FINANCING OF CASH TRANSFER PROGRAMMING
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ACRONYMS

ATM  Automated Teller Machine
BRICS  Brazil, Russia, India, China and South Africa
CaLP  Cash Learning Partnership
CERF  Central Emergency Response Fund
CTP  Cash Transfer Programme/Programming
DAC  Development Assistance Committee
DEZA  Swiss Agency for Development and Cooperation
DFID  Department for International Development
DG ECHO  Directorate General for Humanitarian Aid and Civil Protection
DRC  Democratic Republic of Congo
ECOSOC  Economic and Social Council
EFSP  Emergency Food Security Program
ERF  Emergency Response Fund
FAC  Food Assistance Convention
FTS  Financial Tracking System
HC  Humanitarian Coordinator
HFP  Humanitarian Futures Programme
IDP  Internally-displaced Person
NFI  Non-food Item
NGO  Non-governmental Organisation
OCHA  Office for the Coordination of Humanitarian Affairs
OECD  Organisation for Economic Cooperation and Development
OFDA  Office for Foreign Disaster Assistance
OPEC  Organisation of the Petroleum Exporting Countries
UAE  United Arab Emirates
UN  United Nations
USAID  United States Agency for International Development
WFP  World Food Programme
INTRODUCTION

The project

Since the 2004 Indian Ocean Tsunami there has been a progressive trend within the humanitarian sector at large to use cash transfer as a programme modality in both conflict and disaster contexts. This research project, undertaken by the Humanitarian Futures Programme (HFP) in conjunction with the Cash Learning Partnership (CaLP), builds on this momentum. Based on various understandings of the changing humanitarian operating environment, it presents an analysis of what cash transfer programming (CTP) might look like in the future (2025), and assesses the extent to which CTP and the actors involved are ‘fit’ for developments in the sector. The project’s findings are designed to serve as the basis for the development of a forward-looking action agenda, conceived under CaLP’s leadership and with support from a group of relevant experts formed to advise the project.

The first phase of the research delivered an analysis of the transformative factors likely to affect humanitarian action in the future and the potential trends in CTP. These factors were subsequently discussed in a Trends Analysis Meeting and included: the institutionalisation of cash; new actors, relationships and partnerships; the increasing uptake and role of national governments; and advances in innovation and technology. The project’s second phase examined the implications of these trends for the future of CTP. It focused on four themes in particular which, following consultation with CTP actors and examination of existing research, were identified as critical topics for the future of CTP. These critical themes included: the potential links between social protection mechanisms and emergency response; coordination systems and CTP; the future of financing CTP; and the use of CTP by governments responding to national emergencies. This report focuses on the area of financing. A final, overarching report synthesises the findings from phase 1 and the four thematic elements of phase 2, offering an emerging picture of CTP in a rapidly changing humanitarian landscape.

This report

Financing available for CTP has increased in the last few years and new funding sources and channels are becoming available. Against this background of increasing funding, this paper examines both bilateral funding for CTP and funding channelled through pooled funding mechanisms, focusing on challenges and opportunities. Since previous research has outlined donor government approaches to CTP,3 this paper does not cover donor policies on CTP in general. Instead, it concentrates on obstacles that prevent donors from financing cash transfer programmes to the extent that they are appropriate and future opportunities for increasing levels of support.

This is a ten-day study based on a review of literature, including existing analyses of financing for CTP, and 17 telephone interviews with managers of pooled funds and individuals from donor agencies that are members of the Development Assistance Committee (DAC) of the Organisation for Economic Cooperation and Development (OECD).3 To gain insight into current levels of funding, donor agencies participating in the study were asked for data on the amounts of funding that they provide for CTP. With the exception of DG ECHO (Directorate General for Humanitarian Aid and Civil Protection), the donors did not have this data available. Due to the short time available for the study and the challenges of engaging with non-DAC donors, the study used existing literature on the policies and approaches of these donors and interviews with DAC donors working with them. This report focuses on the following questions:

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1 See Trends Analysis Meeting report: http://www.cashlearning.org/2012-2014/-fit-for-the-future-
2 Maxwell et al. 2012; Bailey et al. 2008
3 Please see Annexes 1 and 2 of this report for a list of documents referenced in this paper and a list of those interviewed.
1. What are the current obstacles to financing cash transfer programmes when they are an appropriate response?
2. How will these challenges change in the future and what new challenges might emerge?
3. What are the opportunities for increasing funding for cash transfer programmes in the future?
4. What actions are needed to prepare for future obstacles and take advantage of future opportunities?

The analysis of the interviews and documentation was organised around these key questions. Part 1 analyses the context of financing for CTP, outlining the reasons for the growing acceptance of CTP in emergencies, which has led to increases in funding. It then examines available data on current levels of funding. Part 2 assesses current obstacles to financing CTP from the perspective of bilateral and pooled fund donors. Part 3 describes challenges that interviewees identified as likely to hamper the financing of CTP in the years leading to 2025. Part 4 highlights a number of opportunities to increase levels of funding for CTP, as noted by the interviewees. Finally, Part 5, on looking forward, identifies the priority actions that donors need to take in order to address the main obstacles and take advantage of the opportunities outlined in the report. This is based on the assumption that prevailed at the Trends Analysis Meeting that humanitarian agencies are not using CTP to the extent that it is appropriate in emergency contexts and that, therefore, the level of emergency CTP needs to increase. Most of the recommendations are targeted deliberately at donors, as they have a vital role in incentivising change in the humanitarian sector.

PART 1: CONTEXT ANALYSIS

Increased acceptance of cash transfer programming in emergencies

There is general agreement that the amount of funding from DAC donors spent on CTP in humanitarian crises has increased in the last five years. Financing channelled through humanitarian pooled funding mechanisms, both the CERF and country-level pooled funds, has also been used increasingly to support cash-based programming. At a meeting to discuss trends in humanitarian aid and CTP specifically, participants accepted this increase in funding as a given. This section explores reasons for the increase in order to better understand whether it can be expected to continue. It also examines the extent to which it is possible to track levels of funding for CTP.

One of the trends identified in the first part of this study is that various humanitarian actors are becoming more comfortable with CTP. This is probably due to the fact that insecure operating environments, such as Somalia and Syria, where access is a major challenge and where it is not possible to provide traditional forms of assistance, have forced aid agencies to explore CTP as an alternative. This has coincided with rapid developments in mobile phone and other technologies, which have facilitated the delivery of cash grants and vouchers. There has also been a growing movement in support of CTP, with CaLP’s training and research playing a key part in this. As aid delivery agencies are undertaking more CTP, donors are receiving (and granting) more requests for funding.

