

Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning



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Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning

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Acronyms

| | |
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| CCT | Conditional Cash Transfer |
| CBI | Cash-Based Interventions |
| DRC | Democratic Republic of the Congo |
| ESTIA | Emergency Support to Integration and Accommodation |
| KII | Key Informant Interviews |
| FGD | Focus Group Discussions |
| MEB | Minimum Expenditure Basket |
| MPC | Multi-Purpose Cash |
| M&E | Monitoring and Evaluation |
| NFI | Non-Food Items |
| PDM | Post-Distribution Monitoring |
| SSI | Greek Social Solidarity Income |
| UNHCR | UN High Commissioner for Refugees |

Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning

Executive summary

Growing attention to multi-purpose cash offers an exciting opportunity to redress a long-standing shortcoming of humanitarian response. There is a need to better understand and respond to crisis-affected people in a more holistic and coherent way, going beyond sectors to bring the emphasis back to how people live and perceive and prioritize their needs. Multi-purpose cash opens up possibilities for enhanced collaboration among technical sectors and between cash and sector experts. Sectoral expertise should be more adequately represented in multi-sectoral assessments, design, implementation and monitoring of multi-purpose cash.

Multi-purpose cash makes up the largest proportion of cash-based interventions implemented by UNHCR, but there is scope for further upscaling in displacement settings. This report sets out evidence and learning on the sectoral outcomes of multi-purpose cash, drawing on a literature review, key informant interviews and case studies from Greece and Afghanistan. As ample evidence of the past ten years demonstrates, cash is an important part of the humanitarian toolbox that can allow people to meet their basic needs effectively and with dignity. However, evidence is lacking on how far multi-purpose cash contributes to sectoral outcomes in health, WASH, shelter, food security and nutrition, education, livelihoods, energy and environment programming, and how sectoral interventions should include multi-purpose cash along with other activities to best reach intended sectoral outcomes that contribute to protection. This report helps address this gap.

Key Findings

Multi-purpose cash has positive outcomes, including in sectors beyond food security:

There is strong evidence for the positive impact of multi-purpose cash in relation to nutrition, food security and livelihoods. Whilst the evidence is weaker for WASH, health, education, shelter, and the energy and environment sectors, it is clear that people do put the cash assistance to use in such areas, for instance on improving their access to water, sanitation, health care and education. How people use cash is context specific, but it is usually spent according to a hierarchy of needs – most immediate needs first (food, basic shelter, primary or emergency health care) and other needs later (investments in livelihoods, secondary and tertiary health care, less essential goods).

Value, frequency, duration and seasonality affect the outcomes of multi-purpose cash:

The bigger the transfer the more impacts across sectors. Evidence from social transfers indicates that, simply put, “bigger transfers equal bigger impacts” (Devereux and Sabates-Wheeler, 2015: 7). Frequency, duration and seasonality (such as cash at the beginning of the school year, or for winterization) matter for outcomes. More evidence is needed on the right balance of small regular grants and larger one-off payments. Transparency on the duration of transfers is important. If people know for how long they will receive a regular grant they are better able to plan and budget how to use it.

Multi-purpose cash may meet cross-sectoral needs efficiently and effectively:

The provision of one grant that covers multiple sectors rather than several sector-specific grants can be more efficient and effective in meeting a wide range of needs. It can also foster greater flexibility and choice in ways that enable people to decide what to prioritize. Multi-purpose cash may also have multiplier effects in local economies and offer opportunities to promote longer-term financial inclusion and social protection.

Limitations of Multi-Purpose Cash

Protection and sector-specific programming remains essential: The evidence overwhelmingly indicates that cash is not the only form of assistance needed. Support for protection and sector-specific programming will remain vital for the supply of quality services and goods to affected populations, including displaced groups, and for the technical knowledge, training and behaviour change needed to achieve particular outcomes.

Multi-purpose cash cannot tackle systemic issues: Cash injections at the individual or household level are simply unable to tackle systemic issues around quality of service provision. Nor they can address legal and policy issues that often constrain livelihoods or access to services, particularly for refugees, such as the right to work or access to national health and education systems. Multi-purpose cash is also no substitute for technical skills and support, for instance to ensure that water is clean and safe, shelters are fit for purpose, and environmental risks are taken into account. Cash alone cannot address critical protection concerns related to marginalization, exclusion and rights violations, and is no substitute for the human resources needed to support case management approaches.

Inadequate multi-purpose cash value limits outcomes: Multi-purpose cash is usually calculated as a contribution to a Minimum Expenditure Basket (MEB), which represents the absolute minimum needed to survive and keep an individual or family from destitution and poverty. Multi-purpose cash is often too small to contribute much to outcomes across multiple sectors. There is therefore a need for realism around multiple sector outcomes that can be achieved through multi-purpose cash assistance, especially when the amount and duration of assistance are limited, as is often the case, because of funding or other constraints.

Minimum standards must be adhered to: Minimum standards in the technical areas should guide the interventions, including those provided through cash assistance. As with other forms of assistance, cash is not always appropriate and its use should always be a context-specific judgement based on sound response analysis. There may be public health arguments for not trusting people's own priorities, and for complementing general cash assistance with particular sector-specific investments to address public health risks (such as access to clean water).



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Going Forward

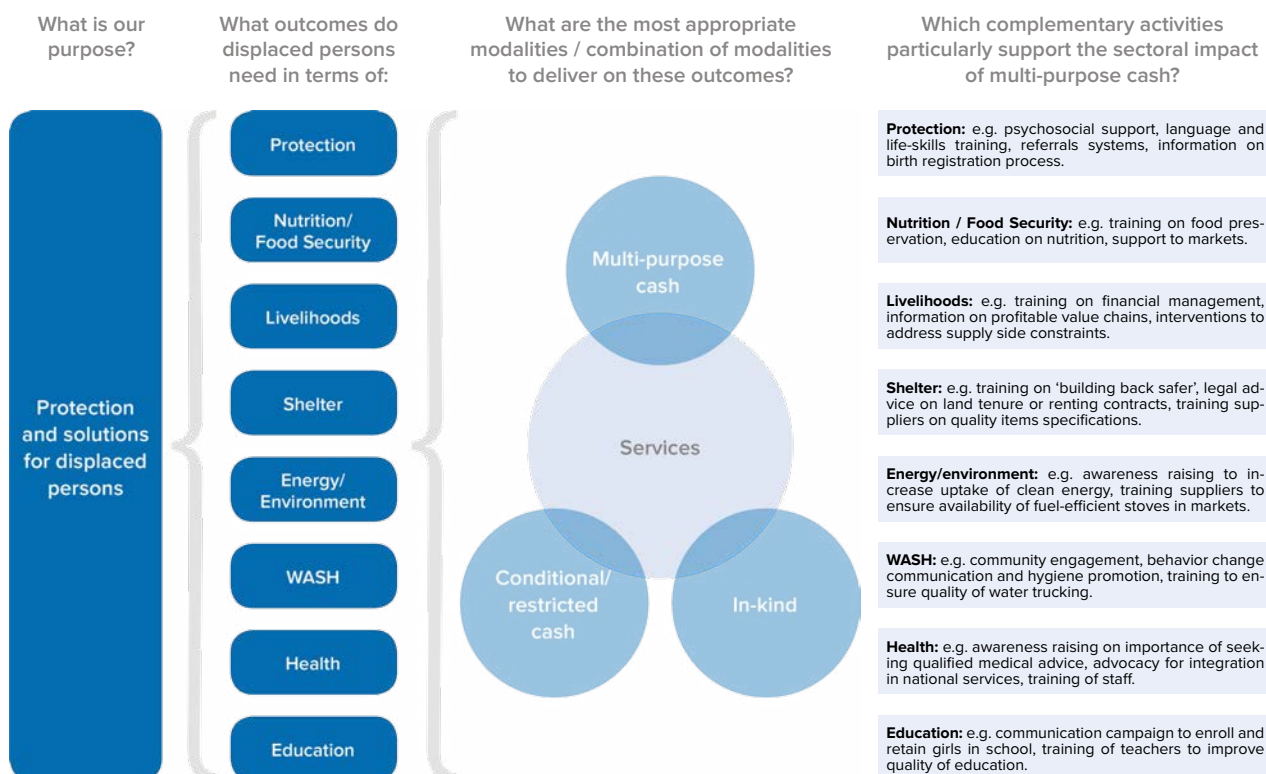
Consider the best combination of multi-purpose cash and sectoral activities: There is huge scope for greater complementarity between cash and sector-specific programming in ways that can create synergistic impacts. In order to take better advantage of these opportunities, cash and sector specialists need to collaborate constructively and strategically to explore ways in which cash can best contribute to sectoral outcomes in conjunction with other forms of support. While the evidence base supports strategic complementarity in programming, the greater evidence challenge lies in more rigorously testing and examining what types and sequencing of interventions work best together, and what combinations of assistance can create synergistic impacts.

Sector engagement throughout the cash programme cycle is critical: Multi-purpose cash should also be seen as an opportunity for enhanced collaboration, both among technical sectors and between cash and technical sector experts. This is critical to ensure that existing

approaches to multi-purpose cash respond to the specific needs of each sector, and that sectoral expertise is adequately represented in multi-sectoral assessments, response analysis, design, implementation and monitoring of multi-purpose cash. The [Basic Needs Approach in the Refugee Response](#) and the [UNHCR Market Assessment: Companion Guide and Toolkit](#) provide useful platforms for holistic programming and strengthened and coordinated sector engagement.

Complementarity in programming: The consideration of ‘complementarity’ in programming is distinct from ‘cash plus’, which can imply cash interventions as the starting point. Whilst there is a current trend towards exploring ‘cash plus’ approaches, UNHCR sees services, cash and in-kind as core businesses that complement each other to deliver on sectoral outcomes without one modality being subordinate to another. This is also the approach to complementary interventions adopted in this report.

Figure 1. UNHCR core business to deliver protection and solutions for displaced persons



Multi-purpose cash can increase the reach of sector activities: Multi-purpose cash transfer programmes may provide opportunities to increase the reach of sector-specific activities; for example, the inclusion of behaviour-change communication activities when people are registered at pay-points and during monitoring. There may also be opportunities to layer and integrate sector-specific programming into multi-purpose cash. For instance, case management and referral systems can use single registries and programme monitoring as key entry points, building on experience from social protection systems.

Measuring outcomes across sectors: Across humanitarian action there has been a long history of poor monitoring of activities and outputs, and thus an insufficient understanding of outcomes. Cash and particularly multi-purpose cash can enable a shift to better monitoring of outcomes across sectors. The question we should be asking is what is needed to help people achieve better standards of living in a given context? Are people food secure, living in safe accommodation and a healthy environment, able to access clean water and health care, and can they keep their children in school? The impact of multi-purpose cash should not be measured in isolation and should instead focus on what combinations of assistance and modalities can create synergistic impacts.

Integrate multi-purpose cash into an overall protection approach: Protection needs to be seen as a cross-cutting issue and protection outcomes need to be considered across all sectors. Multi-purpose cash can have positive protection outcomes within specific sectors, but also for cross-cutting issues such as gender, age and disability. Multi-purpose cash programmes need to be integrated into an overall protection approach, which remains the core of UNHCR's work. Analysis and mitigation of protection risks should be mainstreamed in the design and implementation of multi-purpose cash and attention should be given to risks of exclusion and discrimination. There is scope for greater complementarity between multi-purpose cash and protection programming and services to maximize positive protection outcomes and reduce risks.



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Key Findings: Sectors

Shelter

- In some contexts a significant part of multi-purpose cash is spent on shelter needs, particularly for rent, but multi-purpose cash are often too small to cover shelter needs adequately.
- Shelter sector specialists fear that multi-purpose cash used for shelter could result in people living in sub-standard accommodation or continuing to live in unsafe buildings, or experiencing other environmental risks and a lack of technical support; although there is some evidence that this is taking place, more research is needed.
- Complementarity between cash and other forms of shelter programming – including in-kind assistance, technical support, work on the supply of adequate housing and advocacy on refugee rights – is needed to meet shelter outcomes.
- In Greece, the urban accommodation scheme has faced huge implementation challenges, including finding safe, affordable buildings in relatively central urban areas, and xenophobic attitudes in some municipalities. In non-European humanitarian contexts, where multi-purpose cash assistance is most often delivered, these implementation difficulties are likely to be amplified.
- In Afghanistan, the repatriation cash grant has made important contributions to shelter needs, enabling returnee beneficiaries to rent a home, buy land and/or construct houses. However, weak security of tenure and poor quality of shelter indicate the difficulties of ensuring quality of shelter outcomes with multi-purpose cash only, without complementary legal, technical or in-kind support.

WASH

- Little evidence exists on the effectiveness of multi-purpose cash in delivering WASH outcomes – access to water, sanitation and hygiene – in humanitarian contexts.
- There is some evidence that part of the multi-purpose cash is spent on water, sanitation and hygiene in ways that may contribute to desired outcomes.
- Cash transfers are not able (or designed) to substitute for the ‘software’ side of WASH programming, such as community mobilization, design and training in the use of WASH hardware, behaviour change communication and hygiene promotion. A mix of modalities and technical support has the greatest potential for meeting WASH outcomes.
- Risks need to be mitigated where multi-purpose cash may be used to purchase poor quality water, or water that is not subsequently treated, or used to build/maintain substandard latrines; or where cash use may present other public health risks or negative environmental consequences.
- In Greece, baby diapers and lice shampoo were the two main recurrent and occasional hygiene expenditures met in part or fully with the multi-purpose cash.
- In Afghanistan, a small part of the repatriation cash grant was used in some returnee households to address the specific hygiene needs of women and girls.
- UNHCR has developed some guidance in this area, including: [Cash-Based Interventions for WASH Programmes in Refugee Settings](#) as well as checklists such as Cash for Latrines, in collaboration with the Global WASH Cluster.



Health

- There is substantial evidence from development contexts that unconditional cash can have a positive impact on health outcomes, but evidence from multi-purpose cash in humanitarian crises is limited.
- Part of multi-purpose cash is spent on health care costs, such as transport to and from health facilities, and private health care.
- Multi-purpose cash is no substitute for a focus on improving the quality of health systems, on integrating refugees into national systems and on sustainable solutions to health care financing.
- There is scope for health sector specialists to engage more with cash to inform MEB calculations and to understand how cash is used for health care costs.
- Despite legal provisions that allow refugees and others of concern free access to the public primary health care system in Greece, supply and demand barriers make access an ongoing challenge: health personnel are not always aware of the legal framework, and without interpreters persons of concern find it difficult to interact with health providers.
- In Afghanistan, findings do not point to health as a widespread expenditure among returnees, and only a very small number reported having used the bulk of cash to address health needs. Mechanisms to identify vulnerable returnees, including those with serious medical conditions, are in place but some may be falling through the cracks. The difficulties associated with tracking returnees and the pattern of secondary displacement may be among the reasons.
- UNHCR has gathered some knowledge in this area, including [Cash-based interventions for health programmes in Refugee Settings: A Review](#) and [Cash for Health: Key learnings from a cash for health intervention in Jordan](#)

Education

- Cash transfers can play a role in promoting positive education outcomes through multiple pathways, from helping with direct costs (fees, uniforms, transport) to addressing barriers which keep children out of school (such as improving children’s nutrition and reducing child labour).
- Evidence of the impact of multi-purpose cash on education in humanitarian settings is limited; what evidence does exist (from Lebanon and Jordan) is positive although in these locations is related only to the duration of the assistance.
- Cash can contribute to meeting costs for education but is no substitute for support to improve the quality of education and addressing barriers of access, such as refugee exclusion from national education systems or access to accredited examinations.



- For example, despite legal provisions that allow refugees free access to the education system in Greece, indirect costs are a barrier of access, such as buying new clothes and providing children with lunch money. Recently, the Greek Ministry of Education, in cooperation with UNHCR and other agencies, established free preparatory classes for refugee children living in urban settings with a view to integrating them into public schools. However, there remain gaps around provision of pre-school education, senior secondary education (for youth over 15 years old), higher education and vocational training.
- In Afghanistan, distances children have to travel to their nearest public school and entrenched gender norms were key barriers to access, which the repatriation cash grant was unable to redress. The inclusion of returnee children in the education system was also hampered by a lengthy and expensive process that made recognition of school certificates extremely difficult to attain.

- UNHCR recently launched [Cash for education: A global review of UNHCR programs in refugee settings](#), which provides an overview of the use of cash assistance in 45 programmes and highlights some key opportunities and challenges on the use of cash for education in urban and camp settings.

Energy and the Environment

- In some contexts people spend a significant part of multi-purpose cash on fuel for cooking, heating and lighting, and it forms part of MEB calculations. In Afghanistan, part of the repatriation cash grant was used by beneficiaries who returned during the winter in 2016 to buy fuel for heating and warm clothes.
- There is clear scope for complementarity between cash and other activities to promote the use of clean fuels, market based approaches and more environmentally sustainable means for cooking, heating and lighting.





Nutrition and Food Security

- Evidence of the positive impact of multi-purpose cash on nutrition through multiple causal pathways is growing.
- There is some evidence that programmes combining multi-purpose cash, in-kind food assistance and behaviour change communication activities can be particularly effective at improving nutrition outcomes.
- There is a large body of evidence and a clear causal pathway for the positive contribution of multi-purpose cash to food security outcomes, including on hunger scores, dietary diversity and reducing negative coping strategies.
- Multi-purpose cash can improve household food security as well as the social, care and health environments, and therefore redress some of the underlying causes of malnutrition.
- People buy food with multi-purpose cash; it can enable people to do more work on their own production and can be spent on productive assets.
- In Greece, cash assistance was an appropriate response to the food needs of refugees and others of concern living in urban areas. However, virtually all refugees reported that even if all cash assistance was spent on food, the amount was insufficient to satisfy food needs for the whole month. Complementary activities that warrant attention in this context include the provision of additional transport services or monthly transport tickets/cards for refugees living in isolated areas, and stepping up work around value chain analysis to support access to food at reasonable prices to maximize the value of the cash transfer.
- In Afghanistan, returnee monitoring reports indicate that the bulk of the repatriation cash grant is spent on food, but no additional information is provided on related food security gains.



Livelihoods

- Multi-purpose cash provides a clear temporary income boost to livelihoods, but evidence on sustained impacts is less clear.
- Livelihoods activities that can be supported through multi-purpose cash include investments in businesses and trading, purchase of productive assets and enabling work on own production.
- A wide range of food security and livelihoods interventions exist – from credit to support to markets, training and provision of inputs – that could be complementary to multi-purpose cash, but evidence is limited on what combinations of modalities and assistance work best to create synergistic impacts.
- While refugees can legally access employment opportunities in Greece, in practice it is extremely difficult for them to do so. None of the Focus Group Discussion (FGD) participants stated that they were working and there were no reports that multi-purpose cash assistance had enhanced refugees' ability to work.
- In Afghanistan, the repatriation cash grant has catalysed investments in livelihoods for a minority. Scarce and poorly paid livelihood opportunities were prompting further migration of male youth to Pakistan and elsewhere. Despite the recent focus by UNHCR on livelihood activities as a way to mitigate protection risks, as well as on strengthening linkages between humanitarian assistance and development through partnerships, limited support to livelihoods was found in the areas visited.



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Cash 24hr
24 ساعة

Introduction

The UN High Commissioner for Refugees (UNHCR) identified Cash-Based Interventions (CBIs) as a corporate priority and investment in 2013. A policy on cash provides guidance towards consolidation and scaling up the delivery of CBIs to their fullest potential in UNHCR operations across all regions and sectors (UNHCR, 2016).

Multi-purpose cash (MPC) constitute the largest proportion of CBIs implemented by UNHCR. Multi-purpose cash is seen as ensuring better “value for money” by lowering transaction costs; it supports local markets and can enhance communities’ economic recovery, preparedness and resilience. In certain cases it can positively complement existing social protection systems. By providing one grant that covers multiple purposes rather than several sector-specific grants, multi-purpose cash can be more efficient and effective at meeting a wide range of cross-sectoral needs. It enables greater flexibility and choice in ways that enable people to make their own decisions about what to prioritize.

There is significant scope for increasing the use of multi-purpose cash by UNHCR and partners in displacement settings. Little evidence however exists on how far MPC contributes to reaching

sectoral outcomes in health, WASH, shelter, food security and nutrition, education, livelihoods, energy and environment programming and how sectoral interventions should include multi-purpose cash along with accompanying technical support activities to best reach intended sectoral outcomes that contribute to protection. This research aims to contribute to addressing this gap.

This research is also a key component of the ongoing work led by UNHCR, with several reviews taking place between 2017 and 2018 in collaboration with a wide range of partners, with the overall aim of demonstrating the impact of multi-sectoral and sector-specific cash assistance and their contribution to protection and solutions for displaced people.

The study focuses on the following questions:

- In what ways does multi-purpose cash contribute to improved sectoral outcomes in humanitarian interventions in displacement settings?
- What type of sector-specific complementary activities can be used by technical sectors along with multi-purpose cash in order to strengthen sectoral and protection outcomes?



Methodology, scope and quality of evidence

The methodology of this review is qualitative and relies on collection of both primary and secondary data as follows:

- An in-depth desk review of multi-purpose cash evaluations and impact assessments to capture secondary data and evidence of sectoral outcomes of multi-purpose cash, delivered as part of humanitarian responses; challenges, opportunities and lessons learned, including gaps. The review also captured good practice of sector-specific complementary activities designed to accompany multi-purpose cash and reinforce technical outcomes.
- Key Informant Interviews (KIIs) with UNHCR global sector leads and a selected number of global sector leads of other agencies (see list of KIIs in Annex 1). The KIIs sought to gather views, perceptions and experiences of multi-purpose cash and their contributions to sectoral outcomes, and perceived strengths and gaps. They also aimed at identifying the activities that have been found by interviewees, on the basis of their (or other organizations') experiences, to be best suited to complement multi-purpose cash.
- Two country-level studies were conducted in two forced displacement settings: Greece and Afghanistan. Fieldwork took place over 13 days in each country between December 2017 and February 2018. The case studies focused on multi-purpose cash programmes delivered by UNHCR and partners to investigate their contribution to sectoral outcomes, the activities and interventions that can best complement multi-purpose cash in different sectors, and highlight related challenges, gaps and opportunities. The case studies collected primary and secondary data through the following methods:
 - KIIs with sector staff (of UNHCR and its partners and other organizations such as UN agencies and NGOs, as relevant) to understand their specific involvement in multi-purpose cash planning, design, implementation and M&E; coordination and coherence of multi-purpose cash programming with other sectoral interventions; perceived challenges, opportunities and threats; contribution of

multi-purpose cash to sectoral outcomes; opportunities and suggestions for enhancing the effectiveness of multi-purpose cash in reaching intended sectoral outcomes, including through concrete suggestions or examples of complementary activities alongside multi-purpose cash programmes.

- M&E data obtained from UNHCR and partners on the multi-purpose cash programmes under analysis and at sector level, including reports, Post-Distribution Monitoring (PDM), reviews, baselines, mid-lines, end-lines and relevant indicators.
- Focus Group Discussions (FGDs) conducted with selected multi-purpose cash beneficiaries to gather perceptions and views on a number of topics including: a) effectiveness of multi-purpose cash in supporting their basic needs and related challenges, suggestions for improvements etc., and b) complementary interventions that would enhance the effectiveness of multi-purpose cash in supporting their needs.

Limitations

The desk review did not use a systematic review methodology and is relatively limited in scope to cover a wide range of literature over multiple sectors. While this review strives to be comprehensive as possible it does not claim to be exhaustive and there will inevitably be gaps.

The review also sought to collect and examine evidence on complementary measures linked to cash programmes within each sector and assess their effectiveness. There are clear limits, however, to the extent to which this review has been able to consider all available evidence on the effectiveness of all types of complementary programming across such a broad range of sectors. A key finding in this regard is that the evidence is very scarce.

In contrast limited outcomes evidence on humanitarian cash transfers, there is a much greater body of consolidated evidence on the impact of social cash transfers, particularly on sectors such as health and education. Despite some fundamental differences between humanitarian and development contexts (see Annex 1), evidence from development contexts is



referenced in this report as we felt it important not to miss some key sources and findings.

