



Council of the  
European Union

Brussels, 11 November 2016  
(OR. en)

14389/16

COHAFA 68  
DEVGEN 248  
ALIM 19  
ONU 125

**COVER NOTE**

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From: Secretary-General of the European Commission,  
signed by Mr Jordi AYET PUIGARNAU, Director

date of receipt: 10 November 2016

To: Mr Jeppe TRANHOLM-MIKKELSEN, Secretary-General of the Council of  
the European Union

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No. Cion doc.: SWD(2016) 353 final

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Subject: COMMISSION STAFF WORKING DOCUMENT Evaluation of the Use of  
Different Transfer Modalities in the European Commission's Humanitarian  
Aid Actions 2011-2014

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Delegations will find attached document SWD(2016) 353 final.

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Encl.: SWD(2016) 353 final



Brussels, 9.11.2016  
SWD(2016) 353 final

**COMMISSION STAFF WORKING DOCUMENT**

**Evaluation of the Use of Different Transfer Modalities in the European Commission's  
Humanitarian Aid Actions 2011-2014**

## STAFF WORKING DOCUMENT

### Evaluation of the Use of Different Transfer Modalities in the European Commission's Humanitarian Aid Actions 2011-2014

#### Section 1 Executive Summary

In the last 10 years the humanitarian system has gradually shifted from a pure in-kind support to affected people in emergencies and crises, to include also transfers of cash and vouchers. Cash, vouchers and in-kind support are different so-called 'transfer modalities' used in humanitarian response.

In the last few years the European Union has pursued and encouraged an increased use of the cash modality in its humanitarian response, as this brings about more dignity, choice and flexibility to the beneficiaries. Furthermore, it has a potential of greater efficiency, value for money, and ultimately improved effectiveness.

The concept of Multi-Purpose Cash Transfers (MPCT) emerged in the last couple of years in the Middle East, where disaster-affected populations have a high diversity of 'basic needs', which can best be met through cash transfers.<sup>1</sup> MPCTs can, however, only be used where the required goods and services are available on the local markets. Thus, specific additional needs may require the delivery of supplementary in-kind transfers and services, referring to e.g. protection, health, nutrition and sanitation needs.

According to many humanitarian experts and practitioners, the overall use of cash-based interventions is still underexploited and should be scaled up from the current level of below 10% in order to further improve cost efficiency and cost effectiveness of humanitarian aid delivery.<sup>2</sup>

The current document is entirely based on an external, independent evaluation on the use of different transfer modalities (cash transfers, vouchers, in-kind transfers and combined modalities) in the Commission's humanitarian aid actions, covering the period of 2011-2014. The purpose is to identify opportunities to improve cost effectiveness and cost efficiency of the Commission's humanitarian aid operations by an optimal use of the different transfer modalities, and also to provide guidance on how to advocate towards other humanitarian donors. Thus, the evaluation focuses on cost efficiency and cost effectiveness of the use of different transfer modalities in Commission-funded humanitarian actions, and the results will feed into the Commission's upcoming comprehensive evaluation on humanitarian aid. Impediments or risks linked to individual modalities are not the topic of this evaluation.

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<sup>1</sup> Council Conclusion on Common Principles for Multi-Purpose Cash-Based Assistance to Respond to Humanitarian Needs can be found at <http://data.consilium.europa.eu/doc/document/ST-9420-2015-INIT/en/pdf>

<sup>2</sup> [Doing cash differently, How cash transfers can transform humanitarian aid \(Overseas Development Institute, 2015\)](#)

The external evaluation<sup>3</sup> was carried out between November 2014<sup>4</sup> and January 2016, and draws on multiple sources of evidence including project data, interviews, electronic surveys, field trips and a literature review. The analysis aimed at covering all humanitarian sectors (e.g. Food Assistance, Health, Protection, Water & Sanitation, Shelter). However, as it showed that data was insufficient for other sectors than Food Assistance, the main findings and conclusions are first of all relevant for Food Assistance. Some of them are likely to be relevant also to other sectors, and further evidence gathering will be carried out once data from cash-based projects in these other sectors is available.

The key conclusions of the external evaluation are the following:

- In comparable contexts cash transfers are more cost efficient than other transfer modalities, as cash involves lower distribution and administrative costs;
- The scale of projects is a key driver of cost efficiency, not the least for cash transfers, as (fixed) overhead costs will be lower for each unit at a larger volume;
- Multi-Purpose Cash Transfer (MPCT), which allows meeting a variety of basic needs of the beneficiaries, can potentially lead to cost efficiency gains when compared to the use of cash transfers in a ‘business as usual’ approach. Additional efficiency gains can be reasonably expected from a more coordinated MPCT.
- Despite the fact that the overall use of cash transfers has increased, the use of MPCT remains limited, which could be explained by the fact that the concept was recently introduced, and that the broader humanitarian system has not yet been able to adapt to MPCT (e.g. specific sector orientation prevails);
- There are strong arguments, relating e.g. to cost effectiveness, for integrating emergency cash transfers with social safety nets<sup>5</sup> of the beneficiary countries;
- The Commission has been at the forefront of advocacy and capacity building for cash and voucher transfers. It is recognised as an effective advocate for cash, and an ally and opinion former at national and global levels, by which it has created an EU added value.

Recommendations to the Commission focus on:

- Further investigating and promoting coordinated approaches to deliver cash grants that are designed to meet a range of basic needs (MPCT);
- Developing the capacity of the humanitarian system to deliver cash transfers at scale;

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<sup>3</sup> Carried out by Analysis for Economic Decision S.A. (ADE)

<sup>4</sup> To be noted is that the evaluation was launched in November 2014, prior to the adoption of the Commission’s Better Regulation Guidelines, i.e. at a time when the new requirements of those guidelines had not yet come into force.

<sup>5</sup> Generally, the social safety net is a collection of services provided by the state or other institutions such as friendly societies, including welfare, unemployment benefit, universal healthcare, homeless shelters, and sometimes subsidized services such as public transport, which prevent individuals from falling into poverty beyond a certain level.

- Introducing systematic Commission-internal analysis of cost efficiency and cost effectiveness, in order to support decision making and strengthen the evidence base for promoting cash transfers<sup>6</sup>.

The Steering Committee – that supervised the implementation of the evaluation contract and was composed of representatives of DG ECHO, the Cash Learning Partnership (CaLP) and the UK Department for International Development (DfID) – agrees with the key conclusions and recommendations made, which have helped the Commission move forward with the implementation of cash-based assistance.

## Section 2 Introduction

### • *Purpose of the evaluation*

In the last 10 years the humanitarian system has gradually shifted from a pure in-kind support to affected people in emergencies and crises, to include also transfers of cash and vouchers. Cash, vouchers and in-kind support are different so-called ‘transfer modalities’ used in humanitarian response.

The overall purpose of this exercise was to have an independent assessment – based on an external, independent evaluation – of the use of these transfer modalities in humanitarian actions funded by the Directorate-General for Humanitarian Aid and Civil Protection (DG ECHO). The evaluation has a strong focus on learning and will feed into the upcoming comprehensive evaluation on Humanitarian Aid (2016-2017).

The evaluation results will be used for:

- a) Identifying possible measures for the Commission to undertake in cooperation with its implementing partners to improve the efficiency and effectiveness of humanitarian actions by means of an appropriate use of different transfer modalities, and to provide inputs for a future strategy on such modalities;
- b) Providing guidance on how to advocate towards other humanitarian donors on how to apply and adapt the different transfer modalities in different contexts, and on the how this could imply an improved humanitarian response;
- c) Delivering inputs on how to improve monitoring arrangements for funded projects, to allow for a more accurate and consistent yearly analysis and reporting.

### • *Scope of the evaluation*

The evaluation focuses on cost efficiency and cost effectiveness of the use of different transfer modalities in Commission-funded humanitarian actions, and the results will feed into the Commission’s upcoming comprehensive evaluation on humanitarian aid. Furthermore, it

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<sup>6</sup> This recommendation has already been partially addressed through changes to the Single Form in mid-June 2016, which features a new drop down menu distinguishing between cash, in-kind, voucher, and MPCT, including how much is being spent on which modality. This will provide the Commission with a basis to better analysing efficiency, and – as far as possible – how much money actually gets through to the beneficiary.

assesses the relevance to the needs of crisis-affected people, and the coherence to relevant humanitarian aid policies and guidelines. It examines the use of cash transfers, vouchers, in-kind transfers and combined modalities, as funded worldwide by the Commission during the period of 2011-2014. However, impediments or risks linked to individual modalities are not the topic of this evaluation. To be stressed is that this evaluation focuses on **methods** of aid delivery, i.e. it will not provide overall statements on e.g. effectiveness with reference to the overall objective<sup>7</sup> of the Commission's humanitarian aid interventions. Instead, it should assess the appropriateness of the Commission's use of Transfer Modalities, how it could improve, and how the Commission can trigger systemic impacts by influencing other actors to apply a sound, context-adapted mix of transfer modalities. Thus, it will provide important inputs for the Commission's upcoming comprehensive evaluation on humanitarian aid, which will provide overall statements on all evaluation issues. The purpose of the Commission's policy on Transfer Modalities is to impact on the global humanitarian system in terms of improved cost-efficiency and cost effectiveness, which corresponds to its **EU added value**. However, considering the nature and purpose of the evaluation, and the fact that the EU added value is intrinsic to the evaluation subject, no specific question on this issue is included. Nevertheless, by confirming the relevance and effectiveness of the evaluation subject, one can also draw conclusions on its EU added value.

The following six main tasks were addressed<sup>8</sup>:

1. **Comparison of Cost efficiency (cost per output) between the modalities.** Includes (but is not restricted to) the Total Cost-Transfer Ratio (TCTR), which is the ratio of the total cost of a funded action to the value of transfers received by the beneficiaries.
2. **Comparison of Cost effectiveness (cost per outcome) between the modalities.** In this context, "Cost effectiveness" is considered as the relative cost of achieving a desired outcome (as identified in the logframe<sup>9</sup> of funded projects).
3. **Multi-purpose versus sector-specific cash transfers.** Explores the qualitative aspects of efficiency and effectiveness of the use cash transfers for multi-purpose actions, where one transfer modality is used to address multiple needs, versus the use of transfers (any or combined) restricted to a specific sectorial need.
4. **Driving factors conditioning the use of transfer modality.** Examines the rationale and the approaches used by the Commission's partners to choose transfer modality, in particular the key determinants for modality selection.

