



Global Cash Evaluation

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1 Executive Summary

NRC is currently committed to increase the use of cash in programming, both in its own Global Strategy 2018-20 and in the Grand Bargain. In order to achieve the cash-related ambitions of NRC's Global Strategy it is important for the organisation to take stock of what is working well, better understand challenges and identify what it needs to improve and do differently. As such, this evaluation was commissioned to provide a basis for NRC to inform decision-making on further organisational developments to support the use of cash; and for two of NRC's main donors (Sida and NMFA) for accountability and learning purposes. The evaluation followed four key lines of enquiry:

1. What are the scale and characteristics of NRC's Cash assistance globally?
2. What progress has NRC made in ensuring that all support systems (including human resources, logistics and finance) and functions are tailored to facilitate the use of cash-based responses? What are the challenges in making this happen?
3. How effective and relevant is NRC's overall cash profile by country case (country, core competency, type of cash assistance) according to needs and priorities (including analysis by gender)?
4. Inform the debate on the most appropriate role for NRC in the future of cash based interventions

The methodology for the evaluation consisted of interviews with NRC staff in Oslo and remotely, a comprehensive review of NRC documentation relating to its global cash programming and case studies of NRC cash programming in Somalia, Ethiopia and Iraq.

The evaluation was conducted against a backdrop in which cash is becoming a core part of humanitarian response and architecture, one seen as having the potential to drive positive transformation in the sector. Greater use of multipurpose grants that intentionally cut across current sectoral divisions and cluster approaches can lead to profound changes to existing humanitarian coordination mechanisms and sectoral mandates. Broader uptake of cash also potentially implies the need for fewer organisations involved in the physical delivery of assistance, while opening up opportunities for forging strategic partnerships with private sector financial service providers and development actors as part of shock responsive social protection.

As the use of cash increases and evolves, trends are apparent. It is likely that large, single cash delivery platform approaches driven by donors in the Middle East will be replicated under similar conditions. INGO led cash consortia models are also likely to be replicated. The use of multi-purpose cash grants and electronic solutions to cash delivery are likely to grow. UN agencies and other INGOs are making substantial investments in their capacity to deliver cash and utilize emerging technology to register, track and monitor cash recipients. The UN (OCHA, WFP, UNHCR and UNICEF) have recently announced an intention to develop a Common Cash Mechanism which they see as being: 'collaborative, inclusive and built on a single transfer mechanism approach and joint cash programming', available to multiple partners including INGOs. This fast, shifting and competitive cash landscape presents a number of possible delivery models:

1. Direct cash implementation (particularly in hard to reach areas); requiring the capacity and skills for direct cash implementation. This is expected to remain a core model of response, particularly in contexts where local capacities have been overwhelmed.

2. Supporting local civil society and national actors to deliver cash, including government-led cash as part of shock-responsive social protection¹. This requires building and strengthening the capacity of national governments and civil society actors to understand markets and deliver cash when and where possible; through support to the development of shock-responsive social protection systems in partnership with governments willing and able to assist their own citizens in times of crisis.
3. Being part of coordinated international 'big cash' programmes sees a need for reflection. NGOs need to consider where they want to position themselves in a world where the large donors such as ECHO and DFID are increasingly demanding more coherent and harmonised 'big cash' approaches (UN led and cash consortia) and where the UN is developing a 'common cash mechanism.'

It is over-simplistic, however, to consider these as stand-alone models; they are inter-related and each will be appropriate at a given time and in a given context. In order to deliver cash at scale, NRC faces the challenge of building on its existing base of cash work, ensuring that it strengthens the expertise, knowledge and skills to take forward cash work across these models as needed and to switch between models in a timely manner. NRC has a significant base of cash, principally in models 1 and 3 above, the latter as part of large, donor driven cash consortia. The available data shows significant growth in NRC's cash programming overall; reaching \$62 million of cash provided across 22 countries in 2017². The growth in absolute terms since 2014 is clear, but this growth is geographically inconsistent and concentrated in the livelihoods and food security and shelter core competencies. (CC).

Cash is a priority for NRC and it is perceived as such within the organization. NRC, however, has a great many strategic priorities and cash does not appear in the main 'strategic ambitions' from the latest Global Strategy, to which mandatory responses are required in regional and country strategies each year. This gives country offices the option to make little or no commitment to expanding CBIs and to focusing on other corporate goals. An overarching finding of this evaluation is that while NRC has made progress in institutionalising cash, significant in places, its' prioritisation has not resulted in its manifestation as a core, organisation-wide strategic priority, nor has it been fully integrated into NRC's structures and support systems.

- **Recommendation 1: If NRC wishes to move towards a more systematic and consistent fulfilment of its ambitions in cash, prioritisation of cash based interventions should be included as a mandatory item in country and regional strategies, irrespective of whether cash is elevated to corporate strategic ambitions.** (HO, senior management)

NRC is fulfilling its strategic ambitions in cash partially; in locations where there is a very supportive external environment and / or strong internal drive support. NRC needs to redouble efforts towards getting the organization 'cash ready' and institutionalizing cash at the country programme level. Partly this is about training, skills and systems development. It is also about mindsets and encouraging staff to think beyond traditional ways of doing things. The former (getting country systems ready) is reasonably straightforward but requires targeted investments.

NRC's principle organizational logic remains framed around the 'core competency' model. Cash as a modality within the CC model is not necessarily disruptive but requires CC staff to be cash literate both in terms of designing as well as managing cash programmes, to be challenged and motivated to do so and to have the appropriate support on hand. Multi-purpose cash (MPC) disrupts NRC's fundamental organizational logic. MPC has synergies with integrated programming, however, the expansion of which is another clear NRC priority, and with livelihoods programming in some contexts.

¹ NRC through the cash consortium and cash working group has had some (if limited) involvement in discussions about aligning targeting criteria for humanitarian cash with the Government of Iraq

² Use of cash in 2018 is expected to be at a comparable level to 2017

How to consistently manage multi-purpose cash in NRC's management and support structures remains an open question. Going forward, as NRC develops plans to strengthen integrated programming across CC's, multi-purpose cash should be fully integrated into staffing and support models.

- **Recommendation 2: Given that NRC operates in a resource scarce environment and has multiple strategic priorities; management should formalise the relationship between strategic priorities which are mutually supportive, in particular integrated programming, cash and livelihoods.**

The support offered by cash and market advisers at global and regional level is very highly regarded across NRC, notwithstanding the fact that their role is one of 'support on request' rather than the proactive encouragement of the roll out of global policy or guidance on cash. Overall, however, NRC does not have an adequate level of staffing to support a strong and consistent roll out of CBIs. The inconsistent provision of support distorts the staffing structures as designed, pulling support from global and regional levels to COs. A majority of NRC staff surveyed felt that they had the capacity to design as well as implement cash programmes. In interviews in case study countries, however, staff clearly expressed the need for hands on support in designing CBIs.

- **Recommendation 3: Having formalised the link between cash and integrated programming in strategic and policy terms. Ensure that all support functions are mutually supportive. (HR, finance, logistics)**
- **Recommendation 4: Prioritise the strengthening of support for cash programming in regional and country offices. (HO, Senior management)**
- **Recommendation 5: Prioritise the deployment of cash specialists in Emergency Response Teams; again with an emphasis on staff who can design CBIs.**
- **Recommendation 6: Ensure that cash literacy is a mandatory inclusion in job descriptions across all CC's and support roles. (HR)**
- **Recommendation 7: Systematically integrate cash into induction processes (HR).**
- **Recommendation 8: In particular, in country contexts which show the potential for CBIs, prioritise recruitment of staff with experience of designing and starting cash based interventions. (HR)**

In general terms, NRC's support systems appear to be adapting to cash. Overall, the evaluation findings reinforce perceptions that response and market analyses are a weak link in the programme design phase *in terms of their systematic and consistent use*. Guidance is in place and there are examples of the use of the tools, in individual CC programmes. Routine, however has not been established. Use of market and response analysis is much more consistent when NRC is part of clusters or consortia where standard survey models are in use. Going forward, the use of logistics staff in market assessments is logical and appears to have wide support.

- **Recommendation 9: Response analysis as part of new programme design should be a minimum, mandatory requirement, not least because it is required to make sound programmatic choices and to enable strong programme design in all of these areas.**
- **Recommendation 10: Ensure that response analysis for integrated programming is designed to ensure that the use of cash, MPC or CC specific, is considered throughout the design phase.**
- **Recommendation 11: Continue to strengthen the capacity of logistics staff to undertake market analysis. Embed this analysis as a core function for logistics staff and teams, reducing the perception that it is an additional task or burden.**
- **Recommendation 12: Beyond consortia arrangements, both gender and disability need to be fully integrated into needs assessment and vulnerability methodologies.**

A consistent finding of the evaluation is NRC is not adequately measuring and demonstrating its successes in implementing cash. Monitoring and learning in relation to humanitarian cash is overly focused on thematic (CC) indicators and reporting to donors on individual projects. There is not enough emphasis on measuring results with the aim of improving effectiveness and enabling programmes to be adaptive and flexible. Integrated programming with stronger response analysis and the design of programmes around collective outcomes from the outset would greatly help in this regard. The metrics and systems for measuring the use of cash have been under constant improvement. While the full extent of improvements in monitoring and reporting systems are beyond the scope of this evaluation, it is clear that improvements in monitoring and reporting for cash are urgently required.

- **Recommendation 13: NRC should ensure that: the global M&E team has the resources required to strengthen systems; staffing for CO M+E teams is given a greater priority, in order that NRC's M+E framework can be rigorously applied to CBIs.**
- **Recommendation 14: Redouble efforts to ensure that outcome data for CBIs is recorded at CO level for use at all levels (CO, RO and HO).**
- **Recommendation 15: Redouble efforts to ensure that disaggregated data is available for cash and vouchers**
- **Recommendation 16: Redouble efforts to ensure output and outcome data is disaggregated by disabilities.**

Specifically in respect of model 3 above, NRC is playing a successful role in large cash consortia in Somalia and Iraq. Donors are clearly not convinced that UN lead provision is the optimal solution for every context and these models are being studied with great interest. There is significant mileage in NRCs ongoing and proactive engagement in these mechanisms. In Iraq, however, NRC has internalised the donors' and consortium leads view of cash as a stand-alone and has developed very siloed systems for multi-purpose cash. In Somalia, where cash more clearly 'owned' by LFS, NRC needs to make more of opportunities to build integrated programming which includes the cash response.

- **Recommendation 17: NRC should continue its ongoing and proactive engagement in these mechanisms.**
- **Recommendation 18: In doing so, and building on the other 'institutional' recommendations NRC should ensure that MPC acts as a one catalyst for programming integrated across CC's, and does not result in internal siloes.**

Particularly for contexts which are characterised by UN managed 'big cash' models, NRC cash advisers are developing a strategy known as 'companion programming'. Looking forward, if NRC wants to take forward companion programming, the idea needs to be further defined. In addition, its added value in coordinated approaches to humanitarian cash needs to be more clearly communicated.

- **Recommendation 19: Continue to define the companion programming concept**
- **Recommendation 20: In parallel, continue conversations with donors with a view to getting commitments to pilot the approach in suitable contexts; including research into what works in terms of companion or complementary programming.**

Model 2 above doesn't seem likely to be a strong NRC priority or where it has a comparative advantage. However, there may be contexts where this model is particularly relevant and NRC should remain engaged in debates and participate in such responses where appropriate. As a displacement focused organisation, NRC could for instance have a particular role in advocating for inclusion of displaced people in social protection systems or in reaching out to people excluded due to lack of status or recognition. It could utilize its ICLA capacities to help people to get registered and included

in longer term social assistance programmes. Stepping up work on local humanitarian leadership would imply a strong organisational commitment to localisation and social protection; investment in skills and capacities to support local organisations.

- **Recommendation 21: Given the global push for strengthening shock-responsive social protection as an alternative and complement to humanitarian transfers and the potential of social protection to be a durable solution for IDPs, NRC should engage in this discussion proactively and more prominently.**

2 List of abbreviations and acronyms

AAR	After Action Review
BRCiS	Building Resilient Communities in Somalia
BSC	Balanced Score Card
CaLP	Cash Learning Partnership
CBI	Cash-Based Initiative
CC	Core Competency
CCI	Cash Consortium for Iraq
CO	Country Office
CWG	Cash Working Group
DFID	Department for International Development
DRC	Democratic Republic of Congo
EA&Y	East Africa and Yemen (NRC region)
ECHO	European Union Directorate for Humanitarian Assistance and Civil Protection
ESNFI	Emergency Shelter and Non-Food Items
FCS	Food Consumption Score
FFP	Food for Peace
FSP	Financial Service Provider
GORS	Global Outcome and Output Reporting System
HH	Household
HQ	Headquarters
ICLA	Information Counselling and Legal Assistance
IDP	Internally Displaced Person
INGO	International Non-Governmental Organisation
IOM	International Organisation for Migration
LFS	Livelihoods and Food Security
M&E	Monitoring and Evaluation
MEB	Minimum Expenditure Basket
MERO	Middle East Regional Office
Mio	million

MPC	Multi-Purpose Cash
MPCA	Multi-Purpose Cash Allowance
MPCG	Multi-Purpose Cash Grant
NFI	Non-Food Items
NGO	Non-Governmental Organisation
NMFA	Norwegian Ministry of Foreign Affairs
NRC	Norwegian Refugee Council
OCHA	Office for the Coordination of Humanitarian Affairs
OFDA	Office for Foreign Disaster Assistance
PAD	Person Affected by Displacement
PCM	Project Cycle Management
PDM	Post Distribution Monitoring
PSNP	Productive Safety Net Programme
SHF	Somalia Humanitarian Fund
SIDA	Swedish International Development Agency
SMEB	Survival Minimum Expenditure Basket
SoP	Standard Operating Procedure
TOC	Theory of Change
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
Unicef	United Nations Children's Fund
USD	United States Dollar
WASH	Water, Sanitation and Hygiene Promotion
WFP	World Food Programme
WHS	World Humanitarian Summit

3 Introduction

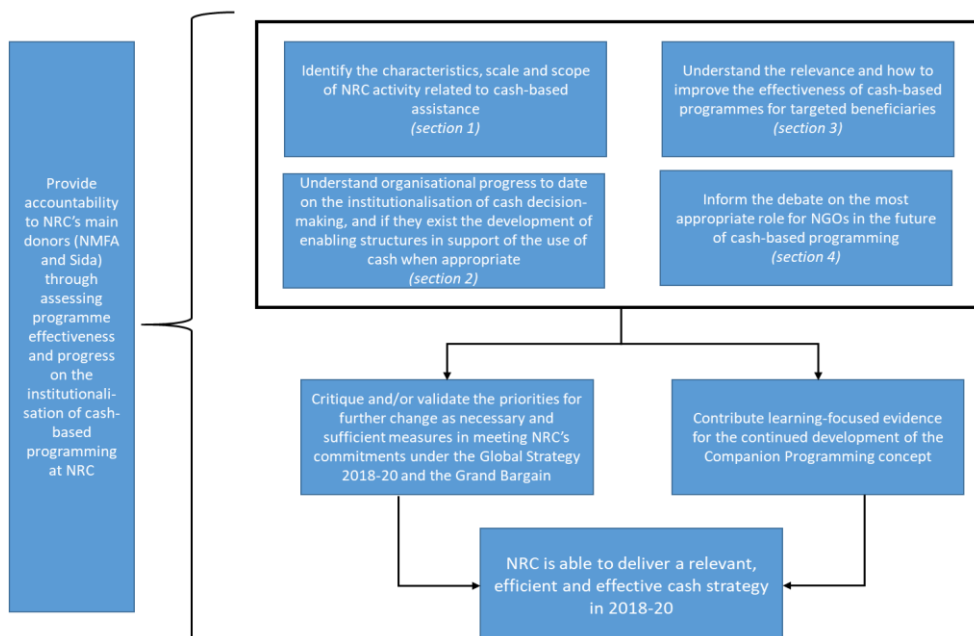
NRC is currently committed, both in its own Global Strategy 2018-20 and in external commitments such as the Grand Bargain, to increasing the use of cash in programming. In order to achieve the cash-related ambitions of NRC's Global Strategy, it is important for the organisation to take stock of what is working well, better understand challenges and identify what it needs to improve and do differently. The evaluation findings will be used by NRC's two main donors (Sida and NMFA) for accountability and learning purposes and by NRC to inform decision-making on further organisational developments to support the use of cash and programming around cash.