Individual donors have also promoted the increase in CTP. DG ECHO, in particular, published its guidelines on cash and voucher programming in 2009 (updated in March 2013) and has championed CTP, thereby increasing its uptake. The UK’s Department for International Development (DFID) is currently investing in research on CTP to build a consolidated evidence base for increasing funding. While the United States Agency...
for International Development’s (USAID) Office for Foreign Disaster Assistance (OFDA) is open to cash-based and in-kind interventions alike, it has a preference for supporting market-based programming (including cash and vouchers) in livelihoods-related interventions.

There have been recent developments that should support a further increase in funding for CTP. Firstly, in April 2012, governments agreed the text for the long-anticipated Food Assistance Convention (FAC), which replaces the 1999 Food Aid Convention that expired in 2002. The new treaty allows for more types of assistance, including cash and vouchers, to be counted by donors as part of their commitments. This should encourage signatories to the Convention (countries such as Canada) to increase their support for these modalities. Secondly, the 2013 revision of the European Commission Financial Regulation provides scope for the expansion of cash programming, in particular with the removal of the €100,000 ceiling on cash grants for Framework Partnership Agreement partners. Finally, the push for reform of food aid from the US government has opened up the possibility that USAID could use 20 per cent of the funds available for food aid in the form of cash (either for cash and vouchers, or for local and regional purchase), rather than in-kind aid.

**Issues with tracking CTP financing within traditional architectural mechanisms**

Despite consensus that the funding level for CTP has increased, it is difficult to identify the precise amount. This is because cash grants and/or vouchers are often part of larger programmes and most donors do not have mechanisms in place to track the exact amounts that are spent on the CTP component. However, a couple of donors have made efforts to assess their funding for CTP. DG ECHO has analysed the amount of funding for Humanitarian Food Assistance (HFA) and Nutrition interventions spent as cash and vouchers in 2007 and from 2010-2012. This shows that this funding increased from an estimated €5 million in 2007 to €143.6 million in 2012, which represents an increase from 2 per cent of HFA and Nutrition expenditure to 28 per cent. The Swiss Agency for Development and Cooperation (DEZA) has been financing cash-based programmes since its response to the Balkan crisis in the 1990s. However, until 2013, it had not tracked the amount of funding channelled through this modality and so it is currently analysing its funding data for the previous 12 years. It expects the analysis to be available by the end of 2013. Having undertaken this exercise once, it will be easier for DEZA to track its funding for cash transfer programmes in future.

The Office for the Coordination of Humanitarian Affairs’ (OCHA) Financial Tracking System (FTS), which is the main source of data on humanitarian funding, faces the same challenge as individual donor agencies. To track the amount of funding that is spent on cash transfers as part of a larger project, the FTS and donor agencies require specific expenditure data. This is not reported to the FTS and, while it is reported to donors, it would require them to dedicate staff time to extracting the data from financial reports and collating it. For the FTS, un-earmarked funding and multiple donors for a single project are further complicating factors because aid agencies do not provide sufficiently detailed information for the FTS to track amounts spent on CTP.

It is important to know how much humanitarian funding is spent through CTP to give donors a better idea of the importance of this modality, so that they can allocate resources to promoting understanding of this tool and improving its management. Also, without hard data, it is not possible to assess whether financing for CTP is increasing or decreasing in relation to in-kind assistance and to judge whether it is fulfilling its potential.

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1. See Clapp and Clark, 2012
4. ECHO’s data analysis has concentrated on these interventions because its CTP funding originally focused on the food assistance and nutrition sector. However, it finances CTP in other sectors as well so these figures are an underestimation of ECHO’s total funding for CTP.
5. DEZA has established the Community of Practice CASH as a knowledge-management body within the Humanitarian Aid Department for sharing tested good experiences with colleagues within the institution. For more details on its cash transfer programming, see [http://www.sdc-cashprojects.ch/en/home](http://www.sdc-cashprojects.ch/en/home)
Current levels and sources of funding for CTP (based on available data)

Based on an analysis of funding reported to the FTS, the current estimate is that funding for CTP grew from US$5.6 million in 2007\(^1\) to US$262 million in 2010\(^2\) before dropping to US$76 million in 2011.\(^3\) The funding level increased again to US$117 million in 2012. It is unclear whether funding for cash-based programming is volatile and emergency-specific, or whether the increases and decreases are due to variation in levels of reporting. It should be noted that these figures are for projects that consisted fully of cash-based programming and do not include funding for projects that had cash or vouchers as a component. Therefore, they are an underestimation of the exact amount spent on CTP. This is clear from the fact that DG ECHO alone reports providing €5 million for CTP in 2007, equivalent to US$6.8 million.\(^4\)

The Global Humanitarian Assistance 2012 report draws on FTS data to show that, between 2006 and 2011, DAC donors and some pooled funds (e.g. the CERF in 2008 and Emergency Response Funds [ERFs] in 2010 and 2011) have been the main funders of cash-based programming. Amongst DAC donors, a few, such as the US, the UK and DG ECHO, dominate CTP financing. Within USAID, funding for food and non-food disaster assistance is separated. USAID/OFDA finances non-food cash-based programming, mainly in the economic recovery and agriculture and food security sectors, though its support for cash and vouchers in other sectors is increasing (e.g. it has financed cash and vouchers for shelter and Non-Food Items (NFIs), as well as cash grants to support families hosting internally-displaced persons (IDPs) or refugees). In 2010, the US government established the Emergency Food Security Program (EFSP) and, in 2011, around a quarter of its funding was for cash transfers and food vouchers, with the rest for local and regional procurement.\(^5\) As noted earlier, DG ECHO is also a significant donor for CTP, having championed this kind of programming and invested in action research to build up an evidence base.\(^6\) Following its Bilateral Aid Review in 2010–2011, DFID committed itself to increasing the use of cash transfers, ‘providing aid directly to those most in need so they can spend it on pressing priorities first’.\(^7\) DFID is relatively new to financing cash transfer programmes in the humanitarian field, compared to its engagement in social protection and development. Nevertheless, from 2008-2012, it featured in the list of top ten CTP donors every year except 2011.\(^8\)

A few non-DAC donors have also provided funding for CTP – Qatar Charity and Kuwait in 2009, Brazil in 2010 and the OPEC Fund for International Development in 2011.\(^9\) Their levels of funding have ranged from US$2 million to US$10 million. The FTS captures only a small proportion of funding from non-DAC donors since it relies on reporting by donors and agencies, and so it is possible that it is not capturing the full extent of non-DAC financing for CTP. However, non-DAC donors have a strong preference for providing in-kind assistance,\(^10\) so it is also very likely that they are simply not providing substantial amounts of funding for CTP.

