



# An Introduction to Cash-Based Interventions in UNHCR Operations

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Cover Photo: Tanzania / Voluntary Repatriation to the Democratic Republic of the Congo (DRC) / The first of 152,284 Congolese refugees in three camps in Tanzania- Nyaragusu, Lugufu I and II started to head back to South Kivu in Eastern Democratic Republic of the Congo (DRC). The Tripartite Commission designated the port of Kigoma as the official exit crossing point, and Uvira, Baraka, Kalemie and Moba as the official entry crossing points into the DRC. UNHCR staff count all the refugees and hand out food vouchers to people going off the bus. UNHCR / J. Pudlowski / 12 October 2005

Graphic Design: Alessandro Mannocchi, Rome

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## INTRODUCTION

The United Nations High Commissioner for Refugees (UNHCR) has a long-standing history of using cash-based interventions in the form of cash grants (financial assistance) and vouchers, and is one of the pioneer agencies in this regard.

Cash-based interventions continue to play an important role in many UNHCR operations, given the agency's wide-ranging mandate for refugee<sup>1</sup> protection, assistance and solutions, and its lead responsibilities for protection, emergency shelter and camp coordination and camp management under the cluster approach. The multi-sectoral nature of UNHCR's refugee mandate lends itself to the use of cash-based interventions as a cost-effective tool to address multiple needs, both during displacement and upon return. UNHCR's Age, Gender and Diversity (AGD) policy provides a framework for the development of a deeper understanding of populations of concern, and hence the basis for a more precise and effective use of cash as a protection tool.

Despite UNHCR's extensive experience in the use of cash grants, cash-based interventions nonetheless have untapped potential. Current operational trends have also triggered renewed consideration of how UNHCR can best maximise the potential for using cash-based interventions. A focus on seeking alternatives to camps, and the increasingly urban nature of displacement crises, require new ways of reaching out to those in need of protection and assistance. Cash-based interventions are an important tool in such settings, going hand in hand with harnessing new technologies, fostering partnerships within and beyond the humanitarian community, and tapping into existing systems to deliver assistance and protection, including public-private partnerships and national social protection schemes.

In this context, it is timely to adopt a pro-active approach to the use and scaling-up of cash-based interventions. All operations are encouraged to consider cash-based interventions in their yearly programming cycle, starting with the assessment phase.

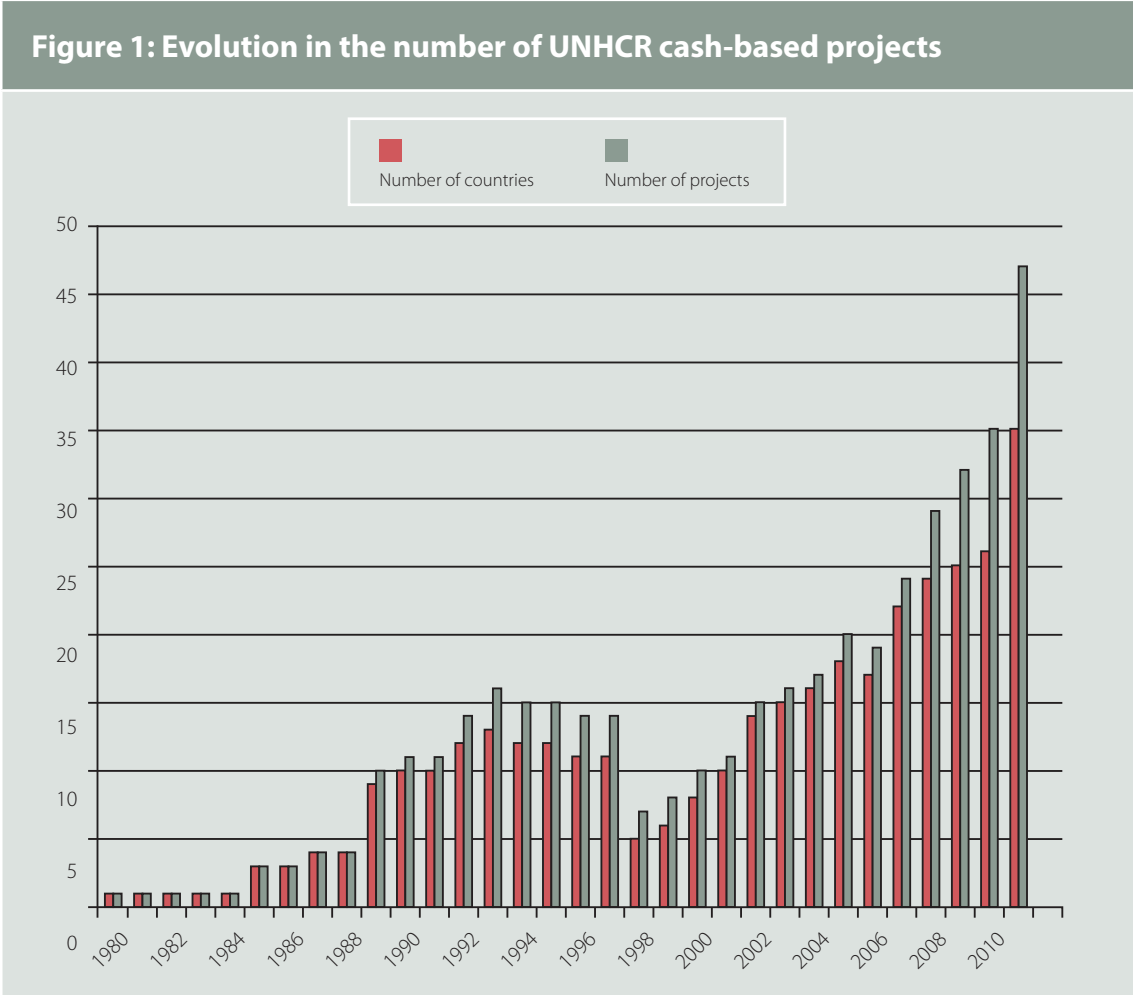
This document provides an introduction and basic guidance on the use of cash-based interventions and tackles key issues of relevance to UNHCR in the form of questions and answers. It also provides an overview of UNHCR's experience in using cash-based interventions. For more information and technical guidance, please contact the Public Health and HIV Section, Division of Programme Management and Support (DPSM) [hqphn@unhcr.org](mailto:hqphn@unhcr.org).