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<sup>7</sup> To provide a needs-based emergency response aimed at preserving life, preventing and alleviating human suffering and maintaining human dignity wherever the need arises if governments and local actors are overwhelmed, unable or unwilling to act.

<sup>8</sup> Based on the Terms of Reference for the external evaluation

<sup>9</sup> All project proposals submitted by the Commission's humanitarian implementing partners must include a logframe, explaining how the actions proposed shall lead to the achievement of the objectives set.

5. **Social Transfer and cash-based intervention.** Explores to what extent existing social transfers and safety nets have been taken into account in humanitarian actions funded by the EU, if it is relevant to establish links between them, and if the Commission has provided sufficient strategic guidance and technical tools/support to partners to take into account social transfer programmes in their projects.
6. **Accountability and cross-cutting issues.**  
Examines to what extent the use of transfer modalities is coherent with relevant policy guidelines; addressing the needs of the most vulnerable people; impacting on protection of beneficiaries. Furthermore, it should assess to what extent the Commission has been successful in influencing other actors to use cash-based assistance (i.e. for the purpose of improving the efficiency of the humanitarian system), and in Linking Relief, Rehabilitation and Development (LRRD).

To be stressed is that cash-based assistance is not restricted to the Humanitarian Food Assistance (HFA) and Nutrition sectors, and the external evaluators made an attempt to carry out an analysis of the other humanitarian sectors (e.g. Health, Protection, Water & Sanitation, Shelter). However, as it showed that data was insufficient for other sectors than Food Assistance, the main findings and conclusions are first of all relevant for Food Assistance. Some of them are likely to be relevant also to other sectors, but further evidence gathering has to be carried out once data from cash-based projects in these other sectors are available.

### Section 3 Background to the initiative

The legal basis for Humanitarian Aid is provided by Article 214<sup>10</sup> of the Treaty on the Functioning of the European Union, and the Humanitarian Aid Regulation (Regulation (EC) No 1257/96)<sup>11</sup>. The **objective** of EU Humanitarian Aid is outlined in this legislation, and could – for evaluation purposes – be paraphrased as follows:

*From a donor perspective and in coordination with other main humanitarian actors, to provide the right amount and type of aid, at the right time, and in an appropriate way, to the most vulnerable people affected by natural and/or manmade disasters, in order to save lives, alleviate suffering and maintain human dignity.*

Furthermore, the European Consensus on Humanitarian Aid<sup>12</sup> states that: *Whenever possible, without unduly disrupting markets, aid including food aid, should draw on local and regional resources and procurements. Drawing on such resources and procurements not only avoids additional environmental and financial costs, but also involves local capacities and promotes the local and regional economy. Innovative modalities for aid delivery, including non-commodity based approaches (such as cash and vouchers), should also be considered (Art. 35).*

<sup>10</sup> <http://www.lisbon-treaty.org/wcm/the-lisbon-treaty/treaty-on-the-functioning-of-the-european-union-and-comments/part-5-external-action-by-the-union/title-3-cooperation-with-third-countries-and-humanitarian-aid/chapter-3-humanitarian-aid/502-article-214.html>

<sup>11</sup> <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:1996:163:0001:0006:EN:PDF>

<sup>12</sup> [http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:42008X0130\(01\)&from=EN](http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:42008X0130(01)&from=EN)

Over the last 25 years, humanitarian crises have increased in number, complexity and severity, now affecting 250 million people. This, in combination with limited and stagnant resources, pushes the global humanitarian system to become more effective and efficient. The Commission is a reference humanitarian donor that promotes the Humanitarian Principles<sup>13</sup>. By its mandate, structure and role in the global humanitarian system, the Commission is in a unique position to contribute to an overall relevant, effective, efficient and coordinated response to humanitarian crises worldwide, which is also the EU added value of its intervention.

The Commission funds humanitarian aid actions that are implemented by humanitarian partners on the basis of framework agreements. These actions cover assistance, relief and protection on a non-discriminatory basis to help people in third countries, particularly the most vulnerable among them. Complementary to the funding of humanitarian actions is policy development, by which the Commission strives to improve its own operations, but also to influence other humanitarian actors to apply good practice and the humanitarian principles in order to achieve a better functioning of the humanitarian system.

Cash, vouchers and in-kind support are different so-called ‘transfer modalities’ used in humanitarian response. An increasing number of Commission-funded projects include the distribution of cash and vouchers (hereafter called cash-based interventions) to final beneficiaries. An external evaluation<sup>14</sup> of cash and voucher programmes was commissioned by the Commission in 2008, which concluded that the programmes were successful in reaching their objectives, as well as offering greater choice to beneficiaries and maintaining their dignity. Subsequent case studies and research have further demonstrated the effectiveness of cash and voucher programming in a variety of contexts and sectors (i.e. not limited to HFA).

Following a recommendation from the evaluation, the Commission developed **Funding Guidelines** for cash and vouchers in 2008. With these guidelines, the Commission’s partners were encouraged to consider using more cash and vouchers in humanitarian interventions, particularly in food assistance. It should be noted that the Commission policies do not advocate for the preferential use of either modality. Several studies, including recent randomized control studies, have demonstrated that a single modality is not necessarily appropriate for all contexts or objectives<sup>15</sup>. Therefore, the guidelines stress that – for the selection of the appropriate transfer modality – multiple contextual factors must be taken into account, including market analysis; technical feasibility; security of beneficiaries, agency staff and communities; beneficiary preference; needs and risks of specific vulnerable groups (such as pregnant and lactating women, the elderly, child headed households etc.); protection (safety and equality in access), gender concerns (different needs and vulnerabilities of women, men, boys and girls) and cost effectiveness and cost efficiency.

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<sup>13</sup> [http://ec.europa.eu/echo/who/humanitarian-aid-and-civil-protection/humanitarian-principles\\_en](http://ec.europa.eu/echo/who/humanitarian-aid-and-civil-protection/humanitarian-principles_en)

<sup>14</sup> [http://ec.europa.eu/echo/files/evaluation/2008/cash\\_evaluation\\_report.pdf](http://ec.europa.eu/echo/files/evaluation/2008/cash_evaluation_report.pdf)

<sup>15</sup> Hodinott J., 2013 - Enhancing WFP’s Capacity and Experience to Design, Implement, Monitor, and Evaluate Vouchers and Cash Transfer Programmes: Study Summary of the four randomized control Studies conducted by IFPRI.



The funding guidelines were revised in 2013<sup>16</sup>, mainly for two reasons:

- a. To expand, as appropriate, the use of cash-based interventions to other sectors, beyond HFA;
- b. To update the guidelines following the 2013 review of the Financial Regulation that provides further scope for the expansion of cash programming (*Financial Regulation Art. 137, and Implementation Rules Art. 210*), in particular with the removal of the EUR 100,000 ceiling for unconditional cash grants to the Commission's **implementing partners**. Furthermore, the ceiling for financial support to **end-beneficiaries** was increased from EUR 10,000 to EUR 60,000 in principle<sup>17</sup>, and allows financial support to end-beneficiaries to be the primary aim of the action.

The revision also included updates on a series of tools, and reflected progress made around the use of cash and vouchers.

In June 2015, the Council of the European Union<sup>18</sup> adopted **Conclusions on '10 Common Principles for Multi-Purpose Cash-Based Assistance'**<sup>19</sup>. The principles were developed to guide donors and humanitarian partners alike on how best to work with multi-purpose assistance. They stress the efficiency and effectiveness aspects and recall key issues such as the need to uphold the humanitarian principles and to ensure accountability, and recognize the importance of context-specific solutions and the need to select the delivery modality that suits best a specific situation. The principles introduce the notion of a humanitarian response across sectors to address basic needs, with maintained dignity, flexibility and choice for the beneficiaries. They note the implications of such an approach for programme design, which should involve an enhanced coordination among actors and an improved targeting. The principles also make the link with longer term resilience building and national social protection systems. The Council Conclusions provide a political endorsement for the common principles, serve as a tool for advocacy towards other donors and the Commission's partners, and paved the way for the World Humanitarian Summit (WHS) that took place in May 2016 in Istanbul. The 'Grand Bargain'<sup>20</sup> was launched at the WHS, which has a strong focus on improving the efficiency global humanitarian system, of which an increased use of cash-based transfers is a main component.

According to many humanitarian experts and practitioners, the overall use of cash-based interventions is still underexploited and should be scaled up from the current level of below

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<sup>16</sup> Thematic Policy Document n° 3 - Cash and Vouchers: Increasing efficiency and effectiveness across all sectors - available at [http://ec.europa.eu/echo/files/policies/sectoral/them\\_policy\\_doc\\_cashandvouchers\\_en.pdf](http://ec.europa.eu/echo/files/policies/sectoral/them_policy_doc_cashandvouchers_en.pdf)

<sup>17</sup> The EUR 60 000 ceiling is removed when the financial support to end-beneficiaries is the primary aim of the action.

<sup>18</sup> Council Conclusion June 2015, available at this link: <http://data.consilium.europa.eu/doc/document/ST-9420-2015-INIT/en/pdf>

<sup>19</sup> '10 common principles for Multi-Purpose Cash-Based Assistance to respond to humanitarian needs', available at this link: [http://ec.europa.eu/echo/files/policies/sectoral/concept\\_paper\\_common\\_top\\_line\\_principles\\_en.pdf](http://ec.europa.eu/echo/files/policies/sectoral/concept_paper_common_top_line_principles_en.pdf)

<sup>20</sup> <https://consultations.worldhumanitarian summit.org/bitcache/075d4c18b82e0853e3d393e90af18acf734baf29?vid=581058&disposition=inline&op=view>

10% in order to further improve cost efficiency and cost effectiveness of humanitarian aid delivery.<sup>21</sup>

#### **Section 4 Evaluation Questions**

The evaluation focuses on the **6 Main Tasks** as described in Section 2 above. It makes an assessment and comparison of:

- Cost efficiency (cost per output) between the different transfer modalities funded by the Commission;
- Cost effectiveness (cost per outcome) between the different transfer modalities funded by the Commission;
- Cost efficiency and cost effectiveness of multi-sector vs single-sector cash transfers.

Furthermore, it examines:

- The key bottlenecks to increasing the use of cash and vouchers for the Commission's partners, and the specific factors responsible for driving the selection of a particular transfer modality;
- How the Commission's actions have been linked to existing national social transfers and safety nets, including a comparison of cost efficiency between Commission-funded and national initiatives;
- How the Commission-funded actions are aligned with existing Commission policy documents on transfer modalities.