According to available FTS data, foundations and private donors have provided very little funding for CTP. The FTS data shows that foundations only provided funding in 2010, which was just under US$5 million or 1.9 per cent of total funding for CTP that year. Private donors provided under US$5 million between 2009 and 2012, representing 0.7 per cent of total funding over this period. As with other data on other sources of funding for CTP based on FTS, this is an underestimation.\(^11\)

\(^{11}\)Ibid.
\(^{12}\)Global Humanitarian Assistance, 2013. The 2010 peak was due to two major disasters where humanitarian actors undertook various kinds of cash-based programming – Haiti and Pakistan.
\(^{13}\)Ibid.
\(^{14}\)Based on OECD-DAC annualised exchange rate of US$1 = 0.7305 in 2007
\(^{15}\)Maxwell et al., 2012
\(^{16}\)Ibid.
\(^{17}\)DFID, 2011. pp.27
\(^{18}\)Global Humanitarian Assistance, 2013
\(^{19}\)Global Humanitarian Assistance, 2012
\(^{20}\)Binder and Meier, 2012
\(^{21}\)Data provided by the Global Humanitarian Assistance programme based on data obtained for Global Humanitarian Assistance 2013 report
Funding for emergency CTP as a small percentage of global humanitarian assistance

While it is encouraging that funding for CTP in emergency contexts has increased from 2007 levels, it still remains a very small proportion of total global humanitarian assistance. According to available estimates, in 2010, when the level of funding peaked, financing for cash transfer programmes constituted 1.9 per cent of the US$13.8 billion in humanitarian funding that donors governments provided. In 2012, it fell to 0.9 per cent of the US$12.9 billion from donor governments.24 The challenge of tracking funding for CTP means that existing figures underestimate the actual amounts of funding, although capturing the full extent of the funding is unlikely to change the reality that this modality currently constitutes a small proportion of humanitarian assistance. The next section explores current obstacles to financing CTP that help to explain why it represents a small proportion of humanitarian assistance.

PART 2: ANALYSIS OF CURRENT OBSTACLES

The Trends Analysis Meeting for this study identified a number of challenges with financing CTP. These included donors’ continued aversion to fiduciary risk, a sector-focused humanitarian system, and donor accountability requirements. This section examines these, together with other obstacles highlighted by interviewees. Overall, donors consulted for this study argued that there are no major barriers preventing them from financing CTP if partners justify it as an appropriate response. However, the research showed that there are implicit barriers.

Institutional barriers25

Government donors are the largest source of humanitarian assistance, accounting for over 70 per cent of international humanitarian response since 2007.26 Therefore, donor agencies exercise considerable influence over the humanitarian system and, if there are obstacles to financing CTP within these agencies, they are likely to prove significant for the system. While the donors do not have explicit barriers to financing CTP, this section outlines some of the implicit organisational challenges.

Perception that cash is more risky than in-kind aid

Although donors and pooled fund managers maintained that they are aware that a risk of diversion is inherent in the delivery of all types of humanitarian assistance, there seems to be more concern about the risks associated with cash transfers. OCHA has had concerns about the fiduciary risks of cash distribution by agencies financed through country-level pooled funds. Similarly, although DG ECHO is an advocate for CTP, its auditors have expressed greater concerns about this modality than about in-kind aid, perhaps because they are less familiar with it. As a result, greater accountability and risk management are required for CTP than for in-kind aid.

This perception that cash is more risky than in-kind aid persists despite the fact that, in 2010, the Monitoring Group on Somalia found that up to 50 per cent of food aid provided by the World Food Programme (WFP) was being diverted.27 On the other hand, evaluations of cash transfer programmes have found generally that fears that cash transfers would be prone to diversion, misuse and security problems have not been borne out in practice; rather, risks are context-specific and might differ for cash and in-kind assistance.28 Despite evidence that cash is not inherently more risky than in-kind aid and despite donors’ stated willingness to accept these risks, in Somalia, the reactions of some donors to the finding that cash has been diverted in a few cases are sending a different message. An evaluation report raised concerns about donor willingness to share risks

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24 Global Humanitarian Assistance, 2013
25 The term institution here refers to a large organisation, established for a specific purpose, that has influence in its community. In this sense, DAC donor agencies are institutions, not just individual organisations.
26 Global Humanitarian Assistance, 2013
28 See for example Adams, 2006; Bailey et al., 2008; Devereux et al., 2007; Danish Refugee Council, 2008; Harvey and Bailey, 2011; Harvey, 2007; Humanitarian Outcomes, 2013; Jaspars and Harvey, 2007; Longley et al., 2012; Majid, Hussein and Shuria, 2007
when aid agencies have demonstrated due diligence in risk mitigation but have nevertheless uncovered fraud. When an aid agency was transparent about the fraud by a partner that it uncovered, it was held financially responsible, and this is likely to contribute to further risk aversion amongst aid agencies.29

Some donors have put in place measures to ensure that their partners assess and address the risks of CTP in order to allay concerns. USAID/OFDA’s proposal guidelines ask partners to demonstrate how they will deliver cash in a way that is secure and convenient for recipients, secure for staff members, and will ensure accountability and cost-effectiveness.30 In order to reassure financial officers, OCHA requests that agencies financed through country-level pooled funds state that they will follow basic rules of good management for CTP. DG ECHO’s cash and voucher guidelines require its partners to assess and address the risks of CTP and to adhere to the basic principles of good programming, such as following fair and transparent procurement procedures and evaluating delivery mechanisms, which will be examined by their auditors. Nevertheless, the concerns about the risks associated with CTP persist.

**Donor accountability requirements**

Donor accountability requirements, particularly a focus on sector-based results, can also be a barrier to supporting CTP. For some donors, the increasing use of logical frameworks as an accountability tool makes it harder to support programmes that do not have pre-defined sectors or activities (including grants to country-level pooled funds). Crisis-affected populations can use unconditional cash grants for a variety of purposes and it is not always possible to predict the range of uses in advance, so it is a challenge to apply a logframe to an unconditional cash programme. For AusAID, the limited ability of its NGO partners to demonstrate tangible outcomes for cash compared to in-kind assistance is the greatest challenge with supporting CTP. The lack of a narrative about how recipients have used cash grants makes it more difficult to present a credible case about the effective use of taxpayers’ money. Demonstrating the outcomes and impact achieved with cash transfer programmes is also a concern for the US government.

