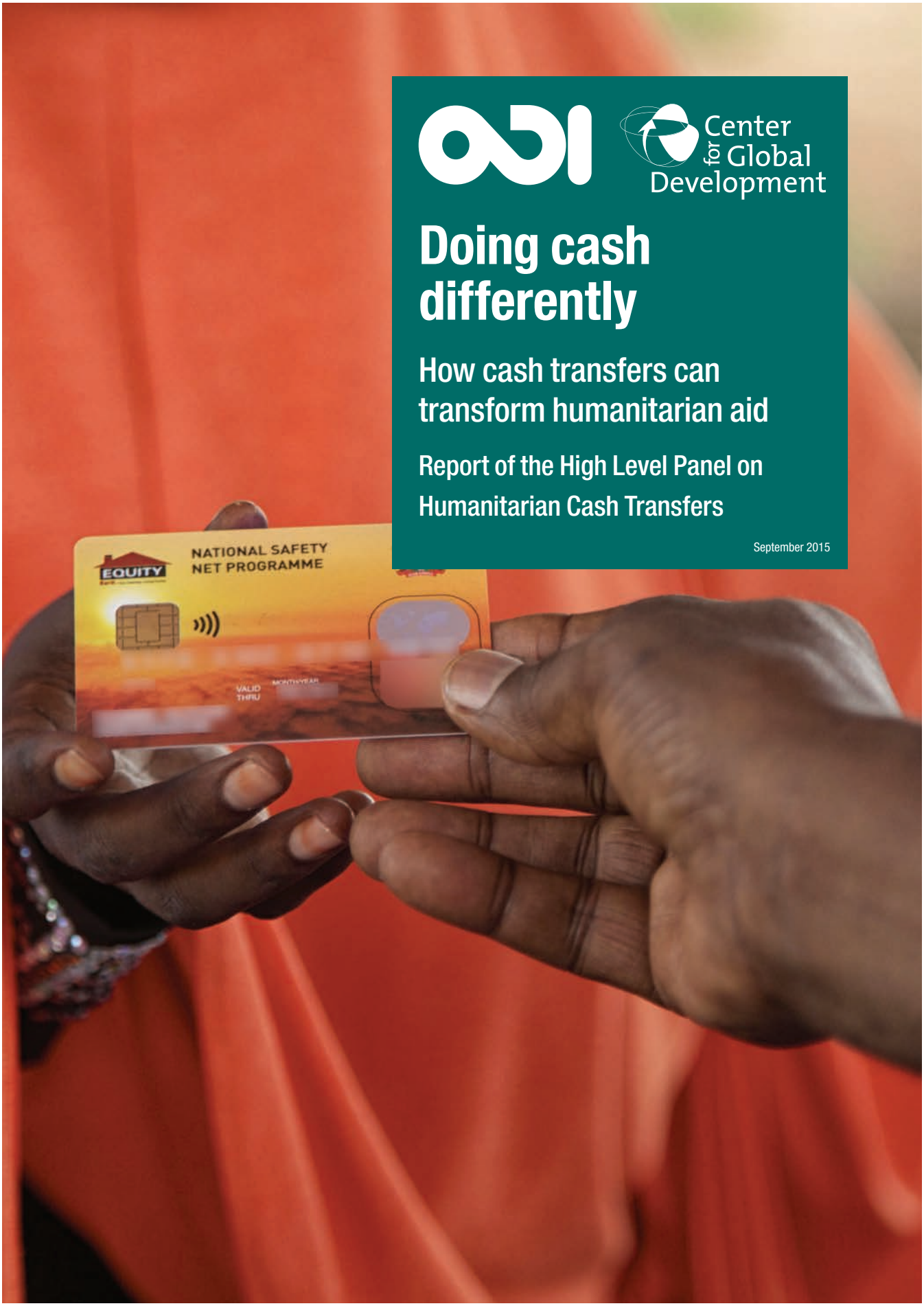

Center for Global Development

Doing cash differently

How cash transfers can transform humanitarian aid

Report of the High Level Panel on Humanitarian Cash Transfers

September 2015

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Cover photo: ATM card of a cash transfer beneficiary in Wajir West, Kenya - Photo credit Abraham Ali HSNP

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The 12 Recommendations of the High Level Panel on Cash Transfers

A. More cash transfers

1. Give more unconditional cash transfers. The questions should always be asked: *'why not cash?'* and *'if not now, when?'*.

2. Invest in readiness for cash transfers in contingency planning and preparedness.

B. More efficient cash transfers, delivered through stronger, locally-accountable systems

3. Measure how much aid is provided as cash transfers and explicitly distinguish this from vouchers and in-kind aid.

4. Systematically analyse and benchmark other humanitarian responses against cash transfers.

5. Leverage cash transfers to link humanitarian assistance to longer-term development and social protection systems.

6. Capitalise on the private sector's expertise in delivering payments.

7. Where possible, deliver cash digitally and in a manner that furthers financial inclusion.

8. Improve aid agencies' data security, privacy systems and compliance with financial regulations.

9. Improve coordination of cash transfers within the existing system.

10. Implement cash programmes that are large-scale, coherent and unconditional, allowing for economies of scale, competition and avoiding duplication.

C. Different funding to transform the existing system and open up new opportunities

11. Wherever possible, make humanitarian cash transfers central to humanitarian crisis response as a primary component of Strategic Response Plans, complemented by in-kind assistance if necessary.

12. Finance the delivery of humanitarian cash transfers separately from assessment, targeting and monitoring.

Executive summary

The nature of humanitarian crises is changing. More people are in need and for longer. Today's emergencies, both man-made and natural, are putting the humanitarian system under severe strain. We urgently need to invest in new approaches to protect the lives and dignity of those affected and to ensure aid is spent as efficiently as possible. This report shows why giving aid directly in the form of cash is often a highly effective way to reduce suffering and to make limited humanitarian aid budgets go further. We urge the humanitarian community to give more aid as cash, and to make cash central to future emergency response planning. Moving to a coordinated system of cash transfers is also an opportunity for broader reform of the humanitarian system, so that aid providers of the future can work in a more complementary way to maximise their impact. We are concerned that, unless we consciously decide to do things differently, the humanitarian system will not increase the use of cash transfers as much as it should, or take advantage of this opportunity for reform. We make 12 recommendations which chart the next steps for donors, governments and humanitarian agencies.

Humanitarians' work has never been more needed. Their dedication, professionalism and courage stand out in a world that too often shrugs and looks away. Some countries manage natural disasters on their own, without outside help. But most depend at least in part on the 'humanitarian system' – the web of humanitarian aid agencies, donor governments and national organisations which employs over 450,000 people and spends about $25 billion a year.[1]

Many people assume that humanitarian work is mainly an immediate response to a quick-onset disaster, such as a hurricane or an earthquake. But most humanitarian aid is spent in protracted crises. Eighty-nine percent of humanitarian aid goes to places that have required humanitarian funding for more than three years, and 66% of humanitarian aid is spent in places that have needed it for eight years or more.[2]

The humanitarian system is under severe stress. In 2014 there were nearly 60 million people around the world who had been displaced by conflict.[3] Natural disasters affect on average 218 million people a year.[4] Conflict in the Central African Republic has touched more than half its population. Almost 12 million people have been forced to flee their homes in Syria. The gap between needs and funding is widening.

The Panel finds that cash transfers can help close this gap and provide opportunities to do humanitarian assistance better. Humanitarian organisations have traditionally supported crisis-affected people with physical commodities: food, shelter, water, tents, clothing and medical help. Many of us are familiar with images of a convoy with crucial supplies snaking its way over a pass, or sacks of food being unloaded from the back of a truck or plane. But this is gradually changing. Today a family may instead receive an envelope of cash, a plastic card or an electronic money transfer to a mobile phone, with which they can buy food, pay rent and purchase what they need locally.

Changes in technology, growing access to financial services, greater urbanisation, and the emergence of government social safety nets are all creating unprecedented opportunities for humanitarian support to reach people in new ways. For example:

- During the 2011 famine in Somalia, which killed more than a quarter of a million people, **aid agencies used remittance companies to provide cash transfers** to more than 1.5 million people, helping them to survive and recover.

- In Lebanon, more than a million refugees now use **smart card vouchers to buy goods at local shops, or ATM cards** to withdraw money instead of receiving in-kind aid.

- In the response to Typhoon Haiyan in the Philippines, half a million people received cash through the **extension of an existing government social protection programme.**

1 State of the Humanitarian System 2015, forthcoming.

2 Development Initiatives (2015) Global Humanitarian Assistance Report 2015. Somerset: Development Initiatives.

3 UNHCR (2015) UNHCR Global Trends Forced Displacement in 2014: World at War. UNHCR.

4 Centre for Research on the Epidemiology of Disasters (2015) The Human Cost of Natural Disasters: A global perspective. Université catholique de Louvain.

Cash transfers are among the most well-researched and rigorously-evaluated humanitarian tools of the last decade. The Panel identified more than 200 resources and studies, including randomised control trials, which evaluate the effectiveness of cash transfers. These provide evidence about the feasibility, cost and effectiveness of cash transfers in humanitarian settings, and are complemented by extensive evidence on cash transfers for poverty reduction. This evidence is summarised in our report, and set out in more detail in background notes prepared for the Panel.[5]

This evidence is compelling: in most contexts, humanitarian cash transfers can be provided to people safely, efficiently and accountably. People spend cash sensibly: they are not likely to spend it anti-socially (for example, on alcohol). Especially when delivered through digital payments, cash is no more prone to diversion than in-kind assistance. Both women and men often prefer cash, local markets have responded to cash injections without causing inflation and it has generated positive impacts on local economies. Cash supports livelihoods by enabling investment and building markets through increasing demand for goods and services. And with the growth of digital payments systems, cash can be delivered in increasingly affordable, secure and transparent ways.

Cash transfers can also make limited humanitarian resources go further. International humanitarian aid is growing but it is never enough to cover needs, and climate change and continued insecurity suggest that the humanitarian caseload will grow. It usually costs less to get cash transfers to people than in-kind assistance because aid agencies do not need to transport and store relief goods. A four-country study comparing cash transfers and food aid found that 18% more people could be assisted at no extra cost if everyone received cash instead of food.[6] As the scale of cash grows and it becomes more efficient, it will become even cheaper.

In the light of this evidence, the Panel concludes that greater use of humanitarian cash transfers in the settings where they are appropriate, without restrictions and delivered as electronic payments wherever possible, would:

a. **align the humanitarian system** better with what people need, rather than what humanitarian organisations are mandated and equipped to provide;

b. increase the **transparency** of humanitarian aid, including by showing how much aid actually reaches the target population;

c. increase **accountability of humanitarian aid**, both to affected populations and to the tax-paying public in donor countries;

d. **reduce the costs** of delivering humanitarian aid and so make limited budgets go further;

e. support **local markets, jobs and incomes** of local producers;

f. increase **support** for humanitarian aid from local populations;

g. increase the **speed and flexibility** of humanitarian response;

h. increase **financial inclusion** by linking people with payment systems; and

i. most importantly, provide affected populations with **choice and more control over their own lives**.