In Greece, budget and time constraints prevented visits to refugee camps or sites¹ on the mainland and Aegean islands.² It was therefore possible to organize and conduct only five FGDs with beneficiaries. Because of the limited number of FGDs, the findings need to be treated as insights into beneficiaries' experiences, cash expenditures and perceptions of outcomes. Also, they are limited to a specific sub-group of refugees and asylum seekers, the beneficiaries of the ESTIA Programme in Athens. As such, their views and experiences are not representative of the larger refugee and asylum seekers' population scattered across mainland and islands and cannot therefore be generalized.

In Afghanistan, security concerns restricted field visits to specific locations in the outskirts of Kabul and Mazar-i-Sharif (Mazar) that were deemed to be safe for the research to take place. FGD participants only comprised returnee beneficiaries of the UNHCR repatriation cash grant who returned from Pakistan in 2016 and 2017.³ Therefore, the FGD findings presented here relate only to a specific sub-group of beneficiaries; the findings are not representative of the whole returnee beneficiary population in Afghanistan and are not generalizable to other returnee groups.

Further background information

Further information on **report sources and quality of evidence** can be found in **Annex 1**. An overview of **UNHCR multi-purpose cash programmes in Greece and Afghanistan** can be found in **Annex 2**.

1 In the Greece context, refugee camps are referred to as 'sites' by the Government of Greece (who also manages them) and humanitarian actors. The term 'site' is also used in this report to refer to refugee camps in Greece, both on the mainland and islands.

2 In addition, at the time of the mission in December 2017, UNHCR Field Offices were busy with the ongoing transfer of asylum seekers from islands to mainland, which further hampered a field visit there. See: <https://reliefweb.int/report/greece/more-speed-needed-help-refugees-stranded-greek-islands-0> for more details on this operation.

3 UNHCR Sub Office staff in Mazar were unable to locate returnees from Iran or other countries.

Multi-purpose cash

Multi-purpose cash and basic needs: overview and definitions

The term multi-purpose cash is a relatively new addition to the humanitarian lexicon. Up to recently most humanitarian cash was programmed within sectors with particular sectoral objectives; for instance, provided as a substitute for food aid with particular food security objectives, or for shelter with conditions around how it was spent.

Multi-purpose cash grants are unrestricted cash transfers that aim to give affected people access to a wider and more dignified choice of goods and services, based on their preferences. The Cash Learning Partnership (CaLP) defines multi-purpose cash grants or multi-purpose cash assistance⁴ as:

a transfer (either regular or one-off) corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs. They are by definition unrestricted cash transfers. The multi-purpose cash can contribute to meeting a Minimum Expenditure Basket (MEB)⁵ or other calculation of the amount required to cover basic needs, but can also include other one-off or recovery needs.

UNHCR uses the terms multi-purpose cash and multi-sectoral cash grant interchangeably.

The increasing recognition that unrestricted cash is used to meet household needs that span across sectors has led to growing global calls for the adoption of multi-purpose cash. For example, in Lebanon the humanitarian response to the Syrian refugee crisis has shifted from a situation in 2014 where up to 30 different organizations were providing cash for 14 different sector-specific objectives, to one where a more coordinated and joined up approach has led to the provision of one cash grant to meet a range of basic needs.

UNHCR's grants for returning refugees have been multi-purpose since the 1980s.

The concept and use of multi-purpose cash is not new to UNHCR; for more than two decades the organization has adopted a multi-sectoral approach to refugee emergencies given the multi-sectoral nature of its programming. More than half of UNHCR cash-based interventions are MPC. The explicit focus on multi-purpose cash in UNHCR's Policy on Cash-Based Interventions⁶ is in line with global attention to scaling up multi-purpose cash assistance. UNHCR has also recently outlined the basic needs approach that it seeks to pursue across operations when multi-purpose cash assistance is delivered. This approach is defined as: "a way to enable refugees to meet their basic needs and achieve longer term well-being through means to survive and access to services based on their socio-economic capacities and vulnerabilities".⁷ This approach also considers long-term well-being, including needs related to protection, sustainable livelihoods and solutions.⁸

This review recognizes that all cash is in some sense multi-purpose simply because it is fungible. Even where agencies try to enforce prioritization of certain expenditures, typically by attaching conditions, labels and restrictions to cash, in practice people can and do decide otherwise, according to their own priorities and needs. In addition, and as with any other form of assistance, sectoral outcomes of multi-purpose cash programmes are mediated by contextual factors and the operational environment (camps, out-of-camp and urban settings; European (e.g. Greece), middle income and less developed countries, and so on). Furthermore, cash injections (but also in-kind assistance) free up other household income which people can spend according to their own priorities. The distinction here is, however, between cash provided with broad objectives to meet basic needs as opposed to cash provided with specific sectoral objectives (e.g. cash for shelter or food). The main focus of this review is on the former and therefore on multi-purpose cash.

4 <http://www.cashlearning.org/ctp-and-multi-sector-programming/multipurpose-cash-grants>

5 A key concept in the design and implementation of multisector cash is the Minimum Expenditure Basket (MEB), defined as "what a household requires...to meet basic needs – on a regular or seasonal basis – and its average cost over time. Basic needs are defined by affected households themselves, International Humanitarian Law and Sphere Standards...A consensus around what constitutes the MEB can be a foundation for sector-specific interventions, which may use cash and in-kind goods and services to achieve sector-specific objectives" (CaLP, 2015: 22).

6 <http://www.unhcr.org/protection/operations/581363414/policy-on-cash-based-interventions.html>

7 https://reliefweb.int/sites/reliefweb.int/files/resources/BASIC_NEEDS_MODEL_layB_A4-C18_0.pdf

8 Ibid.

Theory of change for the sectoral outcomes of multi-purpose cash

Because of the fungibility of cash, people can spend it on meeting their essential needs as they see fit and in ways that cut across sectors. This means that multi-purpose cash has potential impacts on protection and on all of the technical sectors that make up humanitarian response. In practice however, acute needs, vulnerabilities and financial distress of targeted populations, as well as the low value of multi-purpose cash, result in beneficiaries using cash to prioritize only a few essential needs. In many contexts therefore, expectations that multi-purpose cash assistance can translate in outcomes across all sectors are simply unrealistic.

The focus of this review is on exploring evidence on the outcomes of multi-purpose cash in health, WASH, shelter, food security and nutrition, education, livelihoods, energy and environment sectors as well as on protection as a cross-cutting theme.

It is helpful to lay out a causal pathway for each of the sectors and to be as clear as possible from the outset about the outcomes that might be possible to capture. Drawing from findings in UNHCR sectoral policies and guidance, and interviews with UNHCR staff – both at HQ and in Greece and Afghanistan – the table below outlines sectoral outcomes of interest, the ways in which multi-purpose cash might help to contribute to these outcomes, what cash cannot achieve, and examples of complementary sector-specific programmes that, in combination with cash, might synergistically help meet outcomes.

Multi-purpose cash, sectoral outcomes, and complementary interventions

| | Sectoral objectives (as stated in UNHCR policies) | Possible contributions of multi-purpose cash | What multi-purpose cash cannot do | Complementary programming |
|-------------------|---|--|--|--|
| Protection | <ul style="list-style-type: none"> • Improve access to legal assistance and legal remedies • Strengthen civil registration and civil status documentation • Increase the level of individual documentation • Improve reception conditions | <ul style="list-style-type: none"> • Support marginalized individuals (persons with disabilities, elderly, chronically ill, etc.) and meet critical survival needs, and can be used for emergency shelter, legal assistance, and health care for SGBV survivors • Support school retention and reduce/delay child marriage • Enable access to legal representation relating to issues such as residency permits and imprisonment; meet financial costs of accessing key documents • Reduce intra-household or community tensions • Reduce risky behaviours (gathering firewood, exploitative work, transactional sex, child labour, early marriage) • Enable investment in safer housing | <ul style="list-style-type: none"> • Substitute for initiatives aimed at increasing beneficiaries' knowledge of laws and regulations of importance to personal safety and security; how to interact with authorities (e.g. if stopped by police); rights and obligations in the country of asylum • Improve the quality and availability of existing services • Address structural issues that contribute to an individual's exposure to violence and exploitation. | <ul style="list-style-type: none"> • Accompaniment to support individuals through complex administrative processes • Case management and referral processes to protection specialist programmes (i.e. child protection, SGBV, persons with specific needs) or services (i.e. psychosocial, medical, legal) • A fund able to provide one-off emergency grants for persons with specific needs • Advocacy on rights and protection risks • Behavioural change activities • Service information provision, translation services |

| | | | | |
|----------------------|---|---|--|--|
| Nutrition | <ul style="list-style-type: none"> Prevent undernutrition Reduce prevalence of acute malnutrition rates Deliver effective treatment of SAM and MAM Reduce prevalence of stunting Reduce prevalence of anaemia | <ul style="list-style-type: none"> Meet food requirements, improving consumption of a diverse, healthy diet Free up time for care (including appropriate infant and young child feeding) Enable access to health care, sanitation and clean water to improve underlying determinants of undernutrition Supplement nutrition treatment, improving household income and reducing default and relapse rates | <ul style="list-style-type: none"> Substitute for quality health services and nutrition treatment Substitute for assessment, diagnosis and referral, nutrition education, or treatment of SAM and MAM Substitute for clean water and sanitation Ensure sustainable outcomes following end of transfer. | <ul style="list-style-type: none"> Treatment of undernutrition (acute, chronic and micronutrient deficiencies) Behaviour change communication Access to quality basic health services |
| Food Security | <ul style="list-style-type: none"> Improve food security through increased access to and availability of foods of appropriate quantity and quality Improve the food security, health and nutritional well-being of refugees, mainly by tackling the immediate and underlying food related causes of malnutrition¹ | <ul style="list-style-type: none"> Improve consumption of a diverse, healthy diet Free up time for own production Enable investments in food production and livestock | <ul style="list-style-type: none"> Address systemic non-financial constraints Tackle knowledge gaps Ensure sustainable outcomes following end of transfer. | <ul style="list-style-type: none"> Provision of in-kind livelihoods support (e.g. seeds and tools) Training and technical advice on livelihoods Market and value chain support to food systems |
| Livelihoods | <ul style="list-style-type: none"> Promote the right to work and the right to development Enable people to preserve and protect their productive assets as well as meet their immediate consumption needs Develop and expand proven and innovative ways of supporting people's economic self-reliance (UNHCR, 2014a) Support more resilient livelihoods Support increase in income, production, jobs, assets | <ul style="list-style-type: none"> Enable investment in livelihoods support and development, and in productive assets Provide savings Reduce the need to engage in exploitative labour, including for children Free up time for working on own production and boost productivity Enable migration to areas where there are greater livelihood opportunities, or prevent forced migration in search of better livelihood opportunities Reduce distortion of local markets, preserving economic opportunities for displaced persons | <ul style="list-style-type: none"> Address policy constraints (e.g. host government's policies restricting or prohibiting refugees' work) Tackle skill gaps Ensure sustainable outcomes following end of transfer' | <ul style="list-style-type: none"> Business training and skills development Vocational training Employment-related coaching and mentoring Market and value chain approaches Infrastructure support Micro-finance, credit and financial inclusion activities + financial education Advocacy around the right to work, employment rates and working conditions Work on the enabling policy environment |

| | | | | |
|--------------------------------|--|---|--|--|
| <p>Shelter and NFIs</p> | <ul style="list-style-type: none"> • Enable refugees to have access to secure settlements where they can live in dignity, with fewer socio-economic vulnerabilities and an improved quality of life • Ensure access among refugees to shelter solutions that provide privacy, security, protection from the elements, and a sense of home (UNHCR, 2014) • Meet needs for basic and domestic items | <ul style="list-style-type: none"> • Meet rent payments • Enable relocation to a better home • Finance repairs and rebuilding • Enable procurement of key basic and domestic items | <ul style="list-style-type: none"> • Enforce technical standards to ensure that construction is safe, environmentally friendly, disaster resistant and free of hazardous materials; mitigate and respond to GBV and other sectoral protection concerns (Global WASH and Shelter Cluster, 2016). • Ensure availability of specific personal or domestic items in the local market, and/or at appropriate cost | <ul style="list-style-type: none"> • In-kind provision of building materials not available in the local market • Technical building support and advice • Enforcement of, or support to, the regulatory environment around safe and disaster resistant building • Market and value chain approaches • Activities to increase the supply of rental housing • Cash with specific shelter objectives or conditionality |
| <p>WASH</p> | <ul style="list-style-type: none"> • Facilitate access to sufficient clean water, sanitation and hygiene (Global WASH and Shelter Cluster, 2016; UNHCR Cash for WASH) | <ul style="list-style-type: none"> • Increase access to drinking water through a variety of water vendors; improve access to kits for water storage and treatment; repair and recover the piped water network or handpumps; ensure maintenance of water supply (UNHCR, 2017b) • Support household construction of sanitation facilities by covering costs of materials or labour; allow access to desludging services (Ibid.) • Enable access to a range of hygiene products, replacing distribution of hygiene kits (Ibid.) | <ul style="list-style-type: none"> • Ensure water is clean and of good quality • Enforce technical standards to ensure that water distribution systems and sanitation infrastructure are sound and sustainable • Effect major behaviour change, e.g. hygiene • Ensure technically sound sanitation (earthquake, flood and cyclone proof) • Ensure appropriate treatment and disposal of desludged waste • Ensure consistent quality of services and goods in local market. | <ul style="list-style-type: none"> • Construction, rehabilitation and treatment of water systems (boreholes, urban water systems, etc.) and sanitation hardware (latrines) • Support to solid waste management systems and water distribution networks • Water trucking where there is no private market • Community mobilization, behaviour change communication and hygiene promotion • Provision of hygiene kits when key items are not available in local markets – either through in-kind, or by bringing the market to the community via fairs (via cash or commodity vouchers) • Market and value chain approaches to support private sector, government and municipal bodies providing WASH services • Social enterprise schemes to supply and meet the demand for menstrual hygiene management materials and support |

| | | | | |
|-------------------------------|---|---|--|---|
| Energy and Environment | <ul style="list-style-type: none"> • Support access to fuel for cooking, lighting and heating • Prevention of environmental degradation • Reduce disaster risk • Enhance adaptation to climate risks • Ensure refugees are able to satisfy their energy needs for cooking and lighting in a safe and sustainable manner, without fear or risk to their health, well-being and personal security (UNHCR, 2014b) | <ul style="list-style-type: none"> • Enable procurement of fuel for lighting, cooking and heating | <ul style="list-style-type: none"> • Ensure expenditure in environmentally desirable ways | <ul style="list-style-type: none"> • In-kind provision of items not available in local markets (e.g. solar lamps, fuel-efficient stoves) • Training and behaviour change communication • Orientation of suppliers, contractors, logistic, shelter and WASH staff in appropriate sourcing of raw materials, and negate environmental issues associated with the extractives used e.g. bamboo, sand, timber, gravel etc. • Initiate tree-planting initiatives to reduce supply/demand issues later (<i>do no harm</i>) and reduce soil erosion, landslides, etc. • Cash for work to implement eco-disaster risk reduction measures • Cash earned in return for training on disaster risk reduction, climate change adaptation and sustainable development |
| Education | <ul style="list-style-type: none"> • Ensure children and young people have access to education in a safe and protective environment • Ensure refugees have sustainable access to national education systems and lifelong learning (UNHCR, 2017d and f) | <ul style="list-style-type: none"> • Meet school fees, school uniforms and other costs • Reduce need for children to work, as cash boosts household income • Enable school work at home with expenditure on lighting and heating • Support children's ability to learn by ensuring sufficient, healthy diet | <ul style="list-style-type: none"> • Substitute for schooling that is free at the point of delivery • Tackle systemic constraints to education quality | <ul style="list-style-type: none"> • Activities to support the supply of education – supplementing teachers' pay, providing learning materials, repairing or constructing school buildings, training teachers • Policy advocacy, such as for refugee inclusion in school systems |

| | | | | |
|---------------|---|--|---|---|
| Health | <ul style="list-style-type: none"> • Prevent and reduce excess mortality and morbidity • Enable refugees to maximize their health status through access to quality primary, emergency and referral health services as nationals (UNHCR, 2015) | <ul style="list-style-type: none"> • Cash spent on drugs / treatment, private health care, accessing public health care and transport to health facilities. • Better food security / nutrition leaves people healthier • Cash helps to improve mental health through reduced stress | <ul style="list-style-type: none"> • Substitute for health care that is free at the point of delivery • Tackle systemic constraints of health systems • Tackle issues of low quality drugs, ineffective traditional healers, etc. • Ensure appropriate response to sudden health events where costs are unpredictable • Modify recipients' perceptions and attitudes toward preventive and curative healthcare | <ul style="list-style-type: none"> • Interventions to support the supply of health care – vaccination campaigns, support to clinics in drugs, equipment and supplies, support to staffing • Public health campaigns and behaviour change communication • Integrating refugees into public health systems • Psychosocial support |
|---------------|---|--|---|---|

The limits of cash

Cash is not and was never intended to be a stand-alone solution to cross-sectoral household needs. There is widespread consensus, in the literature and among interviewees, that monetary support alone, particularly when delivered as part of short-term humanitarian response, cannot redress broader supply-side and structural constraints, or alleviate multi-faceted vulnerabilities and patterns of social exclusion (NRC, 2017; Roelen et al., 2017; Berg and Seferis, 2015; Global WASH and Shelter Cluster, 2017). It is therefore important to put the emphasis on the overall objective of assistance, as stressed in the UNHCR Basic Needs approach: enabling people to meet, at the minimum, their basic needs. Cash grants might be part of the answer in addressing refugees' basic needs but they need to be seen as one option in a range of possible contributors to sectoral outcomes along with other forms of sector-based programming activities. The focus should be on the outcome of interest, such as access to clean water, education or health care, and the combinations of cash, in-kind and technical assistance that can best achieve the outcome. UNHCR also has the overarching goal of ensuring that refugees are included into national systems and cash is no substitute for the rights and protection work needed to advocate for refugee inclusion.

Fears are widely shared amongst practitioners that the potential impact of cash across sectoral outcomes is being over-stated and that the current enthusiasm for multi-purpose cash could come at the expense of sector-specific programming and protection.

A widespread worry with scaling up multi-purpose cash relates to the quality of the humanitarian response, and specifically with ensuring that commodities and/or services purchased by beneficiaries are technically sound and of good quality. Another concern is that beneficiaries may under-invest in areas such as water, sanitation and health, particularly where household financial resources are extremely low, as is typically the case in humanitarian settings.

A number of interviewees indicated fears that growing attention to multi-purpose cash might negatively affect overall sector resources and technical capacities. Such concerns are also found in the recent NRC position paper: "NRC is concerned that availability of funding for sector-specific interventions will dry up when large-scale [MPC] are established. [MPC] will often not be sufficient for recipients to meet all needs over a period and after the assistance ends." (NRC, 2017: 3).

While these concerns are legitimate and need to be addressed, they remain largely un-evidenced. It should be possible to track how well sector-specific funding holds up in places where multi-purpose cash has been introduced, and to lobby donors if there are actual reductions in sector-specific support. There have, however, always been inequities in the allocation of funding across sectors, with some sectors better funded than others. So the comparison should be with actual patterns of sector funding rather than with an ideal world of fully-funded sectoral appeals.

There is therefore a critical need to enhance evidence-based analysis of the role cash can play

in achieving outcomes and where sector-specific programming will still be needed. The findings of this review seek to contribute to this evidence base.

Complementarity: how multi-purpose cash should relate to sector-specific programming

There is little evidence and limited learning or guidance about combinations of modalities and support. Should multi-purpose cash and sector-specific programming be closely linked or just go on in parallel to each other, both making a contribution to sectoral outcomes?

The terms ‘cash plus’ (see boxed insert) and complementary programming can imply cash as the starting point. Whilst there is a current trend towards exploring ‘cash plus’ approaches, UNHCR sees services, cash, in-kind and technical support as core businesses that complement each other to deliver on sectoral outcomes without one modality being subordinate to another. At the same time, the wide coverage of cash transfer programmes may provide opportunities to increase the reach of sector-specific activities. For example, the inclusion of behaviour change communication activities when people are registered, at pay-points and during monitoring. There may also be opportunities to layer and integrate sector-specific programming into multi-purpose cash grants. For instance, case management and referral systems can use single registries and programme monitoring as key entry points, building on experience from social protection systems (Peterman et al., 2017).

Evidence from social transfers highlights the importance of additional interventions to provide much needed inputs, service components or linkages to services to enhance desired impacts on well-being. Bastagli et al. (2016) found that supplementing CBIs with appropriate training, grants or products in many cases strengthened the intended impacts of the programme. Positive effects were seen most clearly for savings, investment and production, and also health and nutrition. The evidence however also pointed to unanticipated negative impacts from some complementary interventions; for example, a rise in non-agricultural labour among children in households that received a productive investment grant in addition to a basic cash transfer.

‘Cash Plus’ is increasingly used in both social protection and humanitarian literature. According to the CaLP Glossary:

Cash Plus...refers to complementary programming where CTP is combined with other modalities or activities. Complementary interventions may be implemented by the same agency/agencies providing CTP, or potentially by other agencies working in collaboration.

The conceptual framework for ‘cash plus’ programming developed by Roelen et al. (2017) for social protection is particularly useful:

Cash plus interventions combine cash transfers with one or more types of complementary support. Types of complementary support can consist of (i) components that are provided as integral elements of the cash interventions, such as through the provision of additional benefits or in-kind transfers, information or behaviour change communication or psycho-social support, and (ii) components that are external to the intervention, but offer explicit linkages into services provided by other sectors, such as through direct provision of access to services, or facilitating access to services.

As Roelen et al. (2017) highlight, whilst the potential for cash plus is increasingly noted, relatively little is known about how these linkages can be successfully established and implemented. It is also worth mentioning that the need for complementary interventions is not solely related to cash. Experience with in-kind assistance has shown that shelter and WASH sectors (for example) have historically shown much greater success when support has been provided through combining finance, in-kind materials and, crucially, carefully designed technical support (Global WASH and Shelter Cluster, 2017).

In this review, we look both at and beyond complementary and ‘cash plus’ programming to assess evidence on *complementarity* between cash and other interventions for protection outcomes and for each of the technical sectors. Whilst each sector can itself draw on a consolidated body of evidence, expertise and experience on the impact and effectiveness of

interventions, this research seeks to highlight evidence of interventions that appear particularly well-suited to be linked with cash in ways that create synergistic impacts, where the combined impact of cash and other activities is more effective than a simple aggregation of activities.

Value, duration and frequency of multi-purpose transfers

Key Findings

- **The bigger the transfer the more impacts across sectors.**
- **In practice multi-purpose cash is often too small to contribute much to outcomes across multiple sectors.**
- **How people use cash is context specific but it is usually spent according to a hierarchy of needs – most immediate needs first (food, basic shelter, primary or emergency health care) and other needs later (investments in livelihoods, secondary and tertiary health care, less essential goods).**
- **Frequency, duration and seasonality matter for outcomes. More evidence is needed on the right balance of small regular grants and larger one-off payments.**
- **Transparency on the duration of transfers is important. If people know for how long they will receive a regular grant they are better able to plan and budget how to use it.**

The value of multi-purpose cash has a huge bearing on what is realistic to expect in terms of outcomes across different sectors. If a multi-purpose cash programme sets out to cover needs spanning multiple sectors then clearly the transfer value needs to be high enough and commensurate with programme objectives.

Evidence from social transfers indicates that, simply put, “bigger transfers equal bigger impacts” (Devereux and Sabates-Wheeler, 2015: 7). Similarly,

Bastagli et al. (2016: 11), drawing on 15 studies, found higher transfer levels associated with larger impacts, including higher food expenditure, savings and investments, and improvements in educational, health and nutrition outcomes.