**Public perception of cash ‘handouts’**

Donor agencies are accountable for taxpayers’ money and the issue of demonstrating results is compounded by the fact that, in some countries, in the general public’s view, there is a stigma attached to cash ‘hand-outs’. As a result, for example, AusAID and its partners have to be very clear about how the grants are fulfilling specific needs and to demonstrate that cash transfer programmes have benefits such as lower transaction or administrative costs over and above in-kind aid in order to make the case for it. For the US public, it is likely that in-kind aid and vouchers would be more acceptable than cash grants. However, given concerns about fiscal responsibility (particularly in Congress), it should be possible to argue for support for CTP on the basis of cost-effectiveness.

**The traditional in-kind aid ‘business model’**

While some donors such as the Swiss, the US and DG ECHO have been financing CTP in humanitarian contexts for many years, others (including Sida and AusAID) are relatively new to using this modality. Since in-kind aid has been the default option for donors for several decades, one risk is that they are likely to keep financing a well-established modality that they know and understand rather than financing cash-based programmes, which are a relatively new approach in the humanitarian field. This risk is compounded by the fact that donors and their partners expect to fit CTP into a system designed for the delivery of in-kind assistance, rather than ‘thinking out of the box’ about new ways of doing business. These would include putting decision-making power into the hands of crisis-affected populations and operating in a holistic, multi-sectoral way rather than specialising in particular sectors. Currently, there are no incentives in the humanitarian system to provide the most appropriate response in a given context, which means that responses tend to be based on agency...
mandate and mission or a donor’s priority sectors, and it is recipients with no influence over the decision-making process of international agencies that pay the price for inappropriate assistance. Therefore, donor agencies will not be financing CTP to the fullest extent unless they at least have staff members with sufficient knowledge to identify when it is the most appropriate response. A lack of adequate knowledge of CTP also restricts donor agencies to using their traditional partners rather than examining the option of partnerships with private companies to deliver CTP.

For some donors, providing tied aid or physical goods (as opposed to cash to purchase in-kind aid) is the ‘business model’ for their humanitarian assistance. These include Spain, Japan and the US. CTP is less suited to this model of assistance, although the US does use this modality for non-food assistance in particular.

If donors have different approaches to CTP, UN agencies that tend to have multi-donor programmes might face challenges with getting their donors to agree to support cash transfer components. It was difficult to determine how much of a barrier this is in reality, though it is clear that donors have limited platforms to coordinate their assistance and develop a consensus about CTP.

Systemic barriers

This section highlights obstacles to financing CTP across the humanitarian aid system. While some barriers relate to traditional aid agencies and the international humanitarian system, other challenges relate to host governments and national NGOs, which are playing a growing role in delivering humanitarian aid. The section also outlines challenges within the humanitarian system that apply to the delivery of both in-kind and cash assistance.

Lack of institutionalisation of cash within aid agencies

The study found that donors generally rely on their partners to approach them with proposals for CTP. There are very few exceptions to this; they include the Swiss (who generally implement programmes directly) and ECHO (which actively promotes CTP by its partners). Therefore, partners need to have in place the skills and systems required to use this modality (particularly at scale). This includes the ability to demonstrate when it is the most appropriate response and the analytical capacity to assess the effects of a proposed programme on local markets and production. While some agencies are working on institutionalising CTP, their concept of humanitarian assistance is still based on the model of in-kind assistance, with aid agencies determining the needs of affected populations and then providing sector-based assistance. They are trying to adapt existing systems that are arguably inappropriate for CTP, so this is likely to hinder institutionalisation and the capacity to scale up CTP. Therefore, agencies need to consider being more bold and creative in their approach.

A lack of institutionalisation of cash within the humanitarian system is an automatic barrier to donor funding for CTP. For example, in 2010-11, the US’s EFSP used far more of its budget for local and regional purchases (around 70 per cent) than for CTP. This was because partners requested this type of funding most likely because they were more comfortable with providing in-kind food. In the 2012 fiscal year, the EFSP financed more voucher programmes (around 56 per cent of the budget) as existing partners have expanded the types of programming that they are undertaking and new partners, not previously engaged with the Food for Peace programme, are requesting funding for cash-based programmes. However, it is possible that this level of funding for vouchers will decrease in 2013 because of the Syria crisis, with one interviewee surmising that agencies tend to fall back on what they are most familiar with (in-kind aid) in large-scale emergencies. In addition, there is some anecdotal evidence that some NGOs have found it problematic to undertake CTP due to resistance at board and senior levels. If CTP is not institutionalised within UN agencies, they are less likely to use un-earmarked funding for this modality over traditional in-kind assistance.

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31 DAC 2011a; 2011b; 2010
32 See Coordination and CTP – a thematic report developed under this project
Lack of large-scale cash-based programmes

Due to competition for funding and, potentially, different agency missions, aid agencies approach donors for funding individually. This has been particularly the case for CTP, with agencies tending to request funding for small-scale programmes. This may be due to concerns about the risks of CTP and a lack of institutionalisation of cash, as highlighted above. The lack of a dedicated forum for coordinating CTP at country level also makes it less likely that the cash programmes of individual agencies fit into an overall strategy. Donors would much prefer to finance a coherent programme for a large number of recipients (500,000 or more), with several agencies delivering the programme, if necessary, rather than these piecemeal projects (which is true of in-kind aid as well). This would not only be easier administratively, but would also reassure donor agencies that they were supporting a strategic, shared endeavour. One donor argued that this was the reason that cash assistance programmes in the Syria Humanitarian Assistance Response Plan for 2013 had received less funding than they would have otherwise.

Humanitarian Coordinators’ reluctance to endorse CTP

Pooled funds (whether the CERF or country-level pooled funds) require the support of the Humanitarian Coordinator (HC), who manages country-level pooled funds and is also accountable for the CERF at country level, in order to finance cash-based programmes. There is anecdotal evidence that some HCs have been reluctant to endorse projects that included cash-based activities because of their concerns about the risks. In Somalia, a lack of strategic leadership by the Humanitarian Country Team meant that it failed to identify cash transfers as an appropriate modality in a timely manner, despite the urgency of the unfolding crisis.33

Limited capacity of national NGOs

A number of donors are keen to support the delivery of humanitarian assistance through national NGOs. Some find it easier to do this through country-level pooled funds, since these have a better in-country presence and can provide assurances around accountability. However, some donors have found it more difficult to finance CTP by national NGOs because these organisations are more accustomed to providing in-kind aid, usually as sub-contractors for UN agencies and international NGOs. Also, for pooled funds, from an accountability perspective, distributing cash through national organisations is potentially more risky. This is because, if there is a problem, there is often no clear legislative framework for redress, whereas international NGOs have headquarters in countries with clearer judicial systems. To address the capacity limitations of national NGOs to undertake CTP, USAID/OFDA has funded CaLP globally, and Adeso in Africa, to train NGOs in cash-based programming, while ECHO has encouraged the training of national NGOs through CaLP.