Giving people cash is not always the best option. Sometimes markets are too weak or supply cannot respond, in which case cash transfers would not be appropriate and in some cases could lead to inflation. Sometimes government policies make it impossible to provide cash. But these situations are rare and often temporary. They should not be used as bad excuses for providing relief in-kind or as vouchers long after these constraints no longer apply. We should take care not to assume that cash transfers would not work. Cash transfers should also be complemented by the provision of public goods that markets will not provide efficiently, such as protection, sanitation or immunisation.

Aid agencies need to be ready to provide the right kind of assistance. But too often, decisions about what aid is provided are driven by the mandates and interests of humanitarian organisations, rather than by the needs of people and communities they are trying to help. This Panel believes that cash transfers should be the benchmark against which other forms of humanitarian aid are judged. Humanitarian agencies should always ask: *'Why not cash? If not now, when?'*

The use of cash transfers does not and should not mean that humanitarian actors must give up their key roles of proximity, presence and bearing witness to the suffering of crisis-affected populations; indeed, making delivery more efficient protects the time and other resources of humanitarian actors to do just that.

5 Available at http://www.odi.org/projects/2791-humanitarian-cash-cash-transfers-high-level-panel-humanitarian-cash-transfers

6 Margolies, M. and J. Hoddinott (2014) Costing alternative transfer modalities, Journal of Development Effectiveness. DOI: 10.1080/19439342.2014.984745

These opportunities can only be fully realised if cash is provided flexibly and without restrictions on its subsequent use, preferably through digital payments systems. Vouchers, which limit to varying degrees the choice of what can be purchased and from whom, should not be equated with cash. Restrictions on how transfers are used may be appropriate in some circumstances, such as encouraging the purchase of certain types of quality items (for example, special foods for nutrition interventions or quality shelter materials). But again, too often the limits imposed merely reflect the institutional mandates of humanitarian organisations or the preferences of donors, so undermining the *raison d'être* of cash transfers: enabling people to spend money on what they need most.

The humanitarian system has made some important progress towards using cash transfers. Although we do not know the exact amounts, the Panel estimates that cash and vouchers together have risen from less than 1% in 2004 to around 6% of total humanitarian spending today. UN agencies, the Red Cross movement, international and Southern NGOs and governments of disaster-affected countries have all provided cash transfers in a variety of challenging contexts. Cash transfers are now more embedded in the organisational processes of aid agencies and major donors. The Panel endorses the European Union's ten common principles for multi-purpose cash-based assistance to respond to humanitarian needs, which we reproduce on page 17.

The humanitarian system is organised into clusters that focus on the provision of particular goods and services (such as food security, health, or sanitation, water and hygiene). Cash transfers, which enable beneficiaries to choose for themselves what they want to buy, fit uneasily within this structure. These institutional arrangements limit the system's ability to provide unrestricted cash transfers. Left to its own devices, the humanitarian system may gradually increase the use of cash transfers, but progress will be far too slow. Change will be inhibited not by lack of willingness on the part of the staff of humanitarian agencies but by the institutional architecture within which they operate.

An expansion of humanitarian cash transfers also offers the attractive prospect of helping to accelerate long-overdue changes in the humanitarian system to break down counterproductive divisions between clusters, improve coordination, reduce costs, work more closely with the private sector, make humanitarian aid more transparent and make the system more accountable to its beneficiaries. But unless we take conscious steps to avoid this, the humanitarian system is likely to reproduce its existing structural problems in the delivery of cash. For example, in Lebanon in 2014, more than 30 different aid agencies provided cash transfers and vouchers for 14 different objectives, ranging from winterisation and food to legal assistance. An expansion of the use of cash transfers should therefore be accompanied by specific measures to catalyse wider change and better coordination. Our recommendations chart the steps needed to realise these benefits.

We summarise above, and set out in more detail in the main body of our report, twelve recommendations that the High Level Panel believes are needed to accelerate the use of cash transfers and to realise the broader benefits of their greater use. Host governments, donor governments, international and local NGOs and UN agencies should all seize this opportunity to bring about more rapid and substantial reform, in the service of our collective humanitarian goals.

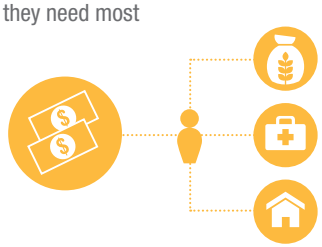
Scaling up humanitarian cash transfers

Making aid more efficient and flexible

Cash transfers are cheaper to deliver. They're also more flexible.

Cash transfers

People spend cash on what they need most



$ Cheaper to deliver

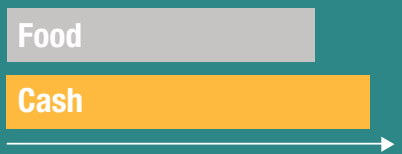
In-kind aid

Aid organisations determine people's needs

$ $ More expensive to deliver

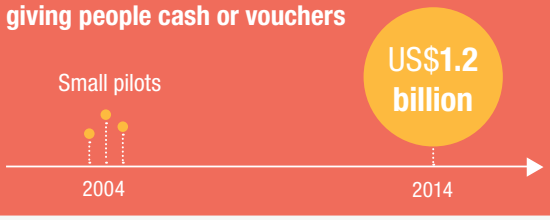
18%

more people could have been helped at no extra cost if everyone received cash instead of food, according to a study in Ecuador, Niger, Uganda and Yemen.

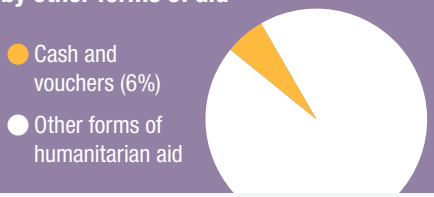


Number of people helped

More and more aid programmes are giving people cash or vouchers



But cash transfers are still dwarfed by other forms of aid



This needs to change.

Evidence from crises around the world shows that cash transfers can be a better way to help people, even in some of the most complicated contexts.

Ethiopia

A World Food Programme project found cash was more efficient than food aid by

+25-30%

Somalia

2.5x more

of aid budgets went directly to beneficiaries with cash than with food aid

Lebanon

of people in an International Rescue Committee project preferred cash

To increase and improve cash transfers we need to seize opportunities to do cash better.

Current trend

Dozens of aid agencies provide cash transfers for many different objectives

Future ways of working

Larger cash transfer programmes to support people's basic needs, capitalising on the private sector.

odi.org #cashpanel

1. Introduction

We have a moral obligation to improve humanitarian assistance. This is evident from the self-reflection in the humanitarian system following the aftermath of the Rwandan genocide, the creation of minimum standards through the development of Sphere (a humanitarian charter and agreed minimum standards in humanitarian response), the 2016 World Humanitarian Summit and this High Level Panel on Humanitarian Cash Transfers. The question is how to achieve this?

The Panel believes that an important part of the solution is to give people affected by conflict and disaster cash transfers to buy what they need most. We reach this conclusion based on the evidence summarised in this report, and on our own experience. We find that cash transfers give people choice and make humanitarian aid more accountable to affected people, can help to make scarce resources go further, and can leverage the opportunities created by the global expansion of financial services, including digital payments, the growing number of social safety nets.

What do we mean when we say 'cash transfers'? The world of humanitarian response continues to experiment with several different varieties of cash-type assistance, ranging from vouchers that have to be exchanged for specific products, to cash transfers that are made conditional on beneficiaries meeting some kind of requirement, to unrestricted and unconditional cash transfers. This Panel uses the terms 'humanitarian cash transfers' and 'cash transfers' to refer to unconditional cash transfers, where people receive money that can be spent where and on what they choose. The Panel believes unconditional cash transfers maximise respect for beneficiaries' choices and the trade-offs they face.

Giving money to those in need is not a new idea. Workers send remittances to their relatives, many governments give cash transfers to their poor and aid agencies are increasingly giving it to people as a form of relief. Formal remittances alone totalled $583 billion last year, more than double the amount spent as foreign aid.[7] Based on an extensive body of evidence compiled over the last decade, it is now widely accepted that humanitarian cash transfers 'work' instead of or in addition to in-kind aid, such as food and household items. Where they are appropriate, they can offer unique advantages related to the flexibility and efficiency of assistance.

Why, then, was it necessary to bring global thinkers together around this issue? The answer is simple. The use of cash transfers in humanitarian response is at a crossroads. Either they will continue to be a relatively small part of the humanitarian system, with their widespread adoption inhibited by the institutional mandates and interests of humanitarian organisations, or the humanitarian system will find a way to make them a centrepiece of the humanitarian response. Either they will be taken forward in the humanitarian system in ways that replicate its existing weaknesses and divisions, or they will play a role in resolving some of them. Either they will be provided within the silos that separate humanitarian actors, or they will lead to better coordination and innovative partnerships, capitalising on expertise within and outside the sector.

Over five months in 2015, the Panel reviewed evidence and asked fundamental questions about what cash transfers mean for humanitarian action and for affected people, and what opportunities cash presents for doing aid better. We considered how the world will change, with more people connected to payment systems, and more people affected by climate change-related disasters and insecurity. We consulted over 200 people working in the humanitarian, development, academic and private sectors through roundtables, interviews and written submissions.

This report outlines the Panel's findings. We begin by identifying important opportunities to improve the humanitarian system, and to tackle long-standing problems affecting humanitarian action that cash transfers can play a role in resolving. We consider how cash transfers have evolved within the humanitarian system and the evidence underpinning them, highlighting their transformative potential if used at scale. We then call for shifts in how cash transfers are taken forward in order to take advantage of their full potential.[8]

7 World Bank (2015) Migration and Development Brief 24, Migration and Remittances: Recent Developments and Outlook.

8 This report doesn't go back over good practice guidelines for how to provide cash as part of humanitarian action. This is well covered in multiple guidelines and guidance such as the HPN Good Practice Review.

2. What are the problems to solve and opportunities to seize?

At the heart of the Panel's work is the drive to better help people in extraordinarily difficult circumstances. Humanitarian action has a long history rooted in the universal impulse to help people survive crises. Most responses to crises are local – communities rally to help each other, and national and local governments endeavour to assist their citizens following disasters. When these local and national capacities have been overwhelmed, international humanitarian action comes into play.

The main components of international humanitarian action are donor governments, the United Nations and its implementing organisations, the Red Cross and Red Crescent Movement and international NGOs. While sometimes described as a 'system', it is actually a complicated and constantly evolving web of organisations. In 2014, the humanitarian system comprised some 4,480 operational aid organisations and more than 450,000 professional humanitarian aid workers. It had a combined expenditure of over $25 billion.[9]

This web of local, national and international organisations has always provided combinations of financial and in-kind assistance to crisis-affected people. People help their neighbours with goods and money, relatives send additional remittances from abroad and governments provide goods and cash assistance. The vast majority of international humanitarian aid in recent decades has been in-kind - in the form of food, seeds, tools, medicines, shelter materials and household goods as well as expertise, for instance from doctors, nurses, engineers, lawyers and agriculturalists.