People use cash according to a fairly predictable hierarchy of needs – prioritizing most immediate needs of food, basic shelter, primary or emergency health care above needs such as investments in livelihoods, secondary and tertiary health care, and less essential goods. Exactly how this plays out in practice is clearly context-specific and it is not unusual for people to make sacrifices in one area in order to spend in another; for example, eating less or a less varied diet in order to pay for direct or indirect costs of education. A fundamental issue here is that meaningful impact across multiple sectors should not be expected if the amount provided is too small to meet more than one or two immediate needs.

Echoing the findings of other studies, a recent study in Jordan found that when Syrian refugee beneficiaries of UN cash assistance⁹ were asked why cash assistance had not improved household well-being, most said that the amount of cash was simply too small (Abu Hamad et al., 2017: 46).

Similarly, evidence on the Emergency Social Safety Net (ESSN) in Turkey indicates that the basic needs grant is sufficient to push Syrian refugee beneficiaries only just above the MEB threshold (Simeon et al., 2017). In Greece, all persons of concern interviewed stated that the cash amount was not sufficient to cover their food and other monthly needs.

A number of KIIs stressed that there is often a lot of inter-agency effort that goes into calculating the MEB and the process is typically complex, entailing long drawn-out discussions among sectors/clusters. Ultimately, funding constraints or government-imposed limitations to the cash transfer value are key reasons why cash is often too low and below the MEB value. Where this is the case, people are likely to prioritize some sectors over others, meaning particular risks may need to be addressed through sector-specific programming in areas not prioritized. This is an important reason why additional interventions are needed to complement multi-purpose cash to ensure that people have access to key services such as health and education, and resources such as clean water.

9 The UNHCR multi-sector cash and the UNICEF child grant



The duration and predictability of cash grants also matter and this is clearly evidenced from the literature on social transfers. Drawing on evidence from 24 studies on duration of exposure to cash transfers, Bastagli et al. (2016: 11) found “a number of improvements in outcomes...including improvements in health behaviours and child growth outcomes, higher expenditure and food expenditure, lower likelihood of early marriage, pregnancy and greater contraceptive use.” In other words, the more cash people receive and the longer they get it, the more likely it is to have positive impacts across multiple sectors.

The frequency of cash transfers is also an important determinant as it affects how cash is used. Small, regular payments are more likely to be used for recurrent basic needs. One-off larger payments may be more likely to be used for investment purposes. Different sectors may be more suited to different types of payments. Food security needs may be appropriately met with small, regular payments, whereas investments in livelihoods or housing may be better met by larger lump payments (Harvey and Bailey, 2011).

When considering interventions to complement multi-purpose cash in reaching sectoral objectives, it is helpful to take into account the stage and type of crisis, and in turn the

appropriate sequencing of cash and non-cash interventions. During the acute phases of a crisis, multi-purpose cash can greatly assist affected households in meeting shelter needs, such as finding short-term rented accommodation or purchasing NFIs, tools and materials. As the situation stabilizes, cash may still be effective and appropriate; but with reconstruction and rehabilitation underway, it is critical that cash is accompanied by a range of sector-specific interventions aimed at redressing non-financial and structural barriers, providing technical and other support (for instance to ensure better quality and safer housing), or behavioural change communication programmes (GSC, 2016: 3; see also Juillard and Opu, 2014 in Gentilini, 2016; Roelen et al., 2017). MPC that help people meet food and medical needs can help ensure that cash or in-kind sector-specific programming (such as for shelter) is used for its intended objectives and not diverted to meet immediate household needs.

Seasonality can be an important factor. For instance a recent basic needs assessment conducted in and around IDP settlements in the Borno State in Nigeria found that the food basket is more expensive during the rainy season, and noted an increase in expenditures for health care and drugs due to higher incidence of diseases



(Okular Analytics, 2017). In several contexts, regular cash assistance for basic needs has been complemented by additional assistance in winter to cover extra costs for heating and staying warm (winterization grants).

There may be scope for tweaking multi-purpose cash to adjust amounts at particular times of year in order to better meet particular sectoral needs. For instance, the transfer amount could be increased at the start of the school year to enable people to pay school fees and buy uniforms, contributing to education outcomes. In contexts with a severe hunger season, amounts could be increased to mitigate negative coping strategies, and in contexts where people need to pay for seeds and other agricultural inputs there could be a bonus amount to enable agricultural investments.

There is not yet much evidence within humanitarian settings of the potential impact of lump grants. GiveDirectly's experience from development contexts suggests that larger lump sums can help the poor overcome credit and

savings constraints, allowing them to invest more, including in productive assets. A randomized controlled trial of GiveDirectly's programme in Kenya found that when recipients were given the same amount of money (\$404) as a lump sum, their asset holdings were \$92 higher than those receiving the same amount in a number of smaller transfers over a longer period of time (Haushofer and Shapiro, 2016). Reducing the number of payments may deliver gains in terms of operational efficiency. A recent World Bank study in northern Nigeria found that the costs of delivering \$700 to women in five quarterly instalments were half those of delivering the same amount in 15 monthly payments, and yet had similar impacts (Bastian et al., 2017). UNHCR in Uganda is exploring with GiveDirectly a potential pilot project to look at the impact of lump sum grants on livelihoods.

Multi-purpose cash and protection

Key Findings

- **MPCs need to be integrated into an overall protection approach, which remains the core of UNHCR’s work.**
- **Analysis and mitigation of protection risks need to be mainstreamed in the design and implementation of multi-purpose cash. Risks of exclusion and discrimination should be particular concerns.**
- **Multi-purpose cash can have positive protection outcomes within specific sectors and for cross-cutting issues such as gender, age and disability.**
- **There is scope for greater complementarity between multi-purpose cash and protection programming and services to maximize positive protection outcomes and reduce risks.**

Given UNHCR’s mandate, protection needs to be seen as a cross-cutting issue and protection outcomes need to be considered across all sectors. Sectoral interventions are an essential contribution to the protection of displaced persons, be they delivered through cash or other modality. Across sectors, there are specific protection issues and potentially positive or negative protection outcomes. With specific regard to multi-purpose cash, it is helpful to consider:

- Mainstreaming protection and mitigation of protection risks in the design and implementation of multi-purpose cash¹⁰
- Protection outcomes across different sectors that may result from providing multi-purpose cash (these are primarily addressed in the relevant sectoral sections of this paper)
- Protection outcomes that may result from multi-purpose cash that are not sector-specific, such as cash enabling people to pay for crucial documents

- Direct targeting of MPCs to at-risk populations who do not benefit equitably from services (persons with disabilities, LGBTI persons, etc.)

In mainstreaming protection in multi-purpose cash design, a key point is the need for building in some level of adaptation and flexibility, including in targeting and MEB calculations. M&E systems also need to accommodate specific protection concerns and needs, and ensure the protection sensitivity of responses.

Interviews with UNHCR protection unit staff revealed that their focus has been on trying to ensure that different types of people with different needs are fully considered (e.g. access to cash through delivery systems for elderly people or people with disabilities). To mainstream protection in CBIs, UNHCR with the ERC consortium has developed a Guide for Protection in CBI and a Protection Risks and Benefits Analysis Tool.¹¹ UNHCR also uses a case management approach and in some cases provides a one-off cash grant with specific protection objectives for people with specific needs.

In the MENA region it was agreed that UNHCR protection staff could add people to a beneficiary list due to specific protection concerns, even if they did not qualify for multi-purpose cash assistance on paper. For instance, women in a divorce procedure could get three month support to ensure they live in a safe space even if they did not match MPC socioeconomic targeting. Beneficiaries also often incur costs that have to do with protection-related issues, such as having to pay for documentation, or telephone costs to contact families. It is important that such costs are included in MEB calculations. This is being put in place in some contexts, such as Yemen.

Assessment and verification processes around cash provide useful opportunities to better understand and address household protection needs as they arise during the life of the programme. A study looking at an e-voucher intervention implemented by the Danish Refugee Council in Turkey found that a verification exercise carried out six months after the initial assessment allowed agency staff to provide protection follow-up, for example through referrals to their protection/psychosocial team. This aspect was initially overlooked in the programme, due to the large volume of households that were originally assessed (Jacobsen and Armstrong, 2016).

¹⁰ This is the focus of existing guidance and not the main focus of this report. See <http://www.cashlearning.org/resources/library/800-guide-for-protection-in-cash-based-interventions>

¹¹ <http://www.cashlearning.org/downloads/erc-protection-risks-and-benefits-analysis-tool-web.pdf>

UNHCR Cash and Protection in Turkey

In early 2017, UNHCR identified the need to deliver financial assistance to the following persons with specific needs: LGBTI cases, separated children, adolescents released from orphanages, individuals engaged in survival sex, individuals with disabilities, serious medical cases, and children involved in hazardous labour and other forms of labour. Many individuals under these categories fall outside the criteria set by Social Safety Nets (SSNs) of the Government of Turkey (GoT), including WFPs/Turkish Red Cross Emergency Social Safety Nets Programme (ESSN).

The first such categories assisted by UNHCR (from November 2017) were those of adolescents released from orphanages and LGBTI cases, the latter with specific focus on transgender individuals. Throughout 2018 the programme will expand to the other specific needs categories. Beneficiaries will be assisted through monthly cash transfers for a minimum of two years. UNHCR payments are usually higher than those provided under Basic Needs support (such as the ESSN) and are aligned to those delivered through comparable GoT Social Safety Nets (SSNs) for Turkish citizens.

UNHCR cash support aims at integrating and complementing, not replacing, UNHCR individual case management, which remains at the core of UNHCR protection solution(s) for these specific needs categories. UNHCR CBI work also seeks a close integration with SSN programmes from GoT, through both referral and ad-hoc advocacy work.

As part of this approach, UNHCR recently completed a mapping of government SSN services. The aim was to explore the potential for alignment between humanitarian cash assistance and SSN in forced displacement situations. It considered various aspects of SSN, including programme design, targeting and the legal and regulatory framework. The mapping categorized 18 countries based on the opportunities and challenges of including refugees in national SSN.



Active case management and referrals have also been identified in a recent UNICEF study to be of pivotal importance in addressing the multiple needs of the most vulnerable (Roelen et al., 2017). In particular, complementing CBIs with case management and psychosocial support can enable tailored and flexible responses that take into account household-specific and individual areas of concern (Ibid.). Where multi-purpose cash is part of an intervention there is a need to look at whether adaptations to delivery systems, activities or services are needed to address the specific needs of some beneficiaries.

For example, needs may be neglected following the allocation of resources at the household level. In Afghanistan, some women reported that menstrual hygiene needs and related issues of dignity and privacy for women and girls may be overlooked within multi-purpose cash household expenditures. Other, to the contrary, managed to discuss with their husband and allocate some of the MPC to these expenses. Protection sensitivity in this regard means that explicit efforts could be made to discuss this issue with male and female household members, in a sensitive way, bearing in mind that hygiene practices differ from country to country, from woman to woman (e.g. depending on age), and that the preferred choice of menstrual hygiene items is ultimately often matched with what is available locally.

Notwithstanding the critical need for mainstreaming protection in multi-purpose cash assistance, it is also important to acknowledge the clear limits that multi-purpose cash and CBIs more broadly have when contributing to protection outcomes. As highlighted during KIIs, most protection work is fundamentally about advocacy, lobbying and influencing. Cash alone is simply unable to redress protection threats which typically stem from systemic issues of exclusion and vulnerability and which are often multi-faceted (Roelen et al., 2017; NRC, 2017; UNHCR et al, 2015). There are also concerns that where cash can be provided digitally this may reduce the proximity between aid agency staff and disaster-affected people, and so reduce opportunities for protection through local presence.

The situation in Afghanistan highlighted the limits of cash in contributing to protection outcomes; while the repatriation grant may have other protection dividends- starting with food security, shelter at least immediately upon return, the grant alone was not helping returnees to avoid risks or ensuring a safe return in non-conflict affected areas. A number of FGDs indicated that, after collection of the repatriation cash grant at encashment centres, beneficiaries returned to villages in their rural areas of origin with the intention of settling, but many fled, approximately one to three months after return, because of rampant insecurity, clashes among warring parties, and coercion and extortionary practices by Anti-Government Elements (AGE). This pattern of return and displacement has been the focus of several recent studies (World Bank and UNHCR, 2016; Oxfam, 2018; Samuel Hall et al., 2018). The costs involved in this process – for example the cost of transport from encashment centre to the village of origin and onto the outskirts of cities¹² – were estimated by some at 200 USD per family, which some returnees covered with the repatriation grant.

Protection work does potentially complement multi-purpose cash well, with multi-purpose cash providing a level of support to basic needs and case management enabling the identification of specific additional needs, risks and vulnerabilities faced by particular groups (e.g. the elderly or people with disabilities) and individuals (e.g. in health crisis or experiencing issues of exclusion and discrimination).

Protection outcomes of multi-purpose cash

Evidence on protection and cash remains limited, with little documented learning, particularly from humanitarian contexts. A review of cash and protection outcomes found that cash programmes rarely have protection objectives explicitly integrated. It also noted that while there is some evidence on the effects of cash on protection for women and children, this is in general an understudied area, even more so the protection of older persons and persons with disabilities (Berg and Seferis, 2015).

Within each sector there are sector-specific protection outcomes to which cash might contribute. For example, cash might help reduce levels of child labour and raise school attendance. Where cash is spent on energy needs, it might reduce the need for firewood collection and thus lower protection risks for women and children. Some protection outcomes supported by cash, such as reductions in sexual and gender based violence (SGBV), do not sit neatly within sectors and may need to be monitored on a cross-cutting basis. There are also protection principles around ‘do no harm’, non-discrimination, dignity and accountability, which should be mainstreamed across all programming of multi-purpose cash.

Emerging evidence from Jordan and Lebanon on the effects of multi-purpose cash on male child labour is presented in the Livelihoods section below. Other positive gains on child protection are captured in the literature. For example, in Kenya, community members were involved in a community-based capital cash transfer that aimed to support community orphan care and were trained in a wide range of skills and sensitized on issues related to orphan care. Community cash transfers were found to have contributed to a more united and active community in the support of orphaned children and “could facilitate the building of orphan competent communities” (Skovdal et al., 2010 in Berg and Seferis, 2015: 21). Other studies noted the potential of cash injections to reduce the stress of caregivers in trying to meet survival needs, and as a result reduce physical and verbal punishment of children (WRC, Save the Children, and CaLP, 2012 in Berg and Seferis, 2015).

¹² Including transport for family members and the many household items (blankets, mattresses, cooking utensils, etc.) that returnees brought with them from Pakistan.

With regards to evidence on protection risks of women and girls, Yoshikawa (2016) found that unconditional cash combined with psychosocial support in Jordan had helped some women and girls avoid risks of sexual exploitation and abuse, particularly by landlords, aid workers (from both international and community-based organizations), community leaders, and others in positions of power. In Afghanistan, Samuel Hall (2015) found that for nearly half of women IDPs in Kabul who reported one or more forms of abuse, cash had helped to reduce the frequency of violence directed towards them.

Reviewing the social protection literature, Bastagli et al. (2016) found that cash grants can reduce physical abuse of women by men, but also that they may increase non-physical abuse, such as emotional abuse or controlling behaviour. The same review noted that cash may reduce the incidence of transactional relationships for women and girls, and may have positive impacts on women's choices related to family planning and engagement in sexual activity. In the case of men and boys however, the findings suggested that cash transfers did not have the same effect of reducing risky sexual activity, and in fact may lead to an increase in this type of behaviour.

Evidence on the effects of cash transfers on more equitable gender relations and women empowerment is slim. Browne (2014: 2) concludes that cash transfers can have a positive effect on these dynamics, "but there is no overarching approach which facilitates this". Berg and Seferis (2015) note that "findings on gender relations within the household point to the fact that CBIs alone had minimal impacts on changing complex, deeply in-grained, often and culturally driven gender roles". In many contexts, women have been targeted as the primary recipients of cash transfers in an effort to promote gender equity and enable women to have an influence on decision making on how cash is spent. Evidence on whether this is appropriate is limited and context specific. Recent guidance suggests that in some contexts "targeting women as recipients can be seen to undermine men's power and place women at risk of violence" (Women's Refugee Commission, 2018).

Also the Agenda for Collective Action Gender and Cash-Based Assistance in Humanitarian Contexts (March 2018) states: "there is need to avoid assumptions when identifying women or men as the primary recipients of cash transfers within households."

In Afghanistan, decisions to buy land with the repatriation cash grant were found to be overwhelmingly in the hands of husbands; only in Kabul did some female returnees state that they had been consulted, and some added that their husbands had taken them to see the plot of land before finalizing purchase. When asked, some women added that even if the cash was delivered to them they would hand it over to their husbands, as they would not know how to manage such a large amount of money. Limited decision-making power of women in this context emerged also during discussions related to return location and rent, in Mazar. Such evidence demonstrates how cash alone can hardly change entrenched power dynamics and gender-based norms.

Links between MPC and an increased sense of safety were found in Lebanon, by a Lebanon Cash Consortium study. Post-Distribution Monitoring (PDM) exercises in Greece have likewise captured positive perceptions of safety¹³ among cash beneficiaries living in camps. Mercy Corps PDM of October 2017 found 75% of respondents stating an improved sense of safety linked to cash assistance, with persons of concern receiving the full MEB having a more enhanced sense of safety compared to recipients of the partial MEB (Mercy Corps Greece, 2017). These perceptions echo those of FGD participants living in urban accommodations in Athens. However, a lack of flexibility to take into account specific protection needs or vulnerabilities (e.g. families with new-borns or with illnesses and/or disabilities) in the form of a "protection top-up", as one UNHCR staff member said, was perceived a gap in the cash response. Despite positive perceptions of safety expressed in available PDMs, multi-purpose cash transfers have not been able to fully redress negative protection outcomes, including clashes and violence, as well as sexual violence arising from life in overcrowded and precarious conditions on the Greek islands. (Action Aid et al., 2016).¹⁴

13 Aspects of safety explored in the PDM are: Decision making in the household, integration through social participation, Sense of feel equal to the local society, enable to do things that were intimidating before, improved sense of safety, impact on the community dynamics within refugee, impact on the community dynamics with the host community, impact on the family dynamics; impact on avoiding high risk exploitative practice. (Mercy Corps Greece, 2017)

14 See also: <https://data2.unhcr.org/en/news/20607>; <https://www.nytimes.com/2016/04/09/world/europe/fates-diverging-afghan-and-syrian-migrants-clash-in-greece.html>; <https://refugeeobservatory.aegean.gr/en/unhcr-calls-accelerated-winter-preparations-greek-aegean-islands>

Studies have often found that cash does not lead to significant additional protection risks. With any assistance there are risks of tensions within and between communities resulting from targeting, exclusion and diversion. Cash programming is certainly not free from these generic risks. For example, Samuel Hall (2016) found that the provision of cash and voucher assistance to vulnerable IDPs in Kabul was causing tension within and between communities, raising risks of physical conflict, particularly during the distribution of assistance. By contrast, case study findings in Afghanistan point to general positive attitudes towards beneficiary returnees who are largely welcomed by host communities; no one reported intra-community tensions in the areas visited as a result of the repatriation cash grant. UNHCR with Orange Door Research and Viamo (2017) found community members expressing a more positive view of returnees (47%) than IDPs (31%).

There may be risks where people withdraw cash from ATMs in one large sum to avoid fees. This could perhaps be mitigated by negotiating with financial service providers so that withdrawal fees are linked to the total amount, not to the frequency of withdrawal. Cash may also bring particular risks relating to data protection, security and privacy. For a fuller list of potential protection risks and humanitarian agency measures see the Guide for Protection in Cash-Based Interventions (UNHCR 2016).

Complementarity with other programmes

There are mixed findings on complementary programming that can best generate protective outcomes. Some studies have shown that advocacy, monitoring, behavioural change strategies and educational activities can contribute to better protective outcomes (WRC, Save the Children, and CaLP, 2012, in Berg and Seferis, 2015). Other studies however show that the combination of business training, grants for women (in some cases group formation, training and spousal inclusion) and follow-up support by trained community workers has had little impact on women's independence, status in the community, freedom from intimate partner violence, or psychosocial well-being (Ibid.).

A critical step to enhancing positive protection outcomes of MPC is to ensure that cash responses are integrated into broader protection services. For example, for MPC to have meaningful impact on reducing the incidence of transactional sex, they should be coupled with behavioural change and educational activities, including sexual and reproductive health courses, as well as long-term support for alternative livelihoods activities, for example through skills building (WRC, Save the Children, and CaLP, 2012; Berg and Seferis, 2015).



Similarly, cash plus models aiming at supporting adolescent well-being have been effectively complemented by adolescent empowerment programmes (e.g. life skills teaching on sexual and reproductive health, economic literacy and micro-finance) and by community mobilization programmes, targeting the wider community with communications and spaces for dialogue to shift social norms and behaviours (Watson, 2016).

In Jordan, a study looking at the effects of an IRC programme combining cash with psychosocial support on gender based violence found that while the benefits of cash injections were short-lived, psychosocial activities contributed to “deeper, and at times transformational, personal change among women, by strengthening their self-confidence to make financial decisions and/or negotiate with male family members on the use of the cash transfer” (Yoshikawa, 2016). In the British Virgin Islands, Catholic Relief Services (CRS) and BVI Red Cross have developed a Joint Cash Platform (2017), which aims to have clear links to government systems working with social workers, volunteers and local community groups to enable cash support to be supplemented by protection monitoring and active case management (see boxed insert).

The British Virgin Islands ‘Joint Cash Platform’ was created in 2017 with funding from DFID, the British Red Cross, ADRA and CRS. It has been designed with input from the Ministry of Health and Social development and UNICEF to ensure clear links to social protection. Supporting the Platform:

- Partners work with local community groups (especially churches) to identify appropriate transfer method for the very vulnerable (destitute, undocumented, etc.) on a case-by-case basis for transfer method
- Volunteers monitor money received and impact each month and make transfer adjustments, if required
- Partners highlight cases for the Ministry and partners working on livelihood recovery for possible future social assistance

A review of cash with protection-specific objectives for UNHCR found that embedding cash within wider case management processes in some contexts (e.g. India, Somalia, Syria) allowed for a more holistic approach to understanding specific vulnerabilities and needs. Integrating cash into overall approaches to case management and protection was seen by UNHCR staff and partner organizations as good practice. The challenge was ensuring sufficient resources and staff capacities to enable this to happen (Harvey and Berg 2017).

In Greece, key informants interviews and focus group discussions indicated a causal pathway between the provision of both cash and accommodation in urban areas, and persons of concern’ feelings of safety, further substantiated by no evidence of particularly harmful negative coping strategies (such as child labour or engagement in exploitative and risky livelihood activities). To a certain degree therefore, the provision of cash assistance in synergy with free urban accommodation (and a range of complementary services) seems to have served a protective function.

In Afghanistan, there is a need to deepen understanding of the reasons underpinning return to unsafe areas. Communication campaigns in the country of asylum are important to ensure that accurate and timely security information is provided to potential returnees.

Findings from other contexts likewise show that cash by itself has limited potential to bring about long-term protection outcomes (Harvey and Berg, 2017). For example in Jordan, the Danish Refugee Council noted that cash was but one part of the response needed to address protection concerns. A thorough protection risk analysis was the first step in creating a holistic protection programme (with collaboration between partners) to address refugees’ lack of documentation. Interventions included cash management, legal assistance, advocacy and information provision (Yoshikawa, 2016).

Money alone can rarely redress rights violations or address preventative, responsive, remedial, and environment-building aspects of protection. A solid protection analysis needs to form the foundation of response, with clear specification of the issues and needs cash will address. Robust monitoring of the contribution of cash alongside other interventions needs to follow to better understand complementarity in protection outcomes.