Host government concerns about CTP

As already noted, cash grants tend to be more sensitive than in-kind aid for donor and aid agencies, due to concerns about diversion risks and accountability. Host governments also tend to be more sensitive about cash because it is a very valuable resource (partly due to its fungible nature). Humanitarian aid agencies have a tendency to bypass host governments, arguing that this is to avoid compromising the principles of neutrality and impartiality. However, failing to ensure host government acceptance of CTP can be particularly problematic due to government sensitivities. In Lebanon, prior to the Syria crisis, the government’s policy was that poverty-alleviation programmes would not utilise cash transfers; instead, poor people would benefit from subsidised services and reduced costs in order to avoid conflicts. When humanitarian agencies introduced cash grant programmes for Syrian refugees and Lebanese host communities, some failed to explain these to the government. When the government became aware of the programmes, they asked for them to be suspended. The Swiss government, on the other hand, ensured that its directly implemented CTP for Syrian refugees in Lebanon was aligned to the government’s policies, and so it has not experienced any difficulties. This demonstrates that host governments can raise barriers to CTP if they are not sufficiently informed and involved.

33 Humanitarian Outcomes, 2013
Regulatory barriers

The study found that participating donor agencies do not have regulations that restrict their ability to finance cash transfer programmes. For the US’s Food for Peace programme, however, there is a budgetary limitation since the EFSP has a budget of around US$300 million while the budget for emergency food aid under Title II is around US$1.1 billion. This is because the majority of US food aid is tied, and Congress rejected an attempt to reform this in June 2013 (although the attempt to implement smaller-scale reform is ongoing). However, USAID/OFDA is able to finance cash-based programmes in non-food sectors. DEZA has administrative and bureaucratic rules that limit the flexibility of its humanitarian aid to some extent, but this applies to in-kind aid as well as CTP. It has been able to work around these rules or waive them when necessary as long as it is able to make a strong case and because of support from senior-level staff.

Counter-terrorism legislation

While donor agencies do not have specific regulations that hinder CTP, counter-terrorism legislation has posed problems. The UN Security Council passed Resolution 1373 on 28 September 2001, ordering member states to refrain from providing any form of support to terrorist groups and individuals, and countries such as the US, UK and Australia have national counter-terrorism legislation. This legislation has had an adverse impact on humanitarian aid of all types by criminalising the transfer of resources to terrorist groups or individuals, even if agencies do not intend to support terrorist acts. However, it makes it particularly challenging for aid agencies to undertake CTP because cash is fungible and harder to track than in-kind aid. Counter-terrorism legislation applies particularly in contexts such as Afghanistan and Somalia. Country-level pooled funds in these countries have had to ensure that they comply with these requirements, and this means that they are less likely to finance cash transfers. In Somalia, some donors have asked the Common Humanitarian Fund for an analysis of whether there has been any diversion of funds to terrorist organisations. Faced with the tension between supporting innovative approaches such as CTP and strict donor requirements to avoid even accidental support to groups deemed to be terrorists, country-level pooled fund managers are likely to prefer to adhere to traditional forms of aid.

This section has outlined a range of obstacles that currently prevent donors and aid agencies from supporting CTP when it is an appropriate response. These were the key challenges that emerged from the interviews for this study. Some of these barriers are perceptual, such as the persistent concerns about the greater risks associated with cash-based programmes (within donor and aid agencies, and amongst HCs), public opinion about cash grants in some donor countries, and host government sensitivities around cash programmes. Others are behavioural, in that donor and aid agencies tend to continue with familiar in-kind assistance because there are no clear incentives to provide the most appropriate type of response. This is particularly the case when staff members in donor agencies do not have sufficient knowledge or experience of CTP. Some barriers are organisational, related to donor rules, such as accountability requirements or counter-terrorism legislation.

The organisational barriers can be addressed relatively easily, with aid agencies increasing their ability to monitor CTP and demonstrate results in order to maintain donor confidence in this modality. Changing perceptions and behaviours is more of a long-term process but, without concerted effort to address these implicit barriers, the humanitarian community will continue to fail to finance and implement CTP even when it is the most appropriate form of assistance. If donors are to change perceptions and behaviours, an important first step is to acknowledge them explicitly and then design measures to address them.

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36 Pantuliano et al., 2011
37 Ibid.
PART 3: POTENTIAL FUTURE CHALLENGES

Increased financial regulation
Section 2 highlighted the fact that counter-terrorism legislation has affected the ability of international aid agencies to deliver humanitarian aid, including CTP. This challenge is likely to increase in the near future as financial institutions are subject to greater regulation on money laundering and counter-terrorism. Traditional humanitarian agencies are increasingly relying on financial institutions and private companies to deliver cash transfer programmes, so if these organisations have a restricted capacity to operate in certain contexts, this will impact the programmes negatively. This is demonstrated by Barclays Bank’s recent decision to withdraw banking services from over 250 companies providing money transfer services to Somalia because of a risk that some of the firms might be ‘unwittingly facilitating money laundering and terrorist financing’. For Barclays, the issue is compliance with international financial regulation and potential risk to the firm, both in terms of reputation and possible legal penalties imposed by the UK, US and other governments. However, not only is this likely to have a devastating effect on Somali families that rely on remittances from the UK, but it will also make it far more challenging for UK NGOs to undertake CTP in Somalia. In contexts such as North Korea, sanctions that limit the activities of financial institutions are making it difficult for aid agencies to get money into the country for humanitarian programmes.

Increased data protection risks
As humanitarian agencies work increasingly through private companies to deliver CTP, they are likely to face the challenge of data protection issues. A number of agencies raised the issue at a side event on CTP during the humanitarian segment of the Economic and Social Council (ECOSOC) in July 2013. Aid agencies are concerned that they will be less able to protect the personal data of recipients of cash grants if these are held by a third party private company, making it easier for government agencies to access the information and use it to target recipients. To address this, DFID is investing in research on implementing ethical data management and protection systems. Specifically, it is supporting the development of operational guidelines and a Code of Conduct on the management and sharing of personal data.