The evaluation follows four key lines of enquiry:

- What are the scale and characteristics of NRC's Cash assistance globally?
- What progress has NRC made in ensuring that all support systems (including human resources, logistics and finance) and functions are tailored to facilitate the use of cash-based responses? What are the challenges in making this happen?
- How relevant is NRC's overall cash profile by country case (country, core competency, type of cash assistance) according to needs and priorities (including analysis by gender)?
- Inform the debate on the most appropriate role for NRC in the future of cash-based programming

The diagram below details the overarching purpose of the evaluation and subcomponents which support it.

Overarching Purpose



3.1 The use of cash within humanitarian action

3.1.1 Evolution of the cash portfolio

Cash is an important and growing part of humanitarian action. After a decade of focus on technical research and good practice, cash transfers became an issue of strategic importance in 2015 and 2016 in the lead-up to World Humanitarian Summit (WHS). Aid distributed as cash or vouchers totalled \$2.8 billion in 2016 up from \$2 billion in 2015. In 2016 this represented 10.3% of total international humanitarian assistance. The growing use of cash mostly flows through the UN. Over two thirds of humanitarian cash and vouchers came from WFP (\$880 million) and UNHCR (\$688 million).³

3.1.2 Agencies' investments in cash

Humanitarian organisations are in the process of making major investments to scale-up and embed the capacity to deliver cash. There is no common model for institutionalising cash. Some are investing heavily in a headquarters-based cash team, others in embedding cash expertise across the organisation or focusing investment at the country or regional level. There are, however, some common features – albeit with different degrees of progress. These include making cash a strategic priority across the institution, the hard grind of making systems work for cash, engaged leadership and significant levels of investment. As well as work at HQ level, a process of getting programmes, IT, finance and logistics systems working together to enable cash to be programmed effectively needs to take place at the country level and requires investments of time and energy.

3.1.3 The transformative potential of cash

Cash has the potential to significantly disrupt the international humanitarian system. Because a cash grant can meet a range of basic needs across sectors, its use cuts across current sectoral divisions and cluster approaches to coordination.⁴ The growing uptake of cash potentially implies that fewer organisations need to be involved in the physical delivery of assistance and it implies a reduction in investments in logistics, warehousing and systems for moving and distributing in-kind assistance. Cash opens up possibilities for partnerships with private sector financial service providers to play a role in the delivery of humanitarian cash.

Developments in relation to cash-based programming are also linked to other trends in humanitarian action and development, notably moves towards local humanitarian leadership, increasing investments in social protection⁵ and insurance and technological innovations in registration and information management. There are tensions between agency commitments to 'localisation' and commitments to expand the use of cash, with most cash-based assistance still being directly implemented by international aid agencies.

In the Middle East, large-scale cash transfer programmes have been dominated by UN agencies, with WFP leading in Turkey and Lebanon. In other contexts including Iraq and Somalia, NGO consortia have continued to play an important role. Which funding model will become dominant or whether donors will continue to make choices on a case by case basis remains to be seen. In December

³ CaLP (2018) The State of the World's Cash Report: Cash transfer programming in humanitarian aid

⁴ Steets, J. and Ruppert, L. (2017) Cash coordination in humanitarian contexts, GPPI

⁵ Cash based social protection and insurance mechanisms in the global south with initiatives like the Hunger Safety Net Programme (HSNP) in Kenya, the Productive Safety Net Programme in Ethiopia, and the Africa Risk Capacity project show the opportunities that cash offers to better link humanitarian action with government-led social protection.

2018, OCHA, WFP, UNICEF and UNHCR announced the development of a new 'Common Cash Mechanism' intended to promote more collaborative UN-led approaches to humanitarian cash.⁶

The transformative potential of cash is therefore challenging for the business models of international aid agencies bringing with it the potential for consolidation of large-scale aid delivery. Whether to respond to this by competing to be one of the large-scale deliverers of cash, by finding a niche within the cash programme cycle or by focusing on complementary programming, these are strategic questions that many INGOs are grappling with.

3.1.4 Donors' strategic approaches to cash

DFID and ECHO have been pushing new approaches to large-scale cash programming notably in Turkey and Lebanon where there have been large competitive tenders for multi-purpose cash.⁷ ECHO has developed a guidance note for large-scale cash transfers, which splits delivery of assistance into three principal components.⁸ DFID have developed a set of principles for humanitarian cash transfer programming. The approach of encouraging one primary grant to meet basic needs, delivered through one system but with separate tendering of functions, such as monitoring and learning, may become more widespread in future responses.

OFDA and Food For Peace (FFP) are likely to continue to be major funders of humanitarian cash. They seem less likely for now to follow the DFID and ECHO route of encouraging one primary grant to meet basic needs, partly because FFP funding remains tied to food security objectives and OFDA to sector specific objectives. Both OFDA and FFP continue to have a preference for vouchers modalities in many contexts.

Canada, Australia and European government donors (notably Germany, the Netherlands and Scandinavian donors) are open to greater use of cash and committed to it under the Grand Bargain. Sweden has an increasing engagement in cash programming and is keen to support proper response analysis related thereto. Cash is also prominent in the new Norwegian humanitarian strategy. All of these donors continue to channel a large percentage of their funds to the UN and to national NGOs based in their own countries. European donors often follow ECHO's lead and so, it may bring other European donors along with it. At a Grand Bargain meeting in June 2018, donors committed to a 'common donor approach on humanitarian cash programming'.⁹

It is clearly difficult to predict exactly how humanitarian cash will be funded, coordinated and delivered over the next 5 to 7 years and it probably will continue to play out on a crisis by crisis basis. In general, donors are keen for NGOs to make a more proactive case for what their role should be and how they can add value to coordinated cash responses. The critical challenge for INGOs today is to strategically position themselves to add value and play a constructive part of 'big cash' approaches with sufficient flexibility to engage and effectively respond in a rapidly shifting landscape.

⁶ STATEMENT FROM THE PRINCIPALS OF OCHA, UNHCR, WFP AND UNICEF ON CASH ASSISTANCE, 5 December 2018

⁷ In 2016, the European Union launched a €348m cash transfer programme in Turkey. In December 2016, ECHO and DFID presented a joint approach to cash transfers in Lebanon, committing a total of \$85m for year 2017 to fund a single, joined up cash payment (ECHO and DFID, 2016).

⁸ ECHO (2017) Guidance to partners funded by the Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) to deliver large-scale cash transfers

⁹ 2nd Grand Bargain Cash Work Stream Workshop – Co-conveners' Report Rome, 4th – 5th June 2018

4 Methodology

The evaluation consisted of 3 country case studies (Ethiopia, Somalia and Iraq) and interviews conducted in person at NRC HQ in Oslo as well as studying the situation from a regional office's perspective (the Regional Office covering Horn of Africa and Yemen). These were complemented by further telephone/skype interviews with NRC staff from other countries and other key stakeholders, an in-depth review of existing NRC documentation on its cash programmes and an online survey of NRC staff involved in implementation of cash.

The 3 country case studies of Iraq, Ethiopia and Somalia were chosen by the Steering Committee using criteria including the absolute quantity of cash programming; the proportion of cash in relation to total programming; diversity of context type and geographical region; as well as potential access constraints. Ethiopia was included as a 'counter-factual' case study, a country in which conditions for cash would appear to support the use of cash, but where NRC uses little in absolute or proportional terms.

In the country case study visits, the team examined the relevance and effectiveness of cash programming based on interviews with NRC staff, donors and other stakeholders and a review of existing documentation. The scope did not allow primary data collection from disaster affected populations and recipients of cash, but the evaluation drew on existing monitoring data where that was available. For the institutional component of the review, interviews probed the relationships between area, country and regional offices and HQ, as well as views from the field on how well support systems for cash programming are working.

The evaluation also carried out desk based reviews using existing documentation of other countries where NRC was programming significant amounts of humanitarian cash or where NRC is struggling to implement cash. Both cases were chosen as to not bias the analysis only in favour of countries doing a lot of cash. Prior to the interviews in Oslo, NRC shared an organised set of documents; these included a range of global documentation: reporting summaries from the Global Outcomes and Outputs Reporting System (GORS); global guidance and strategy documents; standard operating procedures and some specifications for managing the cash programme cycle. As the central, global reporting system, GORS is an important source of data and contains cash related indicators for the majority of NRC's core competencies (ICLA currently has no cash related indicators).

The document set also included documents from the country level, a relatively 'raw' set by comparison. This set included over 500¹⁰ documents from 19 country and 2 regional offices. The country and regional level documents are non-standard, although many countries contain some common elements. A relatively small number of countries¹¹ presented significant documentation such as evaluation reports, After Action Reviews or Post Distribution Monitoring Reports that could help to answer questions on relevance and effectiveness.

¹⁰ The original set included approximately 485 documents, plus those from Afghanistan, which numbered in the hundreds and were not fully counted.

¹¹ Evaluation reports, After Action Reviews and Post Distribution Monitoring Reports were used from Afghanistan, Iran, Jordan, Lebanon, South Sudan and Ukraine in addition to the documentation available in the case study countries.

Given the inconsistency of the document set (including GORS reporting data), the evaluation team, in conjunction with the steering committee, decided to focus limited research time on a small sample of countries. It was decided that a focus on those countries with stronger document sets might create a bias towards better ‘performing’ countries. As such, the steering committee and the research team collectively selected a spread of countries with a range of settings (geography and context). Mali, Lebanon, Afghanistan and Nigeria were selected (Tier 2 countries). The global cash adviser and steering committee worked actively with Tier 2 countries to improve the set of reports and reporting data for the document review. All other countries were considered as Tier 3 countries, and were subject to analysis of the available data to the extent possible in the available time.

The survey was sent to 62 staff in all Tier 2 and Tier 3 countries and focussed on questions relating to the institutionalisation of cash within NRC. Thirty-six staff from 14 countries and global positions (Lebanon, Jordan, Myanmar, Afghanistan, Iran, Ukraine, DRC, Mali, Nigeria, Tanzania, Kenya, South Sudan, Colombia and Ecuador, as well as two staff in global positions) provided responses. Of the 36 respondents, 10 self-identified as cash specialists.¹²

There was no primary data collection exercise which involves beneficiaries. The views of beneficiaries were drawn on where possible from existing monitoring data. All interview partners were informed that the interviews are held on a “not for attribution basis”, i.e. quotes will not be attributable to a specific person or organisation. To the extent possible the evaluation team endeavoured to interview an equal number of women and men as well requesting the opinions and views of local staff members.

Overview of interviews

Location	Number of Interviews
NRC Oslo	27
Regional Office Horn of Africa and Yemen	25
Other regions	6
Ethiopia	24
Somalia	18
Iraq	21

Interviews in Oslo were undertaken by the whole team to the fullest extent possible, in order to get a consistent understanding of the HO views across the research team. The team leader (lead author) and senior researcher¹³ undertook the first two days’ interviews in Nairobi together, in order to standardise the interviews throughout to the extent possible. The initial plan had been for both to undertake all interviews related to Somalia. Ultimately, it was deemed more efficient to split the team, with the TL travelling to Mogadishu and the SR undertaking extra interviews in the RO in Nairobi. Ultimately this change from the original design means that the views of this RO are

¹² Of this number, less than half had ‘cash’ and/or ‘cash and markets’ in their job title.

¹³ Glyn Taylor and Corinna Kreidler respectively

considerably more detailed than those of other ROs. Once all of the interviews were completed, the whole team reviewed each of the country and regional components for consistency.

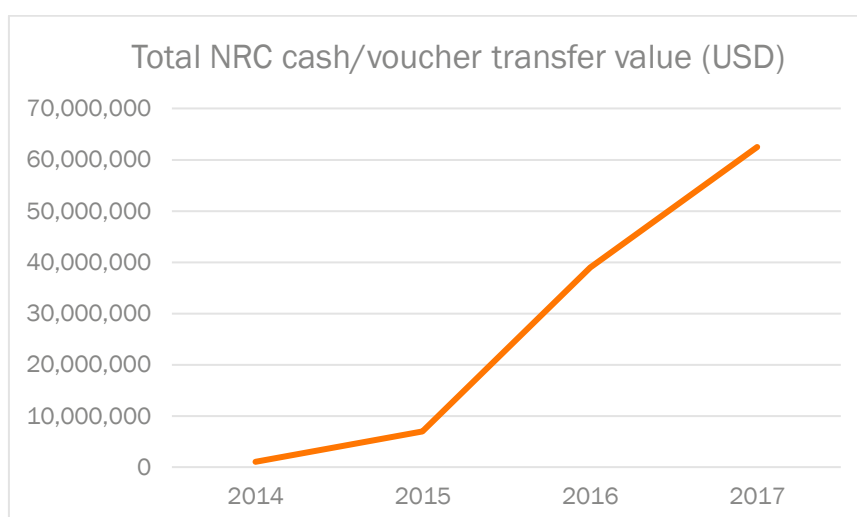
5 Findings

This section examines: the scale and scope of NRC cash programming (5.1); the institutionalization of cash in NRC; considering how well support systems (including finance, HR and logistics) enable effective cash based interventions (5.2); the available evidence on the relevance and effectiveness of NRC's cash based interventions (5.3); where NRC sits within the evolving picture of cash within humanitarian action and how it should be positioning itself to contribute most effectively going forward (5.4).