Though we know that humanitarian assistance can be greatly improved, it is important to emphasise that humanitarian action is not 'broken'. Credit must be given for the job this system does in helping people in difficult and dangerous places and with limited resources. However, this system is under great and growing strain. The 2015 State of the Humanitarian System report concludes that international humanitarian action is at the *'wrong scale and is structurally deficient to meet the multiple demands that have been placed upon it'*.[10] 2014 was an exceedingly difficult year, with simultaneous large-scale disasters in South Sudan, the Central African Republic, Syria and the Philippines, and in West Africa with the Ebola outbreak. The humanitarian system was stretched to near-breaking point and difficult questions were asked about failures in some contexts. Against this backdrop, and in the run-up to the World Humanitarian Summit in 2016, humanitarians are debating how the system should evolve and change.

The Panel believes that humanitarian cash transfers are part of the better way of working that we urgently need to improve the humanitarian system and tackle long-standing weaknesses in humanitarian response. Cash opens up new opportunities to make humanitarian aid more responsive, more accountable and more supportive of local systems and markets, and better coordinated. In particular, we identified the following opportunities.

- **Increase accountability to - and participation of - disaster-affected populations, governments and civil society.** Consultations for the World Humanitarian Summit demonstrated that people often feel marginalised and ignored by aid agencies. For example, refugees in the Middle East consultation gave an average of three out of ten points when asked about the extent to which aid agencies were able to help them meet their most important needs.[11] Cash can be a vehicle for accountability by trusting and enabling people to prioritise their own needs. By engaging national governments and civil society in cash transfer assistance, humanitarians can support a more inclusive approach to coordination, leadership and implementation.

9 Development Initiatives (2015) Global Humanitarian Assistance Report 2015. Somerset: Development Initiatives.

10 State of the Humanitarian System 2015, forthcoming.

11 World Humanitarian Summit (2015) Regional Consultation.

- **Stretch aid budgets further.** Delivering cash is often less costly than delivering in-kind assistance. There are opportunities to lower costs by reducing duplication and better taking advantage of the expansion of digital payment systems.

- **Better link the responses that humanitarians deliver with the needs that people face.** The flexibility of cash transfers means that people – rather than aid agencies – determine what they need most. Cash therefore breaks the cycle of aid being limited to the goods and services that humanitarian agencies can procure and deliver.

- **Know where the money goes.** Cash transfers, and digital cash in particular, are a vehicle for a radical improvement in transparency around how much aid reaches recipients. There is shockingly little information on how much humanitarian funding ends up with beneficiaries. Knowing where the money ends up would empower donors fairly and transparently to evaluate and compare the efficiency of different types of resource transfers and aid actors, and use this information to decide how best to help those in need.

- **Improve humanitarian coordination.** Humanitarian action has been organised and coordinated in 'clusters' to minimise gaps in responses. However, repeated evaluations have found that cross-sector coordination is poor. Cash enables people to meet basic needs that cross these sectoral divisions. Cash creates valuable incentives for much better integration of planning, execution and evaluation in humanitarian response. It demands better joint assessment, response analysis and cooperation across sectors. We should seize the opportunity before it passes us by: currently, multiple humanitarian agencies are developing individual approaches and bespoke systems for providing cash transfers, which neither benefits from private sector capacity and expertise nor improves coordination across the humanitarian system that is badly needed.

- **Make the most of the private sector's comparative advantage in delivering payments.** The movement of money is a highly developed industry with a long history of investment in skills, technology and business practices. Just as the humanitarian community relies on the private sector to provide logistics, medical innovations or telecommunications, we should build sustainable partnerships with private sector developers and operators of payment systems. Businesses and technology have already played an important role in enabling cash to be delivered efficiently on a large scale. Governments and international humanitarian actors can leverage even greater efficiency, effectiveness and value for money from these partnerships. Conversely, if humanitarian agencies themselves attempt to manage cash payments, they risk making elementary mistakes on key issues such as security, data protection, privacy, financial regulation and anti-money laundering, which private actors have developed capacity to manage.

- **Take advantage of and support the expansion of payment systems**. More people are connected to financial systems than ever before. Globally, 62% of adults now have an account at a financial institution or through a mobile device, up from 51% in 2011. In Somalia, one out of four adults receives remittances.[12] This accelerating pace of financial inclusion increases our capacity to deploy humanitarian cash transfers. At the same time, greater use of cash transfers creates new opportunities to expand financial networks in some of the world's poorest regions by attracting investment in systems (as part of preparedness measures) and by linking people with payment systems.

- **Benefit from the advantages of digital payments.** Using digital payments makes disbursing and receiving transfers cheaper, improves their transparency and traceability, increases security for recipients and can give people an entry point into other formal financial systems.[13] Of the various kinds of humanitarian assistance we use, only cash transfers (made through digital payments systems) can fully realise these benefits.

- **Tackle long-standing humanitarian programming weaknesses.** Evaluations of humanitarian assistance still consistently point to weaknesses in targeting and monitoring. More efficient responses through cash would mean more time and resources to do these better. Indeed, the use of cash transfers has sometimes revealed shortcomings in wider humanitarian action and raised questions about the double standards

12 Demirguc-Kunt, A. L. Klapper, D. Singer, and P. Van Oudheusden (2015) The Global Findex Database 2014: Measuring Financial Inclusion around the World. Policy Research Working Paper 7255, World Bank, Washington, DC.

13 World Bank Development Research Group, the Better Than Cash Alliance, and the Bill & Melinda Gates Foundation (2014) The Opportunities of Digitizing Payments. The World Bank.

applied to different interventions (cash being held to higher standards than in-kind assistance in relation to market analysis and monitoring, for example).

- **Increase our options for reaching people in conflict-affected settings.** International humanitarian action often occurs in fragile and conflict-affected contexts where insecurity is rife and access, particularly for international staff, is difficult. Getting any assistance to people in these contexts is hard. Greater use of cash can help by expanding the options to reach people, including digital payments.

- **Better support local markets.** How markets function in crises is not well understood, nor is the impact of humanitarian aid on markets and economies. Poorly directed in-kind assistance can flood local markets and discourage production, while – where markets are able to respond – cash can have positive impacts and act as an economic multiplier. Greater use of cash transfers may also reduce tensions between, for example, displaced and host populations by economically empowering people affected by crisis to support local markets for goods and services.

- **Better link humanitarian assistance with longer-term assistance aimed at reducing poverty and managing risk.** Social protection programmes that give cash transfers to people are expanding, including in countries affected by disaster. If they are designed to respond to acute shocks that are normally met by humanitarian assistance, they have the potential to reach people more quickly and efficiently than aid – certainly in-kind aid – from international agencies.

Cash transfers can't fix all of the problems affecting international humanitarian action. Many of the challenges relate to a failure of political will to resolve conflicts, or to insufficient funding, or both. Cash will almost always be less costly to deliver, provide greater choice and dignity, and create more opportunities for transparency in targeting and monitoring, but greater use of cash will obviously not solve the problem entirely if the underlying challenge is insufficient funding compared to growing need. But in a context where resources are scarce, we have an obligation to make every penny count. This reinforces the case for cash transfers.

Given the benefits of cash transfers, the Panel perceives the main pitfalls to lie with implementation: that humanitarian organisations will not use cash to the extent they should, and that the greater use of cash will simply take place within the confines of the existing system – missing many of the opportunities, including for better coordination, that we outline above.

In order to deliver positive reform in the humanitarian system cash must be provided differently than existing types of humanitarian assistance. Cash could help to drive more accountable, efficient and transparent aid that better respects the dignity of people and the capacities of national actors – but only if humanitarian actors take bold action by enabling cash programming that is not confined within the various clusters of the current humanitarian system (leading, once again, to fragmentation and duplication) but instead joins them.

3. Evidence and experience of humanitarian cash transfers

Amartya Sen famously made the theoretical case for cash transfers to respond to humanitarian crises in *Poverty and Famines* (1981) and *Hunger and Public Action* (1991), for which he won a Nobel Prize in Economics. Sen argued that famines were caused by poor people not being able to afford food, not an absence of food in local markets. On this basis, he recommended a greatly expanded use of cash transfers to respond to famine – literally to prevent starvation. The last decade has seen an evolution from this theory to growing humanitarian practice, which in turn has built a rich body of evidence.

Before turning to the changes needed to provide cash transfers more effectively, we first take stock of the evidence around cash transfers and progress on their use within humanitarian action to make three key points.

- First, cash transfers have a long history in relief, but only in the last decade have they become an accepted approach within the international humanitarian system.
- Second, the recent increased use of humanitarian cash transfers constitutes admirable progress, but cash transfers should be used more widely and more efficiently.
- Third, the evidence base on cash transfers unambiguously establishes that they can work well in humanitarian settings where they are appropriate – but evidence alone will not drive their increased use.

State of practice

Cash transfers have a long history. Cash was provided by the Red Cross in the 1870–71 Franco-Prussian War, in response to famine in nineteenth century India, and in Botswana in the 1980s. The response to the 2004 Indian Ocean tsunami was a turning point for cash transfers, as several aid agencies piloted them as an alternative to in-kind aid. Over the past decade, cash transfers have become a more common approach to supporting people's survival and recovery from crisis.

The actors using cash transfers for humanitarian aid are diverse, and their numbers are growing. The World Food Programme now describes itself as a food *assistance*, not a food *aid*, agency. It has provided cash and vouchers in a range of contexts, including vouchers for more than 1 million Syrian refugees in Lebanon. UNHCR has also provided cash to millions of returning refugees in Afghanistan and Burundi. Amidst the devastating famine in 2011 in Somalia, aid agencies were able to get millions of dollars in cash, not food aid, to people in insecure areas. In 2010 the government of Pakistan provided cash digitally using 1.7 million debit cards given to people affected by flooding.

UN agencies, the Red Cross and Red Crescent Movement and NGOs have made huge progress in institutionalising the use of cash transfers within their organisations. This hasn't been easy – people interviewed for the Panel consistently talked about the hard slog of reviewing and revising business processes across their organisations, and the time and resources invested in training, capacity-building and developing guidance and toolkits. That hard work is bearing fruit, with the use of cash growing in a system usually slow to change. While the lack of data precludes the Panel from definitively assessing the amount of humanitarian cash transfers, we estimate that cash transfers and vouchers taken together now account for about 6% of international humanitarian aid – an important but still a small percentage of overall assistance. The number of cash transfer responses that are large-scale (i.e. reaching large numbers of affected people) is growing, but cash interventions still are often smaller in size and coverage than those providing in-kind assistance.

Humanitarian cash transfers have been linked with longer-term social protection programmes. In Kenya and Ethiopia safety nets have been designed to expand and trigger increased payments in response to shocks that would normally be met through humanitarian response. In the Philippines, the World Food Programme worked with a government conditional cash transfer programme for

How much humanitarian aid is provided as cash?

Hard figures on how much humanitarian aid has been provided as cash are difficult to find because humanitarian financial tracking does not clearly distinguish between unconditional cash transfers, conditional cash transfers, vouchers and in-kind aid. What we do know is that OCHA's Financial Tracking System shows that $692 million was spent on cash and vouchers between 2009 and 2013. Cash-atlas.org reports a higher figure for this period of $1.5 billion. Both are underestimates because they rely on agencies voluntarily reporting what they are doing.