#### **Section 5 Method**

To be noted is that the evaluation was launched in November 2014, prior to the adoption of the Commission's Better Regulation Guidelines, i.e. at a time when the new requirements of those guidelines had not yet come into force. Considering that the subject of this evaluation is to compare the efficiency of different modalities of humanitarian aid delivery it inevitably has a focus on the efficiency criterion, which makes it different from the geographical evaluations of humanitarian aid that consistently cover all the five evaluation criteria required by the Guidelines. Thus, the current evaluation subject is not well suited for providing a basis for assessments of the other evaluation criteria and the main conclusions concern efficiency, which is expected to provide important inputs for the up-coming comprehensive evaluation on the EU's interventions in the area of humanitarian aid (planned for 2017).

No Open Public Consultation was organised, as it was deemed that this would have a limited added value for the evidence base of the evaluation. Instead a targeted consultation was carried out, using data gathering tools adapted to each stakeholder group. An open public consultation will be carried out in the context of the above mentioned comprehensive evaluation of humanitarian aid.

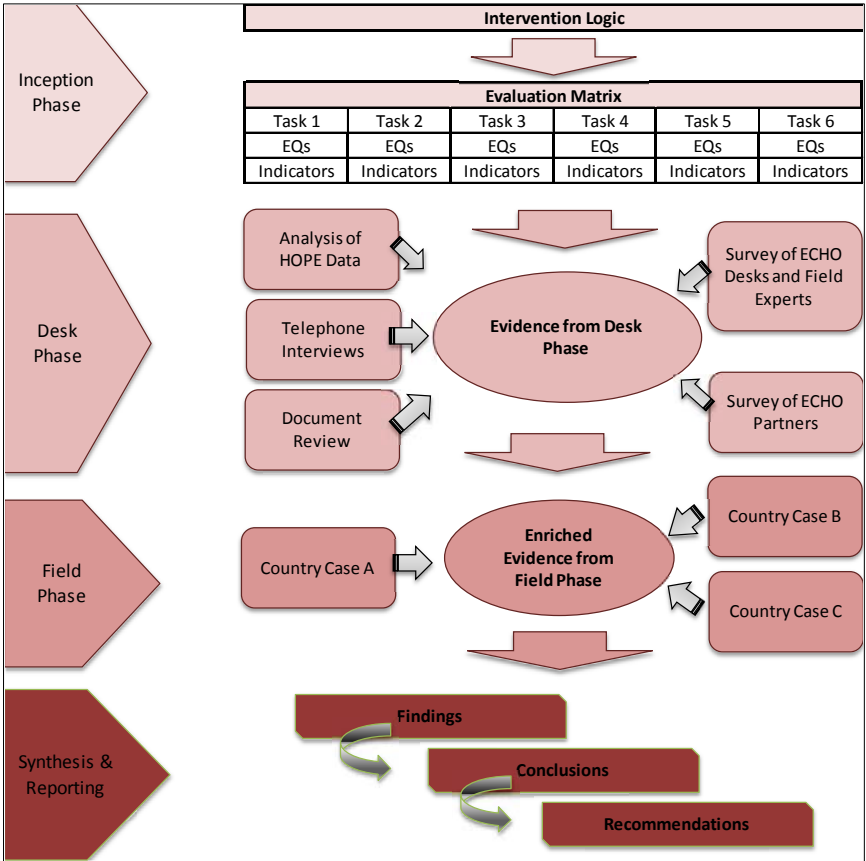
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<sup>21</sup> [Doing cash differently. How cash transfers can transform humanitarian aid \(ODI, 2015\)](#)

The external evaluation draws on multiple sources of evidence including project data, face-to-face and telephone interviews, electronic surveys, field trips to Jordan, Somalia and Niger, and a literature review.

For the first two tasks (as specified under Section 2 above), i.e. on cost efficiency and cost effectiveness, this evaluation builds on the methodology of a study commissioned by the (UK) Department for International Development (DFID) on Value for Money<sup>22</sup>.

**Figure 1: Methodological approach of the external evaluation**



In the external evaluation, some constraints were encountered in the data extraction and analysis:

- Transfer modalities are not clearly identified in the Commission’s project database (‘HOPE’);
- Numerical data in HOPE had been inconsistently reported;
- Only a small minority of projects used outcome level indicators, and even for those that did the basis of reporting was inconsistent precluding a comparative analysis;
- The response rate of the survey was limited.

<sup>22</sup> <http://www.cashlearning.org/downloads/summary-vfm-cash-in-emergencies-report-final.pdf>

These constraints were addressed through a labour intensive data extraction process, however reducing the number of cases that could be examined with the resources available of the external contractor. In the end the evaluation was able to look at a sample size of under 200 projects

These constraints did, however, not prevent the evaluation drawing basic conclusions, especially on cost efficiency, although a smaller sample size did inevitably reduce the ability to assign statistical confidence to the findings.

## **Section 6 Implementation state of play (Results)**

In the last decade important progress has been made in the humanitarian system on using cash transfer programmes. To promote the effective use of cash-based intervention it was necessary to build the capacity of the humanitarian actors, and the Commission has since 2011 provided significant funding to training and tools to promote capacity building. With Commission support, the [Cash Learning Partnership \(CaLP\)](#) played a strategic role in this capacity building process with trainings, research, advocacy material and tools to monitor cash-based intervention like the [Cash Atlas](#); the World Food Programme ([WFP](#)) developed their own corporate capacity to implement cash-based interventions; a consortium of agencies lead by OXFAM developed the Situation and Response Analysis Framework ([SRAF](#)); a [Cash and Markets Capacity Building Roster \(CashCap\)](#), hosted by the Norwegian Refugee Council, deploys experts free of charge in support to humanitarian agencies; a consortium of Commission partners lead by The Office of the United Nations High Commissioner for Refugees, UNHCR developed the first [Operational Guidance and Toolkit for Multipurpose Cash Grants](#). A more exhaustive list of tools developed with Commission funding is provided in Annex 4.

The Commission was and remains actively engaged on studies aimed to explore ways to improve the efficiency and the effectiveness of humanitarian assistance using various transfer modalities. Some relevant studies that have seen the Commission's direct engagement are the following ones:

- [Fit for the Future \(Humanitarian Futures Programme and Kings College of London - 2013\)](#), co-funded by the Commission, looks at opportunities and future development related to cash-based interventions;
- The Department for International Development's study 'Value for Money of Cash Transfers in Emergencies' (2015), aimed at "generating evidence on the Value for Money (VfM) of cash transfers in emergencies;
- The report "[Doing cash differently: How cash transfers can transform humanitarian aid \(Overseas Development Institute -2015\)](#)" written by the High Level Panel on Humanitarian Cash Transfers conveyed by DFID in 2015.

These and other studies provide the rationale for key recommendations to all humanitarian actors, and recognize the use of cash transfers as generally more efficient and effective.

In parallel to these initiatives, there has been a sustained increase in the number and scale of operations funded by the Commission using cash and vouchers for food assistance and nutrition: from 2% in 2007, 23.1% in 2011, 28% in 2102 and 34% in 2013. If HFA is considered separately, more than 47% of the funds were used for cash and voucher programmes in 2013 and more than 50% in 2015. Other sectors like WASH<sup>23</sup> and Shelter are increasingly using cash and / or vouchers. However, at global level the total amount of humanitarian funds using cash or vouchers as transfer modality remain relatively limited with an increase from less than 1% in 2004 to around 6% in 2015<sup>24</sup>.

## **Section 7 Answers to the evaluation questions**

### **Task Area 1: Cost efficiency (cost per output) of transfers by cash, voucher and in-kind**

#### ***1.1 What are the differences in the cost efficiency between the three transfer modalities for actions funded by the Commission over the evaluation period?***

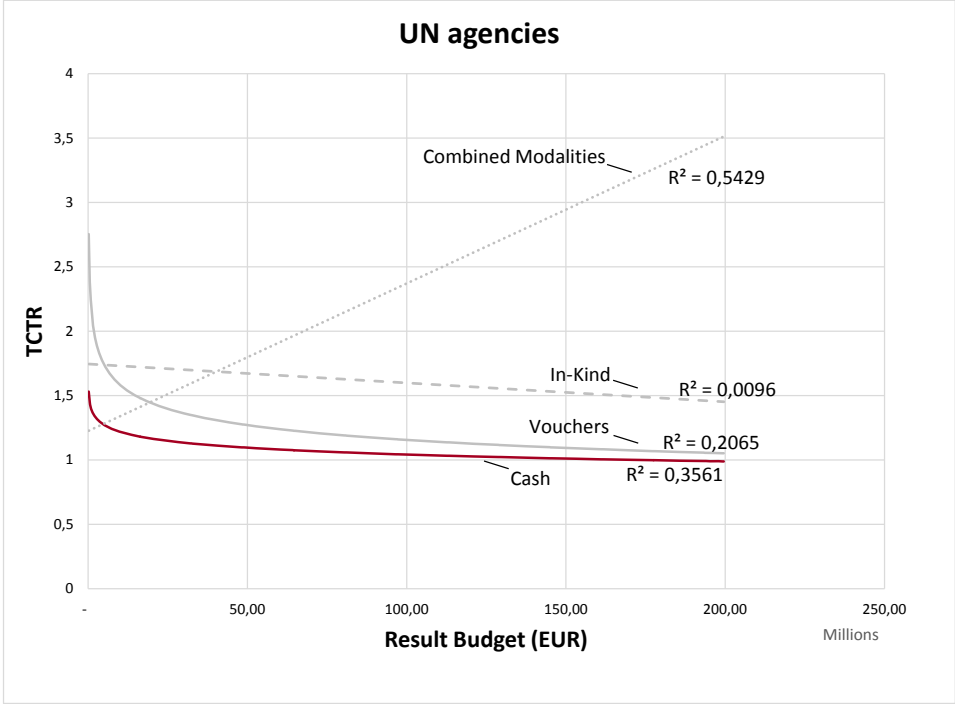
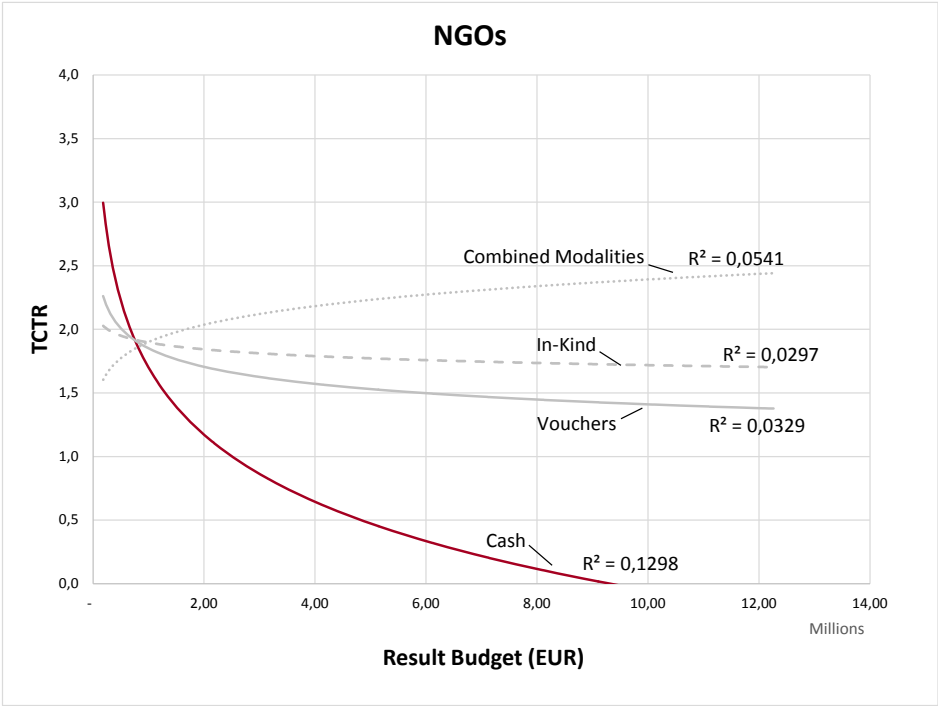
Evidence from different sources shows that, when used in comparable contexts, cash transfers are generally (although not always) more efficient than both vouchers or in-kind transfers in meeting food needs. The Commission data shows that, when controlled for scale, cash is more efficient than alternative modalities, except at very small scales.