5.1 Scale and scope of NRC cash programming globally¹⁴

5.1.1 Scale

Various documents have been developed to describe NRC's direction in developing its cash programming capacity. Since 2014 the recorded value transferred as either cash or vouchers has risen from around \$900,000 to over \$62m in 2017; although it must be stressed that the low baseline was taken at a time when structured reporting was very limited. The \$62 million distributed across 22 countries in 2017 constituted an increase of more than 60 per cent on the year before.



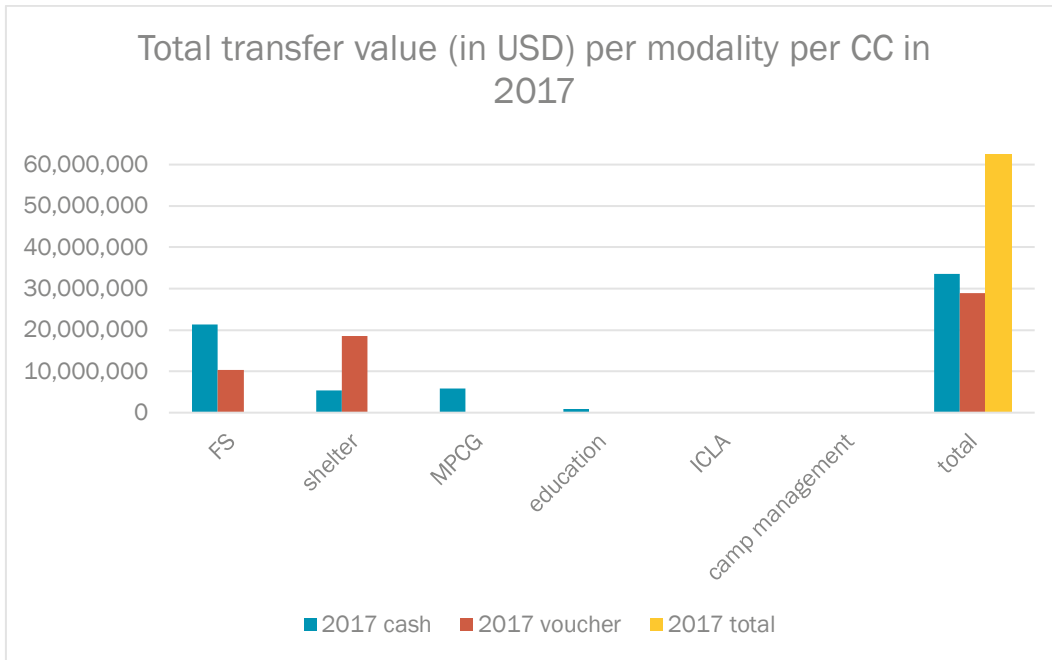
Graph 1: Total NRC cash/voucher transfer value (USD)¹⁵

A clear separation between modalities, i.e. the total value transferred as vouchers versus as cash, is only possible as of 2017¹⁶. 53.7% of the total value transferred in 2017 within CBIs was transferred as cash, however, this ratio differs significantly between core competencies: in food security, 67% of the value was transferred as cash, in shelter only 22%. All transfers recorded as MPC and the entire amount transferred within ICLA activities were cash transfers.

¹⁴ Unless otherwise indicated, all data is based on the reporting within GORS (Global Outcome and Output Reporting System) and on the figures in the NRC cash position paper "Cash alone is not enough: a smarter use of cash".

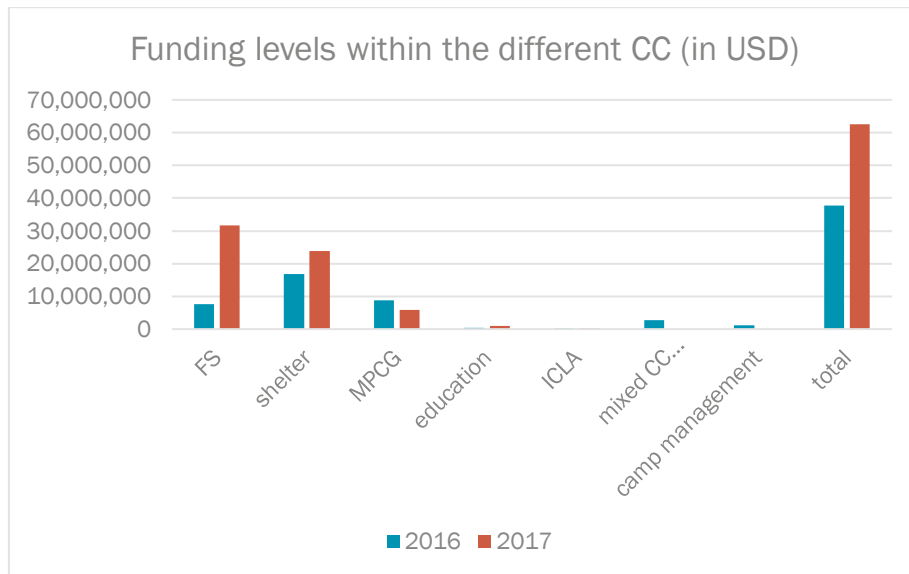
¹⁵ The values for 2014 and 2015 are taken from the NRC Cash and Voucher development strategy, April 2016.

¹⁶ Data before that year is inconsistent as the percentage of the value transferred in 2016 through vouchers varies between 2% and 31.3%, depending on the source of data used.

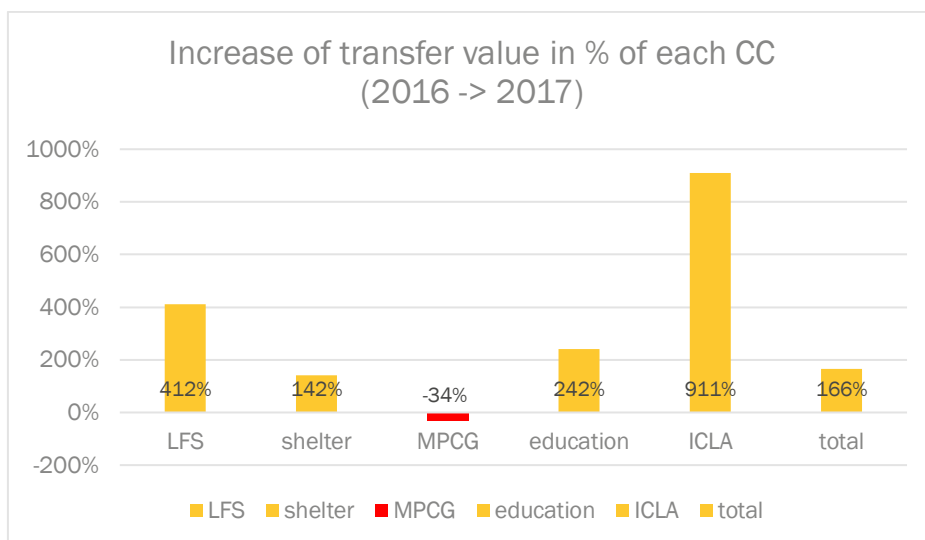


Graph 2: Total transfer value (in USD) per modality per CC in 2017

The total amount transferred (as cash or vouchers) changed considerably from 2016 to 2017 in the different technical areas.



Graph 3: Funding levels within the different CC (in USD)



Graph 4: Increase of transfer value in % of each CC¹⁷ (2016 -> 2017)

A number of interviewees noted that there is no consistency in selecting the multi-purpose cash category to report on a programme that uses unconditional cash. One stated: “MPC is used as a parking space for programmes not fitting elsewhere”. Several respondents noted that for the majority of programmes, LFS is used as a default category as it is assumed that very vulnerable people use most of their cash to buy food. There remains no clear guidance when to select the “multi-purpose cash” category. As such, the reported decrease in the use of multi-purpose cash grants needs to be interpreted with caution.

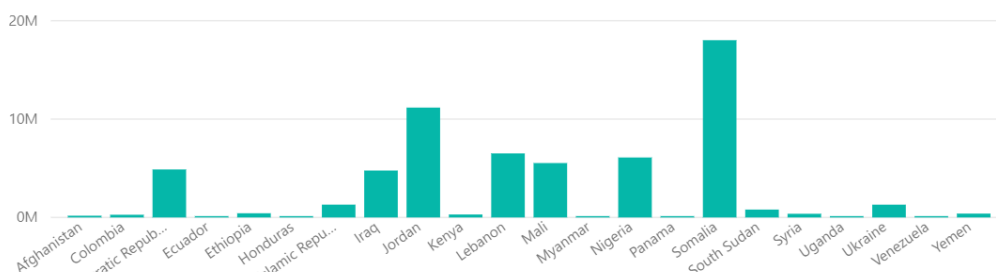
Overall, 169 projects reported the total value of cash distributed in GORS in 2016 and 2017.¹⁸ 8 projects distributed more than 1 million USD (5 within food security, 2 within shelter and 1 as MPC) – all 8 are in Iraq, Jordan or Somalia. The average value distributed was 233,210 USD. 117 projects distributed less than 200,000 USD each.

The single biggest three projects are

1. Jordan, Zaatari Shelter: 4,290,376 USD
2. Jordan, Azraq Shelter: 4,275,413 USD
3. Somalia, Las Anod Office, FS: 1,743,180 USD

5.1.2 Scope

Regarding the geographical scope, the use of cash is very unevenly distributed across countries.

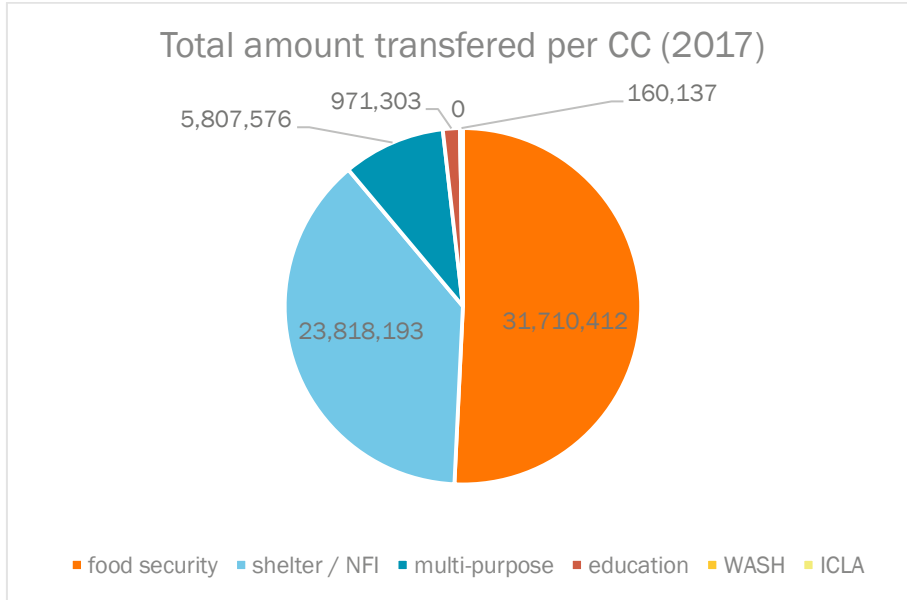


¹⁷ Graph 3 above shows a very small (barely visible) quantity of cash for ICLA in absolute terms. Graph 4 shows a very significant increase in relative terms.

¹⁸ As project implementation periods are not reported within GORS and transgress a calendar year, it is not possible to establish which project exactly started and ended within 2016 or 2017.

Graph 5: Geographical scope and total transfer value (in USD)

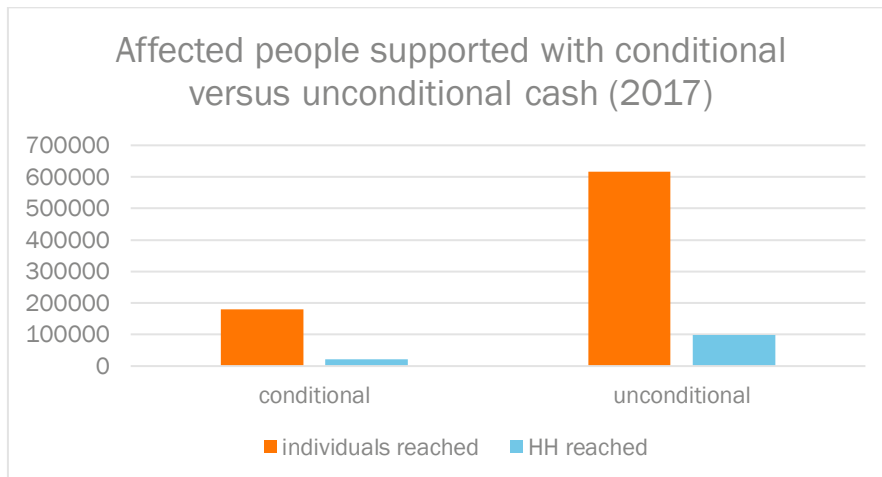
In 2017, NRC’s most significant volumes of cash-based programming took place in the food security core competency, followed by shelter. ICLA reports the smallest amount whilst no data is available for the total amount transferred within the WASH sector prior to 2018.¹⁹



Graph 6: Total amount transferred per cc (2017)

Food Security and shelter also reach the highest numbers of beneficiary households with 77% and 19% respectively. Only 2% of households received assistance declared as multi-purpose cash and 1% of beneficiary households received cash-based assistance to be used for educational purposes.

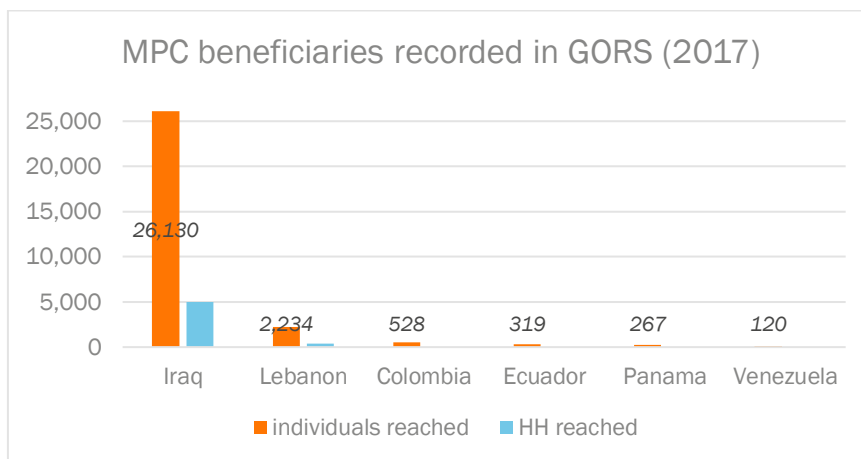
In 2017, approximately 77% of the reported beneficiaries are reached with unconditional cash and 23% received conditional cash, i.e. they had to fulfil certain conditions to receive assistance (for example to participate in public works).



