



Concern Worldwide:

Cash-based assistance, 2016

In 2016:

- *23% of all programmes implemented by Concern in 2016, provided some form of cash-based assistance*
- *Approximately 420,905 individual recipients received cash transfers*
- *The total value of cash transferred by Concern to all recipients was €12 million*
- *ECHO was Concern's largest single donor of cash-based assistance*
- *30% of cash-based assistance was transferred electronically*

Introduction

Concern Worldwide (Concern), as other humanitarian and development agencies, is increasingly providing assistance in the form of cash to achieve programmatic objectives. The experience gained by Concern and other organisations shows that generally, where it is feasible and appropriate to do so, monetary assistance can have more positive outcomes for recipients than traditional assistance provided in-kind. The 'Concern(ing) Cash' paper from July 2016 proposed a number of steps that Concern should take in order to respond to the increased interest in the use of cash in humanitarian and development responses globally. This includes the institutionalisation of cash, embedding cash-based responses within Concern; as well as building individual and organisational capacity to improve Concern's ability to implement cash-based responses.

As part of the institutionalisation effort, a survey was circulated to country programmes to capture the current extent of cash use. The aim of the survey was to better understand the scale and scope of our cash use, programme capacity to implement cash-based responses and to gather any evidence existing on lessons learned and best practice. In addition to this survey, circulated in July 2016, an annex was added to the annual country programme report template in order to obtain a more complete picture. The following report is based on the data obtained in the survey and 2016 annual report questionnaire mentioned above.

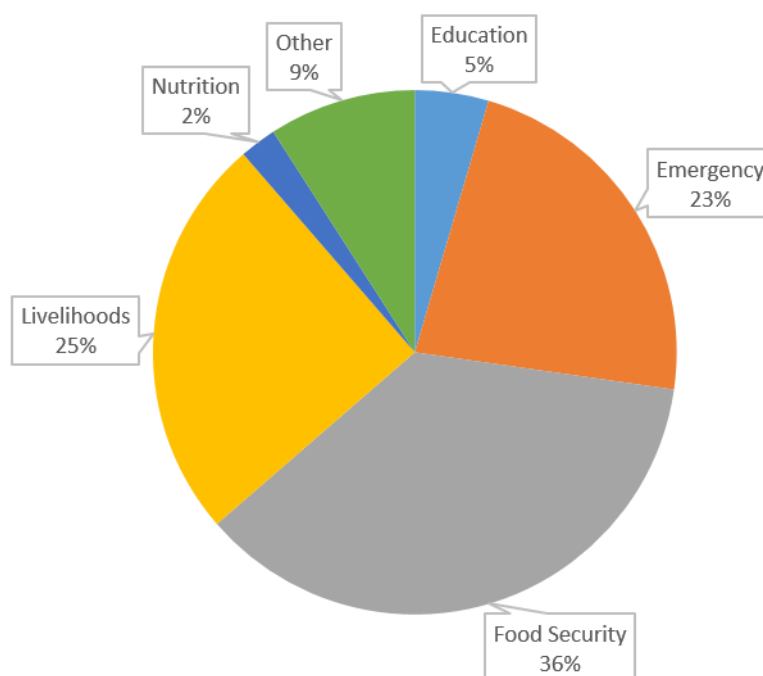
Findings

Scale

In 2016, 14 countries (52% of total countries) provided some form of assistance in the form of cash to programme recipients. These included Afghanistan, Bangladesh, Burundi, CAR, DRC, Haiti, Kenya, Malawi, Nepal, Niger, Pakistan, Rwanda, Somalia, South Sudan, Turkey (Syria) and Zambia.

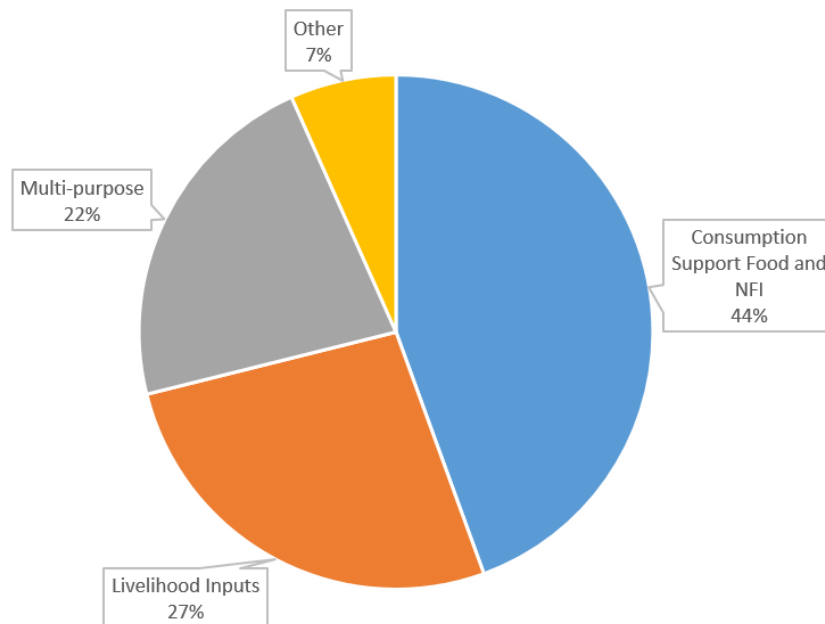
Across these 14 countries, 45 individual project/programmes, 23% of all programmes implemented by Concern in 2016, provided assistance in the form of cash, either as part of a long-term development programme (77% or 35 in total) or as part of an emergency response (23% or 10 in total) (see Figure 1). A number of countries used cash modalities in more than one programme. For example, Bangladesh provided assistance in the form of cash both in livelihoods programmes such as the *Urban Integrated Programme*, and in emergency programmes like the *Cyclone Roanu Emergency Response*. Similarly, Pakistan provided cash to support nutritional objectives as part their *Integrated Multi-Sectoral Support to Nutrition at Risk Communities in Sindh* programme as well as in the *Building Resilience through Community-Based Disaster Risk Management* programme, an Emergency programme.

