).
4. www.diopttratool.org. Diopttra was previously the Systematic Cost Analysis tool (SCAN) – see IRC (2016).
5. The Collaborative Cash Delivery Network comprises 15 non-governmental organisations (NGOs) with the overall objective of working together in preparedness and response to ensure quality cash assistance at scale. www.collaborativecash.org.
6. Cash Monitoring, Evaluation, Accountability, and Learning Organizational Network (CAMEALEON) is the independent learning and evaluation component of the World Food Programme’s multipurpose cash assistance programme in Lebanon. It is a consortium of NGOs, led by the Norwegian Refugee Council.
7. See, e.g., table in CaLP (2020): 98–99.
8. CaLP’s ‘Cash Coordination Tip Sheet’ covers key cash coordination activities and includes related tips and considerations that could be useful to evaluators when examining what has happened in practice (Smith, 2020). <https://www.calpnetwork.org/wp-content/uploads/2020/03/CaLP-Cash-Coordination-Tip-Sheet-EN.pdf>
9. Many CWGs maintain webpages on humanitarianresponse.info. Links to these pages and other contact information can be accessed at www.calpnetwork.org/community.
10. For example, the case study on the Philippines CWG in Smart and Nataf (2020) includes consideration of the extent of collaboration (harmonisation, information sharing, etc.) between CWG members at each stage of the project cycle.
11. Some CWGs – Iraq’s, for example – focus only on multipurpose cash.
12. For a summary, see Chapter 1 of CaLP (2020).

13. See, for example, CaLP's Cash Week session on Operational Models at www.youtube.com/watch?v=p3Bf8Et6fOk.
14. See, e.g., Oxford Policy Management's typology on adapting social protection systems for humanitarian crises (vertical and horizontal expansion, piggybacking, alignment, design tweaks) (OPM, 2016) or WFP's evaluation of linkages between cash transfer and vouchers and social protection systems in Mozambique (WFP, 2019).
15. See, e.g., the Transfer Project for a wide range of reports (<https://transfer.cpc.unc.edu>).
16. DFID and UNICEF are looking at this at the time of writing.
17. It is worth noting that being the person who receives the cash transfer at point of payment does not necessarily mean they will be the final recipient – both for legitimate reasons (e.g. requesting someone else to collect the transfer on their behalf) or other non-legitimate reasons (e.g. extortion). The extent to which a service provider can control or manage these possibilities may be limited.
18. 'Cost-efficiency analysis refers to the analysis of cost per output of program or activity, allowing you to compare cost-per-output for programs which all produced the same output. Such analysis is useful when choosing among alternative delivery models (e.g. different modalities of transfer) during program design, or to evaluate one aspect of value-for-money during final evaluation.' (IRC and USAID, 2019: 3).

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Related publications

- ALNAP Evaluation of Humanitarian Action Guide
- ALNAP Guide: Evaluation of Protection in Humanitarian Action
- Evaluating Humanitarian Innovation: HIF-ALNAP working paper
- CalP's The State of the World of Cash 2020



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