Key findings: sectors

Nutrition

Key Findings

- **Evidence of the positive impact of multi-purpose cash on nutrition through multiple causal pathways is growing.**
- **There is some evidence that programmes combining multi-purpose cash, in-kind food assistance and behaviour change communication activities can be particularly effective at improving nutrition outcomes.**

Multi-purpose cash interventions have possible impacts across most of the immediate and underlying causes of malnutrition. Cash can improve household food security, and the social, care and health environments. Cash transfers may increase household food intake, prevent negative responses to food insecurity, such as skipping meals, and improve the quality of diets. Cash might free carers' time by reducing the need to take on other work; it might also increase household access to health and clean water, or enable investments in hygiene, such as buying soap (Bailey and Hedlund, 2012). Evidence on the impact of cash on nutrition outcomes through these multiple causal pathways is growing and is summarized below.

Nutrition sector outcomes and the contribution of cash

The growing body of evidence on the impact of cash on nutrition outcomes is a mixture of the positive, where cash contributes to better nutritional status, and non-significant.

According to a review by Bailey and Hedlund (2012):

Cash transfers consistently increase household spending on food and often increase the diversity of foods that households consume, and cash interventions have also been shown to free up carers' time. On the other hand, expecting cash transfers alone to improve nutritional status is overambitious unless the causes of malnutrition are specifically related to household access to food – and even then only when cash is the most appropriate response. Where access is not the only constraint, complementary interventions are essential and cash might not be an appropriate response.

In studies on anthropometric indicators, positive results have been found. However, Fenn et al. (2017) note that improvements in nutritional status as a result of cash injections are not consistent across studies. The lack of significant results is typically linked to issues related to programme design or implementation (including the interaction with the context) or to methodological issues with the impact evaluation (Ibid.).

There is a growing body of evidence indicating that the amount of cash matters, and that it needs to “significantly contribute to the household economy to have an impact on nutritional status” (Fenn et al., 2017: emphasis added). The same evaluation, which focused on assessing the effects of three different cash modalities – a standard cash transfer, a double (standard) cash transfer, and fresh food vouchers – on nutritional outcomes for children under five years old, found that all of the interventions had an impact on height-based growth, but that the cash transfer with double the amount had the greatest effect on wasting (Ibid.).

Evidence from cash transfers in development contexts, where cash is used as part of social assistance programmes, is mixed, with some studies showing positive impacts, others limited effects. Bastagli et al. (2016: 7) found that “evidence of statistically significant changes in anthropometric outcomes is limited to five out of 13 studies for stunting, one out of five for wasting and one out of eight for underweight. All significant overall changes were improvements”. A rapid evidence assessment by Manley et al. (2012) found that “outcomes on child nutritional status from cash transfer programmes vary widely depending on

circumstances. On average effects are positive but statistically indistinguishable from zero, and the conditions, including the country characteristics, recipient population characteristics, and the programme characteristics all matter” (Ibid.: 67).

A more recent study in the Democratic Republic of the Congo (DRC) (Grellety et al., 2017) provided a cash transfer of \$40 a month to households in which a child was being treated for severe acute malnutrition and for which the financial barrier would otherwise prevent access to the high-quality nutrition treatment services. It found that:

the cash supplement significantly improved all aspects of treatment. Six months after admission, 80% of the children whose families were given additional support remained within the normal range of weight-for-height z-scores and mid-upper-arm circumference. In contrast, less than 40% of those whose families did not receive this additional support had a good outcome; this is not only statistically significant but also biologically highly significant’

‘Non-response and defaulting were lower when the households received cash. All the nutritional outcomes in the intervention group were significantly better than those in the control group. After 6 months, 80% of cash-intervened children had regained their mid-upper arm circumference measurements and weight-for-height/length Z-scores and showed evidence of catch-up. Less than 40% of the control group had a fully successful outcome, with many deteriorating after discharge.



Complementarity with other programmes

Considering the multiple causes of undernutrition, complementary programming can include ‘nutrition specific’ programming, such as the provision of nutrition supplements, food assistance and education/counselling on nutrition, but also ‘nutrition sensitive’ programming, which includes interventions to provide or support health, water, sanitation and hygiene (WASH) services.

The observation that improvements in nutritional status due to increased food availability and access may be offset by poor access to non-food necessities, such as sanitation and clean water, education, high-quality health care facilities and services, or by ineffective mechanisms for delivering these services, is often termed the “leaking bucket effect” (Haddad et al., 1995 in Fenn et al., 2017). There is a general consensus that transfers (both food and cash/vouchers) are not likely to be efficacious when implemented as stand-alone interventions, but rather when complemented with other nutrition-specific and nutrition-sensitive interventions (Bailey and Hedlund, 2012, Black et al., 2008, Bhutta et al., 2008, Ruel and Alderman, 2013, Holmes and Bhuvanendrah, 2013). Indeed, cash injections may not be enough to ensure the quality of food purchased and ultimately a nutritionally adequate diet in terms of macronutrients and micronutrients. Also, by design, cash transfers seek to meet average food and nutrition requirements, but there are nutritionally vulnerable groups that will almost inevitably need additional support, such as complementary nutrition programmes and services, to meet their needs. Positive impacts on weight-for-height z-scores are seen particularly where there are complementary programmes and interventions, such as behaviour change communication supplementary food rations, and access to community management of acute malnutrition services and activities (Fenn, 2015).

The most robust and recent study in humanitarian settings that examines nutrition outcomes of cash transfers includes a perspective study in Niger’s region of Maradi (Langendorf et al., 2014). The study compared several types of cash and food combinations – including a range of different high-quality foods (for example, lipid-based supplements and



fortified cereals) as well as more traditional ones (oil, pulses) – with the objectives of reducing severe and moderate acute malnutrition as well as mortality rates among children. The findings indicated that combining food and cash transfers reduced the incidence of malnutrition at about twice the rate compared to either a cash transfer or to supplementary food alone.

Complementary programming (in support of wider nutrition outcomes) often includes provision of information, sensitization or behaviour change communication and activities to influence practices. Awareness-raising is seen as a way of encouraging people to use cash transfers to purchase more nutritious foods or to improve sanitation practices to reduce risk of diarrhoea. Activities range from the provision of information at pay points, community-level training and home visits by community volunteers or social workers (Molyneux et al, 2016 in Roelen et al, 2017). There is a much wider literature on behaviour change communication which suggests that modes of implementation are crucial in effecting change (Storey and Figueroa, 2012 in Roelen et al., 2017).

Fenn (2015) concludes:

To summarise, more evidence is required on the specific impacts and pathways conferred by complementary interventions to CTPs, provided either as a single complementary intervention or in combination. Additionally, more evidence is needed on how to identify the contexts in which these CTP complementary interventions are required to prevent or reduce the risk of developing undernutrition.

In a review of child outcomes of cash transfer programming for Save the Children, Mishra and Battistin (2017) find that unrestricted cash transfers when combined with nutrition counselling lead to an increase in maternal knowledge around infant and young child-feeding practices. However, they also note that there is no evidence that isolates the benefits of nutrition counselling by comparing cash programmes with and without the component.

Food Security

Key findings

- **There is a large body of evidence and a clear causal pathway for the positive contribution of multi-purpose cash to food security outcomes, including on hunger scores, dietary diversity and reducing negative coping strategies.**
- **Multi-purpose cash can improve household food security as well as the social, care and health environments and therefore redress some of the underlying causes of malnutrition.**
- **People buy food with multi-purpose cash; it can enable people to do more work on their own production and it can be spent on productive assets.**

Food security is the sector where there is probably the largest body of evidence for the contribution of multi-purpose cash to sector outcomes. People often spend a large proportion of cash provided for humanitarian objectives on buying food, resulting in immediate food security impacts. As an income boost, cash can also enable people to work more on their own production (reducing their need to undertake casual labour) and can sometimes be spent on productive assets or inputs.

Food security sector outcomes and the contribution of cash

There is good evidence of positive impacts from multi-purpose cash on food consumption and dietary quality, using measures including the Dietary Diversity Index, Food Consumption Scores and Household Dietary Diversity Score. There is also a growing body of evidence comparing modalities. Cash is not always more effective than in-kind assistance, with effectiveness and efficiency depending on context. Sometimes mixtures of modalities are most effective.

Between 2013 and 2015, UNICEF delivered a multi-purpose cash and vouchers programme in the DRC, with the stated objective of supporting emergency-affected families to use transfers to obtain the various goods and services they

needed. A recent study of this programme found that food consumption scores improved on average by 30%, and there was an increase in the proportion of households above the 'poor' consumption threshold, from 59% to 79%. Beneficiary households also increased dietary diversity, especially meat and dairy, and were less likely than comparison households to have gone to bed hungry and to have gone a whole day without food (Bailey et al., 2017).

Recent studies of UNHCR multi-purpose cash and UNICEF cash grants in Jordan have also found a positive impact on the dietary diversity of recipients; specifically, UNHCR cash recipients were found to be more likely to report increased consumption of fruit, eggs and meat than non-recipients (UNHCR, 2017h; Abu Hamad et al., 2017).

In Afghanistan, a 2009 evaluation of the repatriation cash grant found that 94% of returnee households surveyed spent the grant primarily on food and transportation, and around a third used it to rehabilitate houses (Altai Consulting, 2009). More recently, UNHCR, Orange Door and Viamo (2017) found the most common use of the grant to be food (65%), followed by rent/shelter (38%). No additional information is provided in these reports on associated food security gains. FGDs conducted for this review provided no robust evidence on cash grant outcomes specifically, in part because beneficiaries often pooled repatriation cash with household savings, or they struggled to remember what proportion of the cash they used for food.

In Greece, multi-purpose cash transfers were found to be an appropriate response to the food needs of persons of concern living in urban areas, where markets are well-developed, and functioning and food is available. Multi-purpose cash grants were helping families meet their food needs and the great majority reported spending the bulk of the cash transfer on food. However, the cash amount was not enough to satisfy their household food needs for the whole month. In turn, a number of negative coping strategies were deployed, including sacrificing needs in other areas and reducing quantities and quality of food.

Beneficiaries living in Peania, a suburban area of Athens approximately 20km from the city centre, were faced with pronounced challenges in accessing relatively cheap food. The high price of food in the area, long travel distances to the city centre, infrequent public transport and

related costs were among the reasons why they struggled to meet their food needs; cash was overwhelmingly indicated as not enough.

It is unsurprising that giving people multi-purpose cash makes them more food secure whilst the assistance lasts. What is less clear from the evidence is whether multi-purpose cash has any more lasting impact on food security beyond the duration of assistance.

Looking at cash transfer programmes delivered as part of social protection programmes, Bastagli et al. (2016) summarized the possible food security outcomes of increased expenditure on food:

- Increases in overall quantities of food consumed (food intake)
- Consumption of a wider selection of food types (e.g. more meat, a wider variety of vegetables, use of cooking oil, etc.), leading to an improved dietary diversity
- Improvements in overall food security – i.e. prevention of negative responses to food insecurity such as skipping meals
- Potentially, a shift to lower-effort and higher-fat food types (ready-made food, snacks, etc.)

Such shifts in food expenditures can also be linked to other aspects in the medium term. For example, thanks to investments in farm assets, cash might be spent on seeds to grow more food, or on livestock to provide milk which can be consumed or sold for additional income. Intra-household decision-making dynamics may also affect who within the household benefits from improved nutrition (e.g. children or adults, male or female family members). Shifts in household education levels, as well as increased knowledge and awareness (e.g. through tailored educational sessions) can also have an impact on feeding and care practices (Bastagli et al., 2016).

Cash may be less effective than in-kind or voucher programmes for food security where people want to use the cash for other priorities. For instance, in the DRC a study found that “vouchers were used for a variety of food purchases, while cash transfers were more likely to be used for alternative purposes, such as for paying for school fees or being saved” (Aker, 2015 in Gentilini, 2016).

Drawing on evidence from impact evaluations across sub-Saharan Africa, a 2015 UNICEF study offers a comprehensive overview of the impacts of cash transfers, delivered as part of social protection programmes, on the immediate and underlying determinants of child nutrition (de Groot et al., 2015). The findings clearly indicate that cash programmes directly affect household consumption and food consumption (see for example Adato and Basset, 2009, in de Groot et al., 2015). In all of the African countries and programmes reviewed, household consumption increased and the majority of the additional income from the transfer was spent on food. Most households also improved their dietary diversity (Kenya: OPM, 2012; Malawi: Miller et al., 2008; South Africa: Case, 2004; Zambia: AIR, 2013; cited in de Groot et al., 2015). A recent meta-analysis found that, “the average social protection programme increases the value of food consumed/expenditure by 13% and caloric acquisition by 8%” (Hidrobo et al., 2017). Bastagli et al (2016: 7) found that among 12 studies reporting on impacts on dietary diversity, seven showed statistically significant changes across a range of dietary diversity measures, all being improvement.

Evidence from development contexts in Latin America also shows cash programmes increasing household consumption, in particular food consumption, as well as diet diversity. In Brazil for example, households purchased healthier foods and fruits and vegetables; in Colombia, consumption of protein-rich food increased (Olinto et al., 2003; Attanasio et al., 2005a; cited in de Groot et al., 2015). Similar results were found for Ecuador, Mexico and Nicaragua (Ecuador: Paxson & Schady, 2007; Mexico: Fernald, Gertler & Neufeld, 2008; Leroy et al., 2008; Nicaragua: Macours et al., 2012; Maluccio & Flores, 2005; cited in de Groot et al., 2015).



Complementarity with other programmes

There are many forms of food-security assistance beyond cash that have long been part of the portfolio of activities implemented by humanitarian and development agencies for different livelihood groups. For farmers, these have typically ranged from in-kind provision of key inputs (e.g. seeds, fertilizer, tools) to support agricultural production, to technical support such as extension services and advice on healthy eating habits. For pastoralists in Sub-Saharan Africa, especially in areas repeatedly affected by drought in Western and Eastern Africa, common interventions include restocking, destocking and fodder provision (Abede et al., 2008). Sphere (2004) categorizes food security interventions as the distribution of seeds, tools and fertilizer, seed vouchers and fairs, extension, training and education, livestock interventions, support to fishing and food processing, work and income generating schemes, support to markets and infrastructure and microfinance projects.

Recently, more traditional livelihood support activities have been combined with cash. For instance, in Somalia, an FAO programme provides cash for three months during the lean season, intended to cover the time it takes to plant and harvest a staple crop. Alongside the cash, FAO is providing seeds, hermetic bags to store the harvest, and other key inputs. In riverine areas FAO is providing cash and fishing kits. It is hoped that by the end of the programme, a farming family will be able to produce 1.2 tonnes of sorghum (FAO, 2017). FAO argues that “while evidence shows that beneficiaries receiving cash transfers often invest in livelihoods activities, implementing

complementary interventions can maximize economic and productive opportunities and impacts” (FAO 2017b: 4). FAO analysis of a pilot project in Burkina Faso, providing cash and poultry and small ruminants, found that the combination of assistance enabled people to increase incomes and build assets faster than input distribution or cash transfers alone, and also found increases in revenues and savings. Similarly, FAO found complementary combinations of assistance increasing food security impacts in Lesotho, Mali, Mauritania and Malawi (FAO 2017b; FAO 2017c; FAO 2016; FAO 2015; Pace et al 2017).

Interventions to support markets and value chains have also been implemented in support of food security outcomes and sometimes combined with cash. This includes providing support to traders to enable them to stock the goods that people buy with cash grants. In response to Typhoon Haiyan, Save the Children complemented cash programming with support to small-scale grocery stores through conditional cash grants, working capital and skills development (Pelly et al., 2015). The review however found that cash programmes should have been better aligned with trader support programmes, and that there was “limited impact on household access to commodities” (Ibid.). Summarizing the state of the evidence on interventions intended to support markets and food security, Juillard et al. (2017) note that the major finding is the “lack of evidence, both in quantity and quality”.

In Greece, findings indicate the need to understand how to better support displaced persons to make informed decisions when buying food, both in urban areas and on the islands. It is also necessary to explore ways of maximizing the cash transfer value, including access to food at reasonable prices. Livelihoods support initiatives around value chain analysis and work with the private sector seem especially relevant in this regard.

Reviewing the evidence on synergies between agricultural and social protection interventions, Soares et al. (2017: xv) note the difficulty of isolating synergistic impacts and that most evaluations fail to assess whether combinations of agricultural and social protection interventions are greater than the sum of the parts. But they conclude that the “evidence is rich enough to allow the assertion that combined programmes can have positive impacts that go beyond the effect of an individual intervention”.



Livelihoods

Key Findings

- **Multi-purpose cash provides a clear temporary income boost to livelihoods but evidence on sustained impacts is less clear.**
- **Livelihoods activities that can be supported through multi-purpose cash include investments in businesses and trading, purchase of productive assets and enabling work on own production.**

As with food security, giving people multi-purpose cash almost by definition improves their economic situation for the duration of the assistance, at a minimum, simply because they have an increased income, which is a core part of any livelihood system.

A wide range of livelihoods activities can be supported through MPC. These include setting up or upgrading a business, buying livestock or agricultural inputs, relocation for better work opportunities, working on own farm instead of having to undertake casual labour, not having to make distress sales of livelihoods, and keeping children in school instead of sending them to work. In general beneficiaries may use part of the

cash grant to (a) make investments; (b) shift their portfolio so that their livelihoods can become more resilient and thus ‘survive’ beyond the duration of the assistance; and/or (c) reduce or prevent risky behaviours.

Livelihood sector outcomes and the contribution of cash

UNHCR (2014a) summarizes the four strategic objectives of the livelihoods sector as follows:

1. Promote the right to work and the right to development
2. Enable people to preserve and protect their productive assets as well as meet their immediate consumption needs
3. Develop and expand proven and innovative ways of supporting people’s economic self-reliance
4. Improve planning, learning and practice on successful approaches to livelihoods development and their impact on self-reliance.

In humanitarian contexts there is evidence of positive effects of multi-purpose cash on livelihoods but no clear evidence on impact and the extent to which it leads to sustained improvements. At the same time it is important



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to note the unclear or mixed evidence base on the long-term impacts of other livelihoods interventions, such as training, credit and provision of inputs. Furthermore, there is substantial evidence of failure due to poor design, implementation and targeting, including poor quality of training and in-kind equipment provided, or provision of training not tailored to the market.

Targeting criteria for cash assistance may also not overlap with targeting criteria for livelihoods support, as the former is often determined by the household's level of vulnerability, whereas the latter should, at least in part, be informed by the household's capacity to engage in economically productive activity. This means that households receiving cash assistance may not always be optimally poised to leverage assistance for livelihoods outcomes.

Positive effects on livelihoods were found in the DRC as a result of UNICEF multi-purpose cash and vouchers assistance. A recent study concluded that targeted beneficiaries earned more, saved more, increased ownership of livestock and had more/higher-quality household goods. They earned 47% more comparison households from their top three income sources. The number of households earning income from their own farms increased by 12 percentage points; more beneficiaries were able to save (16% compared to 5% of comparison households); households with debt decreased by 10 percentage points (Bailey et al., 2017).

In Jordan, positive effects of multi-purpose cash assistance have been seen in the reduction of negative livelihood coping strategies, specifically in relation to child labour, with reduced likelihood of male boys working and increased likelihood of them being in school (Hagen-Zanker et al., 2016; Abu Hamad et al., 2017; see also Bastagli et al., 2016). Findings from Lebanon on the effects of multi-purpose cash on boys' child labour are less clear. Foster (2015) reported inconclusive findings, and Battistin (2015) concluded no significant impact on child labour. In Lebanon, an IRC study found that short-term multi-purpose cash had little durable impact on child labour, with some families reporting that if the cash stopped they would send their children back to work (Lehmann and Masterson, 2014). This echoes findings of a literature review on protection outcomes and cash, suggesting humanitarian cash programmes are typically short-term interventions and "unlikely to have longer term impacts on a complex problem like child labour" (Berg and Seferis, 2015: 35).

In Jordan, emerging findings on multi-purpose cash assistance point to little effects in increasing opportunities or likelihood of adult employment (Hagen-Zanker et al., 2016). On the one hand this appears to be linked to the limited transfer value, the priority that households place on other expenditures, and challenges in the legal right to work (Ibid.). Indeed, when multi-purpose cash is calculated around a MEB, then (by implication) any substantial investment in livelihoods is highly unlikely. As such, unless people have additional resources of their own, cash provided in most cases will not extend to livelihoods investments. On the other hand, the misconception amongst some refugees that taking up work could lead to losing their cash entitlement, makes them wary of finding work (or declaring it) and therefore creates disincentives to work in the formal sector (Hagen-Zanker et al., 2017; see also Abu Hamad et al., 2017).

In Greece, none of the FGD participants stated that they were working and there were no reports that multi-purpose cash had realized any positive gains on persons of concern' ability to work. The majority had low skill sets, none was fluent in Greek and very few spoke English. In the country's economic climate, it seemed highly unlikely that any of the persons of concern interviewed would be able to secure a job in the formal economy. Fears of losing cash and housing entitlements may have deterred persons of concern' disclosure of informal work.

In Afghanistan, the repatriation cash grant has catalyzed investments in livelihoods for only a very small minority. A key reason may be the worsening economy against the background of ongoing conflict and the political impasse. Indeed, finding a job or setting up a small business through the repatriation grant is increasingly challenging, and the spike of returns in 2016 may have further compounded the already strangled economy and constrained labour market.

Evidence on the impacts of cash transfers on livelihood outcomes from development contexts is overwhelmingly positive. Bastagli et al. (2016) found that cash-based interventions positively impacted on total expenditure of households, savings, livestock ownership, and use or purchase of agricultural inputs. The same review also found that cash transfers reduced child labour force participation.

Complementarity with other programmes

Interventions to address supply-side constraints

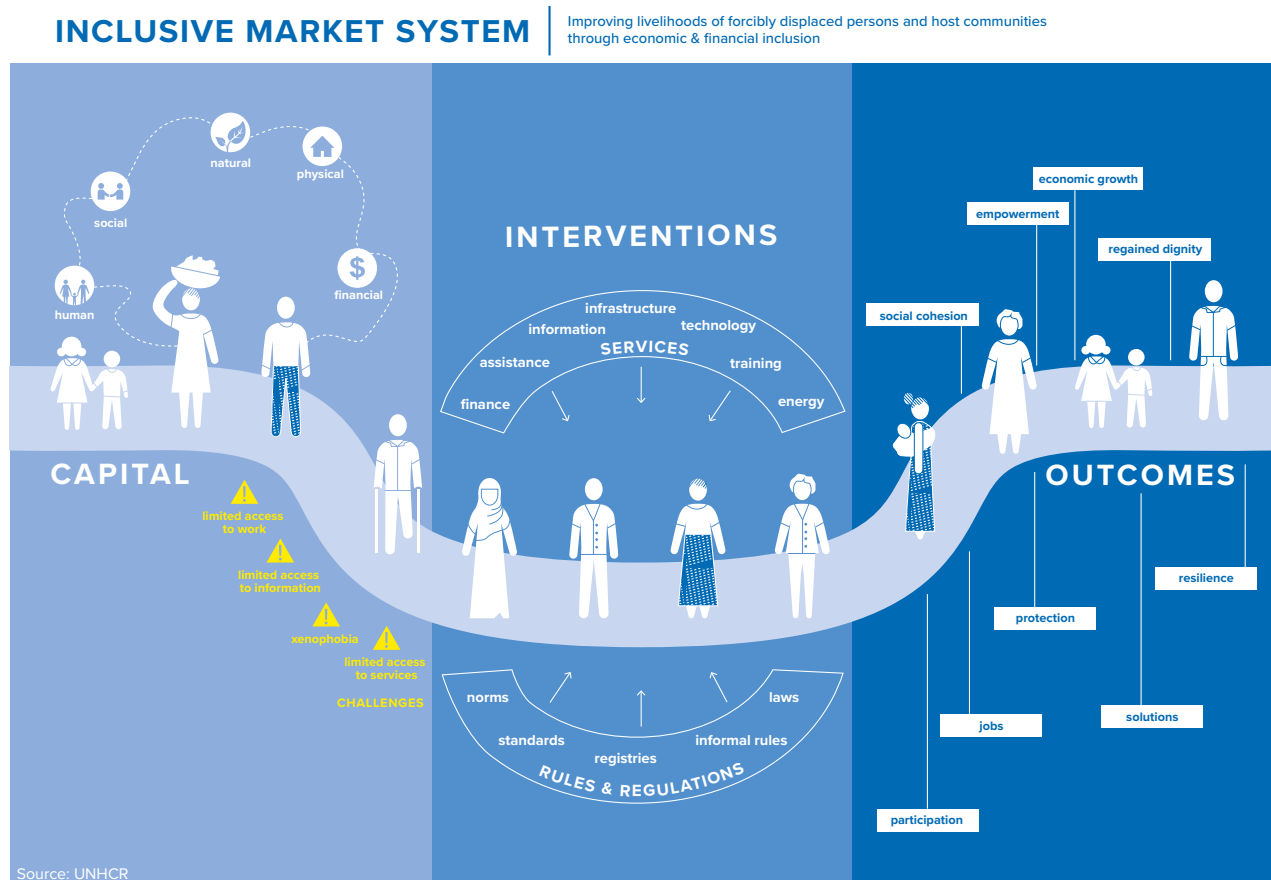
Multi-purpose cash cannot address structural constraints to livelihoods that are particularly relevant in situations of protracted displacement. Advocacy on the right to work and policy dialogue are critical and should clearly remain core activities of UNHCR's role in supporting refugee self-reliance. Such activities include advocating with national and local authorities for the right to work legally in formal and informal sectors, recognition of diplomas and professional certifications, access to land and productive natural resources, and access to work permits (UNHCR, 2014a).