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<sup>23</sup> Water, Hygiene and Sanitation.

<sup>24</sup> "[Doing cash differently, How cash transfers can transform humanitarian aid \(ODI, 2015\)](#)"

**Figure 2: Regression of Total Cost-Transfer Ratio (TCTR) against Result Budget for (i) NGOs and (ii) UN Agencies**



The higher administrative costs of vouchers makes them generally less efficient than using cash transfers. This finding deserves greater attention as vouchers are rarely analysed independently and are often assumed to have similar characteristics to cash.

Non-project costs – such as costs to beneficiaries – are poorly captured in existing databases. Additional evidence on these costs is needed to help provide a comprehensive analysis of the comparative cost efficiency of different transfer modalities.

The cost efficiency of cash transfers is expected to improve further at both the project level (as the financial infrastructure for delivering cash improves in crisis affected countries and response agencies build capacity for cash deliveries) and at the system level (as multi-purpose cash transfers lead to coordination savings).

The Commission data demonstrates that other features of the project design have a potentially more significant effect on the overall cost efficiency than the modality selected, including:

- the scale of the project
- the size of the transfer
- the transfer distribution mechanisms (e.g. electronic or manual)
- the context (rural versus urban)

The Commission's **cash transfers are mainly done at relatively small scale** (predominantly by NGOs), whilst **large-scale transfers are mainly implemented using in-kind transfers** (predominantly by UN agencies), although increasingly through the use of vouchers. Consequently, the full cost savings in the use of cash transfer may not be realized by the Commission. Focussing on the transfer modality in isolation from these other variables may even reduce cost efficiency, e.g. if a large-scale in-kind transfer is replaced by a number of smaller scale cash transfer projects.

***1.2 Is it possible to determine a threshold range of the Total Cost-Transfer Ratio (TCTR) of Commission-funded actions, and to what extent would this depend on a) geographical area; b) type of crisis; and c) type of partner?***

A 'threshold range' is understood as a tool to guide the selection of proposals received from the Commission's implementing partners in response to Humanitarian Implementation Plans<sup>25</sup> (HIP).

The TCTR values of the Commission-funded projects have a relatively low degree of variance. Based on the analysis of historical projects approximately 75% of projects are estimated to have a TCTR less than 2, aggregated across the different transfer modalities – i.e. for each Euro spent by the Commission, more than 50% reaches the end-beneficiary, whereas the remaining part covers a range of aspects, which range from capacity building, training, advocacy, research, linking with development, screening, monitoring, development of early

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<sup>25</sup> The European Commission adopts yearly a 'Worldwide Decision' which covers all humanitarian aid actions that the European Commission anticipates to fund during a given period. In the context of this Decision, DG ECHO prepares and publishes 'Humanitarian Implementation Plans', which provide more detailed information on the operational priorities identified.

warning systems, awareness raising and education programmes to accompany the programme, delivery costs as well as administration costs of the implementing partner.

It is not evident that geography can be used as a basis for nuancing TCTR thresholds. The small number of cases per country presents a challenge in setting reliable thresholds disaggregated to this level – nor do results appear to group easily by region. In any case it appears that the underlying cost drivers of scale, size of transfer, distribution mechanism and remoteness of operating context might be more appropriate factors to take into account in analysing the variations in the TCTR values.

Equally, whilst the TCTR varies significantly between types of implementing partner, the reason for this is still explained by factors such as the context the partner is working within, and the type of operation. Thus, there appears to be little justification for setting different thresholds on cost efficiency by type of partner, unless it can be shown that certain costs are systematically under-reported by certain types of partners.

**Table 1: Average TCTR by Crisis Type** (number of cases shown in brackets)

Crisis type	Cash	In-kind	Voucher	Average
<b>Complex Emergency</b>	2.81(27)	1.86(13)	2.11(18)	2.37
<b>Slow Onset</b>	1.64(16)	2.44(6)	1.54(6)	1.81
<b>Sudden Onset</b>	1.39(29)	1.46(4)	2.72(7)	1.62
<b>Refugee Response</b>	1.15(4)	1.48(7)	1.81(3)	1.44

The crisis type can have a big influence on the cost efficiency of different modalities, including the comparative efficiency of different modalities. The data suggests that specific transfer modalities may be more challenging to deliver efficiently in certain contexts. A larger dataset than is made available by this evaluation would help to further understand possible implications for nuancing efficiency thresholds.

**1.3. How should the cost efficiency of Commission-funded actions be appraised and monitored?**

The external evaluation concluded that the Commission lacked corporate procedures, or systems, to routinely analyse the cost efficiency of proposed or on-going actions – including a cost efficiency analysis by type of transfer modality (see further Recommendation B below). Many partners expressed an interest in conducting cost efficiency analyses, and several are developing their own methods. However, these inconsistent approaches do not facilitate comparisons by the Commission between projects as a basis for determining the most efficient use of funds.

There was consensus among stakeholders that the Commission should develop a capacity for cost efficiency analysis and incorporate this analysis in its processes and systems. However, decision making should balance cost efficiency considerations against effectiveness.



The emphasis is on keeping the requirements simple and ensuring that comparable approaches are adopted. Standardizing the methodology across agencies and donors is necessary to ensure the comparability of findings between projects, modalities and agencies, and reduce transaction costs. The Commission is seen to have a key role in promoting common approaches.

Basic data requirements from partners to calculate a range of efficiency ratios would include (i) the transfer value, (ii) the administrative cost, (iii) the number of beneficiaries, and (iv) the number of transfers made. The Commission could therefore monitor a range of useful efficiency ratios with minimal increase in data provided by partners.

## **Task Area 2: Cost effectiveness (cost per outcome) of cash, voucher and in-kind transfers**

### **2.1 Is there a transfer modality funded by the Commission that seems to be more cost-effective, taking into account sectors and context based factors?**

Methodological challenges, inadequate data and differing objectives make the comparison of the effectiveness of different transfer modalities challenging. Quantitative evidence from the literature on cost effectiveness is limited and leads to mixed conclusions. The Commission's database does not currently hold the required information for carrying out a direct analysis of cost effectiveness. Furthermore, in practice sometimes only one transfer modality may be feasible and effective in a given situation, for different reasons.

The available evidence provided by the external evaluation suggests that:

- When used in comparable and appropriate contexts in Commission-funded projects, cash transfers are generally shown to be more cost effective than the alternatives in meeting food needs.
- Cash transfers are undoubtedly more effective at meeting diverse needs through a single transfer. The flexibility of cash transfers reduces the risk of targeting beneficiaries with the wrong goods or services.
- Beneficiaries directly consulted through the evaluation expressed a strong preference for cash transfers as it allows them to select the goods and services according to needs.
- Vouchers or in-kind transfer may be more effective in meeting other sectoral objectives (such as health care).
- Little is known on the effectiveness of approaches including a combination of different transfer modalities. A range of permutations of transfer modalities are used, both concurrently and sequentially, but there is a lack of evidence on effectiveness beyond generalized perceptions.

Effectiveness depends in part on the timeliness of the response. The evidence indicates that timeliness is primarily driven by the capacities and experience of implementing agencies, rather than being inherently associated with the transfer modality.

Furthermore, there is limited evidence on the indirect impacts of cash, vouchers and in kind transfers including the multiplier effects on local markets, the greater financial and social

inclusion of beneficiaries, sustainability and resilience. Accounting for these indirect effects would strengthen arguments for cash-based transfers.

## **2.2 For each transfer modality (cash, voucher, in-kind), what are the main factors associated with the effectiveness of Commission-funded projects?**

A number of drivers of cost effectiveness were identified by the evaluation. Many of these drivers apply equally to all transfer modalities while some are more closely associated with specific types of transfers.

In general terms effectiveness depends on the design of the programme and the quality of implementation, irrespective of transfer modality. The size and adequacy of the transfer in relation to needs is critical.

Other drivers include:

- Accuracy of targeting is critical. However, the ability to select the right beneficiaries does not seem to vary based on the modality.
- The delivery mechanism is seen as a big driver of cost effectiveness. Depending on the context electronic transfers were generally more efficient, but this is not always the case.
- The importance of investments in preparedness to support an effective response was repeatedly referenced. This was seen as a particular issue for the use of cash transfers and vouchers where some agencies lack sufficient experience.