Graph 7: Affected people supported with conditional versus unconditional cash (2017)

¹⁹ NRC Iraq reports that in 2018, vouchers worth 540.000USD were distributed to meet the WASH needs of 4400HH.

As described above, very few projects are recorded as “multi-purpose cash” (MPC) and according to a considerable number of interview partners, a large proportion of MPC, for example the projects implemented in Somalia, is registered food security. Hence the data shown as MPC most likely reports only a small part of the actual unconditional and unrestricted, i.e. multi-purpose transfers.



Graph 8: MPC²⁰ beneficiaries recorded in GORS (2017)

The close link between multi-purpose cash and food security is supported by the few examples of MPC where the use of the money has been tracked: In Lebanon for example, where a PDM is available²¹, food is the most prominent amongst the first three biggest expenditures, followed by debt repayment and health.

5.1.3 Scope and scale of cash programming in case study countries

The section which follows contains a summary of the scale and scope of cash programming in the case study countries. Before going on to consider the scope and scale of cash programming, including smaller, CC specific components, it is important to consider how the sharp distinctions in the operating contexts make ostensibly similar MPC projects sit quite differently within NRC’s country programmes and structures.

In both Iraq and Somalia, NRC delivers large quantities of MPC through consortia arrangements. In Iraq, the bulk of cash programming is undertaken as part of the Cash Consortium for Iraq (CCI). In Somalia, NRC delivers emergency MPC through the ECHO funded ‘Cash Alliance’; through the DFID funded ‘Building Resilient Communities in Somalia (BRCS)’ consortia and through standalone projects funded by the OCHA-led Somalia Humanitarian Fund (SHF). The consortia arrangements in Iraq and Somalia are conceptually similar, but operating in very different contexts and with very different underpinnings. Both consortia are made up of large INGOs who participate in the respective cash working groups (CWG), which play a very significant function. In both countries the CWGs, working through member agencies (including NRC) and external technical agencies (including

²⁰ Somalia is not included as they record their CBIs as food security (below) and not as MPC. It would be problematic to include data from Somalia when it seems that other countries also label MPC as food security.

²¹ Unfortunately, the second available PDM for a MPC in the Bekaa valley does not give details on the expenditure ranking. It only informs that money was mostly spent on food, rent, health, and debt repayment.

REACH), undertake standardized and country wide market analyses to construct a minimum expenditure basket²² (MEB). In both cases, food needs form the biggest component.

While the consortia arrangements might be quite similar, the operating contexts are not. Iraq is a middle income country, with functioning (if contested) government structures and a highly bureaucratic system of national, legal documentation. Iraqi citizens' entitlement and ability to access legal documentation is key to the inclusion or exclusion from nationally run safety net / or social security schemes. National ID is also a key to the formal banking system, which is routinely described as only semi-functional. Somalia, by contrast, lacks the basics of a formal, national ID system.²³ Somalia itself is not a homogenous context, containing relatively stable, semi-autonomous regions as well as contested areas in which conflict and insecurity make for severe access challenges. Across these different zones, however, mobile money, including cash transfers (for remittances from overseas as well as for aid agencies) is a very well established way of doing business country wide. In addition to mobile cash transfers being 'normal business', PDMs overwhelmingly support the notion that aid recipients prefer cash (below). While the same is true in Iraq, transfers are typically done via money transfer agents.

In Somalia NRC's cash programming is dominated by its part in two consortia, BRCiS²⁴ and the Cash Alliance. NRC leads BRCiS, a DFID funded resilience consortium, soon to enter its second phase. Although designed to build community resilience, the first round of BRCiS saw heavy use of its emergency response component (crisis modifier) which comes in the form of unconditional cash transfers. For this reason, BRCiS is heavily associated by NRC staff and more broadly, with multi-purpose cash as an emergency response tool, even though it constitutes a sophisticated set of integrated interventions²⁵ with longer term objectives. It is also important to note that BRCiS is not a purely humanitarian mechanism in the sense that it does not target the most vulnerable, food insecure or displaced populations, but rather aims to build resilience in communities at risk of displacement. NRC also plays a substantial role in the ECHO funded Cash Alliance (formerly Cash Consortium). NRC is also programming multi-purpose cash through short term grants from the OCHA managed Iraq Humanitarian Fund.

The Cash Alliance in Somalia has a total budget of 16,667,078 € and the cumulative targeted beneficiaries is 45,968 HHs (approximately 275,808 individuals). Of this total, NRC supported 10,254 households²⁶. The initial phase of NRC's cash transfer program under BRCiS was implemented at scale, reaching over 20,000 HHs in South and Central Somalia.²⁷

In addition to the roles in the two consortia, NRC Somalia uses cash in Core Competence (CC) specific interventions in shelter and ICLA and the use of cash for WASH is under discussion. In shelter, NRC provides emergency, transitional and permanent shelters, cash being used differently in each case. Cash for construction of emergency shelters is transferred by mobile money (via Hormuud). Seventy percent of the full amount (based on a standard bill of quantities) is transferred in advance, allowing the purchase of materials. The final 30% (essentially for roofing) is transferred after an engineering check on construction. The use of cash for the construction of transitional shelters is essentially the same, albeit with larger transfers and more rigorous engineering

²² In Iraq, this is a 'Survival Minimum Expenditure Basket or (SMEB)

²³ Although it was reported that the World Bank was working with the Federal Government on such a scheme.

²⁴ Building Resilient Communities in Somalia

²⁵ BRCiS 2 (the second phase) has begun with the selection of communities. Its first step will be a substantial process of community consultations to begin the design of interventions.

²⁶ Cash Alliance's Food Security and Livelihoods Project in Somalia, p. 14. Considering the project commenced in April 2017, it is assumed this total has been achieved since the project first began.

²⁷ Lois Austen, Somalia Food Security Cash Transfer Programming After Action Review, October 2015

assessments. The construction of permanent shelters is done under a non-emergency / durable solutions project, which uses a cash for work component. Cash for shelter is used in all but the hardest to reach areas where markets assessment and construction quality checks are challenging.

As is typically the case, ICLA programming in Somalia is largely service driven. NRC specialises in the area of housing, land and property (HLP), offering information, legal assistance and counselling, none of which are seen as lending themselves to cash. NRC does, however, undertake 'eviction monitoring'. As part of an ECHO grant, NRC offers unconditional cash payments for 'post eviction assistance', enabling families who have been evicted to meet basic needs while receiving other forms of advice towards arranging a new, secure tenancy. The use of cash for WASH activities is currently under discussion (see below under 'response analysis').

Where multiple CC components are offered in conjunction, particularly through cash, these are seen as having a mutually reinforcing logic (effectiveness / relevance below). BRCiS, programming through the Cash Alliance and programming supported by SIDA are all seen as supporting geographically specific, integrated programming. Only programming via the Somalia Humanitarian Fund is allocated on a single sector / cluster basis.

In Iraq, NRC has been involved in the CCI since it was first formed in March 2015 'with the aims of promoting a more effective MPCA response through harmonisation, operational coordination, and by expanding geographic reach'²⁸. The Cash Consortium model cites an evidence-based vulnerability targeting model, and as of September 2018 the CCI has provided one-off and multi-month cash transfers to over 75,000 households, or approximately 450,000 people.

There have been a small number of CC specific interventions using cash or vouchers in Iraq, including a large scale distribution of vouchers for WASH items²⁹ and a reportedly similar quantity of cash for business grants for livelihoods interventions. In the case of the WASH intervention, the programme team was reported to have been overwhelmed by the scale of the distribution as well as the unfamiliar modality. Management of the programme was 'handed over to the cash team'. This transfer reinforces the notion of MPC as a very siloed activity in NRC. The cash team met the output target; they did so using a modification of the MPCA criteria. WASH is included in the so-called Survival Minimum Expenditure Basket (SMEB) calculation so the WASH vouchers met only the specific WASH component³⁰ of the SMEB. Recipients of WASH vouchers were those that scored highly on the vulnerability criteria for MPC, without reaching the score to be included in the MPC distribution. The desire to be included in the MPC distribution rather than receiving WASH vouchers reduced satisfaction scores for the latter.

In both countries, the assertion by NRC management in Oslo that NRC is an organization which works in hard to reach areas is fully justified.³¹ NRC has the reputation in both countries for being a solid partner; not 'the fastest to act' but reliably able to negotiate access and to undertake quality programming.

NRC Ethiopia has been using cash for a number of years. In 2016-2018, there were two dominant approaches to cash:

²⁸ MPCA in Iraq: Perspectives of Beneficiaries, p.2

²⁹ 4400HH in 2018 as noted above

³⁰ In the SMEB calculation of Iraq, hygiene items constitute 3% of the basket. NRC decided the value of the WASH vouchers to align it to the amount in the SMEB in order to only meet the hygiene needs of the communities.

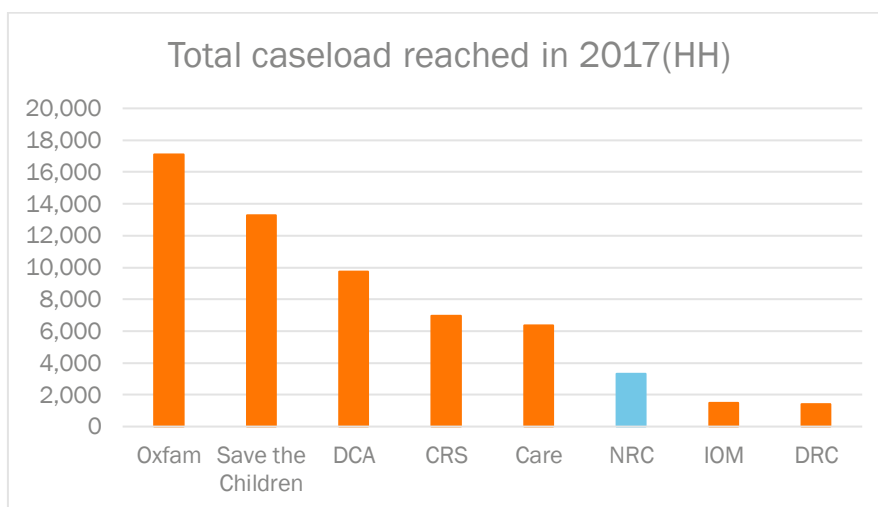
³¹ An ECHO study notes that since August 2018 (when ECHO began implementation) NRC was able to reach 1,277 households with MCPAs in East Mosul neighborhoods and Hamdaniyah district. NRC is also only one of two active cash assistance partners in the area and the only CCI member providing assistance (p.25). NRC specifically targets highly vulnerable households that have recently moved

- 1 Start-up grants, either for vocational training graduates (to partially replace in-kind start-up kits to establish a business in the area graduates were trained) or as support to groups starting an income generating activity
- 2 Humanitarian cash transfers, either within Food Security (FS) or within Emergency Shelter / NFI (ESNFI) that started in 2017.

Extensive work done by the M&E manager to collect data shows that there is more use of cash than what GORs data shows. Based on the data collected, 18,860 beneficiaries (3,772 HH) were reached with cash in 2017. 12% of the beneficiary households received cash related to needs, 40% as multi-purpose cash and 48% of the households received money related to shelter/NFIs. In terms of total value, 516,696 USD was distributed (22% of this was distributed within FS where a household on average got 252 USD, 37% in shelter (on average 119 USD per HH) and 41% as multi-purpose cash (on average 105 USD/household).

98% of the MPC and all of the shelter/NFI CBI are supporting IDP populations. 100% of the CBI registered under FS benefit refugee populations.

Out of the total of 3,773 supported households, 3,317 were IDP households. Comparing this number with the total IDP caseload reached by other organisations, NRC appears as a small actor within the NGO cash community in Ethiopia: Oxfam had the largest scope with 17,124 HH reached followed by Save the Children with 13,294. Both organisations did either unconditional cash or cash-for-work. These figures show that delivering cash at scale was possible in 2017. For comparison: over 7 million people receive food or cash assistance through the Government's social protection programme.



Graph 9: Total caseload reached in 2017 (number of households)

Start-up grants are only used in refugee contexts, humanitarian cash grants only in the IDP context and at minimum scale in the urban refugee response (to 31 beneficiary households, i.e. 2% of the MPC beneficiaries). There are small attempts to broaden the sectoral use of cash in the refugee context, e.g. for shelter material and cash for child protection. There seems a very limited push / ambition from the NRC team to introduce more cash in refugee operations, despite the fact that there might be room for manoeuvre. Discussions with UNHCR point to a forthcoming change of their strategy based on cash feasibility assessments done in all camps showing amongst other findings a clear preference of refugees for cash. As a consequence, where legally allowed, UNHCR will be changing the modality to cash in several refugee camps and sectors in 2019. It is not fully clear

whether NRC is entirely prepared for this change that will affect all operations funded by UNHCR except for Gambella and Dollo Ado camps.

There are some small cash-related activities in education and child protection; the urban refugee programme uses cash to pay for school uniforms and transport allowances for accessing secondary education. Plans have started to also provide the school material support in cash rather than in-kind as of 2019. NRC supports unaccompanied children in Shire refugee camp with monthly cash allocations that replaced, for example, previous provision of clothing in kind.

It is important to note that in each of the countries selected as case studies, management or M&E staff reported significant under reporting at output level in the data sent to headquarters. In Somalia, CO management stated that at the level of simple output indicators, recipients of cash were underestimated by 300,000 (in their approximation a under report of one third of the total beneficiary numbers). In their view, this was due to a lack of flexibility in the global reporting system. In Ethiopia, M&E staff prepared Excel data tables for the country visit showing beneficiary numbers and transfer value statistics. These showed much higher total numbers than those in the global system for the same time period. HoA&Y staff noted that GORS figures for cash recipients in several countries in the region will most likely be significantly under-reported. In Iraq, M&E staff noted that current reporting of beneficiary numbers was inaccurate. Monitoring, reporting and evaluation are covered below in section 5.2.3.

Overarching findings on scale and scope

NRC has made considerable strides in taking forward cash as part of its overall portfolio of humanitarian interventions. In absolute terms there has been a large growth in cash programming. \$62 million of cash provided across 22 countries in 2017 is a real achievement. As the absolute volume of cash distributed by NRC has grown, the metrics and systems for measuring the use of cash (including the disaggregation of cash and vouchers) have been under constant improvement.