At the same time, UNHCR and other agencies are exploring how humanitarian cash interventions can be better linked with national social protection

systems, and for social protection systems to be more shock-responsive and better able to support people in times of crisis.¹⁵ The new frontier is social protection in fragile contexts, moving towards goals of assistance being more predictable, sustainable and resilient, and linked to national systems.

Only in approximately 10% of UNHCR operations are refugees included in national or local development plans. Where possible, UNHCR aims to ensure that persons of concern are included in legal frameworks and negotiate inclusion arrangements prior to displacement, as part of broader preparedness planning. As part of this work UNHCR is developing a business case to advocate to governments the importance of including refugees in national systems, which could draw in new partners including international development actors, the private sector and national authorities. UNHCR also explored the potential for alignment between humanitarian cash assistance and social

Figure 2. Inclusive Market System



15 See for example <http://www.opml.co.uk/projects/shock-responsive-social-protection-systems>

safety nets in forced displacement situations and released a mapping which categorised 18 countries based on the opportunities and challenges with including refugees in the national social safety nets.

Such experience in social protection systems is limited, but there are emerging examples. In Cameroon, a country that hosts refugees from the Central African Republic and Nigeria, the World Bank is exploring how to include refugees in the nascent social protection system. In Ethiopia, discussions are taking place on whether refugees could be included in the Productive Safety Net Programme (PSNP), and similar efforts are underway in Ecuador.

In Greece there are active discussions among UNHCR and partners, the Government of Greece and ECHO on how to build linkages with the Social Solidarity Income (SSI) and explore options related to the handover of the Greece Cash Alliance cash delivery mechanism to the Government as well as integration of the caseload into the SSI. Discussions however were described as being hampered by an array of technical, financial and political hurdles. For example, once asylum seekers become recognized refugees (a process that currently takes over six months), they are eligible for assistance under the Emergency Support to Integration and Accommodation (ESTIA) programme for a grace period of six months. After that, some should in theory have reached self-reliance and integration, while others (for instance households with special needs) will continue to require assistance and, in theory, should be integrated into the SSI. In the absence of an agreed handover process to the Government and integration strategy with the SSI, there is no clarity as to how long ESTIA beneficiaries will continue to be assisted.

Interventions to provide services and in-kind support

As with food security, cash has often been one component of integrated approaches to supporting livelihoods. Evidence from a small number of countries suggests that cash grants alone are not always the most effective modality, while in-kind or combinations of modalities may at times do better. However, comparative cost analyses are rarely available (Gentilini, 2016).

Recently in UNHCR there has been a focus on graduation approaches. UNHCR support includes a cash component (a basic stipend for 12 to 18 months) as part of an overall graduation approach (training, mentoring, etc.). UNHCR support to graduation is being rolled out in Egypt, Costa Rica, Ecuador, Zambia and Zimbabwe.

There is a lively academic debate around graduation which focuses on the size of the positive impacts, how much they are sustained over time, the cost effectiveness of the approach and the individual components, the extent to which the poorest of the poor can be reached and whether they benefit as much, and scope for scaling up (Misha et al., 2014; Devereux and Sabates-Wheeler 2015; Kidd and Bailey-Athias 2017).

As Banerjee et al. (2015) note, questions of whether it is better to deliver physical assets and support rather than just cash, and the importance of the training and coaching component, remain largely unanswered. In Uganda, Blattman et al. (2016) investigated the effects of the training and supervision component linked to a cash grant, compared with people receiving cash but no ongoing supervision. They found “no evidence that supervision increased long-run performance” and that the supervision component cost two to three times as much as the grant itself. They argue there is a strong case for exploring ways to reduce costs, and there remains a need to further test whether a cash-only approach is more or less effective than cash with complementary programming.

Similarly, Kidd and Bailey-Athias (2017) argue that “until a proper evaluation is undertaken to compare graduation programmes with regular and predictable transfers that endure for longer periods of five or even 10 years, we will not know the actual cost effectiveness of the Graduation Approach compared to other viable options.” Sulaiman et al. (2016) compare the cost effectiveness of livelihood development programmes, lump sum unconditional cash transfers and graduation programmes, and conclude that more evidence is needed to make robust comparisons. Existing evidence shows the highest impact per dollar for lump sum cash transfers but there is a lack of evidence around their long-term impact among the extreme poor.

Market-based approaches and financial inclusion

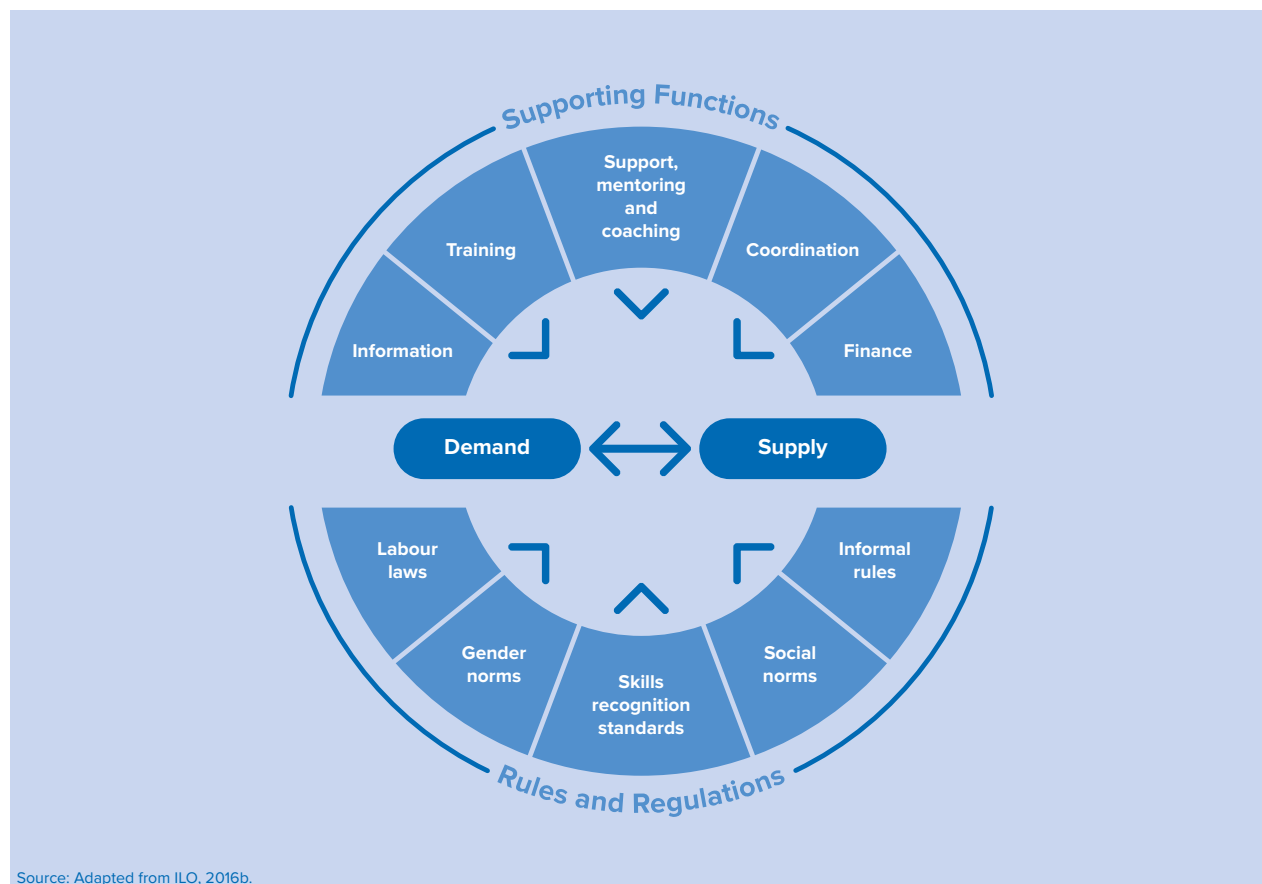
Within market-based approaches to disaster recovery there have been efforts to link cash programmes with support to markets and financial inclusion. For example, a Mercy Corps programme in eastern Ethiopia provided cash to pastoralist households alongside financial literacy training, and required recipients to save small portions of the transfer in their accounts (Murray, 2016). Questions remain, however, on how realistic it is to successfully promote lasting financial inclusion within the context of an emergency response (Bailey, 2017). A key barrier to uptake is actual demand for digital financial services, which, beyond the withdrawal of the cash transfer, is often very limited or non-existent (Ibid.). UNHCR is working with the International Labour Organization (ILO) on market systems approaches and has developed a technical guide on how to include refugees in local economy (UNHCR and ILO, 2017). The focus is on

combining push factors that aim at building the capacities of refugees to engage with markets (e.g. skills development, asset transfer) with pull factors that focus on developing market opportunities, working with a wide range of market actors and identifying value chains with segments well-suited to refugee participation without unduly impacting host community workers.

UNHCR is moving away from direct support to credit to focus on working with financial service providers to convince them to loan to refugees. Providing cash to refugees can itself serve as a means to leverage financial inclusion, through engaging financial service providers in provision of transfers, providing access to bank accounts in refugees own names, and potentially demonstrating to financial service providers that refugees can be viable clients.

Agencies have also linked cash support with efforts to support local traders. For example, in Sierra Leone

Figure 3. The market systems framework adapted to refugee livelihoods





during the Ebola crisis, Save the Children complemented cash grants to households with grants of around \$400 to local traders to enable them to continue to access supplier credit and maintain stocks (Ward et al., 2017). Aid agencies, donors and governments have also worked with financial institutions to ensure that systems are resilient in times of crisis and able to get cash to people quickly following a disaster (IRC and SEEP, 2016, in Ward et al., 2017).

There may also be scope to explore complementary links between cash transfers and micro-finance institutions. CARE, for instance, has experimented in emergencies with moving savings and loan groups to shorter cycles and providing a lump sum to kick-start a Village Savings and Loan Association group (Ward et al., 2017). In Nepal after the 2015 earthquake, the Samarth-Nepal Market Development Programme assessed the impact of the earthquake on the dairy industry and developed a programme in partnership with government that combined cash transfers with a range of interventions, such as government subsidies to the Nepal veterinarian association to rescue and treat cattle, access to government-subsidized rates for new cattle purchases, and provision of financial products via the dairy cooperatives' financing arms. The new financing made it possible for more dairy farmers to produce at commercial standards of quality and quantity (Ibid.).

Conditional cash with specific livelihood objectives can also be seen as a potential complement to multi-purpose cash. Interviews with UNHCR technical sector leads at HQ indicated that UNHCR has implemented livelihood-focused CBIs that are highly conditional. For example, cash is provided but only if strong business plans are submitted and/or beneficiaries undergo mentoring and coaching, or are given training vouchers. The most common form of cash support is start-up grants for businesses. Where there are specific livelihoods objectives, global advisers see this as a more appropriate approach than expecting livelihood outcomes through multi-purpose cash.

In Afghanistan, a lack of economic opportunities was recognized by all respondents interviewed as a major obstacle to reintegration. In 2017, UNHCR Afghanistan started to roll out socio-economic profiling and market analysis to identify the livelihood zones and markets in areas of high return and displacement. Together with ongoing returnee monitoring, the findings provide the basis for community-based protection measures. As explained by UNHCR staff, the idea is to ensure that livelihoods activities better mitigate protection risks at individual and community levels while at the same time “fostering linkages with development partners for a continuum to long-term development and sustainability” (UNHCR Afghanistan, 2017d: 1).

Shelter

Key findings

- **In some contexts, a significant part of multi-purpose cash is spent on shelter needs, particularly for rent, but multi-purpose grants are often too small to cover shelter needs adequately.**
- **Risks exist that multi-purpose cash used for shelter could result in people living in sub-standard accommodation or continuing to live in unsafe buildings, or experiencing other environmental risks and a lack of technical support; there is some (limited) evidence that this is taking place.**
- **Complementarity between cash and other forms of shelter programming – including in-kind assistance, technical support, work on the supply of adequate housing and advocacy on refugee rights – is needed to meet shelter outcomes.**

The 2016 Global Cluster Shelter position paper (GCS, 2016: 2) notes that the shelter sector has found itself “being left behind as the discussions around the use of cash and market-based interventions accelerates forward”. Key reasons include deep-rooted concerns within the sector that the increasing momentum surrounding cash, including multi-purpose cash, risks overlooking the “specifics, complexities and technical challenges of construction” (GCS, 2016: 2).

In addition, interviews with key informants revealed fears that unconditional cash grants might drive up rent or costs for building materials, and that indiscriminate purchases of building materials could lead to negative environmental consequences. However, evidence is thin on whether these concerns and risks are borne out in practice when cash for shelter is scaled up. At the core of the debate is whether cash intended to meet shelter objectives should be unrestricted or – to address concerns of the sector on quality goods and construction – with conditions attached.

Good shelter programmes rely on balancing the provision of cash, commodities or in-kind support (e.g. plastic sheeting, tools or building materials) with

services (e.g. construction labour or secure rental agreements) and with sound technical and policy support to ensure physical safety, prevent the use of hazardous materials, and overcome regulatory issues such as tenure rights (Global WASH and Shelter Cluster, 2016; GCS, 2016). The integration of protection concerns, such as privacy in shelters, or secure and well-lit toilets, and the provision of legal advice are also important aspects (UNHCR, 2014). However, shelter sector capacity to assess and analyse markets that can provide commodities and services of required quality and quantity is currently low.

Shelter sector outcomes and the contribution of cash

The UNHCR Global Strategy for Settlement and Shelter identifies two main sectoral objectives: i) enabling refugees to have access to secure settlements where they can live in dignity, with fewer socio-economic vulnerabilities and an improved quality of life, and ii) ensuring access among refugees to shelter solutions that provide privacy, security, protection from the elements, and a sense of home (UNHCR, 2014).

Cash-based interventions for shelter objectives have been typically designed and implemented with conditionalities or restrictions and accompanied with technical training and support. ECHO’s guidelines on shelter and settlements clearly specify the roles of technical, financial and materials support and contracted works (ECHO 2016). This means that the evidence around cash and shelter outcomes is greater in relation to cash with shelter-specific objectives than for multi-purpose cash.

Cash grants and reconstruction loans in post-disaster settings are often delivered in instalments and with restrictions confining them to rebuilding or rehabilitating houses. Restrictions have also been introduced where cash is being provided for rent to tackle concerns around risks of eviction and weak tenure. Unconditional cash grants have been implemented in a number of IDP contexts to support access to key non-food items and for winterization programming. Safe construction and compliance to building regulations guided by overarching principles of ‘do no harm’ and ‘building back better/ safer’ to mitigate against future events are of paramount importance in reconstruction efforts in general.

Shelter expenditure obviously depends on whether people are living in their own homes or have

been displaced, and whether governments or aid agencies are supplying temporary accommodation, for example in camps. A growing body of evidence, both from humanitarian and development settings, shows that cash delivered with specific shelter objectives can be an appropriate way of enabling crisis-affected people to address their shelter needs in a safe and dignified way¹⁶ (CRS, 2015; Hagen-Zanker et al., 2017).

Catholic Relief Services has conducted a review of eight humanitarian programmes where cash has been used to achieve shelter outcomes. Among the key findings is that that cash enabled people to choose materials and services most important for them; when a tranche payment system was adopted, cash grants were spent as anticipated and homes were rebuilt or repaired according to Sphere standards (CRS, 2015).

Cash injections have been found to free up household income that can be spent on shelter-related needs. Examining a food e-voucher project targeting Syrian refugees in southern Turkey, Jacobsen and Armstrong (2016) noted that the vouchers provided valuable material support to refugee households, allowing them to cover essential needs beyond food, particularly rent.

The shelter needs of out-of-camp refugees are often acute. In Turkey a recent study found widespread prevalence of inadequate shelter conditions among the refugee population (Simeon et al., 2017: 22). Rental costs, particularly in capital cities, are often high and in some cases on the rise. In the Kurdistan Region of Iraq, rent is the top reported expenditure, followed by health, for out-of-camp refugees and IDP families benefiting from UNHCR multi-purpose cash assistance (UNHCR, 2017a).

Experiences in Lebanon, Jordan, Ukraine and Iraq indicate that people receiving multi-purpose cash assistance use part of the grant (in some cases a significant amount) to pay for rent and utility bills. The top cash expenditures of Syrian refugees living in cities and towns of Jordan are rent, utility bills and moving to a better house, followed by health and food (UNHCR, 2016 and 2017; Hagen-Zanker et al., 2017; Yoshikawa, 2016). As noted by a recent Overseas Development Institute (ODI) study, “for some beneficiaries, the cash transfer is the only support that stands between them and living on the street, sending their sons to work, or returning to a

refugee camp or to Syria. As such, the cash transfers allow recipients to plug a fundamental expenditure gap” (Hagen-Zanker et al., 2017: 23). In Lebanon, a study found that MPC reduced levels of debt arising from rental costs (Battistin, 2016).

A key finding emerging from Lebanon and Jordan is that the multi-purpose cash grant is often too small and below the MEB value. This is identified as a key reason for the inability of the cash grant to make a significant contribution to shelter (and other sectoral) needs. Foster (2015: 7) found that “the relatively small size of [multi-purpose cash] as compared to the cost of living in Lebanon is likely minimizing any potential impact on shelter...[this] is especially true given the already severe vulnerability of the beneficiary population.” Recognition of the inadequacy of multi-purpose cash has sometimes led shelter sector responses to introduce cash support with shelter-specific objectives.

Looking at cash assistance for IDPs in Afghanistan, Samuel Hall (2016) found that “although shelter was listed as the biggest protection need amongst IDPs, the amount of cash received seems insufficient to address the problem as the vast majority of beneficiaries choose to spend their assistance on food or other items”.

Case study findings from Afghanistan indicated that for many returnees, shelter was a pronounced cash expenditure which was covered all or in part with the repatriation cash grant, either to buy a piece of land, construct a home or rent a house. While many had pooled the cash transfer along with other household cash resources, such as savings and/or remittances to cover the cost of land, some explicitly decided to set aside or save the repatriation grant to buy land. However, lacking the financial means to construct a house, many were still living in temporary shelters, such as tents, erected on their land plots. During FGDs with males in Kabul, one community leader, also a returnee, estimated that around half of returnee households in the area were living in tents, and in Cheil Dokhtaran in Mazar up to three quarters.

Additional issues relating to weak security of tenure and poor quality of shelter – emanating in part from the multiple implementation challenges of the Government-led Land Allocation Scheme (LAS) – highlight the difficulties of ensuring quality of shelter outcomes with multi-purpose cash only, without complementary legal, technical or in-kind support.

¹⁶ Evidence and experience in this sector thus far has been primarily focused on refugee populations living in urban areas, as the examples here illustrate. There is much less evidence on the use of cash for shelter purposes in camp situations, where shelter solutions are still typically provided in-kind.



Complementarity with other programmes

As discussed above, multi-purpose cash alone are not able to tackle underlying vulnerabilities and structural problems in the shelter sector. For example, supply shortages of adequate housing may well be the underlying reason for people living in poor and unsafe accommodation. Such structural drivers need to be addressed with long-term vision and interventions that seek to tackle supply-side constraints, and ultimately aim for an expanded supply of housing in the market.

According to the Government of Jordan's National Resilience Plan 2014–2016, “the Syrian crisis has exacerbated the shortage of affordable housing in Jordan, raised rental prices, increased social tension, and strained urban infrastructure” (Shelter Projects, 2013–2014: 38). The report recommended bringing new residential units on the market and rolling out a large-scale affordable housing programme to assist refugees and low-income Jordanian families.

A shelter project which ran from 2013 to 2015 aimed to increase the number of rental properties available to refugees by supporting landlords to complete unfinished housing units. Landlords were given a conditional cash grant, paid in advance to finance the construction to agreed standards. Syrian refugee families were then allowed to live in the accommodation rent-free for a specified period. The value of the cash grant depended on the agreed period of waived rent (Shelter Projects, 2013–2014: 38). In terms of impact, landlords considered the scheme to be overwhelmingly

positive in terms of investment in the local community (Ibid.). This is becoming a standard programme approach for the shelter sector in non-camp settings in Lebanon, Jordan and Iraq. There is detailed country specific guidance available and the approach has been delivered by a wide range of shelter actors in these countries.

In Greece, interviewees were living in flats free of charge, since rent as well as electricity, heating (either central or electric portable heaters), water and internet access were all covered by UNHCR under the Emergency Support to Integration and Accommodation scheme. This scheme has undergone substantial changes in response to the evolving operational and political environment.

From temporarily accommodating relocation candidates, the programme in 2016 became increasingly concerned with targeting vulnerable asylum seekers who effectively had no other options than to remain in Greece, as well as asylum seekers awaiting reunification with family in other countries.

As explained by UNHCR staff, no housing market assessment or feasibility study was conducted by UNHCR prior to rolling out the urban accommodation scheme.¹⁷ Significant changes in the programme strategy, objectives and targeting were indicated as reasons for the intervention not being premised on a housing market assessment. The findings of recent relevant studies were however reported as being used to inform ongoing planning and implementation (see Action Aid et al., 2016; CRS, 2016; Deprez and Labattut, 2017; Nowden, 2017).

¹⁷ Note that this programme has been called ESTIA only since 2017.

In interviews, UNHCR staff also spoke of the huge implementation challenges encountered since the roll out of the accommodation scheme in 2015. A first hurdle was the ability to find affordable yet safe buildings in good condition in relatively central urban areas and to host several families to ensure economies of scale. Subsequently, it became apparent that some buildings required substantial renovations, which entailed additional costs and the need for technical expertise. Xenophobic attitudes found in some municipalities where authorities and citizens strongly opposed the idea of dedicated buildings hosting persons of concern were also some of the difficulties mentioned.

Providing in-kind accommodation through a programme of such scale and cost and ensuring that targeted beneficiaries ultimately live in dignity, privacy and security is hugely challenging. In non-European humanitarian contexts, where multi-purpose cash assistance is most often delivered, some of the above implementation challenges are likely to be amplified. In view of this, and in the absence of a cost-effectiveness analysis comparing provision of in-kind accommodation with cash assistance, the replicability of this intervention elsewhere is questionable.

Technical assistance to enable cash beneficiaries to repair or rebuild safely, following disaster reduction principles, is a key aspect of complementary programming. A cash-based, owner-driven approach to shelter provision in Afghanistan, implemented in 2011 and scaled up in 2012, illustrates the wide array of technical assistance provided to cash beneficiaries. Cash grants were paid in instalments for purchasing shelter materials for the construction of a single-room shelter (Shelter Projects, 2013). During the construction phase, households received support from the project technical staff, including advice on the plot layout, ground clearing and foundation digging, stone masonry, brick masonry, seismic risk reduction measures and roofing design (Ibid.).