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<sup>1</sup> In this paper, the word "refugee" is used but it may also include other persons of concern to UNHCR such as returnees, internally displaced persons (IDPs), asylum seekers and stateless persons.

### WHAT IS UNHCR'S EXPERIENCE OF CASH-BASED INTERVENTIONS?

Cash-based interventions have been used by UNHCR for several decades. In the 1990s, the agency set up large-scale cash transfers for refugee returnees (e.g. Central America and Afghanistan, with over 3.5 million beneficiaries) and cash and vouchers continue to be successfully used in many returnee operations today, including Afghanistan, Burundi and Libya. UNHCR has also used cash and vouchers in care and maintenance-type emergency recovery operations and in protracted situations in urban and rural settings and in camps (e.g. Kenya, Sri Lanka, Syria, Ecuador and the Democratic Republic of Congo (DRC)). Cash-based assistance for refugees is a standard tool in the agency's toolbox in urban contexts, where it can function as a social safety net for individuals with specific protection and assistance needs. Despite their considerable potential, in 2011, just over one third of UNHCR country operations were using cash-based interventions (See Annex 1 for more details on the evolution of cash-based interventions within UNHCR).



There are some discrepancies in the reporting of start and end dates of operations; this table should only be used to distinguish a trend.

## **WHY IS THERE A MOVE TOWARD CASH-BASED INTERVENTIONS BY THE HUMANITARIAN COMMUNITY?**

In-kind distributions, in particular food aid, are still the predominant relief response in humanitarian emergencies and in transitional settings. In recent years, however, these have been subject to increasing criticism with growing awareness that in-kind distributions such as seeds, tools, food, non-food items etc. may not always be the most appropriate response<sup>2</sup>. It has become increasingly clear that cash-based interventions play a large role in assisting people in and after emergencies, and evaluations conducted during the last decade have been largely positive<sup>3</sup>. Cash and vouchers are used to address a range of needs. They are used to provide access to food, water, health care and other services, build and support livelihoods, support shelter needs, and facilitate return and reintegration. Cash-based interventions are a particularly strong tool in urban settings where there are viable market and banking systems already in place, but can be equally useful in rural areas and in camps, where markets grow increasingly dynamic as more people settle in these areas. The use of new technology provides additional opportunities, for example in the form of money transfers through mobile phones in insecure contexts.

Cash-based interventions, where feasible, are often a more dignified way of assisting affected populations, as they empower people to determine their own needs and the best way of meeting them. They can also promote peaceful co-existence with host communities, as well-designed and run cash-based interventions have a multiplier effect, directly benefiting the local economy.