Figure 1: Cash assistance by programme area



In most cases cash was provided to assist recipients in meeting food and essential non-food needs (44% of programmes), such as the *Emergency Assistance to People Affected by Hurricane Matthew* programme in Haiti or the *Humanitarian Aid Response for Somalis affected by Drought and Displacement* programme in Somalia. Cash was also provided to recipients to support livelihood development objectives; for example, enabling recipients to purchase productive assets (27% of programmes). Example programmes include the *Multi-sector Humanitarian Assistance to Vulnerable Communities Affected by Conflict* programme in CAR. Finally, 22% of programmes provided cash for multiple objectives ‘multi-purpose’ (22% of programmes) (see Figure 2), such as the *Community and Household Resilience Building and Disaster Risk Reduction in Gitega Province* programme in Burundi.

Figure 2: Objectives for providing cash-based assistance



In total, across all countries, Concern reached approximately 420,905 individual recipients (equiv. 105,226 households)¹ with these transfers during 2016 and distributed more than €12 million in total.

Overall, the majority of our cash-based assistance was funded by ECHO, 27% of all programmes or over €5 million. Other donors include: DFID (13% of programmes) with over €3 million; Irish Aid (11% of programmes) also over €3 million and OFDA/USAID (9% of programmes) with over €200,00



Between October 2015 and March 2016, Concern provided cash-based assistance to 25,506 households in Mchinji District and 1,990 households in Nkhota-kota District, Malawi.

This is a picture of Billy Enifa, Chazuka Village Mchinji District, in line to receive a cash transfer from Concern Worldwide.

Cash was transferred electronically through mobile phones and recipients ‘cashed out’ with local Airtel agents.

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¹ These figures are approximate because some transfers were made to individuals (76%) and others to households (15%); whilst 9% of responses were unclear. The aggregated individual/household figures provided here were calculated using average national household size.

Scope

Modalities

Cash assistance can be provided using different modalities, including physical cash; cash vouchers (unrestrictive) and commodity vouchers which are to be used on specific items. Of the 45 programmes providing cash-based assistance in 2016, 79% provided assistance through physical cash; 19% in the form of a voucher (including commodity vouchers) and 2% of programmes used multiple modalities. Examples of programmes providing physical cash included the *Emergency Response to Kunduz IDP* programmes or the *Emergency Cash Transfer Response to the 2015-2016 Food Crisis* in Malawi. Whilst, the *Value Voucher Distribution for Displaced Conflict Affected Households* programme in South Sudan and the *WASH and Livelihoods Assistance to Conflict Affected Populations* programme in Kouango, Central African Republic, provided vouchers.

Delivery mechanisms

Cash assistance is delivered or transferred using a number of different mechanisms in Concern. Of the 45 programmes providing cash-based assistance in 2016, 30% (13 programmes in total) delivered cash to recipients electronically. Whilst, 68% (32 programmes in total) provided cash or vouchers manually (either directly or through a third party). In the previously mentioned *Emergency response to Kunduz IDPs*, Concern is delivering cash directly whereas, in Somalia's *Humanitarian Aid Response for Somalis affected by Drought and Displacement* programme, a third party, Hormuud, is responsible for making the manual transfer. Unfortunately we do not have a complete list of delivery agents as it was not captured by either survey but where data on the distributor is available, 94% of programmes used an external service provider and did not distribute cash or vouchers directly.

Of the 30% (13) programmes delivering cash electronically, 69% used mobile money transfers, for example the *Haor Programme* in Bangladesh - recipients then 'cashed out' (collected money) at branches of Dutch Bangla Bank LTD; 16% used smart cards, for example the *Humanitarian Emergency Response to the Syria Crisis* in Turkey, where we partnered with Nagis who provided the software used for delivery including smart cards and point of sale machines. Finally, 15% transferred directly through bank accounts.