Complementary measures (e.g. trainings) were shown to add costs. However, the evaluation did not identify data to isolate changes in effectiveness associated with these investments.

## **2.3 How should the cost effectiveness of Commission-funded actions be appraised and monitored?**

The Commission has not yet developed guidelines or procedures to facilitate cost effectiveness analysis of humanitarian aid actions. The Commission's Single Form<sup>26</sup> and associated monitoring and reporting processes do not currently support a routine analysis of the cost effectiveness of projects. Furthermore, there was little evidence of partners conducting their own cost effectiveness analyses. Clearly, the data requirements and analytical skills required are considerably higher for cost effectiveness analysis than for cost efficiency analysis.

The external evaluation suggests changes to the Commission's application and reporting processes to ultimately enable cost effectiveness analysis. Key changes suggested were to:

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<sup>26</sup> A form to be used by DG ECHO's implementing partners for submission of project proposals and reporting of progress during a project's full life-cycle.

- Review the Commission’s Key Results Indicators (KRIs)<sup>27</sup> to ensure that all indicators measure outcomes rather than outputs;
- Reduce the number of key KRIs per sector (ideally to one) and improve guidance on the presentation and use of the selected indicators to ensure comparability across projects;
- Define a KRI for multi-sector cash assistance. It was suggested by some stakeholders that a coping strategy index<sup>28</sup> might be a relevant core indicator to capture the overall welfare of beneficiaries, if suitably adapted to the context;
- Increase the accountability of partners through a mandatory use of KRIs.

### **Task Area 3: Multi-purpose versus sector-specific cash transfers**

#### **3.1 To what extent have Commission funds been used to promote multi-purpose cash transfers?**

The concept of Multi-Purpose Cash Transfers (MPCTs) emerged in the last two years in the Middle East where disaster-affected populations have a high diversity of ‘basic needs’ across sectors, which can be best met through cash. MPCTs are defined by the Commission to (i) be designed to meet a variety of household needs through a single transfer, with (ii) the value based on the expenditure gap across a variety of needs.

At the time of the external evaluation, the Commission’s project database did not support any analysis of the extent to which MPCT were being used in projects funded. However, overall evidence suggests that the frequency of Commission-funded projects supporting MPCT is still very limited. While the fungibility of cash transfers is explicitly acknowledged in many Commission projects, the actions are still ostensibly linked to outcomes in a specific sector. Transfer values are rarely based on a full basket of needs. Even the Syria crisis response still involves a parallel use of cash transfers and food vouchers.

The Commission’s cash transfer projects with MPCT-like design features include NGO-led responses in Afghanistan, the response to the 2011 Somali famine, and the UN response to Typhoon Haiyan in the Philippines.

The Commission’s budget for Enhanced Response Capacity<sup>29</sup> funded a consortium of agencies led by UNHCR<sup>30</sup> with the aim of ‘Improving cash-based programming through elaborating the operational implications of the multipurpose grant and increasing

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<sup>27</sup> The purpose of Key Result Indicators (KRIs) is to facilitate quality assurance and reinforce the coherence of DG ECHO-funded projects with DG ECHO priorities and policies. They cover food, nutrition, health, WASH and shelter.

<sup>28</sup> A tool for rapid measurement of household food security and the impact of food aid programs in humanitarian emergencies

<sup>29</sup> ERC funding supports coordination structures for the delivery of humanitarian assistance like the global humanitarian clusters and stand-by expertise for emergencies, as well as studies and guidelines on specific aspects of humanitarian assistance, and platforms and networks for learning and knowledge sharing.

<sup>30</sup> United Nations High Commissioner for Refugees.

understanding of protection results'. This project contributed to developing a series of tools, including a Multi-purpose Cash toolkit, and reviewed the potentials of enhancing the use of cash-based intervention and particularly MPCT<sup>31</sup>. The Commission has also advocated for the use of MPCTs, including through a Cash Round Table in Brussels that brought together other donors and implementing partners

### **3.2 What is known about the cost efficiency and effectiveness of multi-purpose cash transfers compared to transfers associated with a single sector in humanitarian action?**

There is a common perception that a consolidated MPCT must be more efficient with potential savings identified through:

- Increased scale (a larger number of beneficiaries and larger transfer amount);
- Coordinated assessment and registration processes (including a reduced duplication of beneficiaries);
- Utilizing a common delivery infrastructure;
- A reduction in the number of implementing partners.

No quantitative evidence on cost efficiency and cost effectiveness was found from research, evaluations or comparative studies – reflecting the relatively new status of both MPCTs and cost efficiency analysis in general. There is a need to generate more quantitative evidence, although the findings on cost efficiency of MPCTs are expected to vary depending on the context.

It was found that the reported or perceived effectiveness of MPCTs may be higher than other single-sector cash transfers as the performance indicators capture and legitimize the full range of beneficiary use of cash, rather than only measuring outcomes against a limited set of objectives. MPCTs are clearly highly effective in enabling affected populations to meet a diverse range of needs which will vary between households and over time in the same households. All data sources pointed out that a key determinant of effectiveness of an MPCT is that the transfer is of sufficient size to meet critical expenditure gaps.

### **3.3 What lessons have been learnt about the comparison of multi-purpose cash transfers versus traditional mono sectorial transfers in term of efficiency and effectiveness in Commission-funded actions?**

Lessons from the few available project-level evaluations of Commission-funded MPCTs largely reinforce the general findings on cost efficiency and cost effectiveness. Although there is little quantitative evidence, there is a common understanding that MPCTs have the potential to provide cost efficient and cost-effective solutions in all emergency contexts where

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<sup>31</sup> See Annex 4.

populations have a diversity of needs that can be met through the market, and where a standard allowance can be calculated easily.

Emerging lessons relevant to assessing the cost efficiency and cost effectiveness of MPCTs include:

- Not all material needs can be effectively addressed through a single consolidated transfer; certain, specific needs may be more appropriately addressed through single sector transfers as a complement to MPCTs – such as shelter and nutrition. Consequently, a need for multiple implementing partners and programmes remains, and cost efficiency gains will be limited.
- The feasibility of using a common delivery infrastructure – and the savings gained from this – will vary considerably by context and scale of operations.

Responding to total household needs with limited (and inadequate) resources leads to challenges of targeting. The use of MPCTs has led to larger amounts targeted to smaller numbers of people - with increased expenditure on precise targeting exercises. Some queried whether a more cost effective approach would be a simpler and cheaper system of targeting and a smaller grant that allowed for more rapid and higher coverage.

### **3.4 What are the key bottlenecks for the Commission and its partners to promote multi-purpose cash transfers?**

A broad agreement on barriers to scaling up MPCTs was found across agencies. Many of the constraints to the use of MPCTs overlap with those relating to the use of cash transfers in general. The major additional challenges to scaling up MPCTs are perceived to lie within the broader humanitarian system. Responsibility for MPCTs is not clear under the current humanitarian architecture, where UN agency mandates, coordination structures and funding are largely organized by sector. This leads to resistance to an MPCT approach, a lack of organizational preparedness and poorly developed tools and capacities. General donor funding procedures were also seen as a major constraint, given a preference for in-kind from some donors.. There was a perception that constraints within the Commission include: Resistance from some technical sectors; insufficient funding; procedures focusing on sectoral funding; and questions of mandate – as using humanitarian funds to support beneficiary priorities such as debt repayment are questioned.

Perceived bottlenecks within organizations relate to:

- insufficient awareness and capacities;
- concerns on programme quality;
- the sectorial nature of funding and procedures, and constraints for a coordinated assessment;
- implications of having an integrated programme design.

### **3.5 What is the attitude and understanding of (i) Commission staff, and (ii) Commission partners to MPCTs?**

The term MPCT was only introduced within the last year and consequently familiarity is still growing amongst the Commission staff and partners. Some stakeholders questioned the need for this term, as any cash transfer by definition can be used fungibly to meet multiple needs. However, others thought the term makes explicit that the transfer meets needs across sectors and through a single consolidated transfer. The significance is the change that this sets out in how programmes are conceived from the outset as a response to meet multiple needs, and the logic of the intervention, value of the transfer and evaluation parameters are developed from this understanding.

Overall, the Commission's coining of a definition for 'MPCT' is seen as useful for the humanitarian sector and is filling a gap, i.e. it provides a workable definition to support discussion and action in this area. Furthermore, an overwhelming majority of Commission staff and partners alike support a scaled-up use of MPCTs.

At an operational level the Commission is seen as being ahead of many of its donor peers in actively supporting MPCTs, cash transfers and harmonised assistance models. At the strategic

level the Commission is seen to provide important support to related capacity building and advocacy efforts, which are seen to deserve continued support.

### **3.6 What changes might be appropriate when updating the Commission's Cash and Voucher Funding Guidelines in order to take into account multi-purpose cash transfers?**

The implications of using MPCTs are not yet widely referenced in the Commission's policy documents. A note has been prepared on the principles of using MPCTs (European Commission, 2015), but other key policy documents (such as the Commission's Thematic Policy No. 3 on Cash and Vouchers) have not been updated to explicitly reference the use of MPCTs.

Formal policy change was not necessarily seen as the best way to ensure consistency within the Commission, either by its staff or partners.

Other complementary actions were identified as high priorities in establishing and implementing a coherent policy framework, including:

- Promoting consistency of interpretation of existing policies by Commission staff;
- Improving alignment of funding with the strategic goal of promoting MPCTs;
- Improvements to the Commission's Single Form to support MPCTs – such as allowing for multi-sectoral objectives;
- Providing the appropriate tools and support to facilitate a more joined up/cross-sectorial approach to needs assessments, analysis and programme design;
- Further high-level advocacy with other donors and implementing agencies.

The external evaluator concludes that the Commission should continue promoting the use of cash transfers as a part of the humanitarian response. Specifically, the evaluator suggests that the Commission should:

- Further examine and promote coordinated approaches to delivering cash grants that are designed to meet a range of basic needs (MPCT), and;
- Support the development of capacity of the humanitarian system to deliver cash transfers at scale.

This includes continuing to i) advocate with other humanitarian donors to support the use of humanitarian cash grants that address a range of basic needs; ii) engage in a strategic dialogue with UN partner agencies on how they could engage in the delivery of unified cash grants to address basic needs; iii) further invest in developing capacity to deliver coordinate basic need cash grant at scale including consideration of common registration and targeting systems and common delivery platforms; iv) ensure dissemination and policy adherence and v) should develop a strategic analysis of the potential for using cash transfers at the crisis level, with an ad hoc chapter in each HIP.