Syria / Iraqi refugees in Jeramana spend food vouchers in a local shop in Damascus / UNHCR / J. Wreford / July 2007

2 For example, Barrett, C. & Maxwell, D., 2005; Clay, E., 2005; Oxfam, 2005; Levine, S. & Chastre, C., 2004

3 DFID, 2011; Harvey, P. & Bailey, S., 2011; Omamo et al., 2010. List of UNHCR evaluations is included in bibliography.

## WHAT TYPES OF CASH-BASED INTERVENTIONS ARE THERE?

Cash-based interventions can be divided into four broad categories<sup>4</sup>:

<b>Unconditional cash transfers</b>	A direct grant with no conditions or work requirements. No requirement to repay any money, and people are entitled to use the money however they wish.
<b>Conditional cash transfers</b>	A condition is attached as to how the money is spent, e.g. for reconstruction of a shelter or waiver of payment for school fees; or money is received after a condition is fulfilled, e.g. children enrolled at school (rare in humanitarian settings). Cash for Work, where payment (cash or vouchers) is provided as a wage for work, usually in public or community programmes, is a form of conditional cash transfer.
<b>Vouchers (cash or commodity)</b>	A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, set either in cash (e.g. 13 USD – ) or commodity or services (e.g. 5 kg of cereals or milling of 10 kg of food aid grain –). Redeemable with selected vendors or in fairs.
<b>Microcredit</b>	A loan where the reimbursement of the total sum, including interest, is required over a given period of time <sup>i</sup> . Not considered as a cash-based intervention per se.

<sup>i</sup> Microcredit is not addressed in detail in this paper and is not considered as a cash-based intervention per se given the requirement to reimburse the credit. For further information, refer to UNHCR guidance on the use of microcredit "Investing in solutions: A practical guide for the use of microfinance in UNHCR operations", <http://www.unhcr.org/4eeb17019.pdf>.

Cash-based interventions can be stand-alone interventions or they can be used in combination with in-kind assistance (e.g. a cash grant to top-up a partial food aid ration; milling voucher with food ration; seeds with a cash grant for tools; shelter materials with a cash component for labour). Past experience has shown that the combination of cash and in-kind assistance is often the most appropriate response in emergencies, although in urban contexts with functional markets most assistance can be channelled through cash-based interventions. In camp settings where market opportunities may be limited, the combination of in-kind and cash-based interventions is likely to be the most viable option.

### BOX 1: Conditional cash grants in refugee camps in Chad

In 2011, UNHCR put in place a conditional cash transfer for vulnerable households in Gore camps in Southern Chad. Families are targeted based on their socio-economic vulnerability, combining traditional UNHCR vulnerability criteria and poverty indicators. The grant covers basic needs of the vulnerable households, who also receive an in-kind food aid ration through the general food distribution that covers half of their nutritional requirements. Target households receive the grant on a monthly basis provided that the following conditions are fulfilled: school-age children are enrolled in and attend school, and infants and young children go regularly to health posts for health checks and vaccination. The adherence to the criteria is verified by UNHCR staff through cross-checking health post and school registers as well as spot checks.

4 Adapted from Harvey, P. & Bailey, S., 2011



## WHAT ARE THE OBJECTIVES OF CASH-BASED INTERVENTIONS?

The main aim of all UNHCR cash-based interventions is to increase protection by reducing the risks faced by affected populations. Critically, by satisfying essential needs (including food, non-food and access to services), resort to harmful coping mechanisms such as survival sex and child labour can be avoided. Furthermore, an immediate increase in a person's purchasing power allows them to protect their assets (i.e. abstain from selling them to cover immediate needs) and/or invest in the recovery of their livelihoods. Cash-based interventions can be one-off transfers to address a specific need such as transport for return, building a shelter or initial capital to start a business, or they can be continuous, e.g. monthly transfers to address continued needs such as food, rent or education. Cash-based interventions also stimulate economic recovery and ultimately generate positive effects for the host population, as cash is injected into the local markets. The table below provides some concrete examples of specific objectives of cash-based interventions in refugee situations.