Concern provided cash-based assistance to 5,500 households in 2016 as part of the Humanitarian Emergency Response to the Syria Crisis in Turkey.

This is a picture of a recipient holding his Concern Worldwide e-voucher along with the receipts for the food that he purchased for his family.



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Conditionality

Cash transfers can be 'conditional' or 'unconditional'. Unconditional cash transfers are a direct grant with no conditions or work requirement attached, meaning recipients are not required to repay any money and are entitled to spend it however they wish. Conditional cash transfers attach certain requirements to the grant, either on how the money is used or on receiving money for example, money is conditional on a recipient participating in a training or children being enrolled in school. If conditions are not met then recipients do not receive the assistance.

More than half of the 45 programmes (53%) indicated having conditions linked to assistance. Examples of conditions included 'a minimum of 80% school attendance' for the *Cash for Education* programme in Turkey as part of the Syrian refugee response. Furthermore, 16% of programmes reported having soft conditions in place. Soft conditions refer to behaviour being encouraged but which is not obligatory in order to receive assistance. Soft conditions often include participation in training. Programme examples include 'participation in income generating activity training' in the *Response to Urgent Humanitarian Needs of Vulnerable Conflict Affected Populations* in Masisi and Walikale territories in North Kivu, DRC. Finally, 31% of programmes reported providing unconditional transfers. The data on conditionality needs to be considered with care as it is not clear whether all respondents understood the terminology.


Duration and frequency of transfers

Of the 45 programmes that provided cash-based assistance in 2016, the majority (50%) provided assistance as a one-off lump sum, such as the *Building Resilience through Community-Based Disaster Risk Management* programme in Pakistan and the *Urban Integrated Programme in Bangladesh*. However, a number of programmes also provided regular assistance over longer durations – with a huge variety of durations ranging between 2 to 5 months (24% of programmes); 6 to 12 months (13% of programmes) and 16-24 months (4% of programmes). Programme examples include the *ReLIEF (Restoring Livelihoods and Enhancing Food Security of El Nino Affected Households)* programme in Malawi which distributed cash to recipients once per month for a period of four months and the *Community and Household Resilience Building and Disaster Risk Reduction* programme in Gitenga Province, Burundi which distributed cash to recipients once a month for 12 months.

Value

Unsurprisingly, the value of transfers ranged according to the programme objective as well as the duration and frequency of transfer.

On average, one-off lump sum payments were around €40 per transfer per person (excluding transfers made per households). The range was between €11.72 per person provided for 29,000 recipients in the *Inputs Trade Fair* programme in South Sudan for livelihood inputs and €198.95 per person provided for 293 recipients in the *Emergency Response to Kunduz IDP* programmes in Afghanistan for multiple purposes. A number of programmes provided cash transfers per household rather than per person, the value ranging between €34 provided for 3,008 HH in DRC's *Humanitarian Assistance to Displaced and Vulnerable Communities in Areas Affected by Recent Conflicts* programme in Manono Territory, to €212 provided for 250 HH in the *Coastal Programme* in Bangladesh.



For programmes that provided repeat or regular transfers, the average value was around €34 per transfer ranging between €5.4 per day for 12 days in the *Emergency Assistance to People Affected by Hurricane Matthew* programme in Haiti to €81 per month in the *Conditional Cash for Education* programme in Turkey.

For the majority of programmes the value of the transfer was fixed². Values were, for the most part, calculated based on market prices (52%); or on the minimum expenditure baskets (31%).

Support Requirements³

In the survey circulated in July 2016, respondents were asked whether they faced any barriers to providing cash-based assistance.

The majority of programmes (50%) confirmed that they did. These barriers included lack of political support (Kenya); insecurity, preventing presence of Concern or partner staff to monitor, verify and support cash distributions (Somalia; DRC) and a lack of internal capacity preventing implementation (Nepal; Zambia).

Relating to barriers around internal capacity, respondents were also asked whether staff had any capacity building or training requirements. Most programmes indicated that they needed more support from Dublin in terms of the design and/or implementation of future programmes. The specific design/implementation needs were varied and included more guidance on i) assessing the feasibility and appropriateness of providing cash-based assistance, ii) modality selection, iii) reviewing the design of interventions, iv) support with monitoring and evaluation, and v) capturing learning.

² Some values vary according to different factors such as, fluctuating market prices.

³ Please note. The following section reports on data from the July 2016 survey which was answered by 16 country programmes only. Of these, only 11 were providing cash-based assistance at the time, therefore it is not representative of the whole organisation.

If you have any further questions on Concern's cash-based assistance or any feedback on this report please get in touch with Jenny Swatton, Social Protection and Safety Nets Adviser (jenny.swatton@concern.net)

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