In Afghanistan, the technical complexities and political sensitivities surrounding land were frequently indicated by UNHCR and other humanitarian actors interviewed for this review as requiring long-term comprehensive solutions that pay attention to returnees, IDPs and host communities, developed through joined-up collaboration.

UN-Habitat's Sustainable Human Settlements in Urban Areas to Support Reintegration in Afghanistan (SHURA), which includes collaboration with UNHCR, is a new initiative seeking to identify land to returnees and IDPs in urban areas in proximity to livelihood opportunities and services, for eventual allocation by the GoA. This work builds on technical support that UN-Habitat has been providing to the GoA on the issuance of occupancy certificates, to gradually upgrade the land and property rights of urban households and improve security of tenure.¹⁸ As indicated by a respondent, the new SHURA programme has been conceived as a precursor to the establishment of a "pro-poor housing scheme in urban areas of the country", precisely in light of population movement trends that see IDPs and returnees increasingly taking up residence in towns and cities across Afghanistan (see also Case Study insert).

Collaboration and challenges in Qalan Bafan, Afghanistan

In Qalan Bafan, UNHCR Sub-Office in Mazar worked jointly with the Information, Counselling and Legal Assistance team of the Norwegian Refugee Council (NRC) to support a group of returnees who had been displaced from their area of origin. Both agencies worked together to help returnees access land under the Government land allocation scheme, including assisting with processing applications and putting pressure on the Government and municipality to speed up the process. Subsequently, NRC implemented a shelter construction project in the area, building the very houses where returnees interviewed for this study were living.

While the immediate shelter needs of this group of returnees have been addressed through this joined up initiative, it is important to note that their long-term reintegration opportunities remain challenged by the poor quality of land allocated under the LSA scheme and limited access to basic services and livelihood opportunities in the area.

NRC's recent position paper on cash notes the importance of providing legal advice on residency and land tenure to prevent people from being evicted (NRC, 2017). The same position paper also recognizes that, depending on the context,

¹⁸ <https://unhabitat.org/government-of-afghanistan-issues-occupancy-certificates-to-strengthen-tenure-security/>

providing in-kind support to crisis-affected cash beneficiaries may be needed to help them quickly get back on their feet. For example, if people are spending their cash grants to upgrade their houses, in-kind items that could be considered are earthquake-resistant roof beams or smokeless stoves (Ibid.).

As this section has shown, there is a growing body of evidence that both multi-purpose and shelter-specific cash programming can positively contribute to shelter outcomes, but that cash needs to be seen as part of an overall sectoral response that takes into account environmental and other risks. More evidence is still needed on the right balance of MPC and sector-specific programming. In some contexts MPC might be best seen as helping people meet basic daily needs, and could be supplemented by complementary shelter-specific programming providing more cash, technical support and, where needed, in kind. Multi-purpose cash may have a particular role to play in situations of protracted displacement where rent makes up a large proportion of expenditures. However, rental markets are highly variable and there is a need for much better understanding of how to support families to rent decent quality housing, and indeed help raise conditions generally for host communities living in poor conditions.

Energy and the Environment

Key findings

- **In some contexts, people spend a significant part of multi-purpose cash on fuel for cooking, heating and lighting and it forms part of MEB calculations.**
- **There is clear scope for complementarity with activities to promote the use of clean fuels, market-based approaches and more environmentally-sustainable means for cooking, heating and lighting.**

Work in the energy and environment sector stems from the recognition that typical stand-alone humanitarian interventions, such as provision of fuel-efficient stoves, are often unsustainable, both financially and environmentally. There is growing interest in exploring efficient and sustainable alternative solutions by embracing local capacity and global technology (UNHCR, 2014b).



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Work in this sector has strong linkages with protection. Women and children, particularly, may be exposed to multiple health and safety risks (for example while fetching firewood), and without energy, time available for livelihood, educational, social and other activities can be significantly reduced. Links can also be found with health, as cooking is often carried out with polluting fuel in poorly ventilated spaces which exposes family members to respiratory illnesses. There are also examples of extractive industries being linked to organized crime and exploiting child or indentured labour. Cash for work and cash for training programmes can also support disaster risk mitigation and climate change adaptation measures.

Sectoral outcomes and multi-purpose cash contribution

The UNHCR Global Strategy for Safe Access to Fuel and Energy outlines the overall vision for the sector, which entails refugees being able to satisfy their energy needs for cooking and lighting in a safe and sustainable manner, without fear or risk to their health, well-being and personal security (UNHCR, 2014b). People's needs revolve around access to energy for cooking, lighting (for houses and community areas), and powering (e.g. phone charging), which can be addressed through cash injections.

In camp settings CBIs have included cash for work to maintain electricity infrastructure; for the purchase of fuel and/or cooking stoves; and to encourage adoption of a certain type of fuel (UNHCR Energy and Cash note). For example, in 2016 UNHCR started a joint project with Inyenyeri, a Rwandan social enterprise, to tackle the problem of toxic smoke from traditional cooking with firewood and charcoal. Kigeme camp refugees received electronic cash payments to buy environmentally-friendly fuel pellets bundled with a high-tech clean cookstoves (UNHCR 2016a). This clean fuel initiative saw toxic smoke emissions reduced by 98% and wood consumption by 85% (Ibid.).

In urban areas, part of multi-purpose cash assistance can be used to pay for gas and electricity bills. In Jordan, where rent is the primary multi-purpose cash expenditure for refugees, cash has helped meet utility bill expenses ranging

between 14–42 USD per month (Hagen-Zanker et al., 2017); and similarly, cash assistance has improved Syrian refugee households' ability to pay for electricity, fuel and heat (Abu Hamad et al., 2017). A 2015 impact evaluation of multi-purpose cash delivered by the Lebanese Cash Consortium found that beneficiaries spent 12% more on gas for cooking compared to non-beneficiary households¹⁹ (Battistin, 2015).

The literature also highlights the seasonality aspect of some energy needs. In cold climates and during winter, expenditures for clothes, blankets, gas, electricity and fuel increase significantly and therefore seasonality needs to be factored into multi-purpose cash calculations (UNHCR Energy and Cash note). In contexts such as the Middle East, Afghanistan and Greece, winterization cash programmes have been delivered with the specific objective of keeping people warm. In Lebanon, UNHCR multi-purpose cash beneficiary households residing in higher altitudes receive an additional 100–147 USD per month, depending on altitude, as a winter-only subsidy and with the objective of keeping people warm and dry during cold winter months (Foster, 2015; Lehmann and Masterson, 2014). A number of studies in Lebanon have however highlighted that the cash value of the winterization programme has been insufficient to meet its objective, with beneficiaries only partially using it for this purpose. A key reason identified was that “beneficiaries' income is so low that they are forced to use the cash assistance to satisfy other basic needs, in particular food and water” (Lehmann and Masterson, 2014).

In Afghanistan in 2016, many returnees (from Pakistan) arrived in the second part of the year, at the onset or during the winter season. The findings indicate that part of the repatriation cash grant was used to buy fuel for heating purposes as well as winter jackets and warm clothes for family members. Male respondents reported that in peri-urban areas in Mazar, such as Noor Khoda and Dashti Shoor, bi-monthly water and electricity bills (approximately 20-30 USD), together with rent, were covered by the repatriation cash grant in part or fully.

Cash-based solutions can contribute to achieving eco-disaster risk reduction and ecosystem-based climate change adaptation. Cash for work programmes can implement green solutions (such as afforestation, habitat restoration, soil requalification, slope stabilization, land use change

¹⁹ The evaluation does not discuss outcomes (e.g. on nutrition, food security) linked to increased expenditures on gas for cooking.

UNISDR, 2011; Bailey, 2008²⁰), while cash for training programmes can mainstream a culture of safety and preparedness. These activities can promote the use of local resources and materials, drawing from traditional and indigenous knowledge, to reduce the overall environmental footprint of interventions. At the same time, they can promote ownership and foster awareness on the risks posed by natural and man-made hazards.

Complementarity with other programmes

Evidence of impact of complementary interventions is limited in the energy and environment sector and no documented examples were found in the literature or in findings from Greece and Afghanistan. Complementary measures are however employed in the sector, principally relating to activities promoting the use of clean fuels and more environmentally-sustainable means for cooking, heating and lighting. These can include in-kind provision of items not available in local markets, training, communication and behaviour change activities.

As key informants highlighted, some camps are so remotely located that refugees do not have access to any energy goods or services, except for those distributed by UNHCR. In these or other contexts, unrestricted cash transfers are liable to be used to source cheap materials, such as illegally-sourced sand or timber, via poorly regulated (or un-regulated) markets, with negative environmental implications. It is therefore important to complement cash transfers with market development activities around energy, as well as providing training and behaviour change activities to improve uptake to services and clean energy. Such development and sensitization activities are critical for sustainability purposes, as the likelihood of people reverting back to cheap fuel is otherwise high.

Since 2015 UNHCR in Afghanistan has been providing winterization support in the form of a one-off unconditional cash grant using a vulnerability-based approach to targeting; areas hosting large numbers of IDPs or recent returnees, particularly where other actors are not present



or cannot sufficiently cover existing needs, are prioritized and 10% of vulnerable host community members are also targeted. Standard Operating Procedures developed by UNHCR Afghanistan²¹ are aligned with the Shelter Cluster standards, and in late 2017 UNHCR distributed unconditional cash winter assistance of 200 USD to targeted households (UNHCR Afghanistan, 2017d).²²

Harsh winters and ongoing conflict in eastern Ukraine have prompted UNHCR to step up winter aid activities. In government-controlled areas UNHCR provides unconditional cash grants as well as winter jackets for children. .²³

Our review did not find links between multi-purpose cash programming and specific environment-sector activities of land consolidation and terracing, awareness raising, behaviour change and educational activities. There is however clear scope for exploring potential complementarities. A review by Blancho Ochoa et al. (2018) of cash through an environmental lens notes the risks that cash-based programming can pose for the environment, such as promoting illegal logging in the Aceh tsunami response (UN-Habitat, 2009). But the review also notes that cash provides opportunities for tackling environmental risks in humanitarian responses, such as better monitoring of the broader environmental impacts of responses and as a platform to influence behaviour change through conditionality or complementary programming (JEU, 2014). Full consideration of environmental impacts when deciding on transfer modalities is of key importance (UN Environment / OCHA Joint Unit 2018).

²⁰ See also <http://www.cashlearning.org/downloads/bangladesh-drr-cash-project-key-recommendationssiioxfam2013.pdf>

²¹ Developed in 2016 and revised in September 2017

²² Findings from an evaluation of the Afghanistan 2017 winterization cash assistance were not available at the time of writing.

²³ See <http://www.unhcr.org/news/latest/2017/12/5a38d1934/winter-aid-provides-lifeline-people-eastern-ukraine.html?query=cash>

WASH

Key findings

- **Very little evidence exists on the effectiveness of multi-purpose cash in delivering WASH outcomes in humanitarian contexts.**
- **There is some evidence that part of multi-purpose cash is spent on water and sanitation in ways that may contribute to desired WASH outcomes.**
- **Cash transfers are not able (or designed) to substitute for the ‘software’ side of WASH programming, such as community mobilization, design and training in the use of WASH hardware, behaviour change communication and hygiene promotion. A mix of modalities and technical support has the greatest potential for meeting WASH outcomes.**
- **Risks need to be mitigated where MPC may be used to purchase poor quality water, or water that is not subsequently treated, or used to build/maintain substandard latrines; or where MPC use may present other public health risks or negative environmental consequences.**

The 2016 Global WASH Cluster position paper notes that WASH interventions are often “technically complex, subject to regulation, expensive and dangerous if implemented badly, thus quality control, technical expertise and due diligence are required to ensure they are effective and adhere to ‘do no harm’ principles” (GWC, 2016: 10).

As in the shelter sector, there are reservations among WASH practitioners on the use of CBIs and multi-purpose cash. The UNHCR review on CBIs for WASH (UNHCR, 2017b) reports reservations under two main areas. One is a concern over technical standards and public health objectives, particularly in the case of water provision or latrine construction. For instance, people might purchase poor quality water, fail to treat water, construct latrines poorly or fail to desludge them. The other is the worry that WASH needs will not be prioritized over other competing and important household needs, which could lead to public health risks. As in the energy and environment sector, there are also concerns that unconditional cash transfers may be used to source cheap water with negative environmental outcomes, for example from private water vendors who may be exhausting aquifers.

The UNHCR review however found no evidence to confirm that cash transfers will create public health risks or that household hygiene expenditures, including those of women, girls and children, will be ignored (UNHCR, 2017b). In addition, such fears often overlook the fact that people receiving vouchers or in-kind assistance can and do re-sell



items if they have other priority needs. WASH practitioners are aiming to have a robust monitoring framework for MPC and for WASH to sound ‘alarm bells’ when there is a disease outbreak, and to be ready to activate necessary additional and complementary action for containment.

WASH sector outcomes and the contribution of cash

WASH programmes often consist of a combination of goods and services delivered to crises-affected households or communities with the overall aim of facilitating access to sufficient clean water, sanitation and hygiene (Global WASH and Shelter Cluster, 2016; UNHCR 2017b).

CBIs have enabled greater access to clean water through activities that include working with a variety of water vendors, improving access to kits for water storage and treatment (such as water purifiers, filters, water containers), and repairing and recovering piped water networks. In terms of sanitation, CBIs have supported the construction of sanitation facilities at household or community level, covering materials or labour costs, and supported access to desludging or drainage services. For hygiene, CBIs and multi-purpose cash have been used to enable access to a range of hygiene products, such as soap for personal hygiene and laundry, and sanitary pads for women and girls, and as an alternative to the distribution of hygiene kits (UNHCR 2017b; UNHCR Cash for WASH 2017).

Evidence on the use and effects of CBIs in general, and multi-purpose cash specifically, in humanitarian WASH programmes is limited. According to the recent UNHCR review of CBIs for WASH in refugee settings, evidence indicates strong potential for CBIs to reach WASH sectoral objectives, and yet “there remains little in the way of rigorous, documented learning or evidence from the use of CBI in WASH programmes” (UNHCR 2017b: 8; see also GWC, 2016; Global WASH and Shelter Cluster, 2016).

Among areas requiring further investigation is the effect of cash assistance on Menstrual Hygiene Management (MHM), as there is little understanding of how this impacts the specific needs of girls and women (Sommer et al., 2017).

In Afghanistan, a small part of the repatriation cash grant was used in some returnee households to address the specific hygiene needs of women and girls. Female respondents explained that in rural Afghanistan women typically use a menstrual cloth pad, which they wash and dry out of sight for reuse. Living as refugees in Pakistan however, they had become accustomed to the use of disposable sanitary pads, which were found a more practical solution. In Pakistan they were regularly buying sanitary pads themselves from the local market, since the market was very close to their houses, and they were working and had money available to cover such costs. Upon return to Afghanistan and receipt of the repatriation cash grant,²⁴ some women asked their husbands to buy sanitary pads on their behalf, since they did not know their way around the area and the cash grant was in their husbands’ hands. Some husbands however refused as they considered MHM supplies as superfluous expenses.

In Greece, the great majority of interviewees mentioned baby diapers and lice shampoo as the two main recurrent and occasional hygiene expenditures, addressed in part of fully with the multi-purpose cash grant. Diapers were a prominent monthly expenditure for the great majority, but covering the cost was difficult as the value of cash transfer was widely reported by displaced persons as insufficient. Sacrificing other basic needs, deploying negative coping strategies or – for some – using remittances were mentioned as ways to cover this expenditure.

Out of the 23 CBIs analysed by the UNHCR review for WASH in refugee settings, two were multi-purpose cash targeting Syrian refugees in Lebanon and Jordan.²⁵ In both countries household water needs – and specifically the costs of purchasing water from private vendors – were factored into the Survival Minimum Expenditure Basket (SMEB) and in turn included in the calculation of the MEB (UNHCR, 2017b: 8). The findings in Lebanon point to the effectiveness of multi-purpose cash in meeting water and hygiene needs according to refugees’ priorities. Refugee households chose to address both needs after other essentials, such as food needs, were met. Also, between 13–17% of beneficiaries used some of the grant to improve sanitation facilities at the household level,

²⁴ Note that this is a very small expenditure; the repatriation cash grant value varied depending on family size and year of return, but was around 1,200 USD per household.

²⁵ No complementary activities are discussed in the review.

something that was not factored into the grant calculation (Ibid.). In Jordan the effects of cash assistance, including multi-purpose cash, on WASH was limited, with 57% of beneficiaries reporting that they were not able to buy “WASH or non-food items” because the cash amount was not large enough for households to meet all of their basic needs (Abu Hamad et al., 2017: 68).

UNHCR staff interviewed saw a strong role for WASH experts to be involved in MEB calculations and determinations of multi-purpose cash amounts. In out-of-camp and urban contexts for example, it is important to ensure that the MEB accounts for domestic water provision costs. In some camp settings, such as in Ethiopia, UNHCR is moving away from the provision of free water to multi-purpose cash assistance to enable refugees to buy water by the cubic meter in camps. This is expected to reduce overall costs of water provision, since UNHCR will no longer have to cover the NGO overhead costs to manage the water provision (UNHCR, 2017i).

Positive gains of social transfers on access to clean water, sanitation and hygiene are also captured in the literature on social protection schemes. For example, households benefiting from a Palestinian cash transfer reported fewer difficulties in paying for safe drinking water than comparison households not receiving cash (ODI, 2013, in de Groot et al., 2015). Households with a pensioner receiving the old-age pension in South Africa had positive sanitation outcomes as they were more likely to have a flush toilet and less likely to report an off-site water source (Case, 2004, in de Groot et al., 2015). Hygiene outcomes were found among beneficiary households of the Malawian Mchinji Social Cash Transfer who were more likely to take a bath, use soap and brush their teeth on a daily basis (Miller et al., 2008, in de Groot et al., 2015).

Complementarity with other programming

The MPC is not always the most suitable option to meet WASH needs appropriately and quickly. WASH sector specialists interviewed for this review are in agreement that cash transfers are not able to substitute for the ‘software’ side of WASH programming, such as community mobilization, design and training in the use of WASH hardware, behaviour change communication and hygiene promotion. Instead, a mix of modalities that provides goods or assets – through cash or in-kind – *jointly* with technical support and services is recognized as having the greatest potential to reach outcomes in this sector (Global WASH and Shelter Cluster, 2016). This includes a range of initiatives, such as cash or voucher delivery for drinking water, supply of NFIs (e.g. water containers or soap), and capacity building of water vendors (Ibid.).

In order to mitigate the perceived risks of cash (e.g. people buying poor quality water), some agencies have put in place measures to ensure quality standards are met. Such measures have included engagement with private service providers or water vendors to improve the quality and accountability of services, as well as sensitization and technical advice for beneficiaries (UNHCR, 2017b). These are mostly recent and emerging initiatives so there is little evidence of their effectiveness and impact.

Table 1 provides examples of mixed modalities that have been used to deliver WASH outcomes in refugee settings in Lebanon, Benin and the Philippines. Though none include multi-purpose cash, the examples are useful to consider as multi-purpose cash could be implemented jointly in similar ways; for example, with initiatives that focus on hygiene promotion, quality control of water and sanitation goods/services, or the provision of specific in-kind goods not available in the market

Table 1. Examples of mixed modalities in WASH programmes

| Country | Mixed Modalities |
|-------------|--|
| Lebanon | Vouchers for the purchase of water from private vendors; distribution of tanks to improve the household capacity of safe water storage; vouchers for contracting the desludging service of shared latrines in the Informal Tented Settlements. |
| Benin | Voucher fairs to meet the immediate needs of flood-affected households; voucher access to kits to treat and store water. Participant training (by hygiene promoters) on how to filter, treat and store water using the kits. |
| Philippines | Conditional cash and training for people to rebuild shelters and latrines. Continuing in-kind support for people such as the elderly and disabled who would struggle to construct their own latrines. |

Source: UNHCR, 2017b

(via in kind, or bringing the market to them via fairs), or on health issues that people might not prioritize.

Besides direct support to families, agencies are beginning to consider working directly with market actors (including traders, private sector service providers, and government and municipal bodies) in order to speed up market recovery, improve service quality and build capacity of markets and services to meet needs during a crisis (Luff, 2014; Bauer and Wildman, 2014 in UNHCR, 2017b: 12).

Agencies in Lebanon and Jordan are considering working with municipal service providers to improve network provision and water quality for both host communities and refugees. They are also exploring providing subsidized rates (social tariffs) to enable access for poor households (UNHCR 2017b).

Health

Key findings

- **There is substantial evidence from development contexts that unconditional cash can have a positive impact on health outcomes, but evidence from multi-purpose cash in humanitarian crises is limited.**
- **Part of multi-purpose cash is spent on health care costs, such as transport to and from health facilities, and private health care.**
- **Multi-purpose cash is no substitute for a focus on improving the quality of health systems, on integrating refugees into national systems and on sustainable solutions to health care financing.**
- **There is scope for health sector specialists to engage more with cash to inform minimum expenditure basket calculations and to understand how cash is used for health care costs.**

In humanitarian contexts, work in the health sector has historically focused on supply aspects of quality health care, an essential condition for reaching health outcomes. However, attention is

increasing on demand-side barriers of health care, given growing recognition of how underutilization is linked to socio-economic, cultural and contextual barriers (UNHCR, 2015). A key aspect of this work has centred on the creation of linkages with financial payments and other incentives to increase health demand and in turn health outcomes, leading to the emergence of Results-Based Financing (RBF) as an alternative financing model for health care (Ibid.). Cash transfers are the most common forms of financial incentive provided as part of RBF in humanitarian settings.

There are important inter-connections between health and livelihoods, with health shocks often a critical factor in driving people further into poverty and destitution. For example in Ethiopia, many Productive Safety Net Programme (PSNP) beneficiaries report having cut their consumption, losing some of their assets, or both, because of health shocks. Hirvonen et al. (2017) explore the potential for stronger linkages between PSNP cash grants, community-based health insurance, and health fee waivers for poor people.

Multi-purpose cash can play a role in promoting positive health outcomes through multiple pathways; for example, helping people meet the direct costs of health care (raising the likelihood of people seeking treatment), reducing potentially risky behaviours, and improving access to nutritious food and clean water.



Health sector outcomes and the contribution of cash

Lowering mortality and morbidity and increasing the availability and accessibility of health services free at the point of delivery for all, are among the expected outcomes of health interventions. As the UNHCR Global Strategy for health outlines, a key policy focus is to enable refugees to maximize their health status by supporting them to have the same access to quality primary, emergency and referral health services as nationals (UNHCR, 2015). UNHCR and the international community are working on the priority of having health available to all – the WHO universal access to health principle – and to include refugees in national systems. Where UNHCR or its partners provide health care it is free at the point of delivery. Where there are cost barriers to health care the approach is to provide free services.

Cash injections premised on a sound understanding of national health policies can effectively address key barriers of access to health services. This includes transport costs to and from health providers; purchases of drugs in private pharmacies (where there are shortages in public health facilities, for example), and healthcare access at private providers (UNHCR Cash and Health Note, 2017).

The UNHCR Cash and Health note highlights that CBIs for health are appropriate only in contexts where cash can cover a predictable package of services – which can be costed and is needed by all target groups – and where refugees are required to pay for services and cost is a barrier to access. The same note differentiates CBI approaches in camp vs non-camp settings. In the former, health services should be provided free of charge, in the latter they should be available and on the same terms as the host community, or at lower cost.

Evidence on health outcomes of humanitarian CBI, and of multi-purpose cash in particular, is limited. A comprehensive evaluation concluded that “there is no documentation on the cost efficiency or cost effectiveness of using cash transfers, vouchers or value-based vouchers in providing health services during humanitarian crisis” (Gorter et al., 2012; see also UNHCR, 2015). Similarly, a systematic review by Pega et al. (2015) of the effects of unconditional cash in humanitarian disasters on health services and outcomes noted that evidence was of very low quality and very uncertain. Findings from just three

studies (that met their inclusion criteria) suggested unconditional cash may have resulted in a very large reduction in the chance of dying, a moderate reduction in the number of days spent sick in bed, and a large reduction in children’s risk of acute malnutrition.