**Table 2: Examples of objectives of cash-based interventions in displacement settings**

Objective	Country examples
Cash grant to provide for basic needs for urban displaced, particularly housing cost	Egypt, Ethiopia
Cash grant to provide for basic needs of vulnerable groups in a camp	Chad
Seasonal cash grant to provide for increased expenditure during winter (e.g. clothes, utilities)	Jordan, Afghanistan
Cash grant for host communities to renovate homes to host displaced people	Lebanon
Food vouchers to provide access to basic foods	Syria
Milling vouchers to cover for milling cost of food aid cereal	Sudan
Fresh food vouchers to diversify diet as a complement to general food distribution	Kenya
Vouchers to provide access to non-food items in super markets	Ecuador
Vouchers to provide access to core relief items in a fair	DRC
Health insurance to provide access to health care	Iran
Shelter grant for returnees	Sri Lanka
Cash grant to facilitate the socio-economic reintegration of returnees	Mozambique, Honduras, Afghanistan

One of the main advantages of cash and vouchers as an assistance modality is that they are flexible and that beneficiaries can use them to address their multiple needs. Thus, there is likely to be some variation in the use of the entitlement, which is acceptable, as long as it does not have negative impacts on the concerned populations and their surroundings. Major deviations, however, call for a revision of the programme design, including the objective, targeting, size of the transfer and/or modality.

## WHAT ARE THE TECHNICAL PRECONDITIONS FOR CASH-BASED INTERVENTIONS?

The basic pre-conditions for cash-based interventions include:

- Monetised economy
- Reactive markets able to respond to an increase in demand without causing inflation
- Beneficiary acceptance and 'literacy' of the aid modality
- Security and adequate protection
- Availability of sufficient and safe delivery options
- Timeliness and feasibility, e.g. from a skills and capacity perspective

The final decision on the use of cash or vouchers, however, is always context specific. In addition to a participatory needs, capacities and protection risks assessment, there are a number of technical considerations that need to be factored into such a decision, including a thorough understanding of the prevailing market conditions. Cash-based interventions are not feasible in all contexts, e.g. if the risk of inflation is too high or appropriate and safe transfer mechanisms are not available. Where prolonged in-kind assistance will be changed to cash-based assistance, a staggered or phased approach, where cash-based assistance is introduced gradually is recommended. This is particularly important in areas where in-kind aid has become an integral part of local market dynamics, e.g. where food from food aid distributions is a key source of food in the market. If cash-based assistance is introduced too abruptly or at the wrong time, e.g. peak of the lean season, it may have considerable negative impacts for the host communities and other surrounding populations in the form of increases in prices and reduction in supply.

If cash-based interventions are to be set up rapidly, e.g. as a first response to displacement, they should be systematically incorporated in contingency planning and emergency preparedness through pre-disaster market mapping, stockpiling of items needed for cash-based responses or pre-negotiating partnership arrangements with governments, sister agencies, non-governmental organisations and the private sector in displacement-prone areas. Simple tools have also been created for a rapid market analysis<sup>5</sup>, but concerns remain that they are still not rapid enough.

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5 For example, Albu, M. (2010): Emergency Market Mapping & Analysis (EMMA) and Sivakumaran, S. (2011).

## **HOW IS THE SIZE OF THE TRANSFER DEFINED?**

The size of the transfer depends mainly on the objectives and the prevailing market conditions. If, for example, the cash-based intervention aims to cover the food needs of the beneficiary household, the value of the transfer will be set based on a theoretical, nutritionally balanced and culturally acceptable food basket which is costed at the local market or the most likely place where the refugees shop as prices vary geographically. It will also need to take into account potential seasonal price variations and inflation, e.g. food prices may increase during the lean season, as well as seasonal variations in need which have an impact on how the money is used. If the transfer aims to provide for basic needs, the size will be set based on the average cost of living in the area, including factors such as food, housing, utilities, clothing and transport, and taking into account any other sources of income and/or aid or subsidies that already cover parts of the cost. National poverty lines and the size of governmental social assistance grants may also help in determining the size of the grant in contexts where refugees' living conditions are comparable to those of the national population.

### **BOX 2: Cash grants for shelter rehabilitation for host families in North Lebanon**

In 2011, the Norwegian Refugee Council (NRC), in coordination with UNHCR, provided cash grants to support families in North Lebanon to host Syrian refugees. The grant was conditional on the host family allowing the refugees to stay for a minimum of one year and not demanding any additional housing-related costs from the refugees. The size of the grant varied based on an assessment of the rehabilitation work required to bring the shelter up to minimum emergency standards. These assessments were carried out by NRC technical staff and the grant was calculated based on a pre-defined bill of quantities. A market survey had shown that prices were as much as 50% higher in the north of Lebanon due to the security situation and access constraints for contractors and suppliers, which had to be reflected in the size of the grant. The average cost per shelter was around US\$1,850, ranging from US\$300 to US\$4,000. The construction work commonly involved repairs to doors, windows and the roof as well as the installation of sanitation facilities and connections to a water supply and sewage system. The grant was paid in 3 installments following systematic quality checks by NRC technical staff, with the final payment provided on completion of the shelter.