The Panel has attempted to calculate an approximate figure. WFP provided $850 million in cash and vouchers in 2014 and UNHCR between $170 million and $250 million (with a high proportion for both organisations relating to the Syria crisis). Adding to this a very rough estimate of other international aid cash programming of between $200 million and $500 million, we arrive at a sum of $1.2–$1.5 billion, out of a total humanitarian spend in 2014 of $25 billion, or 5%–6%. If sectors where cash is often less appropriate (health, water and sanitation) and not appropriate at all (mine action, coordination, security) are removed from the equation, then cash and vouchers were roughly 10% of the total.

the poorest households to provide top-up grants to over 500,000 people affected by Typhoon Haiyan.

Cash transfers are also becoming more deeply embedded in policies, guidelines, standards and statements of principle. OCHA is investing greater effort in ensuring that cash programming is integrated into existing coordination mechanisms. ECHO has developed ten principles for multi-purpose cash programming (overleaf) that have been endorsed by European governments, which the Panel also endorses. The Cash Learning Partnership (CaLP) has helped to build the capacity of organisations through training and shared learning and good practice. CashCap is a new initiative funded by ECHO and managed by the Norwegian Refugee Council to provide a standby capacity of experts in cash programming.

Because cash cuts across sectors, it sits awkwardly outside existing sector-based humanitarian coordination mechanisms. This is starting to change, with OCHA recognising the need to coordinate cash transfers better, investing in training for heads of office and aiming for cash coordination to sit within the Inter-Cluster Coordination groups, and for leadership to come from the Humanitarian Country Team. Cash Transfer Working Groups have emerged in many contexts on an *ad hoc* basis as forums for operational coordination, but have yet to be brought fully into the formal coordination system.

Just as an increasing range of actors are providing cash at growing scale, there are also myriad ways in which it is being provided and delivered. The term 'cash transfer' is broadly used to encompass both physical cash and payments delivered through electronic payments systems. '*Unconditional cash transfers*' refers to money given to beneficiaries that can be saved or spent wherever, and on whatever goods, they choose. '*Conditional cash transfers*' are grants where people must take specific actions in order to receive them, such as vaccinating a child, or to receive subsequent grant instalments, such as making progress on rebuilding a home. Conditions are common to longer-term social protection programmes, but rare in humanitarian ones, with the exception of nutrition interventions and larger grants for shelter and livelihoods.[14] *Vouchers* are coupons or credits that must be spent on specific goods and services from certain vendors. The Panel emphasises that unconditional cash transfers, conditional cash transfers, and vouchers should not be conflated, as they present different opportunities, costs and constraints.

Money has been delivered directly to beneficiaries by aid organisations (sometimes referred to as 'cash in envelopes'). More common is the use of local financial institutions and payment systems, such as banks, microfinance institutions and remittance companies. In the large-scale Somalia response aid agencies transferred cash through the *hawala* – local money transfer companies for remittances from abroad. Increasingly, humanitarians are turning to digital payment systems involving banks, payment providers and mobile network operators. (The Electronic Cash Transfer Learning Action Network, convened by Mercy Corps, aims to improve the use of electronic transfers in humanitarian response).

Despite these positive steps, the Panel is concerned that cash transfers are often being taken forward in ways that reinforce the humanitarian system's existing fragmentation. This is reflected in the tendency (institutionalised by the cluster system) for different agencies to address the needs of people affected by crisis – such as food, water and livelihoods – through separate programmes. This division of labour ensures that, for example, experienced health agencies address access to healthcare and that agencies

14 Conditional cash transfers are more common in longer-term social protection programmes designed to promote investment in children, and where common conditions are school attendance and taking children for health visits. These types of conditions intend to promote behavior change, which is usually not a priority in an emergency.

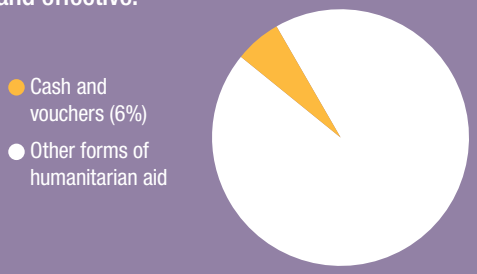
European Union Ten Common Principles For Multi-Purpose Cash-Based Assistance To Respond To Humanitarian Needs

1. Responses to a humanitarian crisis should be effective and efficient, responding to the most pressing needs of affected people and representing the best value for money.
2. Humanitarian responses require needs to be met across multiple sectors, assessed on a multi-sector basis and provided to meet basic needs.
3. Humanitarian assistance must be provided in a way that enhances protection and upholds the safety, dignity and preferences of beneficiaries.
4. Innovative approaches to meeting needs should be fostered.
5. Multi-purpose assistance should be considered alongside other delivery modalities from the outset – we need to always ask the question "Why not cash?".
6. A combination of transfer modalities and delivery mechanisms may be required depending on the nature and context of the crisis and used at various stages of the crisis – an optimum response may require them to be used in combination.
7. An appropriately detailed assessment of the capacity of markets and services to meet humanitarian needs must be carried out at the outset of a crisis, integrated within the overall assessment and regularly monitored and reviewed.
8. Agencies involved in responding to a crisis should establish, from the outset, a clear coordination and governance structure and streamline assessment, beneficiary registration, targeting and monitoring.
9. Linkages with national social protection systems need to be exploited whenever possible.
10. Accountability considerations require the use of robust impact and outcome indicators, which should be limited in number and which will be a combination of agency specific and broader indicators.

Cash transfers are growing but are still dwarfed by in-kind aid

In the last decade, more and more aid programmes have given people cash and vouchers in times of crisis.

But cash transfers and vouchers remain a small proportion of humanitarian aid, even though they're often more efficient and effective.



with shelter expertise support safe housing. In doing so, it can reduce assistance gaps in specific sectors. However, cash can enable people to meet a range of needs: it does not make sense for one aid agency to provide it for food, for another to give money for access to household goods, and so on.

Subjecting cash transfers to the same fragmentation, duplication, and lack of coordination that often characterises in-kind humanitarian assistance is a missed opportunity to better harmonise humanitarian response and free agencies' staff and resources to focus more on other important aspects of programming, such as targeting, monitoring and communicating with affected people. In Lebanon in 2014, 30 aid agencies provided cash transfers and vouchers for 14 different objectives, including winterisation, legal assistance and food. People do not divide their needs by sectors and clusters. A more logical approach is to have fewer, larger-scale interventions providing unconditional cash grants using common delivery infrastructure where possible, complemented by other forms of humanitarian aid in sectors where cash is not appropriate.

Cash transfers create opportunities for new partnerships with the payments industry, building on these actors' knowledge of how to get money to people securely. Payment companies and businesses are working with aid agencies to develop or make use of existing payment and information management solutions – ranging from large established global companies to smaller, newer and national ones. Engagement so far has tended to focus on aid agencies working with financial service providers to deliver cash, but there are opportunities for private sector roles in wider processes of registration and data management. The transparency and tracking of digital payments also offers opportunities to address donor government concerns about potential corruption and diversion, including to terrorist groups, which could hinder the expansion of cash transfer programming in some settings.

Delivering money necessitates understanding and complying with regulatory requirements, such as KYC ('know your customer') regulations, anti-terrorism legislation, ensuring data protection and knowing when to engage with the intricacies of local payment systems, and when to opt for pre-designed systems independent of them. These challenges are complex but resolvable, and should not be used as an excuse for not providing cash or utilising appropriate payment systems. This is also an area where the payments industry has a clear comparative advantage, with companies focused on navigating this complex regulatory environment to get money to people cheaply, effectively and in new places and new ways to expand their market.

State of evidence

Cash transfers are one of the best researched and most rigorously evaluated tools in humanitarian assistance. There are several challenges to getting good evidence in humanitarian settings since research and evaluation of humanitarian action often occurs in data-poor, complex and insecure environments.[15] Within these general constraints the evidence base on cash transfers is strong and growing, consisting of more than 200 evaluations and in-depth studies, including some using randomised control trials that weigh effectiveness against in-kind assistance. Humanitarian evidence is complemented by the extensive evidence base on cash transfers' contribution to poverty reduction from large-scale social protection programmes in development contexts, such as *Bolsa Familia* and *Oportunidades* in Latin America, as well as evidence on the impacts of cash grants in supporting small businesses and livelihoods in contexts as diverse as Liberia, Sri Lanka and Uganda.

The evidence suggests that, in many contexts, cash is a better way to help people and stimulate markets, and represents value for money compared to in-kind alternatives. The obvious concerns about using cash – that it might cause inflation for key goods in local markets, be more prone to abuse and corruption or diversion or more difficult to target and might be more likely to be controlled by men and so disadvantage women – are not borne out by the evidence. Cash transfers have been shown to support local businesses and markets, and people often prefer receiving it because it gives them greater choice and control over how best to meet their own needs, and a greater sense of dignity. And when people receive in-kind aid sell or trade it to procure the goods and services they most need – as, for example, 70% of Syrian refugees in Iraq have reportedly done – the difference in what they receive for it and what it costs to provide it to them is a pure waste of limited humanitarian resources.[16]

The fact that cash transfers provide access to a range of goods and services offers unique advantages from the standpoint of value for money.[17] People who receive cash

15 Knox Clarke, P. and Darcy, J. (2014) Insufficient evidence? The quality and use of evidence in humanitarian action. London: ALNAP/ODI.

16 REACH (2014) Multi-sector needs assessment of Syrian refugees in camps: Kurdistan region of Iraq assessment report. REACH Initiative.

17 Cabot Venton, C., S. Bailey and S. Pongracz (2015) Value for Money of Cash Transfers in Emergencies. DFID.

use it for the goods and services that they value most, to the extent that these are available. Aid agencies cannot easily or efficiently provide the precise equivalent of cash through in-kind approaches given the diversity of goods and services purchased and ones that lack in-kind equivalents, such as debt repayment, land rental and savings. Although some of these benefits can be realised through use of vouchers, restrictions on the vendors with which they can be used and the creation of monopolies can lead to higher prices, and beneficiaries may sell vouchers below their value in order to access cash. In Lebanon, higher prices from some voucher stores caused up to $1m to be 'lost' monthly.[18]

Cash transfers can also make limited humanitarian resources go further. International humanitarian aid is growing but it is never enough to cover needs, and climate change and continued insecurity suggest that the humanitarian caseload will grow. It usually costs less to get money to people than in-kind assistance because aid agencies do not need to transport and store relief goods.[19] A four-country study comparing cash transfers and food aid found that 18% more people could be assisted at no extra cost if everyone received cash instead of food.[20] In

18 Pongracz, S. (2015) Value for Money of Cash Transfers in Emergencies: Lebanon Case Study. DFID.

19 Cabot Venton, C., S. Bailey and S. Pongracz (2015) Value for Money of Cash Transfers in Emergencies. DFID.

20 Margolies, M. and J. Hoddinott (2014) Costing alternative transfer modalities, Journal of Development Effectiveness. DOI: 10.1080/19439342.2014.984745.

Somalia, 35% of food aid budgets went to beneficiaries, compared to 85% of cash transfer budgets.[21] As the scale of cash grows and it becomes more efficient, it will become even cheaper.

Any form of humanitarian aid is subject to risks of diversion to armed groups, corruption, theft and fraud, and cash transfers are no exception. However, evidence from fragile and conflict-affected settings finds that the risks are different but not necessarily greater compared to in-kind aid, and that these risks are manageable. In 2011, the UK National Audit Office found that cash transfers could be delivered safely and cost-effectively, and that electronic transfers may reduce fraud risks.[22] Cash transfers can be given to beneficiaries more discreetly than in-kind distributions, particularly when people receive payments electronically or can collect money inconspicuously. In Somalia, 1.5 million people were reached in response to the 2011/2012 famine, despite insecurity.