In particular contexts, health needs are an important expenditure of cash transfers, including multi-purpose cash. For instance, in South Sudan an evaluation found that for people receiving unconditional cash grants of 80 USD a month, health was the second largest expenditure category after food. In the Kurdistan Region of Iraq, out-of-camp refugees receiving multi-purpose cash from UNHCR also reported healthcare as the second most common cash expenditure (UNHCR, 2017c). A recent UNHCR evaluation of the multi-purpose cash assistance programme in Jordan found nominal, but not statistically significant, increase on access to health services (UNHCR, 2017h). Cash was also found to be used by women to pay for delivery at a health facility as part of the Cash for Health scheme targeting vulnerable women (ibid.).

Evidence in Lebanon, Jordan and the DRC shows that multi-purpose cash can have positive effects on access to child health services. In Lebanon, Foster (2015) found that while Syrian refugees receiving multi-purpose cash were not seeking more medical care, they were more consistently seeking medical attention from qualified doctors for children in their care, rather than alternative sources such as traditional healers. Similarly, in Jordan a recent ODI study found that cash assistance did not lead to greater spending on adult health care, but did lead to improvements in spending on child health (Abu Hamad et al., 2017). UNICEF multi-purpose vouchers and cash in DRC increased children’s access to healthcare, with fewer beneficiaries having to forego children’s health visits due to lack of money (Bailey et al., 2017).

As with other sectors, the ability to achieve significant health outcomes is linked to the multi-purpose cash value. The ODI study in Jordan concluded that, despite gains for child health, the potential for cash assistance to alleviate refugees’ health vulnerabilities is limited by the fact that the amount of cash assistance is far below the level of need and the high costs of medications and user fees for services (Abu Hamad et al., 2017).

In Afghanistan, findings from focus group discussions do not point to health being a



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widespread expenditure among returnees interviewed, and only a very small number reported having used the bulk of cash to address health needs. According to a health expert interviewed, among the Afghan population, including returnees and IDPs, household health expenditures are typically either very low or very high. Either households do not use cash for health (and these are the majority, as cash is not typically used to treat minor illnesses) or substantial amounts are used when there is a serious health problem that requires expensive treatment, putting the household in a very difficult economic situation.

In Greece, despite legal provisions that allow persons of concern free access to the public primary health care system, supply and demand barriers make access to health an ongoing challenge. Health personnel may not be aware of the legal framework governing persons of concern' access to health (and in turn either charge for medical care, or refuse to provide it), and without interpreters, displaced persons are faced with significant difficulties when interacting with health care providers.

Health encompasses both physical and mental health. The positive effects of multi-purpose cash on emotional and mental well-being, through reductions of stress and worry, and increasing the

ability of meeting basic needs, are also discussed in the literature. In Lebanon, a study looking at the impact of multi-purpose cash on outcomes for children refugees found that caretakers who received multi-purpose cash showed a 2.3% reduction in psychosocial issues, an effect that was likely felt by children as well (Foster, 2015). An impact evaluation of multi-purpose cash delivered by the Lebanese Cash Consortium also found that multi-purpose cash beneficiaries were happier than non-beneficiaries as a result of being able to meet their households' basic needs. At the same time, they were found to be under greater stress when it came to financial issues. This was interpreted as a possible consequence of the sense of precariousness and dependency on cash assistance, and of the awareness that it may be discontinued (Battistin, 2016). Drawing on evidence from impact evaluations of across sub-Saharan Africa, a 2015 UNICEF study noted improved psychological well-being of beneficiary households, "as cash transfers make people happier and give people hope" (de Groot et al., 2015: 11).

An issue emerging from interviews carried out for this review is the limits of monitoring and evaluation data relating to health in multi-purpose cash programmes. Monitoring systems often only have a generic category for health expenditure, which points to beneficiaries having spent a certain

proportion on 'health' without further details. Whether the proportion of cash was spent on drugs, user fees, seeking treatment from traditional healers or anything else is often difficult to evince from M&E reports. UNHCR staff interviewed did see a stronger role for health sector experts to be involved in multi-sectoral assessment, design and monitoring of multi-purpose cash, to bring to the fore health-specific questions as well as issues of accountability and feedback mechanisms to beneficiaries. There were general perceptions that health experts are not sufficiently consulted during initial multi-sectoral assessments, and in MEB calculations and determinations of multi-purpose cash amounts. Respondents mentioned the Health Access and Utilization Surveys, a tool developed and used by UNHCR in some contexts to gain a good picture of barriers (including cost) to health. This tool however tends to be predominantly used by health teams.

UNHCR staff interviewed in Greece identified a number of areas for potential collaboration between the cash and health experts. These included joint work to better understand cash expenditure on health, including transport costs to access health services; exploring the provision of family planning and reproductive health services to displaced persons; scaling up dissemination of information regarding availability of translation and other services; and sensitization around mental health support.

There is a large body of literature exploring health outcomes of social transfers in development contexts, even if evidence of health impact remains mixed (Fiszbein and Schady, 2009: 20). Bastagli et al. (2016) found cash transfers increasing the uptake of health services, with statistically significant increases in 9 of the 15 studies reviewed. A 2015 UNICEF comprehensive overview of the impacts of CBIs on the immediate and underlying determinants of child nutrition found that cash led to positive impacts on preventative care and health visits.

In Kenya, households spent more on health care after two years of exposure to the Hunger Safety Net Programme (OPM, 2012, in De Groot et al., 2015). In Malawi, beneficiaries of the Mchinji Social Cash Transfer were more likely to receive care when sick compared to non-beneficiaries (Adato and Bassett, 2009, in De Groot et al., 2015).

A substantial body of evidence has explored the effects of conditional cash transfer (CCTs) targeted at girls and young women in generalized epidemics

with regards to prevention of sexual transmission of HIV. Lutz and Small (2014) conclude that CCTs have the potential to prevent sexual transmission of HIV as they help address the structural drivers of HIV and increase the uptake of prevention services (Ibid.). Similarly, in Zambia a cash grant to adolescent girls has led to a reduction of the frequency of transactional sex. A randomized controlled trial conducted in rural South Africa assessing the effect of a CCT on HIV incidence among young women found that cash transfers conditional on school attendance did not reduce HIV incidence in young women, but that school attendance significantly reduced the risk of HIV acquisition (Pettifor et al., 2016). The study therefore concluded that keeping girls in school is important for reducing their HIV-infection risk (Ibid.).

Complementarity with other programmes

Cash alone is insufficient to enable people to access quality health care and to reduce morbidity and mortality in crisis-affected populations. A range of interventions is needed, with much of the focus on supporting the supply side of health services. Integration into national services and health financing mechanisms are key interventions in this regard.

Stronger synergies between cash programmes, health insurance schemes and efforts to reduce or waive fees can all take place as part of initiatives aimed at making social protection more shock responsive, and better integrating refugee health care into national systems. For example, participants in Concern Worldwide graduation programmes in Rwanda and Burundi received health insurance cards that guaranteed free primary health care for all household members (Devereux et al., 2015).

In theory multi-purpose cash assistance could enable people to pay health insurance premiums. However, there would be a need to carefully test and monitor whether insurance payments were being made. As the UNHCR Cash and Health notes explain, health needs vary greatly from one person to the next and so the provision of blanket cash assistance to meet acute and curative health needs could lead to inequitable results. Some people may need large sums to pay for very expensive treatment for chronic illnesses or serious health events requiring hospital treatment, but these are often unpredictable and one-off. 'Catastrophic'

health expenditures are unlikely to be covered within a MEB. However, in Lebanon, the cost of one critical medical event (based on the statistic that 5% of the population will have at least one such event in a year) was included in the MEB. A UNHCR cash and health note suggests that cash for referrals should only be considered if clear cost savings can be made and if support to ensure a well-functioning referral system can be put in place.

In West Africa and Iran, UNHCR has worked to enrol refugees into national health insurance schemes, with UNHCR initially paying all annual premiums, but with a gradual transition to refugees paying more of the premium. This approach however requires that refugees have some access to work, income and livelihoods. In Ghana, the fact of having health insurance meant that refugees could travel to find work and still have access health care, no longer being tied to provision in camps.

UNHCR has worked with health and cash but always with specific health objectives for specific refugee groups and conditionality. Recent evidence from Egypt and Jordan however shows how conditional cash programmes to enable Syrian refugee women access to maternal health services have started to combine with other health support. In both countries, UNHCR has shifted from provision of direct reimbursement to health facilities to cash, which is given directly to pregnant women to cover maternal costs in selected public health clinics. In Egypt the programme also provides free coverage of birth-related complications (also in Jordan), support for high-risk pregnancies, and community health volunteers at the public clinics, who facilitate and ensure the availability of counselling on issues such as family planning and promotion of exclusive breastfeeding (UNHCR, 2015).

A limited number of studies have compared health outcomes arising from cash transfers only with those from a combination of cash and other support. In South Africa, Cluver et al. (2014) noted how the effects of cash on the incidence of girls' and boys' HIV-risk behaviour were maximized when cash was combined with care support, including monthly visits from a nurse to provide medical and social support, and teachers providing emotional and practical support. For boys, care support was even more critical, as "cash/food alone had no effect on risk, but integrated cash plus care was associated with halved incidence of risk behaviour" (Ibid.).

The design of the Chile Solidario social protection scheme includes a component centred on the provision of psychosocial support, the Puente programme. A study found that the most innovative parts of the scheme was the Puente, with psychosocial support being of crucial importance for bringing vulnerable groups into the network of social services through tailored interventions (Cecchini et al., 2012, in Roelen et al., 2017). While no examples were found in the literature of humanitarian CBIs coupled with provision of psychosocial support, a recent ODI study in Jordan found refugees expressing explicit and repeated need for "not just cash but actual psychosocial support" (Abu Hamad et al., 2017: 108). In turn, one of the recommendations is to train and build a cadre of health workers able to provide psychosocial services, and where possible involve refugees in such training, given their direct experience and also with opportunity to benefit from employment openings (Ibid.).

In Greece, psychological support was available in all three buildings visited and provided by a qualified Greek psychologist on a weekly basis. Sessions were delivered to displaced persons upon their request. Only a small minority of them however reported using this service. Cultural barriers and the stigma associated with seeking mental health care were found to play an important role in this regard. No assessment or regular monitoring was found to be in place to better understand the impact of the range of complementary services delivered, including psychosocial support, as well as their effectiveness and appropriateness, uptake, and barriers of access experienced by different persons of concern (e.g. by age, sex, nationality, status).

In Afghanistan, there are mechanisms in place to identify vulnerable returnees, including those with a "serious medical condition" (one of the Persons with Specific Needs categories), both at encashment centres (through interviews) as well as through the ongoing protection monitoring UNHCR carries out in the country to identify violations of rights and protection risks. PSN identified at encashment centres are referred for follow up and potential assistance in the locations to which they intend to return. Some however may be falling through the cracks. It was beyond the scope of this review to understand why, but the difficulties associated with tracking returnees and the pattern of secondary displacement may be among the reasons.

Education

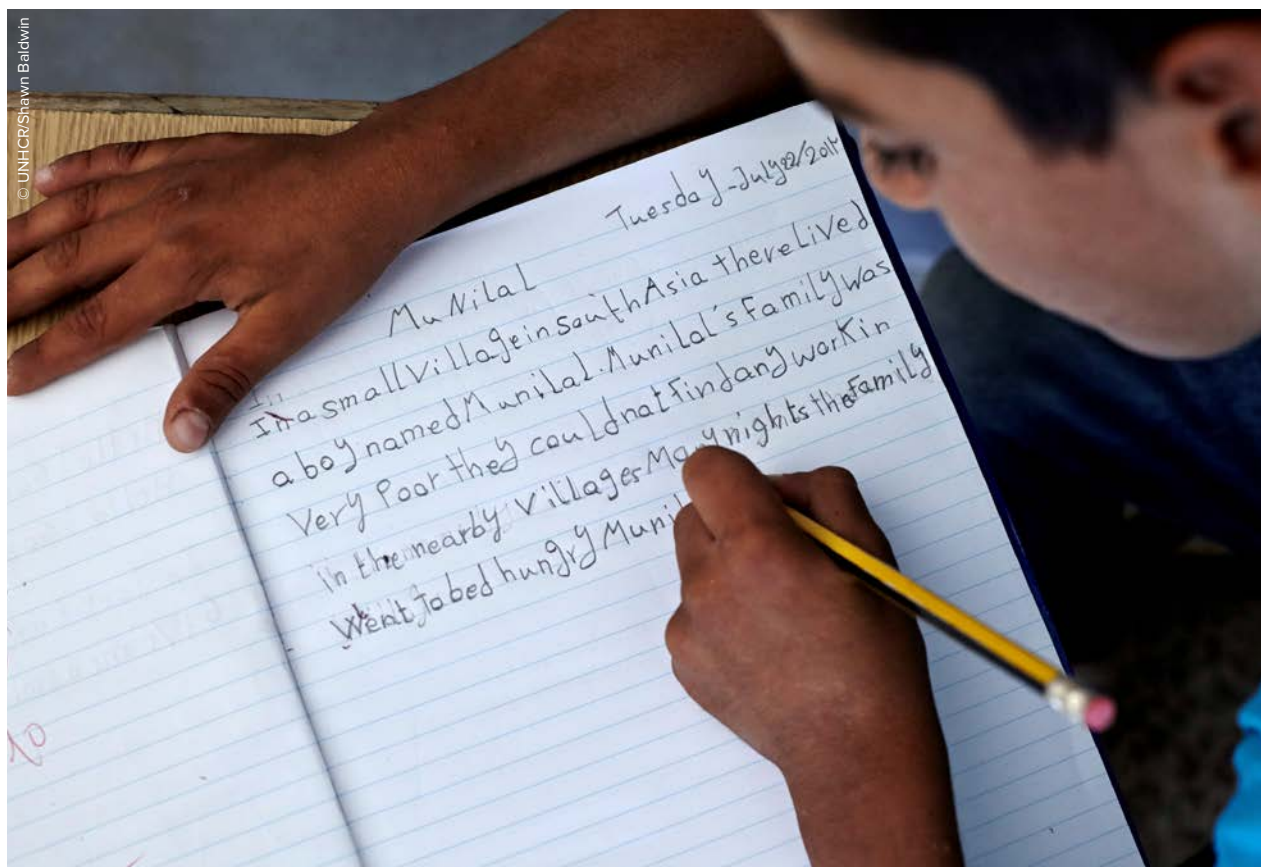
Key findings

- **Cash transfers can play a role in promoting positive education outcomes through multiple pathways, from helping with direct costs (fees, uniforms, transport) to improving children's nutrition and reducing child labour.**
- **Evidence of the impact of multi-purpose cash on education in humanitarian settings is limited; what evidence does exist (from Lebanon and Jordan) is positive although related only to the duration of the assistance.**
- **Cash can contribute to meeting costs for education but is no substitute for support to quality education systems and addressing barriers of access, such as refugee exclusion from national education systems or access to accredited examination.**

Cash transfers can play a role in promoting positive education outcomes through multiple pathways. These include reductions in the negative livelihood coping strategies of child labour, and in turn positive effects on school attendance and retention; increases in children's nutritional status thanks to greater quality and quantity of food, with potential impacts of better concentration in school and reduced absenteeism; and greater expenditure on shoes and soap, potentially boosting children's willingness to attend school through increased self-acceptance, pride and dignity, and reduced stigma (Bastagli et al., 2016).

Education sector outcomes and the contribution of cash

The overarching objective of education interventions in humanitarian contexts is to ensure that children and young people have access to education in a safe and protective environment. As the UNHCR Policy for Education states, the work of UNHCR on education seeks to



ensure that refugees have sustainable access to national education systems and lifelong learning (UNHCR, 2017d). UNHCR is monitoring this across populations of interest, particularly in 25 priority countries based on key indicators around issues such as enrolment and drop-out rates.

Evidence on the effects of multi-purpose cash on educational outcomes in humanitarian settings is limited, and what evidence exists is predominantly from Lebanon and Jordan. There are calls in the UNHCR Policy for Education for tweaking multi-purpose cash to maximize the likelihood of education impact, for example by providing an additional amount at the start of the academic year when people need to pay fees and buy uniforms. However, there is limited evidence of this happening in practice.

A 2015 study exploring the impact of multi-purpose cash on outcomes for children in Lebanon found that children of beneficiaries attended school more consistently than non-beneficiary counterparts. They also attended informal schools less often and engaged less in child labour activities. Despite multi-purpose cash assistance, the cost of school attendance was however a consistent challenge and a key reason for not enrolling children in school (Foster, 2015).

A recent ODI study found that cash assistance in Jordan, including UNHCR multi-purpose cash, was supporting greater spending on schooling and improved academic performance, but was not linked to a significant increase in enrolment (Abu Hamad et al., 2017). The study highlighted a range of barriers to education and noted that for adolescent girls, it is largely social norms around their purity that keep them out of school, while for adolescent boys, it is their families' need for their wages (Ibid.). This was confirmed in a recent UNHCR evaluation of the multi-purpose cash assistance programme in Jordan which also found a statistically significant increase on education expenditure, including transportation costs; whether this led to a reduction in the number of children missing school was less clear (UNHCR, 2017h).

A study looking at UNICEF multi-purpose cash and voucher assistance in the DRC found uneven results for primary school enrolment, with a notable increase in enrolment for boys but not for girls (Bailey et al., 2017).

In Greece, some but not all persons of concern were sending their children to school. In Peania

none did, principally due to the fact that the school was several kilometres away from accommodation, along a busy road with no pavement and no public transport options. Indirect costs of education were also a barrier according to a number of displaced persons, including buying new clothes and providing children with lunch money. The multi-purpose cash transfer was not enough to cover these additional costs.

In Afghanistan, distance to public school and entrenched gender norms were found to be key barriers of access to education. Only in one neighbourhood in Mazar was part of the repatriation cash grant used by returnee households to send boys, but not girls, to primary school. Again, this demonstrates that cash alone is simply unable to redress ingrained patterns of inequalities, such as gender-based inequalities.

Interviews conducted for this review with the education policy team at UNHCR headquarters indicate general perceptions that cash can have a positive impact on school attendance and enrolment. In turn, when cash assistance stops, there is evidence of falling enrolment rates. UNHCR staff interviewed recognize that grant duration and size matter. Indeed, this is widely confirmed in the literature: cash injections need to be sustained over a long period if education outcomes are to be expected, and small transfer sizes may be a reason for limited impacts (see Bastagli et al., 2016). A recent review notes that multiple years of support may be needed to sustain enrolment and enable school completion (UNHCR, 2017j).

A large body of evidence from the development literature, primarily from Conditional Cash Transfers (CCTs) in Latin America, points to the positive effects of cash on education investments (Foster, 2015; Bastagli et al., 2016; Baird et al., 2013; Saavedra and Garcia, 2013). Bastagli et al. (2016) found a clear link between cash transfers and school attendance. A 2013 systematic review of the differential impact of unconditional and conditional cash transfers on schooling also found that both transfer modalities increased enrolment compared to no programme. However it noted that effects on learning outcomes were at best small, according to a very limited evidence base (Baird et al. 2013; see also Bastagli et al., 2016). It concluded that larger effects on enrolment occur when programmes are explicitly conditional, monitor compliance and penalize non-compliance (Baird et al. 2013). A meta-analysis of educational impacts of CCTs reached a similar conclusion, as CCT programmes



were found most impactful when payments were infrequent and schooling conditions more stringent (Saavedra and Garcia, 2013). A recent systematic review similarly found a large body of evidence showing that cash transfers (whether conditional or unconditional) contribute to higher attendance rates and a decrease in school absenteeism (Mishra and Battistin, 2017).

Complementarity with other programmes

Difficulties in accessing quality learning, education and skill-building opportunities are among the key structural barriers to education for refugees (UNHCR, 2017d). As the evidence above demonstrates, CBIs and multi-purpose cash can lead to positive outcomes in education in the short-term by addressing direct and indirect financial barriers. Multi-purpose cash cannot however redress systemic supply-side barriers to education that refugees face, such as exclusion from national education systems or access to accredited examination.

As such, the areas of focus highlighted in the UNHCR education strategy are of critical importance for ensuring sustainable outcomes in this sector. Specifically, supporting the inclusion of refugees in education services and national education systems, and supporting States to develop and implement policies to assess students' competencies in situations where official documentation is unavailable.

UNHCR has worked with the Ministry of Education in the DRC to ensure local schools are supported to include refugees from Burundi and other displaced children. In Turkey, the Government has released a roadmap promoting the progressive inclusion of refugee students into its national education system (UNHCR, 2017d).

In the 2016–2017 school year, the Greek Ministry of Education, Research and Religious Affairs in cooperation with UNHCR, UNICEF and IOM rolled out an initiative aimed at integrating displaced children (aged 6–15 years) living in urban settings into the education system. This has entailed the establishment of preparatory classes (in schools identified by the Ministry) where displaced children learn Greek, English, mathematics, arts and other topics with a view of eventual integration into public schools. However there remain gaps around provision of pre-school education, senior secondary (over 15 years old), higher education and vocational training.

In Afghanistan, the inclusion of returnees in the education system was mentioned by some key informants as being hampered by a lengthy and expensive process which requires school certificates to be stamped in the Afghan Embassy/Consulate in the country of asylum, as well as at the Ministry of Foreign Affairs and the Ministry of Education at provincial level upon return to Afghanistan. It is not difficult to see how many returnees may be faced with enormous challenges when it comes to recognition of school certificates (UNHCR Afghanistan, 2015). One key informant suggested a stronger role for UNHCR in collaboration with other actors such as UNICEF to advocate with the Ministry of Education to develop a simplified process and redress this bureaucratic barrier of access to education.

To date, UNHCR cash for education has largely entailed the provision of cash conditionally with specific education objectives. Even when no strict conditionalities are enforced, there are often soft conditions applied, such as labelling the cash as an 'education grant'. In most contexts however, cash is paid directly to schools as incentive to enrol refugee children. The focus of the UNHCR education strategy is on integration of into national systems. Enrolling children in national systems typically entails households having to bear direct costs of education, notably tuition fees and/or indirect costs, such as uniforms and transport costs. Cash can therefore play a part in promoting access to education alongside efforts to support the quality and supply of education.

Conclusions

Cash is an important part of the humanitarian toolbox that can allow people to meet their basic needs effectively and with dignity. The flexibility of cash means that multi-purpose grants can have important and significant impacts across a range of sectors. They can enable people to meet basic requirements for food, shelter and other household essentials. They can help people access services where there are financial barriers, such as school fees, user fees at health clinics, or medication costs. Multi-purpose cash may have multiplier effects in local economies and there may be opportunities for humanitarian cash to promote longer-term financial inclusion.

In terms of sector outcomes, there is strong evidence for the positive impact of cash in relation to food security, livelihoods and nutrition. Whilst the evidence is weaker for health, education, WASH and the energy and environment sectors, it is clear that people do put cash assistance to use in such areas, for instance on improving their access to water, sanitation, health care and education.

Multi-purpose cash is usually calculated as a contribution to a Minimum Expenditure Basket (MEB), the absolute minimum needed to keep a family from destitution and poverty. In some contexts, multi-purpose cash values do not reach the MEB, or MEB values are constrained by political limitations. There is therefore a need for realism about what multi-purpose cash can achieve across multiple sectors if both the amounts and duration of assistance are limited.

As with other forms of assistance, cash will not always be appropriate or the only modality used, and whether or not to use it should always be a context-specific judgement and based on sound problem analysis. There may be public health arguments for not simply trusting people's own priorities, and for complementing general cash assistance with particular sector-specific investments to address public health risks (such as access to clean water).

Indeed, it is paramount to recognize the limitations of cash. Cash interventions are unable to tackle systemic issues around quality of service provision. Nor they can address legal and policy issues that often constrain access, particularly for refugees, such as the right to work or access to national



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health and education systems. Multi-purpose cash is also no substitute for technical skills and support, for instance to ensure that water is clean and safe, shelters are fit for purpose, and environmental risks are taken into account. Cash alone cannot address critical protection concerns related to marginalization, exclusion and rights violations, and is no substitute for the human resources needed to support strong case management of protection risks.