## WHAT DELIVERY OPTIONS ARE AVAILABLE?

Cash and vouchers can be delivered to beneficiaries through multiple mechanisms. Public-private partnerships, where the delivery is handed over to a bank, a micro-finance institution or traders, are common and often cost-effective ways of delivering money. There is also growing recognition that new technologies that use electronic payment systems such as pre-paid debit cards, smart cards, mobile money transfer systems and electronic vouchers have the potential to provide more efficient and reliable delivery systems than traditional “cash in envelope”-type distributions<sup>6</sup>. Some of these may require formal identification or residence permits or network connectivity which limits their usefulness in certain displacement contexts. The table below provides a brief summary of the different transfer modalities.

**Table 3: Different transfer modalities for cash and vouchers**

Transfer modality	Description
“Cash in envelope” or direct cash payment	Cash handed out directly to beneficiaries by the implementing agency.
Paper voucher	Paper token that is handed out directly to the beneficiary and is cashed out in designated outlets.
Delivery through micro finance institutions and trader networks	Cash delivered to final beneficiary through a formal or informal institution that acts as a “middle man”.
Bank account	Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires formal ID and often formal residence.
Pre-paid card	Plastic card usable in ATMs, used for cash grants and vouchers. Requires network connection.
Smart card	Plastic card with a chip, valid in point of sale devices, used for cash grants and store purchases. Does not require network connection.
Mobile money	SMS code that can be cashed out in outlets, used for cash grants and vouchers. Requires network connection.
Mobile voucher	SMS voucher code used at shops. Requires network connection.

6 Smith, G. et al., 2011

### **BOX 3: Unconditional cash grants through ATMs in Jordan**

Since 2007, UNHCR has provided monthly unconditional cash grants to almost 11,000 vulnerable refugees in Jordan through a successful public-private partnership with Cairo Amman Bank. UNHCR has the master bank account to which the refugee's ATM cards are linked, as refugees in Jordan are not allowed individual bank accounts. Funds are channelled through the bank each month, and refugees are informed by SMS message on their mobile phones when they can withdraw their money, using their personal ATM card. The system is run in parallel to the national social protection system, which excludes refugees. The cash has played a balancing factor in maintaining the financial stability of the refugees, and it has enabled them to enjoy minimum acceptable standard of living in the country of asylum. In addition, it has improved dignity as refugees avoid degrading queues. A detailed impact evaluation shows that the cash is used for basic needs, mainly rent (94%) and food (90%). Only 1% of the beneficiaries felt that the money was misused by the families. The overall beneficiary satisfaction rate in relation to both the type of assistance and the delivery mechanism is extremely high at 98%. In addition, the overhead costs of the programme are minimal; in 2011, these were only 2% of the total budget.

### **IN WHAT TYPES OF OPERATIONS CAN CASH AND VOUCHERS BE USED, AND WHO DO THEY TARGET?**

There is a wealth of positive experience in the use of cash-based interventions in both rural and urban settings. As discussed above, they have been used to facilitate return, in protracted crises and in development situations, and are now being used increasingly in emergencies to address a variety of needs. For example in recent large emergencies entailing major displacement such as the Pakistan floods and Haiti earthquake in 2010 and the Somalia famine in 2011, cash-based interventions were put in place by various humanitarian actors or scaled up within a month from the start of the emergency to address basic needs such as food, non-food items and shelter or to invest in recovery of livelihoods. This has, however, seldom been at a scale comparable to in-kind responses<sup>7</sup>.

There is also a growing body of evidence of the successful use of cash-based interventions in camp settings. For example, milling vouchers were successfully used in IDP camps in Darfur<sup>8</sup> (see box 4) and UNHCR currently distributes vouchers to families with infants to cover for their specific needs in Dadaab camp in Kenya<sup>9</sup>. UNICEF and its partners including UNHCR have introduced non-food item fairs for displaced people in DRC. Cash for Work

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7 Austin, L. and Frize, J., 2011

8 Mattinen, H. & Palmaera, L., 2008

9 Trenouth, L. et al, 2009; Harvey, P. & Bailey, S., 2011

schemes, e.g. in Uganda and Guinea, have also been used to improve the general living environment in camps and provide access to income for economically vulnerable groups. Conditional cash grants, linked with school attendance and medical follow-up, are currently being used by UNHCR in Chad (see box 1).

