



News from Headquarters

- On 17 March, the SDC cash team in collaboration with Anne Moulin (SDC QS/Poverty) organized a Brown Bag Lunch in Ausserholigen on cash transfers as a tool in humanitarian and development assistance. The event stressed the varied use of cash transfers in emergency response, recovery/reconstruction as well as in development assistance in the form of cash-based social safety nets.
- During the H-Seminar (24-25 March), the cash team together with Kerren Hedlund (independent consultant) organized two targeting workshops. The workshops aimed at giving an overview on the wide range of targeting methods and steps, and applying the acquired knowledge in three case studies. The workshop material can be downloaded [\[here\]](#).
- SDC decided to continue its financial support to the Cash Learning Partnership. CaLP will be receiving CHF 800,000 core contribution over two years (2015-2016) and remains in integral partner to SDC's work on cash.
- On 05-06 May, SDC in close collaboration with OCHA and CaLP organized a two-day Global Learning Event on Cash Coordination. For more information on the event, [\[click here\]](#) and see the input on the event on page 4.
- The SDC cash team consulted with various Swiss NGOs, ETH NADEL and Caine de Bonheur. The meetings aimed at establishing contact and facilitating an exchange of experience regarding cash transfers. A follow-up learning event / workshop will take place during the last quarter of 2015.
- In June, the SDC cash team facilitated a three-day cash introductory training and a two-day cash advanced training. The two trainings were attended by more than 40 people from SDC, SHA and partner organizations. The training materials can be downloaded [\[here\]](#)
- On 22nd June, the European Council adopted Council Conclusions on Common Principles for Multi-Purpose Cash-Based Assistance to Respond to Humanitarian Needs. The common principles were developed in a consultative process led by ECHO over the past 12 months. SDC actively participated in developing these principles. While the principles are voluntary, EU and Member States and their partners are encouraged to take the common principles into account in designing and implementing their responses to humanitarian crises. The Council Conclusions can be found [\[here\]](#). The Common Principles document can be found [\[here\]](#).

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Publications

Latest CaLP Newsletter [\[click here\]](#)
Protection outcomes in cash based interventions: a literature review [\[click here\]](#)
WFP Cash and Voucher Manual, second edition [\[click here\]](#)
UNHCR Operational Guidelines for Cash-based Interventions [\[click here\]](#)
HPG: Cash, voucher or in-kind? Guidance on evaluating how transfers are made in emergency programming [\[click here\]](#)

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- The new SDC Cash Website is now operational. It contains key documents and resources, and information on SDC cash projects and secondments. To visit the new website [\[click here\]](#).

News from the Field

- In the first half of 2015, SDC-HA deployed three CTP experts to our partner organizations: Ivan Vuarambon supported UNHCR Afghanistan in identifying opportunities for scaling up and consolidating cash-based interventions. Edwin Brunner and Magdalena Lesjak joined WFP in South Sudan and DRC to strengthen the cash and voucher capacities of these two country offices.
- As part of an evaluation mission to the government-controlled parts of Ukraine in February, SDC decided to provide financial support to People in Need (PIN) and their cash and voucher response in the government-controlled part of Donetsk oblast.

Thematic Focus: Cash, Protection and Gender



Photo: UNHCR, 2014

Introduction

It is today well established that men and women are affected differently by shocks. They have varying capacities and resources to respond to shocks and their protection needs can be very different. Today, people affected by shocks are increasingly assisted with cash or voucher transfers. With the growing use of cash transfer programming in humanitarian response, more attention is being devoted to potential protection risks and benefits of cash transfer programming and how these risks can be mitigated. At the same time, gender outcomes of cash transfer programming are increasingly being scrutinized.

A recent literature review [\[click here\]](#) on cash and protection conducted by the Danish Refugee Council and an external consultant examined existing research to

determine whether the use of cash and vouchers is contributing to the promotion of protection and gender outcomes for beneficiary communities.

A number of key conclusions on CTP design emerge from this review, which can strengthen the link between CTP, protection, and gender going forward.

Some of the key findings and conclusions include:

- Cash transfers have protection impacts, irrespective of whether programmes articulate protection objectives. Therefore, CTP should always consider and analyse protection risks, mitigation measures, and benefits, regardless of whether or not the programme's primary objective is protection-oriented. The minimum standard must be to ensure that CTP do not lead to greater protection risks, as well as to remain realistic about what CTP can achieve with regards to protection outcomes (e.g. reduction in intimate partner violence/gender-based violence). The review found that the most common objectives or outcomes set in cash transfer programmes relate to increased material or food security. Most cash transfer programmes did not specifically seek to have protective outcomes.
- Many issues that arose in studies examining cash transfer programmes also emerge with in-kind assistance, such as issues with identification, access to technology, targeting, beneficiary preferences, additional burdens being placed on women, safety and corruption, concerns with Cash for Work, cash creating a disincentive to work, and antisocial spending. Such issues can be mitigated through programme design that identified and addressed these concerns. However, the literature review found that many programmes neither comprehensively consider protection concerns nor age, gender, or diversity in the initial design. The review also showed that even with careful protection analysis and planning, targeting remains more problematic for cash assistance than in-kind assistance, as cash is shared with neighbours or relatives to a lesser degree than food and other in-kind assistance.
- In many cases, CTP promoted feelings of dignity, and self-worth. Cash transfers did not generally create safety concerns for beneficiaries, and in fact in some cases beneficiaries reported feeling more secure as cash was discreet. Nevertheless, there is no clear preference by men or women for

cash/voucher or in-kind assistance. In some societies, women may prefer food, as they are more likely to control it than cash.

- Overall, the review found mixed evidence on the impacts of CTP on households. Several studies examined gender dynamics and relations, intimate partner violence and gender-based violence, relations in polygamous households, inter-generational violence, and individuals' psychosocial well-being. No link could be established between cash transfers and a reduction or increase in gender-based / intimate partner violence (although CTP appears to have positive effects on intra-household conflict).
- In general, the literature review finds that CTP did not have dramatic impacts on gender relations. Furthermore, evidence on whether cash and vouchers can impact on gender equality and women's empowerment is inconclusive. While money may bring immediate benefits (i.e. income, consumption, savings, increased self-esteem and confidence), those benefits generally disappear when the project is over. The evidence is also unclear whether cash improves women's bargaining power within the household, and research suggests that cash transfers had no effect on women's decision-making power. While cash transfers may help with day to day realities, they are not long-term or systemic enough to challenge women's roles and meaningfully transform gender relations. This is hardly surprising, given the complex social and cultural roots of these relations, and the fact that gender was rarely a specific focus of cash transfer programmes.
- Women are primarily targeted in cash transfer programmes as household managers and mothers. Conditional cash transfers that require children to be taken to school and health check-ups may reinforce gender stereotypes of women as primary caregivers. Meanwhile, men are often negatively stereotyped as self-serving, spending money on themselves, on cigarettes, alcohol, etc., while studies have shown that anti-social spending is actually rather rare.
- As the findings above show, cash transfers themselves do not have a tangible gender impact – even when cash is targeted at women. As a minimum, CTP should *do no harm* (i.e. by adding to the workload of women, creating security risks for women travelling through insecure areas). In order to move

from *do no harm* to the transformation of gender roles, additional measures will be required, including a more long-term engagement based on a sound gender-analysis, the involvement of men and women in planning and decision-making and a monitoring system that tracks positive or negative impacts of CTP on men and women.

- Cash is an assistance modality, and actors should be cautious to equate CTP alone with a "social protection strategy." Cash should be considered a tool within a broader protection approach. Addressing longer-term causes of vulnerability often requires longer-term programming, as well as structural changes and complementary initiatives. Cash or vouchers alone cannot address root causes of protection with individuals, communities, or structural/institutional issues.

For more information on the topic, check out the cash and protection site on the [CaLP website](#).

Cash Coordination Learning Event in Geneva



On 05-06 May, SDC together with OCHA and CaLP organized a two-day Global Learning Event on Cash Coordination. The event was attended by roughly 75 participants from the UN, NGOs, donor community, and private sector. The event looked at some of the persistent challenges of coordinating cash transfers in humanitarian operations.

The event was a follow up to a previous Cash Coordination Learning Event that was held in 2012 to consider the challenges posed and opportunities offered by cash transfer programming to humanitarian coordination. The 2012 event concluded that strengthening the capacity of the cluster system to take on various functions of cash coordination was priority. Additionally, the greatest gaps in coordination were related to "strategic-level" functions such as avoiding duplication; linking preparedness, emergency, and development; and shared assessment and monitoring.

The 2015 event aimed at reviewing progress on identified coordination needs, identifying ongoing challenges, and identifying steps to address these challenges. At the end of day 2, there was a general consensus on the problem and possible solutions among participants:

Problem statement:

- The coordination system as it is presently being implemented (typical structures, roles and responsibilities) is not adequate to ensure a more holistic approach to meeting the needs of persons affected by crisis.
- This more holistic approach will include the increased use of cash, specifically multipurpose cash, alongside in-kind goods and services and other humanitarian action.
- The coordination of cash interventions, including multipurpose cash grants, is largely being done in parallel to existing coordination structures and processes.

- The consequences include missed opportunities for gains in efficiency and effectiveness, not least related to a lack of clear responsibilities for strategic decision-making.