If intended outcomes are to be effectively achieved across multiple sectors, then cash can only be one part of the assistance provided. Support to protection and sector-specific programming, focusing on the supply of quality services, and on technical knowledge, training and behaviour change strategies will remain essential.

At the same time, there is huge scope for greater complementarity between cash and sector-specific programming. In order to take better advantage of these opportunities, cash and sector specialists need to collaborate constructively and strategically to explore ways in which cash can best contribute to sectoral outcomes in conjunction with other forms of support.

The question that we should be asking is what is needed to help people achieve better standards of living in a given context? Are people food secure, living in safe accommodation, able to access clean water and health care, and can they keep their children in school? Following this, what combination of assistance modalities and protection efforts can best contribute to supporting positive outcomes across sectors?

Across humanitarian action there has been a long history of poor monitoring of activities and outputs, and thus an insufficient understanding of outcomes. Designed and implemented to explicitly meet needs that span multiple sectors, multi-purpose cash offer opportunities to more systematically and rigorously monitor outcomes across sectors. Using beneficiaries' cash expenditures and priorities in different sectors as the starting point, agencies implementing multi-purpose cash programmes can step up monitoring efforts not only on sectoral outcomes but also to understand what types and sequencing of interventions work best together, and what combinations of assistance can create synergistic impacts.

Growing attention to multi-purpose cash offers an exciting opportunity to redress a long-standing shortcoming of humanitarian response. There is a need to better understand and respond to crisis-affected people in a more holistic and coherent way, going beyond sectors to bring the emphasis back to how people live and perceive and prioritize their needs. Multi-purpose cash provides an additional opportunity for enhanced collaboration, both among technical sectors and between cash and technical sector experts. Ensuring appropriate response to the specific needs of each sector, sectoral expertise should be adequately represented in multi-sectoral assessments, design, implementation and monitoring of multi-purpose cash.



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Annexes

Annex 1: Report sources and quality of evidence

Sources reviewed

This review considered both academic and grey literature of UNHCR and other organizations and existing UNHCR monitoring data, evaluations and studies. The research aimed to be as comprehensive as possible within the time available for the review.

Genuinely unconditional cash intended to meet a range of basic needs remains fairly limited in humanitarian programmes and so is the evidence-base. A body of guidance around multi-purpose cash is starting to be developed (see ECHO Common Principles for multi-purpose cash and the ERC MPC guide²⁶) and a series of position papers are emerging from sectors (see the UN Environment/OCHA Joint Unit on the environment²⁷) and clusters (see the Shelter cluster for example, GSC 2016). While these summarize the main issues and point to good practice, they are often backed by limited evidence. Given this limited evidence base, unconditional cash transfer programmes have also been examined for evidence of specific sectoral outcomes and evidence on the use and impact of complementary interventions.

In addition, a limited number of sources that explored the impacts of cash grants in development contexts, delivered as part of social protection programmes, have been considered. This evidence has been presented following a causal chain of events looking at which expenditures cash recipients prioritize and what impact such expenditures have across sector outcomes. A number of considerations need to be made in this regard.

On the one hand, the inclusion of sectoral findings from social protection programmes can usefully complement findings from humanitarian cash interventions. One reason is that cash – whether delivered as part of social protection or humanitarian programmes – is fungible and tends to be spent in similar ways. In turn, sectoral

outcomes and effects on people's well-being are quite similar. For instance, food expenditures are intuitively going to be prioritized, particularly amongst the most vulnerable households. In turn, higher amounts of cash allocated to food, whether in humanitarian or development contexts, typically lead to well-known positive gains at individual and household levels, including increased quantity and quality of food consumed, better dietary diversity, and overall improvements in food security. In both humanitarian and development contexts where the amount of cash is not enough, people may have to make difficult choices, such as prioritising food and rent above heating, with negative health implications.

In addition, there is a much greater body of consolidated evidence on the impact of social cash transfers, particularly on sectors such as health and education, than there is on the impact of humanitarian cash transfers. Social protection programmes in Latin America have been rigorously evaluated and there is a growing body of evidence from Africa. We therefore felt that it was important not to miss some of the key sources and findings.

On the other hand, there are fundamental differences between humanitarian and development contexts which need to be taken into account. These include the fact that humanitarian cash is typically short-term and not necessarily predictable or reliable, whereas social protection transfers are typically reliable, predictable and delivered over several years. These are critical differences, particularly when the impacts of cash transfers on different sectors and on different aspects of people's well-being are under the spotlight.

Social transfers, for example, have the potential to be a catalyst for savings and boosting investments in economic activities and, in turn, leading to improvements in the household economic situation and eventually resilience (Fisher et al., 2017). Similar positive gains arising from the cumulative effects of cash distributions can be observed in other sectors. In humanitarian and displacement settings, however, services such as health or education provided by governmental institutions are often disrupted or ineffective. Such institutional failures are important to consider, as supply-side constraints may mean that even if cash enables people to pay for services, those services may be hard to access or of poor quality. In displacement settings shelter may well be a key priority for IDPs

26 <http://www.cashlearning.org/MPC-toolkit/>

27 <http://www.eecentre.org/cash-transfer-programming/>

and refugee households. However, supply-side barriers such as sub-standard housing and high rental costs may significantly affect positive shelter outcomes, with cash transfers often being unable to redress such structural constraints. These issues are examined in-depth in the Key Findings section below.

Lastly, while the primary focus of this exercise was on contexts of displacement, the review/study has also considered relevant evidence broadly across the humanitarian sector and contexts affected not only by displacement but also other crises.

Quality of evidence

For some sectors, notably food security, there is a substantial and robust body of evidence on the effects of cash transfers on sectoral outcomes. In other sectors (health, education, environment and shelter for instance) the evidence is more limited. A recent study exploring comparative evidence of humanitarian cash and in-kind transfers reached the same conclusion and noted that “there is large variance in the availability of comparative evidence across sectors” (Gentilini, 2016; World Bank 2016), ranging from substantial to very limited evidence.

The availability and robustness of evidence on the effects of cash transfers and multi-purpose cash on outcomes is strictly linked to the quality of the monitoring and evaluation (M&E) functions of such programmes. A recent systematic review of cash-based approaches found that only a “few studies measure changes in household economic indicators, other sectoral outcomes (beyond food security) and cross-cutting outcomes” (Doocy and Tappis, 2016: 37). There is also a lack of understanding around what outcomes can be measured for MPC given the unrestricted nature of the transfer. With choice comes a significant range of possibilities and this makes it very hard to gauge or set the qualitative range of indicators at sectoral level.

Issues related to M&E were also frequently raised by key informants during interviews. Several respondents noted that cash Post-Distribution Monitoring (PDM) exercises typically focus on expenditure or market-related issues and rarely delve into outcomes of cash. The fact that multi-purpose cash cuts across sectors adds a layer of complication and means that monitoring a range of outcomes across several sectors is needed. This is however largely perceived as difficult and unusual,

and in the words of a key informant, “we don’t see much of this type of monitoring coming from the field”.

Indeed, there were frequent mentions that regardless of the fact that multi-purpose cash and related monitoring can enable a better understanding of household need prioritization patterns, and of the effect of cash injections across different aspects of well-being, M&E indicators for multi-purpose cash are largely limited to those with which agencies are more familiar and are easier to collect (e.g. food security indicators). Other, more complex and unusual indicators, such as access to housing, are typically neglected. In addition, cash monitoring systems tend to predominantly rely on economic benchmarks, often neglecting to consider the environmental externalities associated with these solutions. For example, in the WASH sector there is a need to understand not only whether domestic water was purchased and in what quantity, but also assess the quality of water purchased, the sources from which it was obtained (water kiosk, truck, etc.) and associated environmental risks.

In Greece, the few available PDMs showed very limited, if any, disaggregation of cash expenditures (e.g. hygiene), and some reports grouped and presented different, largely unrelated cash expenditures categories together (e.g. food and clothes). From available PDM reports it was not possible to gain a comprehensive picture of cash expenditures and outcomes, or draw comparisons between cash expenditures and outcomes in camps versus urban accommodations.

UNHCR Greece and Greece Cash Alliance partners, with input from protection experts of UNHCR and other agencies, have developed a consolidated quantitative PDM data collection tool to produce unified Greece Cash Alliance PDM reports. The tool also focuses on capturing impact of the multi-purpose cash assistance and includes coping strategy indicators for different sectors, such as shelter, health, savings, etc. Once data collected is systematically analysed, and the findings presented in a user-friendly way and regularly published for the wider public, this initiative could positively contribute to redressing a key shortcoming found by this review: the scant availability of good quality monitoring data on cash expenditure and, critically, on outcomes.

In Afghanistan, returnee monitoring exercises suffered from similar shortcomings. There was no consistency across reports on data collected and

presentation of findings. Largely unrelated cash expenditure categories were also often grouped together and analysis of expenditures and of outcomes in particular were limited. In addition, difficulties of tracing returnees once they settle in Afghanistan and strong reliance on phone surveys as the predominant mode of contacting returnees for monitoring purposes also affected the quality of data collected.

There is also a question over the right combination of monitoring the cash provided and what people spend it on, and monitoring sectoral outcomes and the possible contributions of different types of assistance. In other words, should we monitor what people do with cash or whether people have enough to eat, adequate shelter and access to basic services? For instance, in the WASH sector you could ask what part of a cash grant is being spent on WASH related expenditure and what are the outcomes of those purchases? Or,

you could monitor the WASH outcomes for a population of interest – do people have access to clean water and adequate sanitation, and what is contributing to those outcomes? Both approaches are needed, but at the moment there remains too little monitoring of outcomes as opposed to activities (cash or otherwise). And across all of the sectors, the evidence is very limited on what combinations of cash and other modalities and types of interventions work best and might create synergistic impacts.

To further enhance its analytical power, the newly developed PDM tool for example could be usefully paired with other tools (monitoring, assessments) that, jointly, bring the spotlight on the combination of assistance provided to persons of concern in Greece, examine the synergistic impacts created (and potential for such impacts) and the types and sequencing of interventions that work best to enhance sectoral outcomes.



Annex 2: UNHCR Multi-purpose cash programmes in Greece and Afghanistan

In Greece, the 'Emergency Support to Integration & Accommodation' (ESTIA)²⁸ programme is implemented by UNHCR and a wide array of partners to provide a package of assistance that delivers multi-purpose cash assistance, housing and services to refugees and asylum seekers.

Multi-purpose cash assistance is provided by UNHCR and five partner NGOs under the Greece Cash Alliance to nearly 40,000 persons of concern, the majority of whom are asylum seekers and the rest refugees. The cash transfer value is based on and equals the Minimum Expenditure Basket (MEB), and cash transfers are distributed on a monthly basis to the head of household through a single card delivery mechanism. The MEB calculation, and in turn cash amount delivered, takes into account whether persons of concern are provided free meals or not. Displaced persons living in sites on the islands where catered meals are provided, receive a partial multi-purpose cash grant, which includes partial food costs and amounts to a total of 90 EUR per month for the first adult, up to a limit of a seven adult household of 330 EUR. By contrast, persons without catering support (in all mainland, both sites and urban accommodations, as well as some island sites) receive a full cash value, which includes 'full' food costs, and amounts to 150 EUR per month for the first individual, up to 550 EUR for a family of seven members. The cash grant value is not adjusted to take into account household specific needs (e.g. health issues, large families).

UNHCR works with the Government of Greece, local authorities and NGOs to provide urban accommodation and cash assistance to persons of concern through the ESTIA programme.²⁹ The great majority of persons of concern living in these accommodations are fully registered asylum seeker families with specific needs (e.g. serious medical conditions) (UNHCR Greece, 2017a) who have accordingly qualified for transfer from sites on the islands to urban accommodations. ESTIA beneficiaries are accommodated in buildings run by national NGOs, sub-contracted by UNHCR INGO partners.

A range of complementary services, activities and in-kind support are also provided free of charge to persons of concern beneficiaries of the ESTIA programme. These include psychosocial support, translation services, homework afterschool support, Greek and English classes for children and adults, recreational activities, new arrival kits (typically containing hygiene items), and when available distributions of in-kind donations.

²⁸ http://ec.europa.eu/echo/files/aid/countries/factsheets/greece_en.pdf.

²⁹ Displaced persons receive both cash and housing assistance, although in some cases they may be discontinued from either cash or accommodation. As explained by UNHCR staff, in some extreme cases an individual may be asked to leave the accommodation scheme (for example because of inappropriate behaviour) but could continue to receive cash assistance.

In Afghanistan, the Voluntary Repatriation Cash Grant (repatriation cash grant) has been delivered by UNHCR since 2002 to support Afghans refugees returning from Pakistan, Iran, Tajikistan, Uzbekistan, Turkmenistan, Russia, India and other countries³⁰ to address their immediate needs for food, shelter and other necessities upon their return to Afghanistan. UNHCR Afghanistan (2017a: 10) defines the repatriation cash grant as “a protection tool that provides the means to basic needs in the first phase upon return and the freedom of choice to determine a family’s priorities. Furthermore, it gives direction to future re-integration prospects”.

The one-off unconditional cash grant is delivered to eligible documented returnees³¹ at one of the four UNHCR encashment centres in Afghanistan, disbursed as cash in hand to the head of the household in USD through a money trader using the hawala system (UNHCR Afghanistan, 2017). A range of complementary services and awareness-raising activities are provided free of charge to returnees at encashment centres by UNHCR and other actors, including mine-risk briefings, a ‘back to school’ campaign (UNICEF/Ministry of Education), and identification of Persons with Special Needs (PSNs) (UNHCR Afghanistan, 2017a).

At the time of writing in March 2018, the cash grant value was set at an average of 200 USD per person. As the average Afghan returnee family is six individuals, the total value of the grant that a household typically receives today is around 1,200 USD. The cash grant is calculated to account for two main components: transport, of an average of 50 USD per person,³² and an initial reintegration component of 150 USD per person to address immediate needs upon return.

At the end of June 2016 and until 3 April 2017,³³ the cash grant was doubled from an average of 200 to 400 USD per person. This coincided with the deterioration of diplomatic relations between Afghanistan and Pakistan in 2016 and the consequent reduced protection environment for Afghan refugees, including decreased acceptance by hosting communities, police harassment and arbitrary detentions, and loss of self-reliance opportunities. The number of returnees from Pakistan spiked during the second half of 2016 to nearly 370,000 (363,227), compared to nearly 7,000 in the second half of 2017 (UNHCR Afghanistan, 2016b).

Since 2011 ECHO has been funding a rapid-response mechanism implemented by seven INGOs³⁴ to meet the emergency food, shelter/NFIs, protection and WASH needs of internally displaced persons (IDPs) affected by conflict or natural disasters across Afghanistan (CaLP, 2017). The multi-purpose cash transfer is distributed to targeted IDP households in two monthly instalments and its value has not been fixed across ERM partners (HRP, 2017). That said, ERM partners in coordination with the Cash and Vouchers Working Group (CVWG) and on the basis of existing cluster standards (e.g. food, NFI) have recently developed a Survival Minimum Expenditure Basket (SMEB) to provide guidance in the determination of the cash value.

The International Organization for Migration (IOM) supports undocumented returnees from Pakistan and Iran with cash assistance aiming at meeting cross-sectoral needs. The cash transfer is also a one-off unrestricted lump sum calculated and delivered per household to the household head at four border crossing points. The cash assistance consists of two components: a transportation component of an average of 25 – 50 USD per individual, depending on final destination in Afghanistan, and 100 USD per household for non-food items. In addition, complementary services are provided at the centres, including meals, overnight accommodation, special transportation for persons with specific needs, provision of medical services and TB screening.

30 Returnees from India, Russia and other far off countries are provided with an air ticket, support with border formalities, and pre-departure food allowances (Altai Consulting, 2009).

31 For returnees from Pakistan and Iran: registered Afghan refugees residing in Pakistan holding a Proof of Registration (PoR) card issued by the National Database and Registration Authority (NADRA) with an expiry date of 31 December 2015; Afghan refugees residing in Iran holding a valid Amayesh Cards issued by the Bureau for Aliens and Foreign Immigrants Affairs (BAFIA) (UNHCR Afghanistan, 2017).

32 The exact value of the transportation component depends on the travel distance from returnees’ place of residence in the country of asylum and place of origin in Afghanistan.

33 The Voluntary Returns operation from Pakistan was suspended between 1 Dec 2016 and 3 April 2017 for the winter pause. Returns from Iran and other countries however continued throughout the year.

34 NRC, DRC, PIN, ACF, Solidarities International, DACAAR and ACTED.

Annex 3: Key informants

| | |
|-----------------------|---|
| Ziad Ayubi | UNHCR |
| Francesca Battistin | Save the Children |
| Nathalie Cissokho | West Africa CaLP Representative |
| Tom Corselis | Executive Director Shelter Centre |
| Karine Deniel | UNICEF |
| Tomas Declercq | UNEP-OCHA Joint Environment Unit |
| Astrid de Valon | UNHCR |
| Carmel Dolan | ENN |
| Pamela Eser | UNCDF |
| Rolando Figueroa | CRS |
| Bridget Fenn | ENN |
| Lily Frey | Mercy Corps |
| Valerie Gatchell | UNHCR |
| Franklin Golay | UNHCR |
| Andre Griekspoor | WHO |
| Peter Hailey | What Works |
| Rachel Hastie | Protection Team Leader, Global Humanitarian Team Oxfam |
| Prajna Khanna | Head of Corporate Social Responsibility, Philips |
| Katrice King | Humanitarian WASH Adviser Save the Children |
| Jenny Lamb | Public Health Engineer – Advisor Oxfam Global Humanitarian Team |
| Waheed Lor Mehdiabadi | UNHCR |
| Nathaniel Mason | ODI |
| Paul McCallion | UNHCR |
| Sarah Pallesen | UNHCR |
| Silke Pietsch | Consultant |
| Scott Pohl | UNHCR |
| Zehra Rizvi | Consultant |
| Volker Schimmel | UNHCR |
| Louisa Seferis | DRC |
| Annika Sjoberg | UNHCR |
| Paul Spiegel | Johns Hopkins |
| Jake Zarins | Habitat For Humanity International & Global Shelter Cluster |

Key informants interviewed and FGDs conducted in Greece

| Organization | Name and surname | Title |
|--------------------------------|---------------------------|---|
| UNHCR | Rami Beirkdar | Greece Cash Alliance Coordinator |
| UNHCR | Vincent Briart | Senior Protection Officer (Thessaloniki) |
| UNHCR | Alison Carascossa | Inter-Agency Coordinator Officer |
| UNHCR | Marina Dimitrijevic | Senior Interagency Coordination Assistant |
| UNHCR | Josep Herreros | Protection Officer |
| UNHCR | Liliana Ionescu | Senior Project Manager |
| UNHCR | Rachel Maher | CwC National Coordinator |
| UNHCR | Dr Evangelos Tsilis | Health Coordinator |
| UNHCR | Kate Washington | Senior Inter-Agency Coordinator Officer |
| UNHCR (Attica) | Joo Hee Kim | CwC / Protection Officer |
| UNHCR (Attica) | Panagiotis Tsirigotis | CBI Team Leader |
| Arbeiter-Samariter-Bund (ASB) | Ljubisa Vrencev | Programme Manager |
| Caritas | Vera Markou | Field Manager, Urban Accommodation, Athens |
| Caritas | Merfat | Female Egyptian translator working at Soulioton female-only shelter, Athens |
| Catholic Relief Services (CRS) | Eirini Aletra | Senior Cash Project Officer |
| CRS | Josh Kyller | Country Manager Greece/Europe Zone |
| CRS | Georgios Preketes | MEL Officer |
| CRS | Milad Waskut | Translator and refugee from Iran |
| DRC | Petros Passas | Programme Coordinator |
| DRC | Petra Samways | Protection Advisor / Co-Lead Protection WG |
| ECHO | Yorgos Kapranis | ECHO's Greece representative |
| IFRC | Vlad Cozma | Cash Coordinator |
| IFRC | Ruben Cano | Head of Country Office |
| IRC | Lucia Steinberg-Cantarero | Economic Recovery and Development Coordinator |
| MercyCorps | Maggie Gallagher | Director of Programs |
| MercyCorps | Stavroula Palaiologou | MEL Manager |
| Oxfam | Ahmed Tawil | Protection Officer and former Cash Officer Ioannina Field Office |
| Solidarity Now | Giannis Kontogiannakis | Project Manager, Urban Accommodation, Peania – Athens |

| Focus Group Discussion with displaced persons | Nationality | Urban accommodation, Athens |
|---|------------------|--------------------------------|
| Females, married with children | Afghanistan | Kipselis Square building |
| Males, married with children | Afghanistan | Kipselis Square building |
| Females, married with children | Iraq and Syria | Peania building |
| Males, married with children | Iraq and Syria | Peania building |
| Females living with children (no husband) | Syria and Kuwait | Female-only Soulioton building |
| Total number of Focus Group Discussions: 5 | | |

Key informants interviewed and FGDs conducted in Afghanistan

| Organization | Name and surname | Title |
|---|----------------------|---|
| UNHCR | Stephen Gherman | Protection Cluster Coordinator |
| UNHCR | Anneta Ghotge | Senior Protection Officer |
| UNHCR | Mohammed Haroon | Assistant Repatriation Officer |
| UNHCR | Martha Kow Donkor | NFI/Shelter Cluster Coordinator |
| UNHCR | Anna Law | Cash Working Group Coordinator and NRC Cash Advisor |
| UNHCR | Sergio Molinari | CBI Officer |
| UNHCR | Nanduri Sateesh | Senior Livelihoods Officer/Senior Programme Officer |
| Afghanistan Holding Group | Abuzar Royesh | Senior Research Associate and Evaluation Manager of UNHCR Independent Evaluation of the Repatriation Cash Grant |
| DRC | Naser Shawkat Haider | Emergency Coordinator |
| DRC | Gul Rahman | ERM Manager |
| ECHO | Marco Menestrina | Humanitarian Adviser |
| FAO | Ulfatullah Malangyar | Food Security Cluster Coordinator |
| IOM | Haruka Ueda | Shelter and Cash-Based Initiatives Officer |
| NRC (Mazar) | Patoney Frogh | Emergency Coordinator Programme |
| OCHA | Toma Dursina | Humanitarian Officer |
| People In Need (Mazar) | Ahmad Zahir Samim | Emergency Response Mechanism Team Leader |
| UN HABITAT | David Dominic Maliro | Chief Technical Adviser - Program Manager (SHURA) |
| United States Department of State Bureau of Population, Refugees, and Migration (PRM) | Said Ebad Hashemi | Refugee Affairs Specialist |
| WFP | Saddiq Amin | Emergency Programme officer |
| WFP | Saleem Hakimzada | Programme assistant CBT |
| WFP | Amarullah Hasid | Head of VAM |
| WFP | Mohammed Sheikh | Programme Policy Officer |

| Total number of FGDs | FGD participants (documented returnee beneficiaries of the UNHCR cash grant) | Fieldwork sites in Kabul and Mazar |
|----------------------|--|---|
| 2 | Females, married with children | Kabul, PD21 |
| 2 | Males, married with children | Kabul PD21 |
| 2 | Females, married with children | Mazar, Cheil Dokhtaran (Dehdadi district) |
| 2 | Males, married with children | Mazar, Cheil Dokhtaran (Dehdadi district) |
| 1 | Males, married with children | Mazar, Qaleen Bafan (Nahr e Shahi district) |
| 1 | Females, married with children | Mazar, Qaleen Bafan (Nahr e Shahi district) |
| 1 | Males, married with children | Mazar, Dashti Shor (PD8) |
| 1 | Females, married with children | Mazar, Dashti Shor (PD8) |
| 1 | Males, married with children | Mazar, Noor Khoda (PD8) |
| 1 | Females, married with children | Mazar, Noor Khoda (PD8) |
| Total FGDs: 14 | | |





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