While the growth in absolute terms since 2014 is clear, other comparisons have to be made with caution. More complete disaggregated data is available only from 2016 and 2017 and a number of differences between these two years can be attributed to shifts in reporting. It is important to separate issues related simply to reporting and those which have deeper, structural roots. In particular, consistent measurement of the use of multi-purpose cash appears to be an ongoing issue. As noted throughout, MPC has been recorded inconsistently; under FS when MPC is designed predominantly within a livelihoods and / or food security framework (as in Somalia), or on the assumption that food is the principal use of MPC. MPC has been recorded under a stand-alone category when defined as such (as in Iraq), or used as a 'catch-all' category for hard to define interventions. There remains no clear guidance when to select the "multi-purpose cash" category. As such, the reported decrease in the use of multi-purpose cash grants needs to be interpreted with caution. These issues and others are considered in more detail, with specific conclusions and recommendations under section 5 which includes M&E, below).

An overview of the scope and scale of cash in the case study countries highlights this issue amongst others. Iraq and Somalia represent two of NRC's largest sets of CBIs by volume, principally due to NRC participation, or leading role, in each countries' respective cash consortia. In Somalia, the context dictates that the largest programmes and those directly under the cash consortia and managed under the FS CC. The use of mobile cash is pervasive in Somalia, clusters and UN cluster leads and donors have ambitious targets for CBIs and NRC's other CCs are implementing or beginning to implement CBIs. In Iraq, again dictated by the context, the cash working group and the HRP, cash is seen as a stand-alone emergency response and has largely been treated as such by NRC Iraq. Cash or vouchers have been used in WASH and to a lesser extent with other CCs. Although

cash is reportedly being viewed more as cross cutting in Iraq, its use thus far has been particularly siloed. NRC Ethiopia is making first attempts to use cash, especially within the IDP operation, however, it falls significantly short of the scale and scope achieved by other organisations. The use of cash within the refugee operation is even more limited though there seems to be a growing room for manoeuvre, not least opened up by UNHCR's attempts to push for the wider use of cash. It is clear that in each of the case study countries, NRC's cash programming is influenced and shaped by external influences. In Somalia, NRC staff were clear that the targets set for cash by donors, UN agencies and clusters were significantly more influential than NRC's internal guidance. While it is clear that external factors are a very significant factor in determining whether or not NRC takes up CBIs at scale, it is clear that internal factors are of great importance. Issues related to the institutionalisation of cash in NRC, with specific conclusions and recommendations are covered below in section 5.

5.2 Progress and achievements in institutionalisation: what progress has NRC made in ensuring support systems and functions support the use of cash-based responses and what are the challenges in making this happen

This section looks at how systems and structures which support NRC's operations in the field enable cash-based initiatives. It looks specifically at how market analysis and response analysis are part of NRC's programme design processes, how the M&E system supports cash-based programming and how human resource policy and practice, finance and logistics create an enabling environment for the use of cash. At the end of the section the question of external partnerships within the area of CBI is discussed.

5.2.1 Strategies, policies and SoPs for cash

Overview

A first "Cash and Voucher Strategy" was approved by the Senior Management Team in early 2016, containing the following key priorities:

- Develop strategic partnerships to enable the delivery of cash at scale
- Systematic capacity development of staff and development of guidance and systems
- Developing areas of niche expertise and increase use of technology including digital payment solutions

An evaluation of the implementation of this strategy was suggested within it but did not take place by the time it expired in Spring 2018. NRC did, however, recognise the need to better understand the effectiveness of cash based interventions and to get guidance for future direction. This became the basis for this organisational evaluation.

The extension and strengthening of cash-based interventions features within the NRC Strategy Map under the Global Strategy 2018-20, but is not part of the four "main ambitions". The ambitions appear, in Oslo at least, to have the highest level of recall. In addition, it is mandatory for each regional and country strategy to include references to these four ambitions within their Balanced Scorecard³². References to the other areas in the strategy map are optional which arguably places cash at a disadvantage in comparison to the four ambitions when competing for attention of country managers. The Strategy does, however, state that: 'NRC will aim to be at the forefront among humanitarian NGOs in developing and implementing cash-based programming'. Specifically, the Strategy also cites the inclusion of 'both Multi-Purpose Cash Assistance and cash as a modality within sectorial and integrated programmes'; as well as NRC's role as a 'strong advocate for the appropriate use of cash'.

A number of additional pieces of institutional guidance refer to cash, notably "NRC Core Competency Multi-Purpose Cash Companion Programming"³³, which categorises programming with and around cash in three different ways:

- NRC delivers cash as part of targeted Core Competency (CC) or multi-CC programming

³² The extent to which this statement is reflected within departmental, regional and country strategies is part of this evaluation.

³³ Undated but from 2018.

- NRC delivers standalone cash at scale, in challenging or hard-to-reach contexts when others can't reach
- NRC programmes to improve the impact of other agencies' standalone cash (often called multi-purpose, and usually distributed by a UN agency via a local bank), when cash alone does not solve all peoples' problems. This component is at the design and piloting stage and is called 'Companion Programming'

In considering the institutionalisation of cash programming in NRC, it is important to note that the organisation is not static; rather subject to a number of ongoing changes and multiple strategic priorities. Some of these changes are 'managed' in the sense that they are internally driven; others are more reactive, adapting to changes in the external environment. Although institutional issues beyond strengthening for cash are beyond the scope of this evaluation, this backdrop is important.

One such shift is decentralization. In 2014, NRC started to significantly decentralize its operations by pushing out technical and other support functions to the regional offices. Three regional offices are fully operational (Nairobi/Horn of Africa and Yemen; Jordan/Middle East and recently also Senegal/West Africa) whilst the Asia & Latin America and Europe region is still located within the Oslo Head Office. NRC has not been able to fund all of the positions in the decentralised structure. Understaffing against the model as originally designed is not cash specific, and to be addressed through a broader initiative known as 'fit for purpose'. This issue has specific implications for cash, however, discussed in more detail under section 5.2, below.

While NRC is an organization in a constant state of change, it is also one in which long standing practices and divisions of responsibilities and labour hold a large amount of sway. As recognized throughout NRC, core competencies (CCs) are the frame around which NRC is organized. The CC model presents a strength and clarity of purpose and also a challenge for cross cutting programming and new ways of working. Changes proposed in strategy documents need to overcome organizational resistance to change and strongly embedded practices. This is typical of any established organization undergoing change. The relatively recent integration of livelihoods into the Food Security core competency (creating LFS) is one such shift. Another is the drive for better integrated programming i.e. programming which explicitly combines NRC's strengths across its CCs from the beginning to the end of the programme cycle to improve results for affected populations. Within the established CCs, it is relatively easy (if not always relevant or appropriate) to utilize cash as a modality without disrupting the organisational logic. Multi-purpose cash challenges NRC's systems and logic as it disrupts the sector based logic of NRC as it does in the broader humanitarian system (above). The tension between cash, multi-purpose cash in particular, have specific implications across NRC's programmes and support systems including human resources and reporting, each addressed in its respective section below.

Strategic visions for change notwithstanding, interviews revealed a perception that resistance to change, or 'path dependency', is an issue. A number of interviewees felt that cash remained on the 'periphery' or NRC's core business, specifically that the 'mind-set of middle managers' was yet to change in favour of cash, as a result of a lack of sufficient exposure. This attitude also appeared to be most prevalent with the WASH CC. Interviews revealed a mindset, especially of more junior staff 'still set on bricks and mortar'. One respondent from the WASH CC stated, 'we build latrines, we don't pay for them' and another noted that 'WASH people [tend to] go back to the default, which is direct implementation'. Another cited a perceived threat to job security if WASH construction projects are replaced with cash. Another interviewee commented that NRC's 'value chain' was designed around

the delivery of goods (buying), services (bringing) and works (building)³⁴. Unicef as a key donor within the WASH sector reinforces the path dependency by providing hygiene items in kind even in cases where the market assessment shows that items could be purchased locally by beneficiaries.

Views from regions and country offices on the strategic importance of cash

Eight survey respondents (24%) saw cash as a very significant priority for their countries; 12 (or 36%) saw cash as a significant priority and 13 (38%) saw cash as being a lower priority. In keeping with this range, 21% of respondents saw cash as a top priority for NRC Headquarters, and 50% (17 of 36) saw cash as a significant corporate priority. Almost half of respondents (16 out of 36, or 47%) referred to the Global Strategy 2018/20 as their most important frame of reference for cash. Twenty-eight out of thirty-six respondents reported that their country offices had asked the question 'If not cash, why not' in their last programme design phase.

The regional strategy map for East Africa and Yemen (EA&Y) does not include a reference to cash. This is a rather surprising finding, given that the 'hallmarks document'³⁵ puts market-based programming very prominently at the forefront of what NRC should do all over the region. Interview partners gave very different reasons for this: one position was that there are too many priorities coming from the centre hence some had to be taken off. Another position was that only new strategic things should be put on this map and as cash 'has already become normal business in the region' it is no longer necessary to have it in the strategy map. Despite cash being absent from the strategy it is very present in the minds of regional staff. Numerous respondents see the post of Cash & Market advisor as being the clearest evidence of how important cash is for NRC in the region. Many respondents inform that cash is a topic in numerous meetings, also within specific CC related discussions, and there is overall a high awareness for it. However, as one senior person summarised it: 'acceptance is there, practice is not'.

There is a KPI in the EA&Y regional Balanced Score Card for number of people reached through MPC which is a sign that this topic is seen as important. However, the level of ambition varies hugely: four countries will remain below a target of 2% of all beneficiaries to be reached (Djibouti, Ethiopia, Kenya and Uganda); one is modest (South Sudan, 8,9%) with only two countries (Yemen and Somalia) having a significant ambition (29,6% and 30,5% respectively). Despite the welcome fact that there is a KPI, such a low level of ambition, even by self-admission³⁶, (less than 2% of the beneficiaries) is, at best, not challenging.

In Somalia, numerous interviewees stressed the importance of cash in the country strategy process. One interviewee stated that for 2019, staff had been challenged to do more with cash and markets. Overall, however, staff largely deemed NRC's drive (or otherwise) to undertake more cash programming as largely moot. The reason being that the clusters (including UN cluster leads) and donors were setting specific, ambitious targets³⁷ for cash which outstripped internal pressure. This chimes with the views of senior staff, 'thinking on cash in Somalia is 'field up' rather than 'HQ down'. What we need is the appropriate support'. As was the case in Iraq, staff also recalled other elements of the global strategy as central to the country strategy discussion. These included, programming in hard to reach areas and integrated programming.

In Ethiopia, cash is not a key priority in the overall country strategy. There are references in the Livelihood and Food Security CC strategy to increase the use of cash, but overall it was not seen as a

³⁴ Also referred to as the 3B's.

³⁵ NRC - East Africa and Yemen Region. Programme Vision and Guiding Document, May 2018.

³⁶ One senior respondent called this level of ambition "pathetic".

³⁷ One NRC staff member stated that UNHCR had set a 50% target for all cash programming in clusters

key priority for the whole operation and there is no target set in the country Balanced Scorecard³⁸. This is evidenced for example by the fact that the 2018 Balanced Scorecard Key Performance Indicator on cash in the Regional Strategy foresees a target of only 1.7% of beneficiaries in Ethiopia being reached by cash. This represents 46% of the actual number reached in 2017 hence de facto no increase.

The reluctance is partly due to a perception that there are already too many priorities emanating from Head Office and country offices have to take their own decisions on what is more important and drop some corporate priorities if necessary. Priorities are not mandated and there are no repercussions for deprioritizing. Partly because there is a certain anxiety that challenging the Government to authorise more use of cash could jeopardize the relationship and thus the ability to conduct successful advocacy work for refugee rights such as right of movement and right to work. This perception might be a case of self-censorship when looking at the substantive degree to which other organisations in the country do already use cash. Also, the recent regional Food Security evaluation recommended to 'advocate to governments (esp. Ethiopia) for the use of cash transfers'.³⁹

At the time of the visit to Iraq, the 2019 country strategy had not been finalized. Iraq's 2018 cash overview does include the intention to increase the use of market assessments and response analyses (below), with a view to supporting the expansion of cash interventions in CCs. Proposed examples include the use of cash or vouchers for the repair of war damaged homes; cash or vouchers for water trucking; water vendors; transportation stipends for Livelihoods, Education, and ICLA beneficiaries.

General tools guiding the use of cash

The tool guiding the use of cash most frequently used and most widely available across country office are Standard Operating Procedures (SOPs) covering CBIs. Out of the 19 country offices, 16⁴⁰ submitted their draft or finalized SOP document. Several but not all of them follow the same format, covering first the main PCM steps (assessments, response and market analysis, project design and implementation and M&E). This part is followed by internal regulations for the selection of a transfer mechanism (cash and/or voucher) and the segregation of duties (roles and responsibilities) within the NRC office. Some countries develop SOPs that are specific for a transfer mechanism (e.g. mobile money), some are specific for CCs (e.g. livelihoods and food security) or for a context (e.g. a specific camp). Occasionally, countries cover only the financial management part within their SOP (e.g. Ukraine).

Staff in Ethiopia report that the process for developing the SOPs was inclusive and helped to foster dialogue across the office on how to practically implement CBI. Many report that the SOPs still need to be signed by the CD to make them an official guidance for their work. Some staff feel they can only use those SOPs – and thus potentially change the way they are providing support – once the SOPs have been signed. Others feel they can use the draft already and will do so unless told otherwise. Numerous staff refer to the draft country SOPs on cash as a key document they are either following or will be following. 'Developing cash SOP and a cash matrix for all CCs, and conduct trainings' was one specific initiative included in the NRC Ethiopia BSC for 2018.

³⁸ The balanced scorecard is the strategy performance management tool used by NRC to monitor global, regional and country-wide overall performance against certain indicators and specific activities.

³⁹ Georgina Anderson and C. Mike Daniels, NRC East Africa and Yemen Regional Food Security Evaluation, February 2018, p. 26.

⁴⁰ Palestine submitted a flowchart that seems to be part of an SOP document.

Whilst cash-specific design tools are available and cash and market advisors are seen as a valuable source of support, there is still no routine established in using the tools. As one cash-adviser put it, 'the guidance tools exist – you have to get them to open it'. What is also seen as a key limitation to the routine use of the tools is the lack of confidence of staff in using them. Overall, the role of the regional cash and market advisory is seen as supportive across CCs (see training below).

5.2.2 Support systems for cash – human resources, finance, and logistics

To what extent is NRC investing in human resources to support cash based interventions (including recruitments and capacity building efforts)

In Oslo, overall, there is a clear perception that a strongly supportive message on cash is emanating from the top of the office. As an example, cash was cited as a being driven in new responses, including the design phase in Venezuela which was ongoing at the time of the research visit to Oslo. This sense, however, has not as of yet translated to a full integration of cash across NRC's existing structures. As above, it is important to note that NRC structures are in an ongoing process of change and that cash is one of a number of institutional priorities.