Reduced risk tolerance
Although donors have professed that they understand the risks of diversion with both in-kind and cash programmes, there has not yet been a major scandal associated with CTP. This is probably because cash transfer programmes have been delivered at scale in a very few contexts. While donors have been able to deal with scandals associated with the diversion of in-kind assistance, particularly in Somalia in 2010 as well as during the 2011 crisis, it is not clear whether it will be as easy to defend the diversion of cash, which is more sensitive. As aid agencies begin to deliver CTP at scale in conflict situations, where law and order have broken down, the risk of diversion and an associated scandal will increase. This could result in less risk tolerance amongst donors and either a reduction in funding for CTP or a focus on using vouchers rather than cash.

The traditional in-kind aid ‘business model’
One existing challenge with CTP that is likely to persist into the future is that of organisations being more comfortable with ‘traditional’ forms of assistance, i.e. in-kind aid. A variety of new actors have become involved
in the humanitarian field in recent years. These include a much larger number of national NGOs, non-DAC donors and their partners, and private sector organisations. Most of these actors base their assistance on traditional notions of charity. Non-DAC donors, in particular, tend to provide most of their assistance as physical, in-kind goods.\(^4\) When private companies engage in humanitarian crises as a philanthropic undertaking, they also often provide physical goods or services.\(^4\) Aid agencies that want to secure funding for CTP from these new actors will have to persuade them to change their approach to humanitarian aid.

This section has outlined the challenges that aid agencies are likely to face in financing CTP in the future. It is mainly traditional humanitarian actors that will face the challenges of tighter financial regulation and data protection because they are the ones increasingly working with formal financial institutions to deliver CTP. One option for these agencies is to use alternative mechanisms, such as the Hawala system. However, this is only available in certain contexts and its effectiveness can vary.\(^4\) If new actors, such as national NGOs or non-DAC donors, also work with financial institutions, they are likely to face similar challenges. However, it may be that national NGOs will bypass the private sector to deliver cash grants directly to recipients, while non-DAC donors are more likely to deliver any cash-based programmes that they finance through their national NGOs or host governments, their preferred partners.\(^4\)

### PART 4: POTENTIAL FUTURE OPPORTUNITIES

As described in sections 2 and 3, there are a number of current and future challenges that limit funding for cash transfer programmes, even when they are an appropriate response. The study also identified several opportunities to increase support for this modality to more suitable levels.

#### Crowdfunding and peer-to-peer funding

With the availability of money transfer systems, there has been a huge increase in remittances from those living and working in developed countries to families in developing countries. In Somalia alone, families rely on up to US$1.2 billion in remittances, which is more than the total international humanitarian aid to the country.\(^4\) The World Bank estimates that, globally, remittance flows to developing countries totalled US$401 billion in 2012, equivalent to more than three times the size of official development assistance, and providing a vital lifeline for poor families.\(^4\)

Remittances are different from CTP in that they are sent to people personally known to those transferring funds and are not targeted on the basis of need. However, the companies and technology for financial transfers used for remittances are relevant to CTP.\(^4\) As it becomes easier to make financial transfers online, one opportunity to increase CTP is the expansion of crowdfunding or peer-to-peer funding.\(^4\) For example, after the Boston marathon bombing, relatives of some of the victims used crowdfunding platforms such as GoFundMe to raise money from individuals around the world.\(^4\)

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\(^4\) Binder and Meier, 2011.


\(^4\) DFID partners working in Syria and neighbouring countries have had different experiences with the Hawala system, with some finding that the system works well but others, working in a different area, arguing that it does not.

\(^4\) Binder and Meier, 2011.


\(^4\) For example, during the Haiti crisis in 2010 the Red Cross used SMS texts and remittance companies to deliver cash grants to earthquake survivors. See IFRC, 2013, pg. 62


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that it is for a specific project or activity, whereas appeals tend to be for a response to a crisis in general (although UN Flash or Consolidated Appeals list projects, they are for responses to a crisis as a whole). An NGO called GiveDirectly is using a similar idea to transfer donations made through its website directly to poor households that it has identified in Kenya.\textsuperscript{50} Following Hurricane Sandy, an individual developed a peer-to-peer ‘disaster recovery’ mobile phone application called Jointly to connect those affected by a disaster directly with those able to meet specific needs.\textsuperscript{51} This already includes the option for requesting and providing financial help, so Jointly or similar applications could be advanced enough to be used for peer-to-peer cash transfers by 2025.

The advantage of peer-to-peer funding is that, rather than aid agencies analysing needs and deciding on responses, affected communities are able to voice their needs directly and decide how they use resources. This has the potential to shift the balance of power in decision-making from aid agencies to affected communities.

Currently, there are some limitations to this funding channel. For example, non-US GoFundMe accounts only work in Canada, Australia and the EU. Also, in unfamiliar contexts, individual donors are likely to want a trusted intermediary (such as GiveDirectly) to identify individuals or households that are genuinely in need. However, crowdfunding platforms could be expanded to cover non-Western countries, as long as they demonstrate compliance with money-laundering and counter-terrorism legislation like other financial institutions. This could lead to direct giving from individuals in donor countries to individuals in affected countries, removing the need for aid agencies as intermediaries and transforming the humanitarian aid landscape. If individual donors want support with verifying potential beneficiaries, NGOs could apply GiveDirectly’s model to humanitarian contexts using financial institutions that are willing to provide crowdfunding services to non-profit organisations.\textsuperscript{52}

**Technological developments to help finance CTP at scale**

Other technological developments could make it much easier to finance large-scale CTP. Mobile phone technology has already had a significant impact on the delivery of cash and vouchers. However, in low-tech environments (such as eastern Democratic Republic of Congo [DRC]) or where conflict has destroyed infrastructure (such as Syria), it is currently very difficult to use technology. Interviewees pointed out that aid agencies have addressed this by using vouchers (DRC) or traditional mechanisms such as the Hawala system (Syria). It is possible that, by 2025, technological developments will be able to overcome these challenges, making it much easier to provide cash grants.