Overall, cash-based interventions remain under-utilised in emergencies and in camps, even if they have significant potential, particularly in combination with in-kind assistance.

Cash-based interventions can target a wide variety of population groups, but in most cases, targeting is based on the socio-economic vulnerability of the household. The socio-economic vulnerability can be defined by using proxies, such as the quality of housing, or can be based on an exhaustive socio-economic survey. Socio-economic criteria can also be combined with 'classical' vulnerability criteria and include criteria based on individual protection risks, as is the case in some UNHCR operations in the Middle East. Cash-based interventions also need to be inclusive of and provide for the needs of particular population groups, such as people living with and affected by HIV and AIDS. Using AGD lens optimises the inclusiveness of targeting.

#### **BOX 4: Milling vouchers to improve the efficiency of food aid in camps for internally displaced people in Darfur**

Action Contre La Faim set up a programme of milling vouchers in the camps for internally displaced people in Darfur in 2007 to improve the use and effectiveness of distributed food aid. Assessments showed that significant parts of the food ration were sold to cover the cost of milling of cereals, hence reducing the total nutritional value of the food ration. The programme rapidly showed positive results and was very popular among the beneficiaries and the millers. Overall, 96% of the vouchers were used for their intended purpose (i.e. milling and dehusking). The first post-distribution monitoring showed that after two months of operations, the percentage of households selling the food aid cereal decreased significantly (55% to 70% decrease). The use of cash for milling purposes also dropped. On the other hand, about 20% of the cereal ration continued to be sold to cover for the purchase of fresh foods and firewood as well as health and education-related expenses. This Darfur milling voucher scheme showed an easily duplicable and practical way of coupling traditional food aid with an innovative approach to promote effective use of aid, beneficiary satisfaction and to enhance the nutritional impact of food aid. It was later coupled with a fresh food voucher scheme.

## HOW DO CASH-BASED INTERVENTIONS INCREASE PROTECTION?

Cash-based interventions address important protection risks, particularly by minimising the need to resort to negative coping mechanisms. Having the means to satisfy basic needs through cash based-interventions can minimise survival sex, child labour and neglect, family separation, forced marriage and other types of exploitation and abuse. Cash-based interventions also enable refugees to determine their own priority needs and to make decisions as to how best to address them, thus contributing to their dignity. Cash is often a less visible form of assistance than in-kind aid, reducing the risk of extortion or theft<sup>10</sup>. Examples are the programmes in Jordan, Syria, Lebanon and Burundi (see box 5). Cash also plays a large part in 'normalising' a refugee's life in their new environment through economic empowerment and facilitating access to financial services, e.g. banking.

In addition, as cash-based interventions often provide benefits to both refugees and host communities (profit generation through local market), they may help in ensuring a smooth relationship with host communities.

Concerns are nonetheless sometimes voiced that cash-based interventions may create other risks, such as gender-based violence, diversion of cash for anti-social purposes, corruption and increased security risks for beneficiaries. Recent evaluations of UNHCR cash-based interventions have however concluded that such concerns are generally unfounded, or at least, can be overcome through good programme design and monitoring, which should be an integral part of any well-run project. Women interviewed during evaluations of the Burundi and Sri Lanka cash grant programmes asserted that the use of cash did not in general contribute to increased gender-based violence or other gender-related protection risks<sup>11</sup>.

Experience suggests that while challenges related to security are real, they can be overcome even in highly insecure contexts, such as Somalia and Afghanistan, if the programme is well designed<sup>12</sup>. Well conducted needs and response analysis and monitoring throughout the project cycle, beneficiary acceptance, adequate design of the distribution mechanisms and utilisation of locally accepted market facilities all help to minimise potential security issues. Vouchers, which can be cancelled in the event of theft or pressure, are a good alternative if banking is not available and distribution and storage of cash on the household level are issues.

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10 See e.g. Crisp, J. et al., 2009 and Haver, K. et al., 2009

11 UNHCR and WFP are currently implementing a study to further explore the protection implications of cash-based interventions to provide concrete recommendations for programme design and set up.

12 Harvey, P. & Bailey, S., 2011 and Mattinen, H. and Ogden, K., 2006.

Monitoring of cash-based interventions in various countries has also shown that anti-social use of cash or vouchers is not common and that decisions regarding its use are often taken jointly by adult household members<sup>13</sup>. It should also be noted that the risk of aid being diverted for anti-social purposes or the abuse of power associated with it is not exclusive to cash-based interventions; it exists also for in-kind distributions, e.g. food aid can be sold to buy cigarettes or there may be pressure for sexual favours or intra-household violence over the control of food.