Work on institutionalizing cash is undertaken by the global cash and market advisors. NRC first hired a global cash adviser in 2010 and now has two such posts named "global cash and market advisors". Both have HQ roles and work remotely (one in the UK and one in Georgia). Their function is to provide technical support to colleagues in HQ as well as country offices for all issues related to cash-based programming including: advocating for cash; supporting lesson learning; furthering the development of strategic thinking on cash, and specific guidance for the design, implementation, monitoring and evaluation of cash based interventions. The advisers take a 'service oriented' approach to their roles, supporting all of the relevant structures and advocating across them, rather than using a directive approach. In large part this is seen as being in keeping with NRC's organisational culture. These two cash advisers report to the Head of Development Projects & Innovation. Some respondents suggested that this gave a sense that cash was still considered 'new' to NRC i.e. not yet 'core business'.

As above, under the decentralized management model as designed, NRC planned to have a cash adviser in each regional office. In fact, there are 'one and a half' regional positions; one full-time cash and markets advisor in Nairobi and a 50% position for West Africa, filled remotely from Europe. These posts assume a similar role to the global advisers in the sense that they are advisory and have no management line to the CCs. As such, they respond to requests for support from the county offices rather than directly pushing for a cash policy at country level; they do not have a budget for institutionalising cash. The final links in this support chain are cash (or cash and markets) focal points at country level. Typically, such focal points are LFS advisers (sitting in the country team as opposed to the programme teams). The country case studies (below) demonstrate the importance of these focal points, and conversely the challenges felt in their absence. In the absence of the full complement of regional staff as planned, global advisers are called upon to offer the support designed to be offered through regional offices. And where staff positions are vacant at country office level, regional advisers are asked to offer support designed to be available in country. Iraq offers a specific example. The single biggest, cash related, human resource issue was perceived to be the vacant livelihoods specialist post in the country office. The incumbent of this post had previously sat as the NRC representative on the CCI at working level and was perceived by most interviewees as where the 'cash champion' would naturally sit in the NRC management structure. A regional livelihoods advisor for livelihoods and markets was acting in this role. From the perspective of the CO, the distance and the level of engagement which was possible was seen as problematic. From the perspective of the regional office, this task is additional to the regional advisers' remit in that support is required for day to day project implementation as opposed to programme support. In

addition, cash can be seen as an additional burden for CC staff when the roles are not fully aligned. Specifically for LFS advisers at country level, support to cash programmes in other CCs cuts across NRC's CC based logic. In Somalia, where MPC is naturally aligned with LFS, this is not perceived as additional work; LFS and WASH advisers work in a complementary fashion on CBIs for the same beneficiaries. In Iraq, MPC is distinct within the country strategy and recruitment for the LFS adviser's post which would support this CCI has not been prioritised, in part because the two are not formally connected.

It is important to note that wherever they are present, the support offered by cash and market advisors is viewed very positively across NRC. In interviews these advisers were seen as key reference points for colleagues seeking guidance. Overall, there was a sense of significant value added.

Although there was little reference in field level interviews to NRC's emergency response teams (ERT), it was clear from interviews in Oslo that such teams (whether 'global' and sent by HO to 'new' country crises or by regional offices or COs to respond to local events) are considered as an important part of NRC's staffing fabric. Neither food security nor cash specialists are included as standard in the teams. It is clear that every CC or thematic specialty cannot be represented on every occasion as the teams are limited in size and have to be both nimble and sufficiently general to adapt to any context.

NRC staff in Oslo and in the field, however, understand that the make-up of emergency teams sets the tone for the programmes which follow. As a standard, the teams do include one position for "logistics/distributions" and another for WASH / NFIs, seen as gearing programme design to established ways of working, i.e. the distribution of resources in-kind. To a certain extent, this could be balanced by a truly open-ended response analysis and cash literate staff.

One interviewee stated that 'cash literacy' was now included as a requirement in recruitment for ERT posts. At present, however, the majority of teams are perceived to have limited experience and confidence in using market based approaches. Nigeria was mentioned several times as a good example of how things can also be done differently: a cash-experienced food security specialist was a member of the very first team arriving there. In part, this was because the need for the mission was established after the famine warning had been declared. In any event, the individual was able to put the country programme on a CBI track right from the beginning.

Over and above dedicated advisory capacity, cash 'literacy' across NRC was a key priority in the 2016 cash strategy, specifically in recruitment. The extent to which this had been and is currently prioritised within the CCs in Oslo differed. While the importance of cash was universally acknowledged, CC leads tended to emphasise the challenge of recruiting staff who could cover the full technical range required. While cash literacy was a positive, it was unrealistic to have it prioritised over other technical facets. Over and above the specific issue of cash, interviewees noted a range of challenges which were NRC and / or sector wide. One was the general challenge of

IRC as a comparator

As a point of comparison, other humanitarian organisations have made and are in the process of making major investments to scale-up and embed the capacity to deliver cash across their organisations. The International Rescue Committee (IRC) has set cash as a priority and now has a 13 person cash technical unit (10 in HQ, 3 in regions) and set a target that cash should hit 25% of its overall portfolio.

It is important to consider the relative sizes of IRC and NRC when making a comparison and differences between the two INGOs mean that the comparison cannot be made generally. NRC's purposeful setting of a target for CBIs can, however, arguably be seen a more proactive corporate embrace of cash.

human resource management in the context of fluid global programmes, a complex mix of donors and institutional priorities. High staff turnover was noted as a very significant issue across the board. Staff in Oslo reported that cash was not mentioned in NRC's general induction processes. There are no global statistics on how much training is done. Slightly more than half of survey respondents felt that cash literacy was somewhat of a priority in recruitment. 24% thought that it was a significant priority, and a similar number felt that it was not prioritised in any way.

The regional office in Nairobi has done systematic work to include cash literacy within job advertisements, job descriptions and has worked on interview questions which refer to experience with cash based interventions. Similar efforts are conducted in the West Africa and Asia, Europe & Latin America region. Examples have been shared with Oslo but it is not clear to what extent this has led to adjustments in recruitments done from there or in other regions. In addition, there is no systematic mapping at this stage of the extent to which existing staff require support with cash literacy.

In Somalia, cash literacy in recruitment is not perceived as a specific issue. Local / technical staff tend to rotate through various NGOs and it would be 'highly unusual', in the words of one interviewee, to find someone with no cash experience. As noted elsewhere, there is recognition across the board that the regional cash and markets adviser is available to provide support. In addition, a number of staff had undertaken or had been offered access to CaLP training run in Somalia and / or Nairobi.

In Iraq, the picture was less clear. Generally speaking (and typical of many international agencies in Iraq) an extraordinary level of staff turnover was noted as having impacted NRC's programming across the board. While this issue is bigger than cash, it was noted as having interfered with the setting of a clear tone and direction for the whole programme for a number of the preceding years. With regard to mainstreaming cash responses across the CCs and area offices, there was a clear view across management at country level that cash was given due consideration in project design (see response analysis below). Interviews with staff in area offices and CCs, however, presented a more nuanced picture. Interviewees expressed a level of overall comfort of handling CBIs but lacking the confidence to design or initiate them; 'I need someone who can lay out a 'how to' guide; simple practical examples that worked elsewhere'. Again in this respect, the lack of the country based advisory post was seen as critical.

In Ethiopia the former LFS specialist had led the SOP process and was recognised as the guiding influence on cash. Since his departure earlier in the year, another staff member had been filling the function of cash focal point, but with very significant time constraints. Across the country team there was a recognition of insufficient staff capacity to implement large-scale cash transfer programmes or to systematically consider the use of cash within all projects and all sectors. In interviews representative comments included, 'we are infants' or 'cash is new to Ethiopia' to describe their very limited level of experience, and staff consistently asked for additional support, particularly more staff with cash expertise. In addition, there was a general request for more training; there was some awareness of online learning tools. Uptake, however, appeared limited with the exception of one programme where the manager had specifically requested his team to do the 'Kaya' courses. The incoming LFS specialist has experience in cash based interventions, and this was reported as a key factor in her recruitment.

Interview partners working within the West Africa region were critical of the lack of NRC internal guiding material and training opportunities in French. This was seen as a barrier for building staff capacity especially for more junior national staff. The need for additional investment in staff capacity is also recommended in the NRC regional food security evaluation that found a training need

amongst other topics in M&E, cross-cutting themes (gender, protection, and environment) as well as response analysis.

In the survey, a clear majority of staff (22 out of 36 or 71%) felt that they personally had the capacity to design cash based interventions; 87% to implement cash based interventions and 68% to undertake monitoring. Over half (57%) felt that their country offices had the capacity to design cash based interventions, 90% to implement cash based interventions and 62% to undertake monitoring. These results seem a little high in comparison to the more general findings from the case study countries. It is worth recalling that of the 22 respondents expressing confidence in their abilities to design cash programmes, 10 identify themselves as cash specialists. The results do strengthen the general sense that staff are more comfortable in the implementation phase than in the design phase.

How have NRC's finance and logistics systems supported the use of cash-based responses?

Discussions on making finance and logistics systems cash ready in Oslo were indicative of the challenges of change in established systems. Multiple interviewees made reference to specific and relatively narrow revisions to finance systems; specifically to amendments to budget lines and account codes as well as adjustments in the financial handbook (initiated by the global cash adviser). Finance staff had been trained on these procedures and they were cited as concrete examples of progress. The finance department had also supported the conclusion of three Global Framework Agreements with Financial Service Providers. In the Horn of Africa and Yemen Region, the finance manager had also been tasked with ensuring that each country office reached out to mobile companies to scope the options for collaboration. More broadly, amendments to the respective roles and responsibilities of programme, finance and logistics staff to meet donor requirements for cash programming, were seen as work in progress. Several respondents mentioned the need for large amounts of supporting documentation and cited delays in putting this together.

The recent Global Logistics Seminar discussed the possibility of involving logistics staff more prominently and more consistently in market assessments. This is seen as a potentially significant and positive shift, and as a positive step by a majority of interlocutors. One respondent mentioned the fact that after HR, logisticians are the largest group of support staff globally. But almost all interview partners emphasized the need for proper training. Many also point to limitation in staff availability and the need to prioritise the use of logisticians' time.

Support systems and arrangements in Ethiopia are largely in place to facilitate the use of cash. There is awareness of financial risks and no significant risk aversion. Overall, support staff see significant advantages in cash based interventions being quicker and easier to establish and to than run large procurement operations, especially for higher values where a national tender procedure is required which is quite a lengthy process. Interviewees did note, however, that transfers have to be authorised at Addis level as the devolved authority for area offices is too low for cash based interventions with a significant caseload of beneficiaries. Both logistics and finance teams showed interest being more heavily involved, e.g. through facilitating market assessments, but cautioned the strong need for further training.

Finance staff in Somalia were supremely confident in their financial systems and the ways in which they had been adapted to deal with cash. This confidence was backed up by donor representatives, who expressed a high level of satisfaction with NRC's role as a consortium lead and their management of risk in financial systems.

Again the situation in Iraq was more nuanced. Financial systems related to MPC are well established. For other CCs, finance teams took a more pragmatic stance. One finance officer noted that the team was willing, ready and able to support the expansion of cash. Notwithstanding a level of confidence

in NRC's field staff, they noted a level of apprehension around potential fraud in MPC programming; specifically that the manipulation of beneficiary lists would be more attractive given the use of cash. In addition, cash for shelter was seen as a significant expansion of work. The finance officer noted that construction projects required that cash payments be made in tranches to those undertaking the work, whether or not they are contractors or beneficiaries i.e. a fundamentally similar process. Contractors, however, tended to be responsible for multiple properties, and to have rigorous standards built into contracts. Paying beneficiaries to undertake construction meant many more contracts and more staggered payments in order to ensure that standards were met. From an administrative perspective, there was no reluctance to support cash for either shelter or WASH programming, just a recognition that additional resources were required and additional risk assumed.

5.2.3 Cash in the project cycle – market and response analysis, M&E and beneficiary feedback

Market and response analysis tools for programme design

NRC's Global Strategy recognises the need to strengthen the analysis in the early part of the programme cycle. It states that: 'NRC will seek to better define when cash is the preferred response and when it may not be, guided by the question 'why not cash?'; NRC will seek to better define its approach as a cash provider; potential niches where NRC can add value (e.g. in hard-to-reach areas); how to best combine cash-based interventions with sectorial or integrated programmes; and which capacities NRC should further develop in order to excel in cash-based programmes'. In addition, NRC's cash handbook⁴¹ (among other materials⁴²) stresses the importance of context analysis, market analysis and response analysis (including analysis of risks, beneficiary preference and cost efficiency) as part of the programme planning phase. As the handbook makes clear, market analyses range from rapid assessments of market viability to more sophisticated and lengthy assessments of market functioning; the latter being suitable for designing market based interventions as well as ascertaining that markets are at a level which supports cash and voucher programmes.

Interviews in Oslo revealed that at HQ level, these analytical steps in programme or project development were perceived as weak links; in fact, perhaps the single greatest weakness in terms of systematising the expansion of cash based interventions. Both the number of such analyses and the quality were seen as lacking; where market and response analyses had been undertaken, they were perceived as being of varying quality.

In Somalia, as above, market analysis for food security programming is done as a collective effort throughout the country, managed by and through coordination structures. The Minimum Expenditure Basket (MEB), the basis of MPC interventions as part of the Cash Alliance and BRCiS, is calculated as a result of a standard survey run via the Cash Working Group often via REACH or individual consortium members (of which NRC is one). NRC does operate in areas which have not been fully assessed by other players. In these cases, NRC undertakes market analysis, using the CWG standard and feeds results into that system.

In Iraq as in Somalia, market analysis for the emergency response / MPC is done as a collective effort throughout the country, managed by and through coordination structures including the Cash Working Group. The CWG calculates the Survival Minimum Expenditure Basket (SMEB), which provides the standard for the MPC. The CCI also plays a key role in standard setting for all

⁴¹ NRC Cash Based Interventions (CBI) Handbook (Version 2 – English)

⁴² The CaLP Organisational Capacity Assessment Tool (OCAT) criteria that is relevant here is: 'policies and procedures to determine the most appropriate response are in line with good practice and are routinely used effectively, including needs and market assessment, feasibility and risk analysis and response options analysis.'

components of MPC, from vulnerability analysis through to the design of PDMs. As such, NRC cash teams undertake market surveillance in their own areas of operations, according to CWG/ CCI standards.

In both Somalia and for MPC in Iraq, cash as a preferred response modality is engrained as a 'normal' business. In both cases, cash is recognised, through multiple rounds of PDMs (below), as a beneficiary preference. In addition, donors in Iraq and Somalia (notably DFID and ECHO) have a sharp focus on cost efficiency / value for money and in this regard cash is a very clear preference. In Somalia, cash is supported by the ubiquity of mobile money and in Iraq by established relationships with networks of money transfer agents. Under these circumstances, ongoing market monitoring / analysis is established (good) practice. In both countries there is an overall sense that there is adequate information on markets through relatively harmonious, collective processes and that it would be duplicative for NRC to have stand-alone market analyses. NGOs typically have long standing relationships with communities and have in-depth knowledge of local contexts, including market fluctuations which communities will also communicate.