As noted in Section 2, aid agencies have not requested as much funding for CTP as they could. Technological advances that make it easier for them to provide CTP at scale should encourage them to request more funding, thereby increasing funding levels. However, this depends on the willingness of aid agencies to embrace new technology. While the *World Disasters Report 2013* highlights the range of uses of technology in humanitarian crises, it has been argued that, ‘many in the humanitarian community are simply not early adopters. Today, it is common to arrive at a disaster scene and find that local people are well ahead of humanitarian agencies in using whatever technology is best suited to their situation.’\textsuperscript{53} To some extent, the failure to maximise the potential of technology is due to a lack of skills and ability to use available technology.\textsuperscript{54} However, studies have also identified the need to change behaviours and ways of thinking.\textsuperscript{55}

\textsuperscript{50} See http://www.givedirectly.org/ and http://www.ft.com/cms/s/2/a1101f00-e8fd-11e2-aead-00144feabcd0.html?utm_source=buffer&utm_campaign=Buffer&utm_content=buffer55c1&utm_medium=twitter&buffer=55c1

\textsuperscript{51} See IFRC, 2013: pages 62-63 and http://irevolution.net/2013/04/24/jointly-app/

\textsuperscript{52} See the example of BBVA, a Spanish financial institution which provides crowdfunding for international humanitarian response as well as smaller organisations undertaking ‘solidarity’ projects: http://www.visible-banking.com/2012/03/bbva-launches-another-crowdfunding-platform-this-time-for-non-profits.html. Bendigo and Adelaide Bank also offers a crowdfunding service that can be used for local community initiatives or larger-scale humanitarian projects: http://www.planbig.com.au/Home/Initiative

\textsuperscript{53} http://www.irinnews.org/report/99011/humanitarians-play-catch-up-as-technology-pushes-forward

\textsuperscript{54} Ibid. Smith et al., 2011 group barriers to the uptake of technology in humanitarian programming under seven themes.

\textsuperscript{55} IFRC, 2013, pages 64-65 and Smith et al., 2011
If aid agencies fail to make full use of technology, they risk reducing their role in humanitarian assistance as individual donors bypass them to fund those affected by crises directly, using GoFundMe, Jointly and similar mechanisms. Government donors might also bypass aid agencies to deliver assistance directly through private companies that offer attractive technological solutions. This could enable them to provide large-scale transfers directly to affected communities and boost the capacity of communities to purchase services directly from aid agencies or private companies. This has the potential to transform the humanitarian response landscape, moving it towards a market-based system, with aid agencies and private companies competing to provide services to affected communities. While this should increase the efficiency of aid delivery, there are also attendant risks because markets do not always operate effectively in humanitarian contexts, and vulnerable communities may not have access to adequate information about the market to make the right choices. However, it would provide vulnerable communities with more decision-making power.

**Increasing funding from non-DAC donors**

Non-DAC donors are another potential source of funding for CTP. There is inexact information on the total humanitarian funding from these donors, and their funding can be volatile because they tend to respond to specific crises; however, there is evidence that their overall funding is increasing.\(^{56}\) A few non-DAC donors have already financed cash and vouchers, but to very varying extents, and there is an opportunity to increase these levels of support.\(^{57}\) Some non-DAC donors have made large one-off contributions that have received considerable attention and made them attractive as potential donors.\(^{58}\) However, Gulf donors, in particular, are very aware that Western aid agencies see their large budgets as an opportunity in a context where some DAC donors are facing budget cuts. This makes them very wary of funding requests, and a prominent Emirati is quoted as saying ‘we are not an ATM’.

There are a number of other challenges with securing funding for CTP from non-DAC donors: fragmented responsibility within governments for humanitarian aid; a tendency to focus on neighbouring countries or countries that are of strategic interest, as well as specific sectors; the tendency to provide physical commodities rather than funding; the provision of a large part of their assistance directly to affected country governments; and a lack of trust in UN agencies and NGOs.\(^{59}\) In addition, Gulf donors have a preference for supporting tangible projects, such as a school, hospital or mosque, which provide visibility, making cash far less attractive.

It will take some years to address these challenges but some donors, such as the UK, the US and DG ECHO, are engaging with non-DAC donors to exchange information and promote mutual learning. As part of this, the UK is undertaking joint humanitarian and development projects with the United Arab Emirates (UAE) in countries such as Afghanistan, Somalia and Syria.\(^{60}\) Also, the UAE recently established a Ministry of International Cooperation and Development that is working with key humanitarian actors to deliver training on the latest thinking and good practice in the sector. These are all opportunities to exchange information on experiences with CTP, as long as this is done in a spirit of mutual respect.

**Increased availability of CTP funding from DAC donors**

The general availability of CTP funding from DAC donors is also likely to increase. This is because a number of donors that already support it, or are keen to do so in the future, are maintaining or increasing their aid budgets.

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\(^{56}\) Global Humanitarian Assistance, 2013

\(^{57}\) In addition to the figures reported by the Global Humanitarian Assistance (2012) report, according to the United Arab Emirates’ Emergency in Focus: Syria crisis update (July 2013) document, the Khalifa Bin Zayed Al Nahyan Foundation provided food coupons to 135,000 Syrian refugee families in Lebanon while the Sharjah Charity Association made a financial contribution towards the rent of Syrian refugees in Jordan. The cost of this assistance amounted to AED 74,378,250 (around US$20,249,999) and AED 500,000 (around US$136,128) respectively.


\(^{59}\) Binder and Meier, 2011; Al-Yahya and Fustier, 2011

\(^{60}\) For further details, see http://www.thenational.ae/uae/uae-joins-uk-for-humanitarian-development
These include the UK, Swiss and Swedish governments. To date, aid agencies have not been completely comfortable with large-scale CTP and have tended to undertake it when other types of programming are not possible (for example in Somalia). If the incidence of natural disasters in urban contexts increases substantially and CTP proves to be an appropriate response, this may lead to the rapid institutionalisation of cash programming within aid agencies. Since donors rely on aid agencies to propose the most appropriate responses, this should lead to an increase in funding for cash transfer programmes.

Focus on cost-effectiveness and resilience

Debates around cost-effectiveness and resilience represent an opportunity to increase support from existing donor governments. CTP has the potential to be more cost-effective by removing the need for aid agencies to procure items and transport them. Therefore, as donors focus increasingly on the cost-effectiveness of the programmes they fund, it is likely that they will increase support for cash-based programmes.

In addition, the focus on building the resilience of vulnerable and disaster-prone communities is an opportunity for donors to harmonise their humanitarian and development programming. Donors have tended to support cash-based programming more on the development side, particularly in the form of social protection programmes or social safety nets. As donor agency humanitarian and development staff members work together more closely to build resilience, this could lead to an increase in support for cash in humanitarian contexts. Alternatively, CTP could itself help to break down the barriers between humanitarian and development programming. One of the key differences between humanitarian and development actors is that the former tend to provide free services while the latter tend to charge user fees. If humanitarian actors expand CTP so that affected communities receive cash to purchase services (as suggested above), this could act as a tool for transitioning from affected communities receiving free services that aid agencies choose to provide to them, to a system where they pay for services as users.