## **Task Area 4: Factors driving the selection of transfer modality**

### **4.1 What are the key bottlenecks to increasing the use of cash and vouchers for the Commission's partners?**

The primary bottleneck cited by the Commission's partners, as well as by other donors, was the lacking donor support for scaled-up cash programmes. Another one is the absence of a lead agency or effective cross-sectoral coordination structure. Particular coordination gaps include harmonisation of approaches towards transfer mechanisms, needs assessments, market assessments, and evaluation and monitoring.

Other blockages identified were: A lack of preparedness to deliver at scale, the availability of electronic delivery platforms, uncoordinated donor approaches, host government policies, anti-terrorism legislation, lack of evidence on efficiency and effectiveness, and organizational and individual attitudes.

Capacity and familiarity with cash and voucher modalities has increased in recent years, thanks in part to Commission-funded efforts such as CALP and WFP training sessions.

Several examples were found where cash transfers have been successfully scaled up (e.g. in Jordan and Niger). Key contributory factors are seen to include: In-country proof-of-concept; strong coordination and capitalisation between agencies; and coordinated capacity building initiatives.

### **4.2 What specific factors are responsible for driving the selection of a particular transfer modality within Commission-funded actions?**

Commission staff and partners both perceive market analysis as an important factor driving modality selection. The Commission's policy guidance asks partners to select the most appropriate modality on the basis of an analysis of the local situation including beneficiary needs and market analyses. The review of the Commission's partner project proposals shows that response and market analyses have consistently been included and ostensibly the rationale for modality selection is generally explained by reference to these factors. However, further probing suggested that decision making processes are more complex. A primary consideration for many partners is the internal organisational attitudes, experience and mandates. At the onset of a crisis, when agencies need to respond rapidly, they will usually default to a familiar modality. In a protracted crisis there may be more room for innovation based on the local context. Secondly, donor attitudes and preferences are key. Strong preferences are often articulated by Commission staff, and partners anticipate what will be favourably received. Therefore, in practice partners often determine a preferred transfer modality prior to proposal development. The response analysis helps to confirm the feasibility of the proposed transfer modality. Thus, the analysis is not necessarily conducted to support decision making between alternative modalities.

#### **4.3 To what extent is the conditionality associated with a transfer driven by factors other than by an objective response analysis?**

The definition of conditionality for the Commission refers to what a beneficiary is requested to do in order to receive a transfer. This could be improved in order to distinguish conditions on **behaviours** such as vaccinations or school attendance (commonly termed CCTs) from **work** conditions (Cash-For-Work, CFW).

Most Commission partner proposals were found to provide a justification for whether or not conditions were given for receipt. This was usually on the basis of either the situation or market analysis, or programme objectives. For example, in the emergency phase response, such as rapid large-scale refugee arrivals in Lebanon and Jordan, unconditional transfers were identified as the most appropriate way to cover large populations in need of emergency assistance. Whilst in protracted crises, such as Somalia or Niger, examples were cited of cash-for-work transfers being used to build in resilience programming whilst tackling food security needs.

Whereas partner proposals justify the selection rationale in terms of response analysis, many partners acknowledge informally that organisational familiarity is a key factor for determining whether to impose conditions on the transfer. The Commission guidance on the use of conditions is minimal.

#### **4.4 What tools are used to select a transfer modality?**

The Commission's partners consider that adequate tools exist to support decision making – a wide variety of market assessment and response analysis tools are available to support the selection of transfer modalities. The different tools vary considerably in terms of the resources they require and the type of information that they provide. Indeed, choosing between a plethora of options is confusing for some agencies.

The Commission partners cite EMMA<sup>32</sup> and MIFIRA<sup>33</sup> as the most commonly used tools. The main challenges of using the tools were seen to include the time and expert capacity, the need for good baseline data for the tool to function (which is often lacking) and accounting for evolving market conditions (i.e. the need for periodic re-analyses).

The resource demands of market assessments present a challenge for all agencies, especially the smaller agencies lacking specialist capacity. In several instances, NGO partners sought to

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<sup>32</sup> Emergency Market Mapping and Analysis: A guidance manual for humanitarian staff in sudden-onset emergencies. It aims to improve emergency responses by encouraging and assisting relief agencies to better understand, support and make use of local market-systems in disaster zones.

<sup>33</sup> Market Information and Food Insecurity Response Analysis: Provides a logically sequenced set of questions and corresponding analytical tools to help operational agencies anticipate the likely impact of alternative responses and thereby identify the response that best fits a given food insecurity context.

overcome the resource requirements of market assessment by centralising the process. Instead of conducting individual market assessments on a project-by-project basis, some partners collaborated on a crisis level market study.

Partners infrequently refer in their project proposals directly to the Commission guidelines and its tools<sup>34</sup>.

#### **4.5 To what extent are the tools proposed by the Commission used and understood by its partners?**

The Commission's partners were generally aware of the cash and voucher policy, and familiar with the decision tree. The Commission partners typically did not cite the Commission's tools and guidelines in the proposal development process or see them intended for this purpose. Instead most partners referred to the Commission guidelines as useful at a policy level to help them understand the Commission's approach to cash, and as a reference for the development of their own internal Standard Operating Procedures. In some instances NGO partners referred to specific Commission field officers insisting on the use of the Commission's decision tree in proposal development.

A majority of partners did see a need to update the thematic policy at this time, in part because the Commission's policy documents are not used as the key source for partners to understand the Commission position on transfer modalities. Partners typically cited the HIPs and direct contact with the field staff as the main means for understanding the Commission's strategic directions.

### **Task Area 5: Social Transfers and cash-based intervention**

#### **5.1 To what extent have existing social transfers and safety nets interventions been taken into account in the situation and response analysis in humanitarian actions funded by the Commission?**

National safety nets are only established in a subset of the Commission's operational contexts. A review of countries where the Commission focuses on cash and voucher transfers found that approximately 2/3 have a poverty safety net of some kind. Fewer of these national systems include a disaster response component, to complement the core social protection objective of providing transfers to alleviate chronic poverty. Three countries were identified where the Commission has collaborated with national social transfer systems that display a capacity to scale up in response to emergencies: Kenya, Ethiopia and the Philippines.

The integration of safety nets into the Commission's country strategies remains inconsistent. The significant variations in context lead to very different strategies proposed for the Commission's engagement. The most coherent regional strategy is that for the Sahel.

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<sup>34</sup> Thematic Policy Document n° 3 - Cash and Vouchers: Increasing efficiency and effectiveness across all sectors - available at [http://ec.europa.eu/echo/files/policies/sectoral/them\\_policy\\_doc\\_cashandvouchers\\_en.pdf](http://ec.europa.eu/echo/files/policies/sectoral/them_policy_doc_cashandvouchers_en.pdf)

An analysis was made of proposals from partners in the three focal countries (the Philippines, Ethiopia, Kenya). Few gave consideration to the national system in the response design; most in Ethiopia, and fewest in the Philippines.

**Table 2: Frequency of reference to national social transfer/safety nets in partner proposals (2012-14)**

	Kenya		Ethiopia		Philippines	
	Proposals	References	Proposals	References	Proposals	References
<b>TOTAL</b>	13	6	9	7	5	1

**5.2 To what extent were humanitarian cash transfers funded by the Commission cost-efficient compared to existing social transfer interventions targeting the most vulnerable groups?**

A number of quantitative studies have been conducted on the cost efficiency of national social transfer systems. A basic comparison of the efficiency ratios shows that national systems deliver transfers relatively cost efficiently compared to Commission-funded humanitarian transfers. Cost efficiencies of national systems are found to be strongly correlated with the scale and maturity of the programmes.

However, none of the studies of national systems specifically analyse the cost efficiency of a shock response component, and the cost profile is likely to be different to the costs of delivering regular poverty focussed transfers. While precluding a more definitive conclusion, it appears that social transfers may be a cost efficient option. For example, in Ethiopia and Kenya – where systems include a shock response element – it appears that the cost efficiency compares favourably to the Commission’s cash transfers. One evaluation of the response to the food crisis in the Horn of Africa in 2011 (Slim 2012) estimated the cost of routine support to 7.2 million people via the Productive Safety Net Programme in Ethiopia was \$270 million compared to \$822 million for relief to 5 million people – although the conclusions were seen as controversial by some respondents.

In disaster prone countries there is some evidence of cost efficiency in transitioning from humanitarian response to more long-term, predictable support through national transfer systems. One analysis suggests very large cost savings as a result of moving to early response and resilience – in Kenya these savings are projected as high as \$21 billion over 20 years.

**5.3 To what extent is the approach of linking existing social transfers with humanitarian transfers relevant to be further pursued?**

The Commission’s staff and partners strongly agreed that the Commission should pursue the channelling of humanitarian aid through established national social transfer systems. Strong reasons were advanced for the Commission’s strategic engagement with national social transfer systems. Global experiences delivering emergency transfers through national social transfer systems have been generally positive, although evidence is still very much emerging. Arguments include improved cost efficiency, greater effectiveness through improved timeliness and predictability, and increasing the responsibility of national authorities.

Significant variations in context suggest – both in the status of national social transfer systems and of risk and vulnerability – imply a range of potential strategic response options including:

- Advocating for the establishment of social transfer systems where they do not yet exist;
- Direct support to existing systems to respond to shocks;
- Funding complementary partner-led activities.

However, the external evaluator indicates that limitations to capacity and mandate suggest that the Commission does not have a comparative advantage in a more direct engagement, although DG ECHO has proven to be effective in advocating towards DG DEVCO to support emergency orientated elements of national social transfer systems.

#### **5.4 To what extent has the Commission provided the necessary strategic guidance and technical tools/support to partners to take into account social transfer programmes in their projects?**

The Commission guidance for partners on linkages to social transfer systems is limited and indirect. The clearest statement is in the Food Assistance thematic policy<sup>35</sup> which states that social safety nets are clearly best suited to development actors working with multi-annual budgets, and not to humanitarian actors with short planning horizons and limited ability to engage with governments. Some suggest developing a new policy specifically on this issue. The external evaluator concludes that the Commission should strengthen collaboration with, and support to, the shock responsive elements of national social safety nets. At the national level more detail should be provided in the HIPs through an ad hoc chapter. A need is also identified for complementary capacity building and analytical tools, both the Commission experts and partners. The Commission field experts also requested access to specialist technical advice on social transfers.