For other CCs in Somalia, there are examples of market and risk analysis being undertaken as part of programme planning; deciding whether or not cash is an appropriate modality. Also noted above, the prevailing 'cash culture' in Somalia has been a factor in other CCs engaging in cash based interventions. For shelter interventions, standard market surveillance of construction materials and NFIs is done in the shelter cluster, again with NRC's participation. NRC staff in LFS, shelter and WASH CCs in Somalia typically stated that they are comfortable undertaking basic market survey work. In addition, staff from the WASH CC described risk analysis involved in potentially building cash into their response, both for latrine construction⁴³ and for 'safe water' kits.⁴⁴

In Iraq, the cash teams which support MPC, have largely been structurally separate from NRCs CCs (a more detailed description above). While a limited number of programmes other than MPC have used cash or vouchers, notably in WASH, the use of market assessments beyond MPC has been limited. As above, Iraq differs from Somalia in that the use of cash is not the default option beyond MPC. Critical thinking around the use of cash (in addition to MPC) was ongoing within the CCs at the time of the field visits. Iraq's 2018 'cash overview', while dominated by MPC, has a short section on cash in CCs. It states that CC programmes 'will be supported to conduct a full response analysis to determine if a cash-based modality is suitable to meet for the needs and objectives of their projects, and if it aligns with beneficiary preferences'.⁴⁵ In education, this line of thinking had led to the rejection of cash as a modality for the provision of student kits. A number of factors weighed against the use of cash in the eyes of the education team. Standardisation of the kits was seen as important (i.e. it was deemed especially important that every child had a standard set of items.). Although cash could or vouchers could be used for a standard set of good, the whole kit had a very low financial value, resulting in a high transaction cost per kit for either cash or vouchers if the transfer was done via transfer agents. As a result of this analysis, cash was being discussed as a possible modality for higher value and less numerous kits for schools, which also formed part of the programme i.e. a smaller number of higher value transactions.

⁴³ The principal risk associated with latrine construction was ensuring build quality, especially with foundations and other structural build components. Shelter CC had mitigated this risk with engineering inspections.

⁴⁴ In the case of safe water kits, while filters were available on local markets, concerns were raised around 'aquatabs' (water purification tablets currently part of the package for distribution. These were not consistently available on the market, and the education component at the point of distribution was seen as critical.

⁴⁵ It also states that "the most critical question will always be: how would we normally address this gap and what is the value-add for the beneficiaries in introducing a cash-based modality?"

The use of cash is less prevalent in Ethiopia but NRC staff were aware that markets need to be functioning in order to consider cash based interventions. Where NRC teams use cash-related tools, they are mostly provided by the clusters (especially in Emergency Shelter/NFI) or through other actors (e.g. IOM); teams rarely do their own market analysis. There are some examples of markets assessments undertaken by NRC's own staff e.g. supplier assessments done by logisticians in the 2015 WFP-funded fresh voucher operation in Shire. This experience is valuable and can be further exploited to enhance the capacity to do market analysis. As is the case in Iraq and Somalia, external influences (especially cluster policies) are at least equally important as the outcome of a response analysis when framing NRC operations.

In the survey of NRC staff, over half of respondents (20 out of 26 or 57%) reported the use of a market survey in the last programme design in which they participated. A clear majority (68%) reported that the market surveys were undertaken by NRC staff. Of these respondents, 11 (58%) reported significant confidence in the survey work, and 6 (31%) only partial confidence. Of those (14) who did not undertake market surveys, only 3 (21%) stated that a lack of experience was the reason. 4 (29%) cited a lack of time, 3 more stated that they had adequate experience from other projects and 3 more stated that government restrictions on the use of cash precluded the option.

Cash and preparedness: There is very little cash preparedness included in the templates NRC uses for emergency preparedness at country level. Market assessments in areas likely to be hit by a disaster / conflict are currently optional and not mandatory 'minimum preparedness actions'. The only mandatory action is to establish framework agreements either for in kind support, for services or for cash. The "Emergency Response Plan" template does not require a response analysis. As country offices also get support from ERTs to prepare these, cash is not systematically introduced because the ERT members are not fully confident in using CBI and hence do not push country offices into systematically considering cash as a preparedness tool. CBIs are also absent in the 'Emergency Response and minimum preparedness in NRC' document. The guidance note on Rapid Needs Assessments includes an annex on Emergency Market Assessments, but in the guidance itself there is no reference. These examples all show that market assessments and systematic response analysis are not part of the standard NRC emergency preparedness and response way of working.

Cash and gender / disability at the assessment / response analysis stage: Staff in Iraq and Somalia were confident that standard vulnerability assessment methodologies (i.e. those designed and subsequently prescribed for use by the whole consortium) for MPC paid adequate attention to gender. Beyond MPC, however, a number of respondents noted a lack of experience and practice⁴⁶ of gender assessment and gendered needs and response analysis when designing a cash-based initiative. In addition, recent evaluations found weaknesses in this area. The recent regional Food Security evaluation found that 'NRC field teams appear to systematically ask beneficiaries about their overall needs and generally, about the needs of sub-groups as well, i.e. children, elderly, disabled, pregnant women and men. It is unclear however, how this information is integrated into responses which, often, do not address the needs of the sub-groups, especially in the case of emergency responses but also in resilience responses'.⁴⁷ The finding for Ethiopia was that 'fewer beneficiaries report having been asked the needs of sub-groups in Ethiopia than other countries

⁴⁶ There is some guidance on how to include gender and protection into the context analysis in the "Cash for Education Programming" document

⁴⁷ Georgina Anderson and C. Mike Daniels, NRC East Africa and Yemen Regional Food Security Evaluation, February 2018, p-19.

therefore suggesting a need to understand the different abilities and interests of beneficiaries to better tailor project activities to address their needs'.⁴⁸

This is echoed by the evaluation done of the NRC shelter programme in Lebanon where the evaluators found that, 'programmatically documents and reports offer little clarity on how NRC identifies the gender-related and/or disabilities' needs and priorities of its beneficiary groups, what its strategies are for addressing these, and what its performance has been'.⁴⁹

NRC Iran identifies the same problem: 'more generally we do not have any specific gender assessment and analysis at country level; this is definitely missing to design an adapted response, taking into consideration protection issues, especially gender'. This was also one of the findings of the inclusion audit done by the East Africa and Yemen regional office.⁵⁰

Global M&E Framework and cash programming

Monitoring and evaluating the use of cash is integrated into NRC's broader M&E Framework in a number of ways. At the global level, the M&E team has developed a position paper to monitor the objective of the Global Strategy to increase the use of cash.⁵¹ The paper outlines improvements required from an M&E perspective to achieve the strategic objective. They reported that due to a lack of resources, it had not been possible to follow this suggestion through. NRC's 2017-2018 global focus question for evaluations relates to programme appropriateness. The use of cash is listed as one key factor in determining whether responses are tailored to the needs and priorities of the targeted population.

NRC's M&E framework contains a broad set of complimentary tools, designed to support multiple objectives at country, regional and global level. These include the measurement of performance and effectiveness both for internal management, reporting beyond NRC, and for learning and advocacy more broadly⁵². The framework and associated guidance expects that each NRC country office will use a set of output and outcome indicators, representative of all programming. Some of these will derive from project specific donor logframes; others will be global, mandatory indicators included in the Theory of Change for a respective CC or MPC. The set of mandatory indicators represents the minimum bar for accountability which NRC sets from the global level and these are tracked through the Global Output and Outcome Reporting System (GORS). GORS data supports a number of objectives: design, development and management of programmes; ensuring oversight of programmes at the global level, including that senior management have an understanding of the profile, effectiveness and scope of its programmes; and of course, for reporting to donors, especially for global framework agreements. Oslo M&E staff noted ongoing improvements to GORS and PMIS, including pending improvements to data visualization.

⁴⁸ Georgina Anderson and C. Mike Daniels, NRC East Africa and Yemen Regional Food Security Evaluation, February 2018, p.20.

⁴⁹ NRC Lebanon shelter evaluation 2015 page. 16.

⁵⁰ "While NRC staff did show some awareness that PWDs were likely to be more vulnerable in general, and that female PWDs were likely to be more vulnerable than male, this did not translate into well-targeted, adaptive and appropriate interventions that met the needs of diverse PWDs. In particular, gender analysis overall was found to be weak." (NRC East Africa and Yemen, Going beyond the rhetoric. Disability inclusion assessment report, August 2018, p. 7.)

⁵¹ NRC, NRC Global Strategy 2018-2020 - M&E position papers. Cash. Oslo 2017.

⁵² Organisational effectiveness; Programme policy development; Effectiveness of thematic areas; Governance of country offices; Regional effectiveness; Performance of Country Office; Core competency performance; Sub-core competency performance; Project performance

In addition to a comprehensive set of indicators, the framework requires that a range of complementary monitoring and evaluative tools will be applied. The outcomes of the use of cash can be covered in outcome monitoring and / or post distribution monitoring (PDMs) of cash based interventions, both designed to provide a feedback loop to programme staff to enable analysis and programme adaptation⁵³. The use of cash can be studied as part of programme development reviews, a process through which global CC staff review sector-specific data; and through TOC CC reviews at CO level by senior management staff. Similarly, the use of cash can be a specific topic in emergency response reviews. Evaluations can have a sector focus⁵⁴, a thematic and geographic scope⁵⁵ focus and can examine cash alongside other modalities. Evaluations can be triggered at CO, regional office or HQ levels.

Reporting on global and local indicators for cash

The evaluation had access to data and information from all components of the M&E framework, but only that which was selected and uploaded by either NRC staff at country and headquarters levels. This included data aggregated at global level through the GORS system such as PDMs, cash-focused after action reviews, and donor reports and evaluations; the latter being requested directly from country offices. GORS provided only a partial picture of results (detailed in section 5.3 below) and in particular there was a limited amount of outcome reporting on cash in GORS.

As above, country offices are expected to report routinely using selected global indicators for cash, as well as local cash indicators (often donor specific); the former being tracked through individual country-specific templates. Global cash indicators have been developed and included in all global TOCs for the different CCs. As such, all cash programming in all CCs (with the exception of ICLA) are covered; in addition, indicators have also been developed for MPC as part of a specific MPC theory of change. Global mandatory indicators for cash are tracked through the GORS system. GORS is only one tool within the NRC M&E framework, others include outcome monitoring, qualitative data collection (to understand the how and why change happens in NRC programmes) and a set of evaluation activities, all of which come with policy, guidance, templates and support. The GORS system includes mandatory indicators, definitions, templates to capture info and an electronic data gathering platform, all rolled out to each CO globally. The rest of the framework heavily relies on COs to adapt what is provided as policy, guidance, template into something which is workable for the CO, taking context and available resources into consideration. From the perspective of head office staff, COs often lack the resources to fully implement the framework. In undertaking the interviews at field level, GORS was referenced most frequently. In part, this appeared to be due to frustrations with the system, which were consistent across all of the CO visits. In addition, CO staff saw this evaluation as a learning opportunity for the whole organization and a chance to provide direct feedback to headquarters. Again, from the perspective of HO staff, the focus on GORS is disproportionate. In part HO staff feel that GORS, as a mandatory system which is utilized by all COs receives an undue amount of attention. HO staff also state that they are aware of the views of CO staff and that a number of feedback mechanisms are available.

At the time of the Iraq field visit, a revision of the CO M&E system was in progress. The need for such a revision was reported to be rooted in a historical weakness in reporting from a number or

⁵³ A limited number of PDMs were available for this evaluation and the findings are summarized in section 5.3.

⁵⁴ For example, the CC wide food security evaluation conducted 2017 in the Horn of Africa.

⁵⁵ Depending on the learning need.

programmes across the country⁵⁶. The view from the Regional Office was that, in part, reporting challenges originated because the CC strategies (and the associated Macrologframes) which specified desired results areas and therefore mandatory and CO specific indicators were not adhered to at the time of project design and the construction of funding proposals. While the M&E system was being revised, no data had been uploaded to GORS since August. As was the case with the consortia based programmes in Somalia, the CCI has a separately resourced M&E platform and a strong, consolidated set of results. CCI reporting, however, does not disaggregate achievements by partner. The new country level 'GORS+' system has a completion target of February 2019. It is designed to create project level logframes which will allow each area office to work towards a combined and coherent set of mandatory and donor indicators for each active grant, a reflection of best practice not previously implemented in Iraq. The intention is that both global reporting and the 'feedback loop' to country programmes are improved.

At the time of the field visit to Somalia, the country office was also facing an ongoing issue with GORS reporting, dating back to June of 2018. Country level data entered repeatedly in the GORS system had not appeared on the Oslo system⁵⁷. This was one of a number of issues raised by Somalia CO staff (both M&E and management). The GORS platform was seen as having undergone too many changes too quickly; specifically there had been a tendency for new templates or instructions to be introduced before the previous set had been embedded. While recognising that the system was a work in progress and under-revision, the platform was seen as very weak overall⁵⁸. In particular, Somalia staff felt the lack of a mechanism through which staff in the field could easily communicate issues with developers. Resolution of technical issues, including the ongoing problem noted above, was seen as time consuming, cumbersome and frustrating.

The Somalia team also noted that they were in the process of decentralizing the reporting system, i.e. undertaking the collation and entry of data in area offices rather than in the country office. This had had the effect of exacerbating the problems noted above. As the reporting chains lengthened (area to country to region to HQ), changes were taking longer to manage and frequent changes become more disruptive. This decentralisation, ongoing at the time of the field visit, had slowed down 2018 reporting, one reason behind the prevailing gap in 2018 reporting in GORS. A lag in reporting was also noted by consortium partners and donors, although the monitoring and reporting system for the consortium is discrete and separate from GORS. In the perception of partners overall, NRC was seen as being slow to report. Globally, NRC is undertaking a project (also set to conclude in February 2019) with the aim of consolidating and harmonising local and mandatory indicators. NRC's participation in consortia, with separately resourced information management systems, provides a good level of M&E in Somalia. In Somalia there were positives in relation to cash. Cash indicators are noted as being amongst the most straightforward to fulfill, post distribution monitoring by mobile phone was seen as lending itself to simple data collection. ICLA has no global cash indicators, although the case studies establish that ICLA programming with cash is more than an exception.

⁵⁶ Including difficulties for each area office (AO) to know precisely what its grant level indicators were (and associated targets) as the CO did not have that process established well between the CO headquarters and its AOs. This is totally outside of the GORS system.