A consistent theme in research and evaluations is the flexibility of cash transfers, enabling assistance to meet a more diverse array of needs. In the Philippines, for example, people reported using the money for food, building materials, agricultural inputs, health fees, school fees, sharing, debt repayment, clothing, hygiene, fishing equipment and transport.[23] Often people spend the vast majority of cash in fairly predictable ways – during the Somalia famine, cash transfers were mainly used to buy food and repay loans. Sometimes there are surprises. In Lebanon, for example, while UNHCR provided cash to Syrian refugees to cope with the harsh winter conditions as an alternative to 'winterisation kits', most directed their additional income towards food and water.[24] It is not that they did not need fuel – it was that they needed other things more. The element of choice is critical. Rather than having aid agencies assess and decide what people most need, cash enables people to make their own choices, so greatly increasing its value. This reinforces the Panel's view that unconditional cash transfers should be used wherever possible in preference to vouchers or conditional transfers.

The evidence shows that cash in humanitarian settings can be effective at achieving a wide range of aims – such as improving access to food, enabling households to meet basic needs, supporting livelihoods and reconstructing homes. Cash allows for savings and can help families smooth their consumption.[25] People tend to increase the amount and diversity of food that they eat.[26] Cash can reduce the extent to which households resort to negative strategies to meet needs, such as dietary restrictions, child labour and dangerous work.[27] Impacts have also been reported on social capital, as people are able to repay debts, host others and contribute to ceremonies.[28] Cash impacts local economies and market recovery by increasing demand and generating positive multiplier effects.[29] In Zimbabwe, every dollar of cash transfers generated $2.59 in income (compared to $1.67 for food aid).[30] It can encourage the recovery of credit markets by enabling repayment of loans.[31] Evidence suggests that large grants increase future income.[32] In social protection programmes, cash transfers have resulted in impacts on poverty, nutrition, healthcare utilisation and school attendance.[33]

Because people can spend cash transfers in ways that they believe benefits them the most, there are fears that

21 Humanitarian Outcomes (2012) Final Evaluation of the Unconditional Cash and Voucher Response to the 2011–12 Crisis in Southern and Central Somalia, UNICEF.

22 UK National Audit Office (2011) Transferring cash and assets to the poor, Report by the Comptroller and Auditor General. HC 1587, Session 2010-2012.

23 International Federation of Red Cross and Red Crescent Societies (2014) Case Study of the Unconditional Cash Transfers component of the Typhoon Haiyan (Yolanda) Response, Philippines.

24 Lehmann, C. and Masterson, D. (2014) Emergency Economies: The Impact of Cash Assistance in Lebanon, An Impact Evaluation of the 2013-14 Winter Cash Assistance Program for Syrian Refugees in Lebanon. International Rescue Committee.

25 Hidrobo, M., J. Hoddinott, A. Margolies, V. Moreira and A. Peterman (2012) Impact Evaluation of Cash, Food Vouchers, and Food Transfers among Colombian Refugees and Poor Ecuadorians in Carchi and Sucumbíos, Final Report. IFPRI.

26 Bailey, S. and K. Hedlund (2012) The Impact of Cash Transfers on Nutrition in Emergency and Transitional Settings: A review of evidence. Humanitarian Policy Group, Overseas Development Institute.

27 Lehmann, C. and Masterson, D. (2014) Emergency Economies: The Impact of Cash Assistance in Lebanon, An Impact Evaluation of the 2013-14 Winter Cash Assistance Program for Syrian Refugees in Lebanon. International Rescue Committee.

28 See for example, Slater, R. and M. Mphale (2008) Cash Transfers, gender and generational relations: evidence from a pilot project in Lesotho. Humanitarian Policy Group, Overseas Development Institute.

29 Bailey, S. and S. Pongracz (2015) Humanitarian Cash Transfers: Cost, economic impact and value for money. Background Note for the High Level Panel on Humanitarian Cash Transfers. Overseas Development Institute.

30 Concern Worldwide (2011) 'Hard cash in hard times: cash transfers versus food aid in rural Zimbabwe'. Brief. Concern Worldwide.

31 Oxford Policy Management (2013) Citizen's Damage Compensation Programme: Impact evaluation.

32 Blattman, C., Fiala, N. and Martinez, S. (2013) The Economic and Social Returns to Cash Transfers: Evidence From a Ugandan Aid Program.

33 Hagen-Zanker, J. and C. Himmelstine (2014) What is the state of evidence on the impacts of cash transfers on poverty, as compared to remittances? Working Paper. Overseas Development Institute; Fiszbein, A. and N. Schady (2009) Conditional Cash Transfers: Reducing Present and Future Poverty. Washington, DC: The International Bank for Reconstruction and Development/World Bank.

they may 'waste it'. The evidence shows that these concerns are misplaced. Evidence from humanitarian settings and from social protection overwhelmingly demonstrates that people receiving money tend to buy what they most need and do not spend it on alcohol or tobacco or for other anti-social purposes.[34] There are inevitably some exceptions, because crises and disasters do not change the fact that there are some irresponsible people in the world, but the evidence is clear that cash is no more likely to be used irresponsibly than other kinds of assistance (which can be sold to buy other things, and often is). In the vast majority of cases, cash transfers are spent on what people most need to survive and rebuild their livelihoods.

A key question is whether cash transfers are better at achieving these benefits than other forms of assistance. The answer is that this depends on the context, the needs of those assisted and the specific benefits being examined. Several studies have found cash to be more effective than food aid at improving diet quality, but there are exceptions, as well as trade-offs between what different forms of aid achieve.[35] When agencies give in-kind aid or vouchers for a specific purpose – for example to increase consumption of fresh foods – cash may be less effective at achieving those particular objectives since people can use the money according to their own priorities and not those of the aid agency. Cash brings particular added value as a flexible and cost-effective tool to improve household welfare and meet needs according to people's own choices.[36]

On balance, the Panel's reading of the evidence is that cash is not always the best approach. Whether or not cash is the most appropriate and effective way of supporting people depends on the context and an assessment of whether people will be able to buy what they need safely in local markets at reasonable prices, and whether cash can be safely delivered. There will be moments when markets are too weak or disrupted, times when the initial response needs to be partly or fully in-kind and sectors where in-kind assistance or vouchers are needed. Nobody expects cash to replace vaccines or therapeutic feeding for malnourished children, or that money alone can enable the safe rebuilding of shelters. But the times and contexts when cash isn't appropriate are narrow and limited, and should not be used as excuses to continue providing in-kind assistance if cash becomes possible. Markets recover quickly after disasters and continue during conflicts. Aid agencies must therefore be equally nimble and flexible in switching between cash, vouchers and in-kind assistance, and finding the right combinations of assistance.

The evidence thus far on electronic payment systems for humanitarian cash payments shows that they can have higher start-up costs compared to other delivery mechanisms, but lower marginal costs over time if multiple transfers are provided or systems are used in future responses.[37] Digital payments may offer higher levels of security to both beneficiaries and agencies, as well as reduced corruption risks; provide the ability to track funds through the system; and make it easier to work at a large scale. Even though reliable digital payment systems are still limited in many of the settings where humanitarian aid is concentrated, ways to reach people with digital payments are quickly expanding (just as mobile phone penetration has increased markedly in the last decade, superseding landlines). Humanitarian agencies need to reap the benefits of these systems where they exist and be poised to support and take advantage of this expansion.

Cash can and should be complemented by efforts to supply goods that the market will not provide effectively, including public goods such as security and public health. Cash transfers can also be complemented by technical assistance, for instance in building earthquake- or flood-resistant homes. Where markets have been disrupted there may also be scope for complementary interventions to support markets or critical infrastructure (rebuilding roads and re-establishing networks for payment systems). In Nepal, Save the Children is providing storage capacity and grants to traders affected by the earthquake.

Providing cash does not and should not mean that humanitarian actors lose a focus on a key public good that they are uniquely placed to provide: proximity, presence and bearing witness to the suffering of disaster-affected populations. On the contrary, streamlining aid delivery should allow them more time to focus on exactly that. Giving people cash, therefore, does not imply simply dumping the money and leaving them to fend for themselves. People receiving cash intended to help meet shelter needs may require help to secure land rights, build disaster-resistant housing or manage procurement and contractors. Where people use cash to buy agricultural inputs this can be complemented with extension advice.

Given the strong case for cash transfers, why has it taken as long as it has for the international humanitarian system to embrace its use more fully? Part of the answer is the long tradition of governments and organisations

34 Evans, D. and Popova, A. (2014) Cash transfers and temptation goods: A review of global evidence. Policy Research Working Paper 6886. World Bank.

35 See Bailey, S. (2013) The Impact of Cash Transfers on Food Consumption – A review of evidence. Study for the Canadian Foodgrains Bank; and Hoddinott et al. (2013) Enhancing WFP's Capacity and Experience to Design, Implement, Monitor, and Evaluate Vouchers and Cash Transfer Programmes: Study Summary. IFPRI.

36 For more discussion, see Hidrobo, M., J. Hoddinott, A., Margolies, V. Moreira and A. Peterman (2012) Impact Evaluation of Cash, Food Vouchers, and Food Transfers among Colombian Refugees and Poor Ecuadorians in Carchi and Sucumbíos, Final Report. IFPRI.

37 O'Brien, C., F. Hove and G. Smith (2013) Factors Affecting the Cost-efficiency of Electronic Transfers in Humanitarian Programmes. Cash Learning Partnership.

Between cash and a hard place: the 2011 famine in Somalia

Famine was declared in Somalia on 20 July 2011. Many aid agencies had seen the famine coming as mortality and malnutrition worsened after failed rains, and Al-Shabaab had banned WFP and food aid in areas that it controlled. Market assessments suggested that, if cash was provided, markets could respond and NGOs argued that cash could be accountably delivered.

In the context of increasingly widespread and severe suffering, displacement and excess mortality, and with a clear humanitarian imperative to act, 17 NGOs delivered an unprecedented and innovative cash transfer programme. Between July 2011 and December 2012, with the assistance of UNICEF and donors, these agencies transferred $110 million to 1.5 million beneficiaries.

A rigorous evaluation concluded that the cash response was appropriate and effective within an extraordinarily difficult operating environment that required significant risk-taking by organisations and individual staff.* The programme was not problem-free and some corruption and diversion did occur (as it had previously with in-kind assistance). Even so, the vast majority of cash reached the people it was meant for, enabling them to buy desperately needed food.

Degan Ali, one of the leaders of the Somali cash response argues:

> *Despite eight years of successful cash assistance in Somalia, aid agencies and their donors were reluctant to support cash transfers. Many donor countries had enacted anti-terrorism legislation and so aid agency staff feared prosecution should cash be diverted. We fought for cash assistance, writing letters to leaders, calling meetings, and advocating with donors to support cash transfer programming. In the end, we implemented the largest NGO cash transfer programme in history. But this was done despite, rather than with the support of, the humanitarian system. It was a battle, every step of the way, and in the months it took to fight it, many thousands of people died unnecessarily.*

* Humanitarian Outcomes (2012) Final Evaluation of the Unconditional Cash and Voucher Response to the 2011–12 Crisis in Southern and Central Somalia, UNICEF.

deciding what people need, and assuming that they cannot be trusted to make sensible decisions themselves. These priorities often reflect organisational mandates and interests hard-wired into the humanitarian system. Fears that cash will be misused are deep rooted and do not simply fade away on the first sight of evidence to the contrary. Organisational inertia is also an important factor; faced with uncertainty, agencies default to familiar forms of assistance, which largely remain in-kind.

