

# Synthesis of Evidence from Evaluations of UNHCR's Cash-Based Interventions

## Background

This paper summarises evidence and high-level findings from three evaluations of UNHCR's Cash-Based Interventions (CBIs), focusing on the protection outcomes of CBI. Links to the evaluations are included at the end of the document.

### 1. Appropriateness of CBIs

All evaluations concluded that CBIs are an appropriate and viable modality to meet basic needs and support a dignified life. They show that CBI is flexible and can be applied successfully in different contexts, including in camp, urban and transitory settings. This is reflected in the positive perceptions of cash among recipients across all three contexts, with the evaluations observing that having more choice and control is consistently viewed as a transformational aspect of receiving cash instead of in-kind assistance.

Across all three countries, the size of the cash transfer was however, insufficient to fully achieve the programmes' objectives or to cover all basic needs, largely due to resource constraints. There is also evidence that there are some gaps in complementary programming and access to services, for example in food or health, resulting in refugees using cash to cover these gaps.

The evaluations, most notably the CBI evaluation synthesis in Jordan, recognize the benefits of blanket targeting but note that the shift to targeted assistance based on vulnerability in some settings may better respond to varied household needs and vulnerabilities.

Additionally, the evaluations recommend exploring investment in employment and livelihoods alongside CBI to better manage the resource fluctuations present in many humanitarian settings. However, as the evaluations observe, this is most likely to yield results in contexts where clear pathways to self-reliance and resilience are in place and the context is conducive for sustainable livelihoods. For example, the evaluation in Greece highlights the ongoing need for CBI as income-generating opportunities are limited, but also suggests that UNHCR leverages its CBI programming to encourage sustained livelihood activities and financial independence.

### 2. CBIs and linkages to Protection Outcomes:

A key aim for UNHCR's CBIs is to support the protection of refugees and others of concern. All evaluations confirm that CBI has positive protection outcomes and show that the households receiving cash assistance are better able to meet their needs and resort less to negative coping strategies, hence reducing their immediate protection risks.

The evaluation in Rwanda also found positive protection outcomes in terms of accountability and communication with recipients, because the CBI was implemented by a specific protection agency.

The degree to which especially longer-term protection outcomes are achieved is, however, dependent on the design of the intervention and importantly, the regulatory environment and the rights of the refugees in their country of asylum. All evaluations highlight that CBI *alone* is not sufficient to bring about medium or longer-term protection outcomes. CBI has to be framed as an integral part of the overall programme design and UNHCR's footprint in the operation rather than a catch all solution to protection concerns. Access to services through UNHCR, partners or Governments, basic rights and complementary programming such as case management, advocacy or provision of sectoral assistance and services alongside CBI are critical to the ability to meet basic needs, achieve a sense of safety and dignity and to promote longer-term objectives such as self-reliance.

#### 2.1 Meeting Basic Needs

The evidence from our evaluations point to recipients of cash grants being better able to meet their basic needs. Looking across multiple criteria, households receiving cash grants report improvements in living standards. Households receiving cash report that they:

- Eat more meals through a wider range of food items and meet more of their non-food needs including hygiene items

- Have increased access to essential services such as health when compared before the introduction of CBI
- In some settings have increased access to education, with an increase of education-related expenditure at the household level and higher school attendance

## 2.2 Evidence on CBIs effect on addressing negative coping strategies

Across the evaluations, we find that those receiving cash grants adopt negative coping strategies less frequently than those not receiving cash, in both the short- and long-term. In Greece, reliance on negative coping strategies - including begging and transactional sex - were almost immediately reduced when CBI was introduced. Longer-term decapitalisation and asset depletion was also reduced in the three countries

However, where refugees rely exclusively on cash as their sole income, there is more frequent use of negative coping strategies, pointing to the fact that transfer values are not sufficient for households to meet their needs fully. Our evaluations indicate some gaps in complementary programming and access to services, and that households continue to adopt coping strategies, albeit less so than when not receiving cash. This is particularly evident for households with higher vulnerabilities and for larger household sizes. In addition, if the hidden costs of free or subsidized services - for example transportation - are high, our evidence notes that persons of concern may have reduced access or may engage in negative coping strategies to access these services.