PART 5: LOOKING FORWARD

Donors participating in this research believe that they are ‘fit for the future’ because there are no explicit barriers to financing CTP. As this study has highlighted, the current obstacles are mainly perceptual and behavioural, although donor accountability requirements and counter-terrorism legislation also pose challenges for aid agencies. Donors rely heavily on their partners to propose the appropriate responses to crises, so a lack of institutionalisation of cash programming within aid agencies could also prevent donors from financing CTP even when it is appropriate. The tendency for new actors in the humanitarian field to be more comfortable with traditional notions of charity means that there is a risk that in-kind aid will continue to be the default response option. As aid agencies increasingly use private companies and technology to deliver cash-based programmes, they will have to address how best to protect the private data of recipients. Despite the various current and future challenges associated with financing CTP, there are a number of opportunities to increase support for this modality. These include the expansion of crowdfunding and peer-to-peer funding as well as tapping into non-DAC donor funding. Funding from DAC donors should also increase as they focus on cost-effectiveness and resilience, and as some donors increase their humanitarian budgets.

This section lists five priority actions (under two key headings) that donors need to take in order to address the main obstacles and take advantage of the opportunities highlighted above. The recommendations are targeted deliberately at donors. It is clear that donors believe that the ‘problems’ that are preventing the international humanitarian system from providing CTP at scale when appropriate lie with their partners, not...
with the donor agencies themselves. This suggests a very real risk that donors will fail to recognise their role in incentivising change in their partners and act to address challenges. While keeping a focus on the future, donors need to take action in the present to ensure that populations affected by disaster in the future receive cash-based assistance to the extent that it is appropriate.

1) Overcoming risk aversion

• Put in place measures to deal with the risks associated with CTP. Donors need to:
  - Have honest discussions internally and with partners about their levels of risk tolerance, and be clear about what due diligence and risk management measures partners need to have in place and when they will be held liable for diversion.
  - Work with aid agencies to develop strategies for dealing with the fallout from any scandal about the diversion of CTP. This could include using websites, reports, newsletters and case studies to make the case to the general public for CTP in humanitarian contexts.
  - Increase staff awareness about CTP so that those involved in making funding decisions feel confident about financing it when it is appropriate. This would also enable them to explore working directly through private companies to deliver cash-based programmes. They also need to communicate to finance officers and other relevant staff members existing evidence that cash is not inherently more risky than in-kind assistance.
• Follow the example of the UK, the US and ECHO to reach out to non-DAC donors such as the Gulf States as well as Brazil, Russia, India, China and South Africa (BRICS), who are providing increasing amounts of humanitarian aid, in order to exchange information on experiences with CTP in a spirit of mutual respect and learning. CaLP and aid agencies can also explore opportunities to promote CTP with non-DAC donors, such as the training provided by the UAE’s Ministry of International Cooperation and Development.

2) Incentivising systemic change

• Donors could leverage their influence with partners by developing harmonised positions on CTP. They should use their funding procedures to incentivise aid agencies to institutionalise cash by:
  - Requiring partners to present a systematic response analysis in their funding applications and to provide a clear comparative justification for the proposed response (whether cash or in-kind aid).
  - Ensuring that their accountability requirements do not hinder CTP or disadvantage it in relation to in-kind aid. This would include considering the use of tools that are appropriate for measuring the results of cash-based programmes, such as beneficiary satisfaction surveys and impact assessments.
  - Encouraging NGOs to establish consortia to undertake large-scale CTP.
• As one of the world’s largest humanitarian donors, the US can provide significant incentives for ensuring that aid agencies undertake CTP when it is appropriate. To do this, the US needs to reform its food aid and untie its aid (in line with DAC guidelines). This would free up substantial funding, potentially for CTP.
• Donors could promote CTP within the donor community by including it as a topic at the World Humanitarian Summit in 2016. This would also send a clear message to aid agencies and the humanitarian system more broadly (including Humanitarian Coordinators) about the priority that donors give to this modality. In addition, it would strengthen OCHA’s ability to promote CTP through its leadership training for HCs and the discussion of lessons and experience at the annual HC retreats.

62 See DFID, 2011 as a good example
Commissioning further research

Potential topics for further research include:

- The costs (including transaction costs) of cash versus in-kind aid in a variety of sectors. This should help to strengthen evidence of the cost-effectiveness of CTP.

- How cash and in-kind aid contribute to outcomes in different sectors. Understanding this would make it easier for donors to justify decisions to support CTP.

- How CTP can be delivered in different contexts. It would be useful to capture learning from a context such as Syria, a conflict situation where infrastructure such as formal banking and mobile phone systems has been destroyed. Cash transfer programmes for Syrian refugees in Lebanon could also provide lessons on working with host governments.

- The role of the Hawala system in CTP. While there has been some research into the Hawala system, this has focused on regulation and preventing terrorist or money-laundering organisations from using it, rather than on its use to deliver humanitarian aid and CTP. Since humanitarian agencies have to rely on the Hawala system in contexts such as Somalia and Syria, more information would benefit them as well as donors.

- A review of at-risk countries and the existing capacity for cash distributions (whether of the government or the private sector). This would be a preparedness exercise so that humanitarian actors could identify potential partners for CTP if these countries were struck by disaster.

ANNEX 1: REFERENCES


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IS CASH TRANSFER PROGRAMMING ‘FIT FOR THE FUTURE’?


## ANNEX 2: LIST OF INTERVIEWEES

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<td>Laura Meissner</td>
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This thematic report has been undertaken as part of a 2013 research study entitled, *Is Cash Transfer Programming ‘Fit for the Future’?* The research was commissioned by the Cash Learning Partnership (CaLP) and undertaken by the Humanitarian Futures Programme (HFP), King’s College London. The overall project intends to understand how changes in the broader global and humanitarian landscape may evolve in the future (up to 2025), and how these changes might shape cash transfer programming (CTP). The analysis examines these issues in the context of ongoing global dialogue on the future of humanitarianism, including the post-2015 Millennium Development Goals processes, the deliberations for the next iteration of the Hyogo Framework for Action, and the World Humanitarian Summit 2016.

It is hoped that the products from this project will be widely disseminated, and their conclusions and recommendations debated at all levels within the sector. This process should result in a set of priorities that can serve as the basis for a forward-looking action agenda. Ideally, this agenda should be conceived by the full network of actors identified in this analysis who have an interest and role in the evolution of CTP.

This thematic report has been developed as a stand-alone document, and is just one of the products developed under this project. The project’s other outputs can be found in an Annex Package, and a Final Report pulls all the research together. An Executive Summary of the Final Report is also available.