Generally, there are no explicit policies or laws that would prevent humanitarian actors from using cash transfers, with the exception of a certain amount of tied food assistance from the United States (even within those limits, the US is one of the largest funders of cash-based assistance). Counter-terrorism legislation from donor governments poses an obstacle for programming in certain contexts, but this is not unique only to cash transfers. Agencies have told us that donor requirements may also restrict the use of cash, particularly in difficult operating environments. Where these policy levers are stuck, donors and others should work to revise them, but we should not generally believe that there are legal barriers to expanding the use of cash transfers.

Therefore (further) developing the evidence base in support of cash transfers and presenting it to policy-makers is necessary but not sufficient. Leaders within governments and aid agencies must be convinced that cash can be more effective and the risks can be effectively managed, and that it can provide the same visibility and political capital as in-kind responses. They need incentives to routinely consider cash as a response option, and the expertise to identify and advocate for the best way to assist people. Most importantly, unconditional cash transfers should be presented as a conventional humanitarian response where appropriate, and donors should clearly signal their readiness to fund these appeals.

4. Where do we go now, and how do we get there?

There has been huge progress over the last ten years in the use of cash transfers in humanitarian action, and the Panel notes that this progress should not be taken for granted. The efforts that organisations are making are still in their early stages, and investments and processes of organisational change need time to bed down and be fully implemented. However, if further measures are not taken, cash transfers will not increase to the extent that they could and will replicate the humanitarian system's existing weaknesses – missing out on their transformative potential. Here we turn to how we can get to a situation where greater use of cash drives positive change within the broader system.

The twelve recommendations below are divided into three parts. Part A is about increasing the proportion of cash that is used, enabling the system to fully benefit from the advantages it brings. Part B is more technical, focusing on what steps humanitarian agencies could take to improve the way in which cash is used. Part C is how we believe the transformative potential of cash can be harnessed to produce a better, more responsive, humanitarian system. Any of the recommendations, implemented alone, would be beneficial in improving the position of cash in the humanitarian system and its responsiveness to beneficiaries; together, the Panel believes that they would enable cash to facilitate a transformation to a more efficient, effective and transparent system that better responds to the needs of beneficiaries.

A. More cash

Recommendation 1: Give more unconditional cash transfers. The questions should always be asked: *'why not cash?'* and, *'if not now, when?'*

There is clearly scope for greater use of cash and still too much inappropriate and inefficient in-kind assistance. The Panel discussed whether or not a target might help to focus attention and leadership on driving greater use of cash transfers, such as aiming to provide 50% of humanitarian assistance in the form of cash within five years, implying a move from the current $1.2–$1.5 billion to $12 billion per year. We concluded that a target didn't make sense – there are risks in either setting it too high or setting it too low, and any level would be arbitrary given the need to make context-specific decisions about the right mix of transfer modalities. However, the size of scale-up in the use of humanitarian cash transfers should be ambitious and significant – not just incremental, but an order of magnitude greater than that seen to date.

The great merit of cash is that it enables people to make their own choices about how best to meet their basic needs. Too often, cash is allocated for narrow objectives and through vouchers that determine what can be purchased. Vouchers may be a suitable response in some instances, such as when host governments are opposed to distributing money or where it is important that they be used to access specific goods where quality matters, but vouchers are not equivalent to cash and wherever possible unconditional cash transfers should be provided.

We cannot rely solely on creating a climate of flexibility for humanitarians to use cash transfers where they are appropriate. Flexibility already exists, and yet in-kind aid and vouchers continue to be used in times and places where they shouldn't be. This will require better tracking and recording of cash, voucher and in-kind responses.

Donors and aid agencies developing humanitarian responses should routinely consider cash transfers as the 'first best' response to crises. The question that should be asked is '*why not cash?*'. The onus would then be on agencies that want to provide in-kind assistance or vouchers to explain why it is needed in a particular context. Where initial in-kind assistance or vouchers are appropriate, such as in the early stages of a response to a quick-onset disaster when markets are disrupted, it often continues long after a switch to cash would have been possible. Humanitarian actors should therefore also ask *'if not now, when?'*, and regularly review the mix of in-kind and cash-based aid they provide. Donors need to ensure their compliance measures do not lead to risk aversion, but instead support efforts to test the use of cash in new operating contexts. Greater use of cash transfers reinforces the need for assessments to be less sectoral (e.g. what food do people need?) and more cross-cutting (what do people need and how can those needs best be met?). This is another area where progress needs to be accelerated.

The Panel highlighted that clear criteria for when and where cash transfers are appropriate, and for distinguishing between good and bad excuses for not using cash, are already in place in existing guidance (for example,

'Can people buy what they need safely at reasonable prices, and can cash be delivered efficiently, safely and accountably compared to in-kind assistance?'). Agencies should use these criteria to justify the use of in-kind aid or vouchers in proposals and appeals.

Recommendation 2: Invest in readiness for cash transfers in contingency planning and preparedness

Two-thirds of international humanitarian aid goes to long-term engagements of eight years or longer, such as Syria, Somalia and Pakistan, because disasters recur in the same places, like food insecurity in Somalia, or because crises are protracted, like the on-going civil war in Syria.[38] The share of spending in places with humanitarian needs lasting three years or longer is 89%.[39] Despite these long horizons, too often cash is provided far too slowly and in-kind assistance continues long after it ceases to be appropriate. Aid agencies have spent decades developing the capacity to deliver swift in-kind assistance through investments in stockpiles and logistics. Similar investments need to be made in the skills, capacities and partnerships to undertake cash assistance swiftly. As an example, the IFRC is benchmarking the speed of its cash responses against the targets it has set itself for getting in-kind assistance to people after quick-onset disasters.

Cash should be better embedded in preparedness and contingency planning processes, making responses quicker and more effective, and to ensure that cash systems are themselves resilient to emergencies. Donors need to put more resources into preparedness, including preparing social protection schemes for broader use in emergencies. This could include identifying people likely to be affected and determining how delivery systems in place could be used in a disaster response. This should be led by governments where they are sufficiently capable and accountable. Organisations are investing in their own preparedness. What is needed is more coordinated preparedness.

B. More efficient cash, delivered through stronger, locally accountable systems

Recommendation 3: Measure how much aid is provided as cash transfers and explicitly distinguish this from vouchers and in-kind aid

There needs to be much better data on the extent to which cash is used in the humanitarian system. Initiatives such as Cash Atlas from the Cash Learning Partnership are shedding light on the scale of transfers and which types of cash-based responses are taking place, but there is still a long way to go. Aid agencies and donors must know how much of their assistance goes to cash, vouchers and in-kind transfers. OCHA Financial Tracking Service data should enable more accurate analysis by establishing tags for cash, vouchers and in-kind aid, which can be cross-referenced with existing humanitarian cash transfer tracking. This will enable us to much more accurately answer the simple question 'how much humanitarian aid is provided as unconditional cash transfers?'

Recommendation 4: Systematically analyse and benchmark other humanitarian responses against cash transfers

The cost effectiveness of different types of humanitarian aid should be a key metric in getting the right mix of cash and in-kind assistance, and in getting value for money from all types of assistance. However, we are not yet able to convincingly answer the question 'how much of a humanitarian dollar ends up in people's hands when it is provided as cash, vouchers and in-kind assistance?'. Too often, too much of that dollar is absorbed by cascading overhead and operational costs in sub-contracting chains from donors to UN agencies to NGOs. Humanitarians need to get much better at analysing efficiency, and be much more transparent about costs.

Cash transfers have the potential to be delivered much more efficiently, using public and private sector capacities better and requiring fewer organisations. To drive these potential efficiency gains, donors should demand transparency on costs from aid agencies and use the percentage of the total budget that is transferred to disaster-affected people as a key indicator of cost-efficiency.

We currently do not have good data on the costs of providing cash, or other humanitarian goods and services, to crisis-affected people. This is unacceptable. Transparency around cost must not only be prioritised, but it should be a requirement. The amount that needs to be spent on accountably and effectively getting money to people will vary from context to context, and agencies should not compromise on the quality of targeting, implementation, monitoring and accountability in order to drive down costs (for example, striving to transfer at least three-quarters of every humanitarian dollar to those affected would provide an ambitious benchmark, which could be amended as stronger transparency provides better data on costs). Whatever the benchmark used, some programmes and contexts will be more expensive than others, and these costs may be justified: efficiency is not the only measurement that matters, but it is one that must be available.

38 Development Initiatives (2015) Global Humanitarian Assistance Report 2015. Somerset: Development Initiatives.

39 Ibid.

Recommendation 5: Leverage cash transfers to link humanitarian assistance to longer-term development and social protection systems

Greater use of cash offers the potential for working better and more effectively with national actors. This is a long-standing weakness in international humanitarian action that is being highlighted in the run-up to the World Humanitarian Summit. This potential partly arises from the fact that government-run social assistance schemes are increasingly cash-based. This means that governments are used to targeting people and providing cash transfers, and have set up the systems to do so. In some contexts this means that emergency cash transfers can build on and link to existing programmes, as is already happening in Kenya, Ethiopia, Pakistan and the Philippines. However, safety nets designed for one purpose (like poverty reduction) are not easily used for another (such as humanitarian response). Using them to scale up for disaster response requires planning and investment.

The need for caution is clear, particularly in conflicts where governments are involved and where governments are corrupt, predatory or abusive towards their people. However, in many contexts, caution isn't an excuse for failing to respect governments and encouraging them to fulfil their responsibilities to their citizens. This is simplest in wealthier, relatively strongly governed countries affected by natural disaster. In the Philippines, for instance, it is clear that the government should take the lead in providing assistance, including cash, to its own people. Even in conflicts, governments still have responsibilities to assist and protect their citizens, and in certain contexts there may be opportunities to encourage them to fulfil these.

Across large parts of the developing world the role of international humanitarian actors should be to support governments to put in place effective contingency plans for assisting people following disasters. (As with all types of humanitarian aid, care must be taken to ensure these governments are accountable, capable, and do not discriminate against vulnerable groups in access to humanitarian assistance.) These plans should have a large cash component, and should be linked to social assistance where appropriate. Embedding cash transfers in contingency planning does not mean compromising on the need for rigorous accounting, auditing or controls to minimise the risks of corruption or diversion. The aim should be to ensure that government systems are as transparent as international agencies in effecting cash transfers.

There is also a need for better links with development actors. There is nothing new in calling for better links between relief and development systems, and the fact that so little progress has been made suggests the problem may be intractable. But greater use of cash is an opportunity for making progress. In too many chronic and long-running crises, humanitarian action is increasingly substituting for failures of political will and development. This is soaking up the majority of scarce humanitarian resources. Development actors should be encouraged to provide long-term cash-based social assistance that could free up humanitarian resources and capacity to focus on the acute and short-term needs that the humanitarian system is best suited to meet.