## 2.3 Socioeconomic integration and inclusion: CBI as a pathway to greater community cohesion

The evidence in the area of socio-economic integration is highly specific to the context in which CBIs are delivered. Overall, we find that CBIs are associated with intensified economic exchanges with local communities, including increased participation in markets and increased confidence among persons of concern. There is evidence that cash can promote socio-economic integration and improved community relations, when combined with other factors. In Jordan, factors such as cultural and language similarities and a broadly enabling environment (for example access to markets) are noted as factors that advanced socio-economic integration alongside CBI. Similarly, in Rwanda, where the evaluation highlights improved economic exchanges with host communities and increased economic and social interactions, rights such as the right to work and freedom of movement are listed as enabling factors.

## 3. Managing risks in CBI Programmes

UNHCR increasingly delivers CBI through digitized means, such as bank cards and mobile money, and promotes refugees' access to formal financial services.

These mechanisms are comprehensively regarded in the evaluations as highly cost-efficient and effective ways of delivering cash assistance. The evaluations point out that delivery of CBIs is efficiently managed and show a high level of innovation including use of biometrics and digital means of payment.

Albeit beyond CBI, our evaluations point to the value of effective feedback and complaints mechanisms and communications plans. In Rwanda, for example, the evaluation found that delays or failures to address complaints can have immediate implications for protection risks. Investing in support structures and analysis is thus seen as vital to ensuring that any errors or concerns are quickly addressed.

The evaluations point out that enabling access to financial services comes with a need for sensitization of both refugees and the financial or commercial agents on their rights and responsibilities to enforce good practice. We note that risks can emerge as the Financial Service Providers (FSPs) can leverage their power differential to exploit cash recipients, but careful risk analysis and management can address these challenges if included in the design of the CBI programme.

## 4. Further opportunities to leverage the multiplier effect of CBIs

The evaluations find that while there are opportunities to better link and leverage CBI for longer-term programming – for example promoting self-reliance and sustainable livelihoods- the ability to fully exploit the potential of CBIs is dependent on context. When looking at pathways to promote refugees' financial inclusion or access to labor markets, the evaluations highlight that refugees have to overcome numerous structural barriers that are not always present for host communities such as discrimination, incompatible qualifications, and language barriers.

These structural barriers require concerted multi-stakeholder engagement, advocacy and efforts well beyond UNHCR, but the evidence generated by the evaluations show that CBI can present opportunities for refugees in ways that in-kind distribution of core relief items or food does not. They offer refugees a vital entry point to access wider financial services and can provide greater opportunities for increasing financial independence. This includes the potential for tailored financial and saving services and the ability to more easily receive remittances, all of which can contribute to higher household income.

## Conclusion

While the evaluations do note that there is more that UNHCR can do to fully realize the medium and longer-term outcomes of CBIs, UNHCR's CBI programmes are robust and well designed. Most importantly the evaluations show that UNHCR delivers efficient CBI programmes that have a positive effect on refugees and others of concern and that UNHCR's cash assistance is well placed to address short-term needs and reduce protection risks.

## Links to Relevant Reports

[Evaluation of the effects of UNHCR Cash-Based Interventions on Protection Outcomes in Rwanda \(2020\)](#)

[Midterm Evaluation of UNHCR's Cash-based Interventions \(CBI\) Capacity Building Approach \(2019\)](#)

[Evaluation of the Effects of Cash-Based Interventions on Protection Outcomes in Greece \(2018\)](#)

[Evaluation Synthesis of UNHCR's Cash-Based Intervention in Jordan \(2017\)](#)

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