#### **Task Area 6: Accountability and cross-cutting issues**

##### **To what extent are the transfer modalities used in Commission-funded actions a) coherent with the existing policy documents, and b) influencing the impact of Commission-funded interventions including protection issues and participation of beneficiaries?**

The core Commission policy guiding the use of transfer modalities is the Thematic Policy No 3 on Cash and Vouchers. Most Commission sectoral policies (with the exception of the Food Assistance Thematic Policy) have very limited reference to transfer modality choice.

Commission staff and technical experts in partner organizations are generally aware of the Thematic Policy No 3 – although they may not always be familiar with its contents, and the

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<sup>35</sup> [http://ec.europa.eu/echo/files/policies/food\\_assistance/them\\_policy\\_doc\\_foodassistance\\_en.pdf](http://ec.europa.eu/echo/files/policies/food_assistance/them_policy_doc_foodassistance_en.pdf)

tools are not systematically used. There is a perceived need for further training on the cash and voucher thematic policy.

Based on the external evaluation, the different modalities appear to have similar levels of effectiveness – although combined modalities appear to be assessed to perform better than the alternatives. The limited sample size, particularly for combined modalities should however be noted.

There is little evidence that the choice of transfer modality significantly impacts on protection risks. A recent evidence review (Berg and Seferis, 2015) found that “Women aren’t disadvantaged” by cash, but there is still a mixed perception among humanitarians.

It is not the choice of transfer modality that determines the beneficiary’s involvement, participation and consultation, but good technical designs and implementation practices.

Partner and Commission staff perceive that the Commission has been at the forefront of advocacy and capacity building for cash and voucher transfers. The Commission is recognised and valued for a ‘pro-cash’ (rather than a ‘cash-first’) stance and viewed as an effective advocate for cash and an ally and opinion former at national and global levels. Discussions during the WHS and in the framework of the Grand Bargain have given further impetus to the use of cash-based assistance and its scaling up.

## **Section 8 Conclusions**

The evaluation provides the following main conclusions, each of them elaborated in further detail in the external report:

1. When the effect of transfer modality choice on cost efficiency is isolated, cash transfers are typically more cost efficient than other options. However, cost efficiency is not guaranteed by the choice of transfer modality alone and is strongly influenced by other variables including the scale of the intervention.
2. Cash transfers demonstrate a unique effectiveness in flexibly addressing a basket of diverse needs of the target population. The restricted nature of vouchers and in-kind transfers makes them poor alternatives for this purpose.
3. Based on the evidence of cost efficiency and cost effectiveness, the ‘cash neutral’ position could be superseded by a ‘pro-cash’ approach that strategically promotes the use of cash transfers at scale. However, it does not justify a ‘cash first’ approach, as a robust scrutiny is required of the cost efficiency and cost effectiveness of individual actions.
4. The use of cash transfers by partners is increasing, as several constraints to the use of cash transfers in humanitarian response are actively addressed. However, established challenges have not been fully resolved and the emphasis on the coordinated use of cash transfers has highlighted further challenges to agencies with sector-specific mandates or processes.

5. There are strong arguments to better align humanitarian assistance with shock responsive elements of social safety nets. However, the opportunities to operationalize these linkages are limited and must take account of each specific context.
6. The Commission has been at the forefront of advocacy and capacity building for cash and voucher transfers. The Commission is recognised as an effective advocate for cash and an ally and opinion former at national and global levels, by which it has created an EU Added Value.

The external evaluation recommended that:

A. The Commission should further promote the use of cash transfers, as a part of humanitarian response. Specifically the Commission should:

- Further investigate and promote coordinated approaches to MPCT, and;
- Support the capacity of the humanitarian system to deliver cash transfers at scale.

These recommendations apply both to the Commission-funded cash transfers, and to promoting the use of cash transfers within the humanitarian system as a whole.

B. In order to support decision making and strengthen the evidence base for promoting cash transfers, the Commission should develop its capacity<sup>36</sup> to appraise the cost efficiency and cost effectiveness of partner proposals and funded actions. This requires:

- Adapting the information collected from partners through the Single Form to facilitate the calculation of cost efficiency metrics;
- Adjusting the result indicators and reporting to enable cost effectiveness analysis;
- Institutionalizing the procedures and capacities for this analysis.

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<sup>36</sup> This recommendation has already been addressed through changes to the Single Form in mid-June 2016, which features a new drop down menu distinguishing between cash, in-kind, voucher, and MPCT, including how much is being spent on which modality. This will provide the Commission with a basis to better analysing efficiency, and – as far as possible – how much money actually gets through to the beneficiary.



## **Annex 1: Procedural information**

### A) Lead DG: ECHO

B) Organisation: The external contract was supervised by an evaluation Steering Group, composed of representatives of DG ECHO, the Cash Learning Partnership (CaLP) and the UK Department for International Development (DfID). Five meetings were held. The duration of the contract was November 2014 to November 2015.

### C) Quality assurance

- The Steering Group provided the following main comments to the external draft Final Report:
  - The terminology used should be streamlined;
  - Certain information should be corrected;
  - The bottom line effects should be clarified of problems encountered and solutions found in relation to the methodology applied;
  - It should be further clarified what modifications to the monitoring system are needed to support the future statistical analysis;
  - Some links between conclusions and recommendations should be further clarified;
  - Recommendations should be further tailored and detailed;
  - A proposal for dissemination of the evaluation results should be provided;
  - EU Bookshop requirements should be met.

These comments were fully taken into account in the final version of the report.

- The Steering Group was consulted on the draft Staff Working Document, and agreed with the draft presented.

D) Evidence: Five information sources were used to reach triangulated conclusions, i.e. document review, analysis of the Commission's project database ('HOPE'), telephone interviews, a survey of Commission staff and partners, and field studies.

E) External expertise: An external, independent contractor carried out the evaluation, and the current Staff Working Document aims at fully reflecting the results of the external exercise. The report is available at: <http://bookshop.europa.eu/en/evaluation-of-the-use-of-different-transfer-modalities-in-echo-humanitarian-aid-actions-2011-2014-pbKR0415822/>

## **Annex 2: Stakeholder Consultation**

The following stakeholder groups were consulted in the course of the external evaluation:

- The Commission's implementing partners (205 in total), such as UN agencies, NGOs, and the Red Cross;
- Other humanitarian donors, including Member State donors;
- Other international organisations, such as the World Bank;
- Other stakeholders, such as researchers and cash transfer networks;
- Commission staff (DG ECHO) at headquarters and in the field.

A targeted consultation, using data gathering tools adapted to each stakeholder group was carried out.

Key stakeholders at global and regional levels were consulted through telephone interviews. Over 70 interviews were conducted with Commission staff, partner staff at HQ level (NGO, UN and the Red Cross), researchers, cash transfer networks and other donors.

The evaluation administered two closely-related surveys. One targeted Commission staff (both Brussels and field-based) and one targeted the Commission's implementing partners. The surveys focused on the evaluation questions for which perception data are considered essential, whilst enabling a more structured and quantitative analysis and presentation of results. The detailed results of these surveys are presented in Annex X of the external report.

A range of stakeholders representing the EU, implementing partners, other donors, clusters/sector leads and national authorities were interviewed during the field missions (a total of 70 interviews).

The theme covered by this evaluation will be considered in the design of the open public consultation that will be carried out for the comprehensive evaluation of the Commission's Humanitarian Aid actions planned to be launched end-2016. Thus, the consultation approach is deemed appropriate to the purpose of the current evaluation.

The main topics and responses of the consultation were the following:

- The use and usefulness of the Commission's Cash and Voucher Guidelines and policies, and how these could be improved: The Commission's partners were generally aware of the cash and voucher policy and familiar with the decision tree. Most partners referred to the Commission's guidelines as useful at a policy level to help them understand the Commission's approach to cash, and as a reference for the development of their own internal Standard Operating Procedures. A majority of partners did see a need to update the thematic policy at this time, in part because the Commission's policy documents are not the key communication channel used by partners to understand the Commission's position on transfer modalities. Partners typically cited the HIPs and direct contact with the Commission's field staff as the main means for understanding the Commission's strategic directions.

- The link between transfer modality and beneficiary involvement: Stakeholders perceived that it is not the choice of transfer modality that determines beneficiary's involvement, participation and consultation, but good technical design and implementation practices. A cash, voucher, in-kind or combined approach is just as capable of involving, and enabling participation and consultation as any other modality if designed and implemented well. Stakeholders also argued that cash transfers are more involving and participatory in the sense that it inherently increases beneficiary's choice and dignity.
- The use of market analysis tools when choosing the transfer modality: Market analysis was seen as an important factor driving modality selection. Adequate tools was considered to exist to support decision making - a wide variety of market assessment and response analysis tools are available to support the selection of transfer modalities. EMMA and MIFIRA as the most commonly used tools. The main challenges of using the tools were seen to include the time and expert capacity, the need for good baseline data for the tool to function which is often lacking and accounting for evolving market conditions (i.e. the need for periodic re-analyses).
- The use of cost-efficiency analysis for the choice of transfer modality: Many partners expressed an interest in conducting cost efficiency analyses and several are developing their own methods. The consensus of stakeholders was that the Commission should develop a capacity for cost efficiency analysis and incorporate this analysis in their processes and systems.
- Obstacles for an extended use of cash transfers: The evidence indicates a range of bottlenecks exist to increasing the use of cash and vouchers. The primary bottleneck cited was the availability of funding for scaled-up cash programmes. The second major bottleneck is the absence of a lead agency or effective cross-sectoral coordination structure. A primary consideration is the internal organisational attitudes, experience and mandates. At the onset of a crisis, when agencies need to respond rapidly, they will usually default to a familiar modality. In a protracted crisis there may be more room for innovation based on the local context. Secondly donor attitudes and preferences are key. Strong preferences are often articulated of Commission staff and partners anticipate what will be favourably received.
- The impact of cash on protection aspects: Stakeholder perceptions were mixed, some seeing cash transfers as increasing protection risks, whilst others felt electronic cash transfers (and vouchers) can significantly reduce risks.
- A possible scale-up of the use of Multi-Purpose Cash Transfers: Some stakeholders questioned the need for this term as any cash transfer, by definition, can be used fungibly to meet multiple needs. However, others thought the term makes explicit that the transfer meets needs across sectors and through a single consolidated transfer. There was a strong support for a scaled-up use of MPCTs. Partners perceive that the Commission is willing to fund MPCTs and is ahead of many of its donor peers in this regard.
- The potential for linking cash transfers to social transfer systems: There were strong views that the Commission should pursue the channelling of humanitarian aid through established national Social Transfer systems.