#### **BOX 5: Social impact of cash grants of Burundi repatriation operation**

UNHCR has provided cash grants for Burundian returnees since 2007, with the average family of five receiving a total of around US\$205 in two instalments. The first instalment of 20% is paid in a transit centre in Tanzania and 80% upon return, deposited in the returnee's bank account through a network of cooperatives. Monitoring of the programme suggests that over 50% of the returnees used the cash to buy or rent land for agriculture or construction. Other uses included purchases of building material, transport, food and medicines. There was little evidence of any increase in social tensions as a result of the cash grant. A number of interviewees stated during an evaluation that the cash had in fact had a positive impact, smoothing relations with host communities and enabling returnees to avoid becoming a drain on the resources of communities and host families. It was also reported that the system of distribution through the network of cooperatives and the fact of using cash rather than in-kind assistance helped to limit jealousy and pressure as the assistance remained largely "invisible" to the non-beneficiaries.

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<sup>13</sup> For example, Harvey, P. & Bailey, S., 2011; S. Sandstrom, S. and Tchatchua, L. in Omamo, S. 2010; Ali et al., 2005; Harvey, 2005; Adams, L. and Kebete, E. 2005; Peppiat, D. et al., 2001



## **WHAT ARE THE COST IMPLICATIONS OF CASH-BASED INTERVENTIONS?**

To date, there are only a limited number of cost-efficiency analyses and it is difficult to conclude with certainty that one aid modality is cheaper than the other<sup>14</sup>. Often the initial cost of setting up a cash-based intervention may be higher than that of an in-kind transfer, e.g. due to investment in new technologies, but there may be significant cost-efficiencies over time, because the recurring implementation costs, e.g. transport and storage will be minimised. On the other hand, quality control and monitoring costs for certain cash-based interventions may be higher than for in-kind aid. Overall, however, the overhead costs tend to be limited; the distribution cost of the cash grant in UNHCR projects in Jordan, Syria and Afghanistan is less than 3% of the total budget. Furthermore, cash transfers may also entail significant economies of scale, if agencies with varying mandates use the same transfer modality, e.g. WFP may channel their food assistance in cash through the same mechanisms that UNHCR uses to disburse cash for the purchase of core relief items or for rental fees.

## **WHERE CAN I FIND MORE INFORMATION?**

There are a range of practical operational guidelines for the assessment, design, planning and implementation of cash-based interventions in humanitarian settings. These are referenced in the bibliography section and Annex 2 gives a brief description of the type of guidance that can be found in some of the key publications. At the moment, many of these guidelines remain largely focused on food security, but the same methodologies apply for other sectors. There are also a number of evaluations of UNHCR cash-based projects which are included in the bibliography section. In addition, UNHCR and WFP are currently implementing a study to further explore the protection implications of cash-based interventions to provide concrete recommendations for programme design and set up. A multi-sectoral technical working group has also been set up at headquarters level to support the roll-out of cash-based interventions.

For more information and technical guidance, please contact the Public Health and HIV Section, Division of Programme Management and Support (DPSM) [hqphn@unhcr.org](mailto:hqphn@unhcr.org).

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# ANNEXES

## ANNEX 1: TRENDS IN UNHCR CASH-BASED INTERVENTIONS

Between 1980 and 2000 the vast majority of UNHCR cash-based interventions took place in voluntary repatriations operations. The decrease in such programmes in the late 1990s is largely due to the ending of large scale voluntary repatriation operations for Vietnamese and Guatemalan refugees in 1997 (see Figure 1). Since early 2000, other large voluntary repatriation operations started, e.g. for Afghan, Burundian and Iraqi refugees, and there has also been a relative increase in the use of cash-based operations in settings other than return operations. Roughly half of the operations after 2000 are conducted in non-returnee settings (see Table 4 below).