Recommendation 6: Capitalise on the private sector's expertise in delivering payments

There will be more opportunities for governments and aid agencies to work with financial service providers in making payments to disaster-affected people as efficiently as possible as the scale of humanitarian cash transfers grows and private sector payment systems develop further. Doing this better requires aid agencies and payment providers to get better at talking each other's language, and concerted efforts by donors and aid agencies to establish strategic and mutually beneficial partnerships.

We believe that assessments of using the private sector should be based on their relative effectiveness: are they providing a better and more efficient service than other providers in the market? Aid agencies need to develop the right set of skills to understand and articulate their own requirements in working with the private sector. They should not expect private sector engagement to be done on a subsidised basis and must develop the skills to negotiate good deals and get the balance right between competition and partnership. This could be supported through training by payment companies or other experts, and in individual crises, by having dedicated expertise from international organisations that work on financial access and inclusion.

Experts on financial systems could be engaged to map payment systems and players in the countries that are the largest recipients of humanitarian aid and where there is a high probability that cash responses will be used more in the future. Payment companies should be engaged to help humanitarians to identify and develop, if appropriate, standards to underpin financial transactions in cash transfer programmes, such as data management and sharing.

Recommendation 7: Where possible, deliver cash digitally and in a manner that furthers financial inclusion

Where feasible, digital payment systems should be used because of their advantages for delivering accountable, secure transfers. Humanitarian interventions should link to payment systems that can further financial inclusion, though there may be trade-offs between the cost, speed and accessibility of different payment systems that need to be considered.

Donors and aid agencies should support existing financial systems and invest in scalable, interoperable platforms, rather than setting up distinct, bespoke systems. Doing so creates two valuable opportunities. First, it encourages a more level playing field for actors - including

the private sector, which may have a comparative advantage in securely delivering payments - to compete, helping to make transfer programmes more efficient and transparent. Second, investing in interoperability makes it easier for humanitarian cash transfer programmes to link with longer-term social safety nets or to promote financial inclusion.

Recommendation 8: Improve aid agencies' data security, privacy systems and compliance with financial regulations

The Panel cautions against holding cash transfers to a higher standard than other forms of assistance, which could discourage their use. However, existing cash transfer programmes have revealed worrying weaknesses in how aid agencies collect, store and protect data on beneficiaries. These problems must be addressed regardless of what type of aid is provided.

A lack of agreed standards (including for data protection) risks inhibiting engagement with the financial companies and others involved in payment delivery.

Humanitarian aid agencies are putting themselves and others at considerable risk if they do not make serious efforts to improve security, privacy and compliance with regulations. But this has not been their core business, and arguably it should not be: that is one reason why the potential benefits from partnership with private sector organisations are so significant.

Recommendation 9: Improve coordination of cash transfers within the existing system

Humanitarian cash transfers need to work better within the existing system, including having an established place in humanitarian coordination. Efforts by OCHA and others to establish a more predictable approach to coordinating cash responses are welcome, but need to be more effectively rolled out, with technical capacity embedded in Humanitarian Country Teams so that Humanitarian and Resident Coordinators can provide a strategic steer on cash transfers. In line with recommendation 11, where they are appropriate, unconditional cash transfers to cover basic needs should be central to humanitarian responses. Coordination mechanisms should play a principal role in determining the values for these cash grants, based on needs across the sectors where cash is appropriate. Clusters will need to adapt to the increased provision of unconditional cash transfers, with more focus on capacity building, standard setting and advocacy to maximise the effectiveness of cash transfers.

In the immediate term, Humanitarian Coordinators and Resident Coordinators will need to prioritise cash, and ensure that Cash Working Groups function and interact effectively with all clusters through stronger inter-cluster coordination. However, as cash cuts across sectors it reinforces the need for further progress on key aspects of the Transformative Agenda, notably joint assessments and monitoring and stronger response analysis and planning within Strategic Response Plans. Appeals, more than ever, can no longer be the shopping lists of activities that agencies are used to delivering. Cash also needs to be better embedded in pooled funding mechanisms, including the CERF and Common Humanitarian Funds.

Recommendation 10: Implement cash programmes that are large-scale, coherent and unconditional, allowing for economies of scale, competition and avoiding duplication

Rather than many organisations all trying to set up and run their own small cash programmes using different systems, the aim should be to have large-scale cash programmes to enable people to meet a range of basic needs, without duplicating programming and delivery infrastructure (i.e. with different agencies each setting up unique systems).

The Panel explored whether there should be one lead international aid agency for cash-based programming. We decided against this – creating or appointing a lead cash agency would risk replacing one problem with another, going from a lack of leadership and coordination to a single, dominant incumbent. It would also risk sidestepping national governments and other actors in designing and delivering a humanitarian response. Instead, the Panel calls for stronger coordination and leadership within existing structures, greater national leadership wherever possible, stronger partnerships with the private sector, and for driving innovation in the system through more competition to implement and deliver unconditional cash transfers. Models of large-scale cash transfers to date have been context-specific, and we need to further explore what types and combinations of actors can deliver cash most efficiently and effectively at scale.

The delivery of humanitarian cash transfers on the ground should wherever possible be competitively tendered. The aim should be for different combinations of private, public, national and international organisations to compete to run large-scale cash grants on a level playing field against clearly agreed criteria. For instance, agencies could bid to run the cash transfer programme identified in a Strategic Response Plan with a joint Humanitarian Country Team or donor board deciding who best meets set criteria and business requirements. Implementing this innovation will not be straightforward. It will require coordination between donors and humanitarian leadership to develop the details of how it would work, and there is a risk of developing ill-defined or unnecessarily complex

calls for proposals that favour a small set of actors without promoting competition. Further input from private sector actors with expertise in managing large scale payments is needed to set the criteria and business requirements for delivering payments. Given organisational inertia, setting up and testing this competitive mechanism for delivering cash grants requires a strong, coordinated demand from donor governments.

Encouraging innovation through competition to deliver cash transfers should take place on the basis of agreed criteria and clear business requirements, which should be developed drawing on the skills and expertise of both humanitarian and private sector payment actors. Key criteria for delivering cash transfers could include:

- Scale – A programme to cover the target population
- Speed – How quickly cash can be in the hands of the poor
- Regulation – Adherence to relevant national and international rules, including know your customer (KYC)
- Privacy – Adherence to data protection standards
- Safety – Strong risk management procedures and a complete digital audit trail
- Efficiency – Able to deliver a high percentage of total value to recipients, not overheads
- Accuracy – High standards for analysis, targeting, monitoring and protection
- Transparency – Systems that are accountable and participatory
- Coordinated – With the HCT, cluster system and UN appeals process
- Aligned – Working effectively with governments and national civil society (where appropriate)
- Principled – Meeting core standards (e.g. Sphere and the Common Humanitarian Standard)
- Monitored – Sufficient monitoring and evaluation to inform future programming

C. Different funding to transform the existing system and open up new opportunities

Recommendation 11: Wherever possible, make humanitarian cash transfers central to humanitarian crisis response as a primary component of Strategic Response Plans, complemented by in-kind assistance if necessary

The Panel recommends that, for all appeals where cash transfers are appropriate, cash transfers should be the first and main budget line item within the Strategic Response Plans and the associated appeals. This will constitute a large-scale, unconditional cash transfer to affected households designed to meet basic needs. The 'cash budget line' can be supplemented by support services and sector-specific voucher and in-kind aid, the rationales for which should continue to be clearly justified with evidence. Humanitarian Country Teams should periodically review the mixture of aid used, with the burden of proof on arguments for continuing to give in-kind or sector-specific aid. Humanitarian Coordinators and Humanitarian Country Teams need to provide strong leadership to drive this process, and donors should clearly signal their readiness to finance such grants.

This combination of embedding large-scale cash programming as a central feature in appeals and Strategic Response Plans and competition to deliver cash transfers, as outlined in Recommendation 10, will enable new partnerships to deliver humanitarian impact and hence encourage innovation and efficiency. At present, humanitarian appeals processes do not solicit competitive calls for proposals. Unless this changes, we are unlikely to generate new ways of working that leverage the transformative promise of cash transfers.

As well as better meeting the needs of beneficiaries and reducing costs, this approach would improve transparency. It would allow clear measurement of the proportion of responses conducted as cash, highlight the remaining in-kind interventions, facilitating discussion about their appropriateness, and drive the existing system towards one based more on cash. Tracking the value of cash grants, overall programme costs and the number of beneficiaries would bring more clarity on the cost of delivery and the proportion of aid going to beneficiaries, better enabling comparison with other modalities.

Recommendation 12: Finance delivery of humanitarian cash transfers separately from assessment, targeting, and monitoring

For cash transfers to be more efficiently and effectively implemented, donors also need to look more broadly at how they fund humanitarian action. At the moment, budgets and the overheads needed to maintain aid agencies' organisational presence rely on the overall value of a programme. The costs of activities such as targeting, analysis and monitoring are wrapped up in the overall programme costs. This means that agencies have both a programmatic and a financial incentive to develop their own systems for these processes as well as to deliver (including cash transfers) directly, which increases costs through duplication. It also generates conflicts of interests, as the same agencies that are financially dependent on delivering programmes, are responsible for assessing the need for those programmes and for monitoring their effectiveness.

Providing large-scale cash grants to meet a range of basic needs offers opportunities to move away from this system and towards activity-based funding where, rather than bundling activities together into a programme, agencies are funded for the activities they carry out. So while one organisation could be funded to manage a payment system in partnership with the private sector (or payments companies could be contracted directly by donors), other organisations could be funded to fulfil tasks such as assessment, targeting, monitoring, and accountability. Separately and explicitly funding these critical but often under-resourced, poorly-executed and challenging activities can improve performance and, through better performance, deliver more help to those in need at the same or lower cost. At a minimum, funding by activity would promote transparency on the actual costs of the different aspects of the humanitarian system, and would mitigate some of the conflicts of interest built into the current system. At best, this approach would ensure fairer and more accurate targeting of assistance to those who need it most and better monitoring and adjusting of programmes to respond to changing needs.

5. Who should do what next?

Section 4's recommendations are interlocking: they need to happen together and require action from donors, aid agencies and governments for the full transformative potential of cash to be realised. As things stand, the use of cash is likely to continue to grow, but it will remain a niche form of aid, and be delivered inefficiently within the existing organisational status quo of silos that encourage duplication and fragmentation. The use of cash should grow hand in hand with better preparedness, leading to greater speed, achieved partly through better and stronger partnerships with the private sector. Taking this agenda forward effectively will require donor coordination and senior-level engagement and leadership across humanitarian organisations and the private sector.

A. Donors

Work to embed cash within existing systems is welcome, and this work must continue. Donors should more systematically hold the organisations they fund to account for asking and answering the questions '*why not cash?*' and '*if not now, when?*'. These questions should be included in proposal formats and business systems.

Donors should also push the organisations they fund to use unconditional cash transfers unless there are good and clearly explained reasons for not doing so. An agency's mandate should not be a sufficient reason, on its own, for not investing more in cash transfer programming. Donors also need to support agencies to develop the flexibility to switch between cash and other types of humanitarian assistance and maintain the capacity to deliver in-kind assistance when it is appropriate.