- The effectiveness of the Commission's capacity building for the use of cash by its partners: The Commission's capacity building efforts in support of cash transfers were also widely valued, although stakeholders perceived a decline in support over recent years. Overall, the role of the Commission in advocacy and capacity building was rated as important as direct financing of cash transfers.
- The effectiveness of the Commission's advocacy in support for cash: There was a perception that the Commission has been at the forefront of advocacy and capacity building for cash and voucher transfers. Commission partners would like to see a more coordinated donor approach to advocacy.

## Annex 3: Methods used

### A) Key activities performed

<b>Evaluation Tools</b>	<b>Description</b>
<b>Document review Jan – March 2015</b>	<p>The document review included:</p> <ul style="list-style-type: none"> <li>• Reference literature<sup>37</sup> on cost efficiency and cost effectiveness analysis of different transfer modalities, the use of multi-purpose cash transfers, the institutionalization of cash transfers, linking emergency and social transfer systems.</li> <li>• ECHO policy documents</li> <li>• ECHO Humanitarian Implementation Plans (HIPs)</li> <li>• Narrative review of selected Single Forms and Fichops</li> </ul>
<b>Analysis of HOPE data Jan – April 2015</b>	<p>An extensive quantitative data analysis was conducted on sampled records in the ECHO HOPE database. To support the cost efficiency and cost effectiveness analysis data was sampled from 179 results (82 cash, 35 voucher, 30 in-kind and 32 combined). Details of the sampling methodology and extraction process are given in Annex III &amp; IV of the evaluator's report.</p> <p>With the data extracted from the final reports, the Total Cost to Transfer Ratio (TCTR) was calculated. The TCTR was defined as the ratio of the total cost<sup>38</sup> to the value of transfers received by beneficiaries<sup>39</sup> (total cost /transfer value).</p> <p>A further data extraction was conducted to analyse the tools used by partners to select transfer modalities (see Annex VI of the evaluator's report for details).</p>
<b>Telephone interviews May 2015</b>	<p>Key stakeholders at global and regional levels were consulted through telephone interviews. Interviews were conducted using a standard checklist of questions.</p> <p>Over 70 interviews were conducted with ECHO staff, partner staff at HQ level (NGO, UN and RCM), researchers, cash transfer networks and other donors.</p>
<b>Survey of ECHO staff and partners May 2015</b>	<p>The evaluation administered two closely-related surveys. One targeted ECHO staff (both Brussels and field-based) and one targeted ECHO FPA partners. The surveys focused on the evaluation questions for which perception data are considered essential, whilst enabling a more structured and quantitative analysis and presentation of results.</p>

<sup>37</sup> A bibliography is presented in Annex XIII of the external report

<sup>38</sup> Total cost was defined as the total cost of the result + as judged appropriate on a case by case basis part or all of the cost of other results in the project + a proportion of the indirect costs charged.

<sup>39</sup> For cash transfer and vouchers the monetary value of the transfers was used. For in-kind transfers the transfer value was assumed to be the procurement costs. The justification for this is discussed further in Section 3 below.

Evaluation Tools	Description
	<p>31 ECHO staff responded (a 24% response rate) and 71 ECHO partners (a 35% response rate).</p> <p>Survey results are presented in full in Annex X of the evaluator's report.</p>
<p><b>Field Missions June – August 2015</b></p>	<p>Three field missions were conducted to three ECHO field offices: Jordan, Somalia and Niger. These were selected to allow the evaluation team to explore all six Task Areas in each setting. The field missions helped to:</p> <ul style="list-style-type: none"> <li>▪ Validate key findings of the desk phase.</li> <li>▪ Develop a better understanding of the explanatory factors underlying the desk findings</li> <li>▪ Collect additional evidence</li> </ul> <p>A range of stakeholders representing the EC/EU, implementing partners, other donors, clusters/sector leads and national authorities were interviewed using a standard checklist. A total of 70 field interviews were conducted. An exit debrief was provided in-country and the power point presentations are included as Annex XI of the evaluator's report.</p>

## B) Limitations

- Transfer modalities are not clearly identified in the HOPE database: vouchers are not distinguished from cash transfers, or conditional transfers from unconditional ones. Large numbers of projects (and results) were found to use a mixture of transfer modalities but were not clearly classified. Consequently, defining a basic sampling frame required reading a large number of narrative descriptions.
- Numerical data in HOPE was inconsistently reported and entered. For example: beneficiary numbers could refer to unique beneficiaries or number of distributions; transfer modalities were incorrectly reported<sup>40</sup>. This again required additional time to clean data by cross reference to the narrative descriptions.
- Most of the data needed for the analysis was not recorded as easily extractable numerical fields in the data base. This included key information such as the value of the transfers. Again data had to be extracted manually from the narrative descriptions.
- Projects often contained a number of loosely related activities. Consequently, the cost efficiency and effectiveness analysis related to a specific transfer had to be teased out manually from the data.

Additional indicators were also identified which would have permitted a more sophisticated analysis:

- DG ECHO-specific data was limited to agency level costs and monitoring of anticipated outcomes. More comprehensive data covering indirect costs and benefits could not be factored into the analysis such as beneficiary costs or the multiplier effects on local markets.

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<sup>40</sup> For example, when looking for in-kind transfers, 17 results were in fact cash transfers which were incorrectly classified.

- A major constraint to the cost effectiveness analysis was that only a small minority of projects used outcome level indicators, and even for those that did the basis of reporting was inconsistent precluding a comparative analysis.

Survey response rates: Considerable effort was invested in maximizing the response rates to the electronic surveys<sup>41</sup>. While the response rates were fair compared to previous experience with similar evaluations and provided a useable sample, the response rate from the Commission staff was somewhat disappointing (24% compared to 35% for partners).

The evaluators attempted an analysis across all the humanitarian sectors. However for some tasks there was a significant lack of available data for some sectors and the main finding pertains primarily to the HFA sectors.

These constraints were addressed through a labour intensive data extraction process. This reduced the number of cases that could be examined with the available resources. These constraints did not prevent the evaluation drawing basic conclusions, especially on cost efficiency, although a smaller sample size did inevitably reduce the ability to assign statistical confidence limits to the findings.

#### **Annex 4: Tools developed to enhance cash-based interventions**

The table below lists the latest resources produced by the Commission-funded ERC project 2014-15 lead by UNCHR that aimed to improve capacity, coordination and evidence for multipurpose cash grants (MPCT) and explore the protection risks, benefits and outcomes of cash-based interventions (ECHO/ERC/BUD/2014/91005). Key partners and advisers included the CaLP, DRC, IRC, OCHA, Oxfam, STC, NRC, WRC, WFP and WVI. Below are some of the final products links published on the CaLP website.

<p><u>Documents related to Multipurpose Cash Grants (MPGs):</u></p> <ul style="list-style-type: none"> <li>• Operational Guidance and Toolkit for Multipurpose Cash Grants (in both English and French)</li> <li>• Multipurpose Cash Grants: an animated video</li> <li>• Evaluation of OneCard Pilot in Lebanon</li> <li>• Review of Targeting of Cash and Food Assistance for Syrian Refugees in Lebanon, Jordan and Egypt</li> </ul>
<p><u>Cash and Protection Guidance and Tools:</u></p> <ul style="list-style-type: none"> <li>• Guide for Protection in Cash-based Interventions</li> <li>• Protection Risks and Benefits Analysis Tool</li> </ul>

<sup>41</sup> This included significant investment in the survey design to ensure user friendliness, two reminders, 1 deadline extension, an official notification request from DG ECHO's evaluation sector, and a final individual follow-up email to non-respondents.

- **Tips for Protection in Cash-based Interventions**
- **Key Recommendations for Protection in Cash-based Interventions**
- **Protection Outcomes in Cash-based Interventions Literature Review**

Training on Protection in Cash-based Interventions with materials for independent training delivery such as Training slides, Facilitator's Guide, Case studies, Evaluation template and other materials.

Cash and Protection Action Research Reports:

- Impact of Multipurpose Cash Assistance on Outcomes for Children in Lebanon
- Cash Transfer Programming for Syrian Refugees: Lessons Learned on Vulnerability, Targeting, and Protection from the Danish Refugee Council's E-Voucher Intervention in Southern Turkey
- Integrating Cash Transfers into Gender-based Violence Programs in Jordan: Benefits, Risks and Challenges
- The Impact of Cash Transfer Programmes on Protection Outcomes in Afghanistan

Beneficiary Data Protection:

- E-transfers and Data Protection E-learning
- Privacy Impact Assessment of UNHCR Cash-based Interventions
- Challenges and the State of Play of Interoperability in Cash Transfer Programming and stand-alone Executive Summary
- Know Your Customer Standards and Privacy Recommendations for Cash Transfers E-transfers and Data Protection E-learning (CaLP, UNHCR).

Coordination Thematic Area

- Cash Coordination in the Philippines: A Review of Lessons Learned during the Response to Super Typhoon Haiyan
- Review of Cash Coordination in Ukraine

Other outputs of the actions include the following studies

- Impact of Multipurpose Cash Assistance on Outcomes for Children in [Lebanon](#) (Lebanon Cash Consortium, Save the Children). This rigorous mixed-methods study by the Lebanon Cash Consortium examines the impact of MPGs assistance on child outcomes in Lebanon. This is the first study to rigorously compare caretakers and their children who are receiving cash to those not receiving cash, and to do so in a gender-sensitive manner.
- Integrating Cash Transfers into Gender-based Violence Programs in Jordan (IRC). This report by IRC examines how the combination of cash transfers and psycho-social services support women and girls' protection, if and how cash assistance exacerbates protection issues, and how assessment, monitoring, and targeting tools and systems can be strengthened.
- Cash Transfer Programming for Syrian Refugees: The Danish Refugee Council's E-Voucher Intervention in Southern [Turkey](#) (DRC). This report examines the design, vulnerability analysis and targeting, and protection implications of an e-voucher intervention in Turkey.
- The Impact of Cash Transfer Programmes on Protection Outcomes in Afghanistan (NRC). This study by NRC identifies protection risks and benefits of a range of CBIs in Afghanistan.