**Table 4: Nature of UNHCR cash-based interventions 1980-2012, based on number of projects**

Setting	Target group										Total	
	Refugees alone		Combined refugees and asylum seekers		IDPs		Combined refugees and IDPs		Stateless			
<b>Return*</b>	36	45%	-	-	3	4%	-	-	-	-	<b>39</b>	<b>49%</b>
<b>Urban</b>	9	11%	11	14%	1	1%	1	1%	-	-	<b>22</b>	<b>28%</b>
<b>Camp</b>	4	5%	1	1%	-	-	-	-	-	-	<b>5</b>	<b>6%</b>
<b>Rural dispersed</b>	-	-	-	-	1	1%	-	-	1	1%	<b>2</b>	<b>3%</b>
<b>Not known</b>	4	5%	5	6%	2	3%	-	-	1	1%	<b>12</b>	<b>15%</b>
<b>Total</b>	<b>53</b>	<b>66%</b>	<b>17</b>	<b>21%</b>	<b>7</b>	<b>9%</b>	<b>1</b>	<b>1%</b>	<b>2</b>	<b>3%</b>	<b>80</b>	<b>100%</b>

\* Return is used to reflect the context of the project, including urban and rural settings, and it is not reflective of the population planning group.

### Sources of data for Table 4:

- Global Focus, 2012 Plan, Objective Narratives 2012
- Global Focus, Narrative Reporting, 2011 Detailed Plan
- UNHCR Global Reports per country
- UNHCR Reports and Evaluations
- Direct contacts with field offices

## ANNEX 2: KEY TECHNICAL GUIDELINES

<b>Table 5: Key technical guidance on cash-based interventions</b>		
<b>Title</b>	<b>Author and source</b>	<b>Description</b>
<b>Good Practice Review - Cash Transfer Programming in Emergencies</b>	Overseas Development Institute (ODI), 2011 <a href="http://www.odihpn.org/hpn-resources/good-practice-reviews/cash-transfer-programming-in-emergencies">http://www.odihpn.org/hpn-resources/good-practice-reviews/cash-transfer-programming-in-emergencies</a>	An excellent overview of the use of cash and vouchers in emergencies synthesising existing cash transfer guidelines and lessons from research.
<b>Field Guides and Quick Delivery Guides (cash, vouchers, cheques, fairs)</b>	The Cash Learning Partnership <a href="http://www.cashlearning.org/resources/library">http://www.cashlearning.org/resources/library</a>	Easy to access and practical guides on different aspects and types of cash-based interventions. Various tools and documents.
<b>Cash Transfer Programming in Urban Emergencies: A toolkit for practitioners</b>	The Cash Learning Partnership, 2011 <a href="http://www.cashlearning.org/resources/library">http://www.cashlearning.org/resources/library</a>	Practical toolkit for cash-based interventions in urban contexts.
<b>Market analysis in emergencies</b>	The Cash Learning Partnership, 2011 <a href="http://www.cashlearning.org/resources/library">http://www.cashlearning.org/resources/library</a>	Quick guidance for conducting simple market analysis.
<b>New technologies in cash transfer programming and humanitarian assistance</b>	The Cash Learning Partnership, 2011 <a href="http://www.cashlearning.org/resources/library">http://www.cashlearning.org/resources/library</a>	Review of existing new technologies that can be used for the delivery of cash-based interventions.
<b>Implementing cash-based interventions</b>	Action Contre La Faim, 2007 <a href="http://www.actionagainsthunger.org.uk/resource-centre/online-library/detail/media/implementing-cash-based-interventions-a-guideline-for-aid-workers/">http://www.actionagainsthunger.org.uk/resource-centre/online-library/detail/media/implementing-cash-based-interventions-a-guideline-for-aid-workers/</a>	Detailed, step-by-step guidance on the set up and implementation of cash-based interventions.
<b>Cash and vouchers manual</b>	WFP, 2009 <a href="http://foodsecuritycluster.org/c/document_library/get_file?p_l_id=224242&amp;groupId=120482&amp;folderId=196617&amp;name=DLFE-11131.pdf">http://foodsecuritycluster.org/c/document_library/get_file?p_l_id=224242&amp;groupId=120482&amp;folderId=196617&amp;name=DLFE-11131.pdf</a>	Guidance to the use of cash and voucher in food assistance.
<b>Cash Workbook: a practical user's guide for the preparation and implementation of cash projects</b>	Swiss Agency for Development and Cooperation, 2007	Guidance on the use of cash from the Swiss Development Agency.
<b>The use of cash and vouchers in humanitarian emergencies</b>	ECHO, 2009 <a href="http://ec.europa.eu/echo/files/policies/sectoral/ECHO_Cash_Vouchers_Guidelines.pdf">http://ec.europa.eu/echo/files/policies/sectoral/ECHO_Cash_Vouchers_Guidelines.pdf</a>	Funding guidelines for DG ECHO (European Commission).

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