Donors should review their risk management, auditing and accounting procedures to ensure that compliance requirements are not more onerous for cash than for in-kind assistance. This can lead to risk aversion and agencies opting for the traditional delivery methods. Instead, donors should show willingness to share risk by encouraging the testing and use of cash in new operating contexts, thereby driving the expansion of cash transfers.

Where donors can work with disaster-affected governments in a principled and accountable manner, they should put in place systems to directly fund them to respond to disasters with cash when their own capacities have been overwhelmed, and where national systems can still be used accountably and effectively.

In addition, cost-effectiveness (including cost efficiency) should become a more central metric by which we evaluate humanitarian action. Donor governments should insist on greater transparency around costs and budgets, including asking all agencies to report on the percentage of total project value provided to crisis- and disaster-affected people for both cash and in-kind assistance. Again, this should be written into contract and reporting requirements, and we must continue to recognise that context matters: at some time and in some places, higher costs will be justified.

Donors, in turn, can play an important role by funding humanitarian action differently. A shift to activity-based programming, as outlined in recommendation 12, will reduce the incentive for agencies to compete to deliver resources and allow them to focus on other, often neglected areas of specialisation where their comparative advantage and value-added lies, and which are too often under-resourced: targeting, accountability to affected populations and protection. Donors should support this change, signalling that they are able and willing to financially support cash-based programming and more explicitly and adequately fund these normative functions.

B. Humanitarian agencies

The Panel believes that leadership from the Emergency Relief Coordinator and donors should drive consolidated, coherent cash programming with large-scale unconditional grants to cover a range of basic needs. This should replace a patchwork of grants, vouchers and in-kind aid for different sectors from actors vying to use their own delivery infrastructure. Consolidating the implementation of cash transfer responses with fewer organisations also requires discipline and coordination on the part of donors and self-discipline on the part of aid agencies to let those best-placed in particular contexts lead cash transfer responses.

Realising this ambition requires that OCHA and the new Emergency Relief Coordinator continue to prioritise bringing cash more systematically into the formal coordination system. Humanitarian Coordinators need the

knowledge, skills and confidence to drive greater and more coherent use of cash transfers.

Expanding the use of cash transfers reinforces the need for faster progress on key aspects of the UN's Transformative Agenda, particularly in relation to joint assessments and monitoring, stronger response analysis and strategic planning, better coordination across sectors, and appeals for funding that reflect those strategies and are not shopping lists.

For cash transfers to be delivered when they are most needed, agencies and governments must work together to embed the use of cash transfers in preparedness and contingency planning. Donors should support these investments.

Ultimately, lasting change requires further work to pin down the details of how calls for proposals to manage humanitarian cash transfers, as advocated here, will be funded and managed. This includes developing the criteria to judge proposals, and thinking through how these proposals can integrate with existing funding mechanisms and appeals processes. The run-up to the World Humanitarian Summit, the start of a new Emergency Relief Coordinator's term, and the High-Level Panel on Humanitarian Financing present clear and immediate opportunities to explore solutions.

Humanitarian organisations must address weaknesses in how they collect, store and protect data on beneficiaries, regardless of what kind of aid is being provided.

C. The private sector

To realise the gains in efficiency the Panel has identified, donors and others in the humanitarian system must leverage the skills and capacities of the private sector. This will entail aid agencies investing more in their own skills and capacities to work effectively with the private sector; it will also require the private sector to make a compelling proposition for safe, reliable, effective delivery of cash in humanitarian settings.

Much as the onus is on humanitarians to articulate their business requirements for humanitarian cash transfers, the private sector must articulate to donors and the humanitarian system the tools, procedures, and processes it requires to make good on its comparative advantage in making payments, navigating regulatory regimes and making the best use of fast-moving technological innovations and data.

To this end, the Panel believes that a move to competitively-awarded calls for proposals to deliver humanitarian cash transfers will drive innovation and enable new, innovative and dynamic partnerships. It is essential that the private sector stands ready to engage with this opportunity.

D. All of us

The Panel views its report and recommendations as a key input into the World Humanitarian Summit, and advocates that the WHS strongly endorses the message that cash transfers generally and unconditional cash transfers in particular are an essential means to improve humanitarian action and the humanitarian system. This implies not simply a greater use of cash transfers within the existing humanitarian system but a move to large-scale grants for cash programming as the primary budget line in Strategic Response Plans to be delivered by open, competitive tender.

The Panel will leverage the efforts of the World Economic Forum Humanitarian Affairs Council by promoting efforts to prepare for cash transfers through understanding and mapping payment systems. It will feed its findings on efficiency and obstacles to financing cash transfers into the High-Level Panel on Humanitarian Financing, with the message that the potential efficiency gains of cash transfers should be used to make resources go further, not reduce them.

The main audience of this report is the wide range of actors that comprise the humanitarian system, and which can shape better humanitarian responses. These include national governments, which can dedicate resources to preparing for and opting for cash responses when these are the best way forward; national civil society organisations, which work closely with people affected by crisis and disaster and understand local conditions; UN agencies and NGOs with growing expertise in embedding cash within their organisations; and the payments industry.

All of these actors – all of us – need to deliver much more cash transfers to people, more quickly and more efficiently and in ways that give people in the midst of crisis greater dignity, choice and control over their lives.

6. Annexes

Annex 1: Composition of the High Level Panel on Humanitarian Cash Transfers

Name	Organisation	Title
Owen Barder (Chair)	Center for Global Development	Senior Fellow and Director for Europe
Chris Blattman	Columbia University	Associate Professor of International and Public Affairs and of Political Science
Lindy Cameron	Department for International Development (DFID)	Director Middle East, Humanitarian and Conflict
Jan Egeland	Norwegian Refugee Council	Secretary General
Mohamed Elmi	National Assembly of Kenya	MP for Tarbaj Constituency
Michael Faye	Segovia and GiveDirectly	Chief Executive Officer and Co-Founder, Segovia Technology, and Co-Founder and Executive Chairman, GiveDirectly
Jacquelline Fuller	Google.org	Director
Marcia Lopes	Independent	Consultant
James Mwangi	Equity Bank, Kenya	Chief Executive Officer and Managing Director
Tara Nathan	Mastercard	Executive Director, Public Private Partnerships
Andrew Natsios	Texas A & M University	Director of the Scowcroft Institute of International Affairs and Executive Professor
Toby Porter	HelpAge International	Chief Executive Officer
Claus Sorensen	European Commission's Directorate-General for Humanitarian Aid and Civil Protection (ECHO)	Director General
Jane Waterman	International Rescue Committee	Executive Director, UK and Senior Vice President, Europe
Lauren Woodman	Nethope	Chief Executive Officer

The Overseas Development Institute served as the Panel Secretariat, comprised of Wendy Fenton (Secretariat Lead), Sarah Bailey (Secretariat Manager and Technical Expert), Paul Harvey (Technical Expert), Rachel Slater (Technical Expert) and Simon Maxwell (Advisor).

Annex 2: Persons consulted for the High Level Panel on Humanitarian Cash Transfers

First name	Last name	Organisation
Erik	Abild	Norwegian Refugee Council
Ernest	Achtell	DFID Kenya
Degan	Ali	ADESO
Sara	Almer	Cash Learning Partnership
Stella	Atiti	NRC
Mark	Banbury	Plan International
Jon	Brause	USAID
Katrina	Burgess	Mission of Canada to the UN
Dale	Buscher	Women's Refugee Commission
Courtenay	Cabot Venton	Independent
David	Calef	FAO
Alexandre	Castellanos	ECHO
Alissar	Chaker	UNDP Syria
Isobel	Coleman	United States Mission to the United Nations
Olivia	Collins	Independent
Erin	Collinson	Center for Global Development
Annalisa	Conte	World Food Programme
Kenn	Crossley	World Food Programme
Paul	Currion	Independent
Pamela	Dale	UNICEF Somalia
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Fernando	Delás	Western Union
Emma	Delo	IFRC
Kimberly	Deni	World Food Programme
Geraud	Devred	ICRC
Isabella	Dhaudt	ECHO
Agnes	Dhur	ICRC
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Casey	Dunning	Center for Global Development
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George	Fenton	World Vision International
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Ugo	Gentilini	World Bank
Silvana	Giuffrida	World Food Programme
Ernesto	Gonzalez	World Food Programme Regional Bureau

(continued)

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David	Guillemois	Axion
Ravi	Gurumurthy	International Rescue Committee
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Jim	Harvey	World Food Programme
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Mark	Henderson	Norwegian Refugee Council
Trey	Hicks	Senate Committee on Foreign Relations
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David	Johnson	World Food Programme
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Matthew	Keyes	ECHO
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Jyl	Kuczynski	US Department of State / PRM
Raj	Kumar	Devex
Jon	Kurtz	Mercy Corps International
Carla	Lacerda	Save the Children
John	Lamm	USAID / Food for Peace
Massimo	Larosa	ECHO
Romano	Lasker	OCHA
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Andrea	Lindgren	US Department of State / PRM
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Regina	Mackenzie	USAID / Food for Peace

(continued)

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Peter	Muhaugi	IFRC
Sara	Murray	Mercy Corps
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Bitange	Ndemo	Government of Kenya
Solomon	Ngari	Australian Department of Foreign Affairs and Trade
Bessie	Nikhozi	Concern worldwide
Tahir	Nour	World Food Programme
Larry	Nowels	The William and Flora Hewlett Foundation
Anita	Oberai	USAID / Food for Peace
Michael	Ochieng	Cash Learning Partnership
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Samora	Otieno	DFID Kenya
Gareth	Owen	Save the Children
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Larissa	Pelham	Oxfam
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Emma	Petela	GK Strategy
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(continued)

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Radha	Rajoka	International Rescue Committee
Mahadevan	Ramachandran	World Food Programme
Philip	Reed	Mission of the UK to the UN
Donal	Reilly	Catholic Relief Services
Breanna	Ridsdel	World Humanitarian Summit
Stephanie	Roberson	Oxfam
Mamta	Rodrigues	Visa
Andres	Rodriguez	World Food Programme
Enrique	Rueda-Sabater	Boston Consulting Group
Doug	Sabo	Visa
Jago	Salmon	UNDP
Susanna	Sandstrom	World Food Programme
Graham	Saunders	IFRC
Beth	Schwanke	Center for Global Development
Satwik	Seshasai	Segovia
Anne	Shaw	USAID / Food for Peace
Paveenah	Singh	Visa
Gabriel	Smith	Independent
Kokoevi	Sossouvi	Independent
Barbara	Span	Western Union Foundation
Paul	Spiegel	UNHCR
Sophia	Swithern	Development Initiatives
Sophia	Tait	Western Union
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Ruco	VanDer Merwe	Food Security Cluster Somalia
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Allan	Waititu	Equity Bank
Peter	Walker	Chatham University
Helen	Wedgwood	World Food Programme
Franck	Wiebe	Center for Global Development
Shannon	Wilson	USAID / Food for Peace
Hannah	Wright	Western Union
Annette	Wulf	Welthungerhilfe
Ellyn	Yakowenko	Action Contre La Faim
Lynn	Yoshikawa	Independent
Mercy Corps Democratic Republic of Congo		
Attendees of CaLP and IFRC cash coordination workshop in Geneva		

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