Proposed solutions:

- At a global level, it is critical that the IASC create a space where global issues related to cash-based programming can be discussed, i.e. accounting for co-mingled funds for multipurpose cash grants, coordination and operational implications for multi-sector assistance, and clarify accountabilities at country level.
- This body should identify and address blockages that contribute to the lack of integration of cash programming throughout the humanitarian programme cycle (HPC), i.e. tasking inter-cluster coordination to ensure the rationalisation of different cash based interventions with the aim of increasing efficiency and effectiveness.
- At a country level, task the humanitarian country team (HCT) to ensure the consideration and integration of cash based responses in the humanitarian response, including cash working groups, not least through clear roles and responsibilities and reporting lines.
- The HCT in collaboration, with inter-cluster coordination group and the cash working group should identify and address blockages (strategic, technical and operational) at a country level.
- Focus on steps or processes in the humanitarian programme cycle, such as multi-sector market assessment (goods and services) and robust and transparent response analysis that will ensure the informed consideration of cash based interventions in the humanitarian response.
- Build the capacity of those accountable for the integration of cash based responses so they are able to fulfil their role, including HC/RC, UNHCR representative and other coordination duty-bearers.
- Recognise and prioritise cash-based programming that demands increased representation and collaboration with national government and private sector, not least regarding potential synergies with national safety nets programmes.
- Invest and use preparedness exercises to develop alternative response models and fit-for-purpose coordination structures.

An event report with more detailed findings will be published soon.

**Voices from the Field – Q&A with Ivan Vuarambon,
SDC secondment to UNHCR Afghanistan**

Ivan Vuarambon joined the SHA Unit in 2004. He has been on a large number of assignments with various organizations, including SDC, UNHCR and UNRWA. He was deployed to UNHCR Afghanistan from February to May 2015 as Cash Expert.



What was the objective of your assignment with UNHCR in Afghanistan?

According to a recent UNHCR policy decision to systematically consider cash assistance as one option for aid delivery, the Afghanistan operation has requested the support of a cash expert to:

- a) review the past and present cash initiatives in the country; analyse lessons learned, challenges and risks;
- b) provide recommendations and strategic guidance to enhance UNHCR's cash assistance in Afghanistan;
- c) prepare an operational cash assistance plan and roadmap for the years 2016 and 2017.

In addition to that, the intention was to benefit from the presence of a cash expert to train focal points in the different sub-offices (4 in Afghanistan) and conduct awareness and advocacy sessions with UNHCR national and international staff at all levels.

In the context of Afghanistan, what are the biggest internal and external challenges for UNHCR to increasingly use cash-based interventions? How do you propose to mitigate these?

Internally, the main internal difficulty is to change the approach and mind-set of the staff. The Afghan operation has been operating since years and challenging the modus operandi of in-kind assistance and the routine and processes that come with it is difficult.

Some feel threatened in their respective competencies and others fear to lose their jobs. A majority is just abiding to the natural human resistance to change. In fact, I find it always quite disturbing to realize how conservative the humanitarian world is.

Externally, many stakeholders fear that the attractiveness of cash could further exacerbate misuse, diversion

and extortion which are already undermining most of the NGOs' programmes.

Even though there is some genuine concern one must consider in this perspective, interestingly enough most of the issues raised against the modality are in fact not cash specific.

The key problems reported are related to beneficiary selection and impact monitoring which are the same for any kind of modality.

Corruption is also mentioned as one of the main issues in Afghanistan, but on this specific topic it is not difficult to demonstrate that the in-kind pipeline with all the different stages (procurement, warehousing, transport and distribution) is much more prone to corruption than cash, which goes directly from the financial institution to the beneficiary bridging most of those exposed phases.

The fact that the Afghan society is male-dominated also raises serious concerns about possible risks that cash transfers can have in the household gender dynamics. But again, the reality is much more complex than the usual preconceived ideas. Without minimizing the obvious gender issues specific to the Afghan society, cash initiatives can constructively contribute to women empowerment if properly designed, targeted and implemented.

What are your recommendations to UNHCR Afghanistan vis-a-vis cash based interventions?

Cash is very much adapted to the Afghan context where needs are highly variable depending on the season, the region and the shocks.

Like in many countries with a large diaspora, money transfer mechanisms are well developed in Afghanistan and can reach even remote rural areas through the Hawala system (informal traditional Islamic money transfer mechanism based on trust).

With a growing number of displaced populations concentrating in urban settings, most of the targeted beneficiaries have access to functioning markets and electronic delivery mechanisms like mobile-money.

With a variety of affected populations in a shrinking humanitarian funding trend, my recommendation to UNHCR is to move towards a time-bound multi-purpose cash grant intervention. It has the advantage to cover seasonal or specific needs like sudden displacement or refugee influx and be sufficiently flexible to be easily adapted to the financial capacity of the agency.