⁵⁷ The initial issue was reported as having been related to the new template in Oslo trying to read an older data entry form in Somalia i.e. incompatible data fields. With this issue seemingly resolved, however, the bigger problem issue was ongoing.

⁵⁸ From the perspective of HO staff, recorded after the field visits, the revisions to the GORS system were a very significant improvement in terms of ability for COs to use the system. The COs were given the ability to create/include just the mandatory indicators which were applicable to them (per grant), removing non-applicable mandatory indicators which would show up on the data capture form, making the user experience significantly better. The comments in the main text, however, accurately reflect the views of the CO staff at the time of the visit.

There is no disaggregation for disability status in GORS data. Whilst there is a general acknowledgement that inclusion is a weakness of the organization, GORS does not help to determine how big the problem is.

Broader issues in monitoring and evaluation for cash

Across the case studies, there was a clear and consistent perception -shared by many NRC staff, partners and donors -that the NRC country offices were failing to capture the outcomes of their cash programming in a way which allowed them to communicate achievements concisely and effectively. One positive which can be taken from this is that in each of the case study countries, it appeared that significantly more was being achieved than reported into the global system. Overall, including for case study countries, a limited number of PDMs and other monitoring, reporting and evaluative material was made available⁵⁹.

Overall, monitoring and reporting at country level was perceived to be oriented towards donor requirements and siloed by donor, by project and or by CC⁶⁰. This overarching picture ties in with the perspective of M&E staff at HO level: there is a general weakness in implementation of the total M&E framework at country office level; a perception that COs are overly focused on mandatory indicators to the exclusion of setting out their own M&E system and plans, undertaking data collection and analysis. As noted throughout, a very significant proportion of NRC's cash programming is done through consortia arrangements, typically with their own M&E platforms which do not disaggregate results by partner. Other than results measured via consortia arrangements, there was, in simple terms, a piecemeal set of reporting from country level.

These views are supported by a broader set of thematic (core competency) evaluations. A regional Food Security evaluation undertaken in the Horn of Africa region (South Sudan, Somalia and Ethiopia) found that the M&E system used in the countries studied is not well enough developed and used to support good programming and to feed into new response designs: 'the monitoring system used by NRC area offices often focuses only on the data required to report on specific indicators to donors and is not fully adopting a 'results based monitoring' approach from which to gain insight into NRC programme performances. Currently, monitoring consists in tracking project progress but is not translated into new response designs or adaptations to ongoing projects.'⁶¹ This is echoed by an earlier evaluation of a shelter programme in Lebanon and one of cash used by NRC (and two other NGOs) in Iran.

Interviewees in Oslo and in the field cited challenges with human resources for monitoring and evaluation; specifically, that it is often not considered a priority and that posts can be vacant or filled by relatively junior staff who do not always get the best out of an existing system. Iraq and Ethiopia noted such problems. The Iraq CO's presentation on strengthening M&E notes 'key posts unfilled' through the first two quarters of 2018. In Ethiopia, at the time of the field visit, the M&E manager position had been vacant for many months and has only recently been filled. In the area office which was the subject of a field visit for example, the M&E officer was responsible for covering eight different projects.

⁵⁹ The evaluation team also requested documentation related to project development. Proportionally, this made up the bulk of what was provided.

⁶⁰ Somalia for example currently tracks 116 different local cash indicators as each project and each location is tracked separately.

⁶¹ Georgina Anderson and C. Mike Daniels, NRC East Africa and Yemen Regional Food Security Evaluation, February 2018, p. 21.

Challenges with monitoring humanitarian programmes are of course not confined to cash programming or unique to NRC. Weaknesses in how the humanitarian system as a whole tackles monitoring has been the consistent finding from multiple rounds of the State of the Humanitarian System report and emerges again as a key challenge in the 2018 report.

NRC aim to address these changes in 2018 and beyond through a number of measures such as filling vacant M&E positions, ensuring more follow-up from more senior staff, a review of tools and policy at regional office level, online templates for PDMs and market assessments, ensuring the use of the harmonised local indicators in GORS as well as doing more training on various aspects of M&E (Framework, capacity etc). All regions use “M&E health checks”, assessing the soundness of the system in each country (staff in Ethiopia, however, stated that no such check had yet been undertaken).

How is beneficiary feedback on modalities collected during programme implementation?

In keeping with other aspects of programme feedback, little information was presented by country offices on the use of feedback mechanisms within NRC cash programmes. Evidence gathered during the field visits was limited as well, other than cash in consortia arrangements.

As above, the Cash Consortium for Iraq (CCI) provides a limited amount of disaggregation of results by partners and this includes data on the management of beneficiary feedback. Across CCI partners, beneficiaries reported ‘high levels of satisfaction with the selection process⁶²’. Amongst all partners, NRC beneficiaries were the least aware of complaint and feedback mechanisms (57% awareness). NRC handled the highest proportion of the totality of CCI complaints and feedback (57% of the cases). Seventy-one percent were resolved successfully and closed⁶³. In a focus group of NRC beneficiaries, all participants confirmed that they were satisfied with NRC’s level of consultation throughout the process. Furthermore, they stated that NRC was ‘the only organization that cared about their needs and made household visits to beneficiary homes⁶⁴’.

General PDM reports for the CCI found that across partners, beneficiaries report a ‘very high level of satisfaction with their interactions with CCI partner staff, the distribution process and the amount of cash transfer.’⁶⁵ Eighty-seven percent reported having no issues at all in terms of accessibility and their safety at the distribution sites. Beneficiaries were also found to be ‘well-informed’ about feedback mechanisms and raising complaints. Ninety-nine percent of beneficiaries stated a preference for MPC over vouchers or in-kind assistance⁶⁶.

In a survey of beneficiaries of the Cash Alliance in Somalia, 3 out of 4 found ‘the cash transfer process easy and simple⁶⁷’. Specifically for NRC’s beneficiaries, 83% agreed that they had received their cash transfer in a timely manner and 94% judged the process to be clear and simple. Only 27%, however, agreed that they were informed about the amount they would receive⁶⁸. Overall, most survey respondents reported they were not told by agencies how much they would receive per month

⁶² CCI Meal Summary (p3). In a later PDM report for all CCI partners, the majority of the complaints received were related to ‘beneficiary selection and targeting’ (p.10), however 90% were resolved ‘successfully and closed’.

⁶³ 29% are still open and in progress (CCI Meal Summary p13)

⁶⁴ Iraq M&E Project (IMEP) Site Visit Report, p.4.

⁶⁵ CCI PDM report Sept 2017-March 2018, p.8

⁶⁶ Similarly positive results in terms of satisfaction were reached in the most recent PDM with 98% of beneficiaries reporting either satisfied or very satisfied. Beneficiaries also continue to be well informed of feedback mechanisms with 86% reporting awareness. (CCI PDM sept 2017-Sept 2018)

⁶⁷ p.10

⁶⁸ p.27

although project leads said community sensitization was conducted in the beginning of the cycle. NRC beneficiaries in one district were confused about the cash transfer amounts they received and wanted an explanation on why the amount had decreased in the second phase.

Feedback mechanisms for the cash alliance consist of a hotline, a beneficiary representative and complaint forms/cards. Despite beneficiaries being made aware of these mechanisms, one evaluation found the majority were not aware they existed (9.6% reported being aware), which is lower than what was reported in the PDM reports. 11% of NRC beneficiaries reported being aware that feedback mechanisms existed and only Save the Children beneficiaries reporting a slightly increased figure with 26%. Of the people aware of the mechanisms, 16% of NRC beneficiaries who were aware of the mechanism utilized it⁶⁹.

Available PDMs for BRCiS revealed conflicting results. In a smaller sample, one PDM survey found that some respondents were 'not entirely aware of available complaint channels' (IRF6 PDM), but of those that did, they would report grievances through community leaders rather than through more formal mechanisms like hotlines. On the other hand, from the results of a larger PDM survey (IRF5 PDM), it was noted that cash transfer beneficiaries were 'well-aware' of available feedback mechanisms and the most common avenue was through personal interactions such as through community leaders and NGO staff. 16% of respondents utilized these channels and half reported receiving feedback. Both PDMs found varying degrees of jealousy from community members towards beneficiaries.

Beneficiary feedback and complaints mechanisms during distributions / cash transfers seem not to exist in Ethiopia though referenced in the risk analysis as a mechanism to mitigate corruption risks. There is a related question in the PDM but it is not clear how a potential complaint is followed-up as there is no registry. It is also overall not fully clear how learning from PDMs is fed into programme discussions and decisions as responsibility for M&E data collection lies within programme development whilst implementation of the learning would have to be taken up by area-based staff.

In Lebanon, the situation looks much better: More than 67% of recipients of a MPC in the Bekaa were aware of the existing complaints mechanism, where 80% reported the agency's hotline as the method of reporting a complaint. The same is true for DRC where a PDM report found that 80% of the beneficiaries report awareness of a complaint mechanism and only 53% of the beneficiaries interviewed were happy with the way their complaint was addressed.

A recent PDM report from Ukraine describes in some detail the type of complaints received and the actions taken. Yemen is using a local indicator to measure people's awareness of the existence of a feedback mechanism. They found that in 2017, only 55% of the beneficiaries interviewed were aware of how to voice a complaint.

In Mali, beneficiary feedback led to the total suspension of CBIs when a suspicion of fraud was brought to the attention of the NRC management. As a consequence the country office stopped implementing CBIs completely, due to the lack of functioning systems and insufficient M&E capacity to oversee results. Whilst Mali reports having spent more than 5.5m USD through cash based assistance in 2017, there is currently no CBI on-going as the office felt it was necessary to first follow-up on alleged fraud cases with one FSP in 2017, developing proper SOPs with a separation of duty as well as M&E capacity to effectively implement such programmes.

The country is now finalising SOPs with the support of the regional cash advisor that clarify the roles and responsibilities of each department. It is also training staff, recruiting more monitoring staff,

⁶⁹ p, 30-31

elaborating PDM templates and developing a decision tree for when and how to decide on a modality.

Overarching findings - progress and achievements in institutionalisation

Cash is a priority for NRC and it is perceived by NRC staff to be a priority of senior management. NRC, however, has a great many strategic priorities and cash does not appear in the very 'top tier', the main 'strategic ambitions' from the latest Global Strategy, to which mandatory responses are required in regional and country strategies every year. This gives country offices the option to make little or no commitment to expanding CBIs and to focusing on other corporate goals. An overarching finding of this section is that NRC has made progress in institutionalising cash, significant in places. The prioritisation of cash, however, has not resulted in its manifestation as a core, organisation-wide strategic priority, nor seen it fully integrated into NRC's structures and support systems. .

While NRC is an organization subject to a number of ongoing change processes, its' principle organizational logic is the 'core competency' model. Multi-purpose cash disrupts NRC's fundamental organizational logic. How to consistently manage multi-purpose cash in NRC's management and support structures remains an open question. Until this challenge is resolved, attempts to address consistency of reporting in MPC are likely fail. Intuitively, MPC has synergies with integrated programming, the expansion of which is an NRC priority, and with livelihoods programming in some contexts.

Overall, NRC does not have an adequate level of staffing to support a strong and consistent roll out of CBIs. This has to be seen as one piece of a larger institutional challenge⁷⁰ to reach planned staffing levels under NRC's decentralised model. The inconsistent provision of support distorts the staffing structures as designed, pulling support from global and regional levels to COs. The support offered by cash and market advisers at global and regional level is very highly regarded across NRC. Their role is 'support on request' rather than the proactive encouragement of the roll out of global policy or guidance on cash. 'Double-hatting' of cash and LFS staff at regional and country level is common place, an arrangement which is seen as sub-optimal by global advisers in each area. Particularly in the case of MPC, this can also be seen as symptomatic of the lack of clarity around its place in NRC's organizational logic.

A clear majority of NRC staff surveyed felt that they had the capacity to design as well as implement cash programmes. This was less the case in the case study countries (notably Ethiopia) and in person interviews where staff tended to express comfort in implementation while requiring support for programme design. Although there was little reference to NRC's emergency teams in interviews, they are perceived as setting the tone for new programmes at the design phase. These teams do not consistently include cash specialists. Where cash specialists have been involved at the programme set up phase, they were seen as having laid the groundwork for the widespread use of cash. Again, this highlights the importance of the inclusion of cash specialists in operational as well as support roles, over and above the strategic prioritisation of cash.

In general terms, NRC's support systems appear to be adapting to cash. The use of logistics staff in market assessments is logical and appears to have wide support. The notion that logisticians need to 'prioritise their time' suggests that cash remains seen as 'extra' work rather than 'part of business'. NRC is actively engaged in ongoing market analysis and monitoring in its largest cash programmes, those in which it is engaged as a consortium partner or lead. The programmes in question are well established i.e. they are well beyond the planning phase. While good practice,

⁷⁰ Being addressed under one strategic initiative 'fit for purpose'

there is no sense in which the ongoing market analysis is undertaken as part of an investigation of response options, rather justifying and framing the ongoing use of cash. In other CCs in the case study countries, the design and use of market analysis tools tends to be done in conjunction with cluster members and partners. There are examples of individual market and response analysis by other individual CCs, and the survey results demonstrate a degree confidence with the tools. These findings reinforce perceptions from Oslo that this analytical component of programme design is a weak link. Guidance exists, but no routine has been established in using it. Such analysis supports all programming and is essential in the design of integrated and livelihoods programming. It is essential that the cash team builds on these synergies looking forward.

NRC is not adequately measuring and demonstrating its successes in implementing cash. Monitoring and learning in relation to humanitarian cash is overly focused on thematic (CC) indicators and reporting to donors on individual projects. There is not enough emphasis on measuring results with the aim of improving effectiveness and enabling programmes to be adaptive and flexible. Integrated programming with stronger response analysis and the design of programmes around collective outcomes from the outset would greatly help in this regard.

Conclusions and recommendations: Institutionalisation

NRC is fulfilling its strategic ambitions in cash partially; in locations where there is a very supportive external environment and / or strong internal drive support.

Recommendations:

- **If NRC wishes to move towards a more systematic and consistent fulfilment of its ambitions in cash, prioritisation of cash based interventions should be included as a mandatory item in country and regional strategies, irrespective of whether cash is elevated to corporate strategic ambitions.** (HO, senior management)
- **Given that NRC operates in a resource scarce environment and has multiple strategic priorities; management should formalise the relationship between strategic priorities which are mutually supportive, in particular integrated programming, cash and livelihoods.**

One strand of this consolidation should be strengthened response analysis, which required to make sound programmatic choices and to enable strong programme design in all of these areas.

Recommendations:

- **Response analysis as part of new programme design should be a minimum, mandatory requirement, not least because it is required to make sound programmatic choices and to enable strong programme design in all of these areas..**
- **Ensure that response analysis for integrated programming is designed to ensure that the use of cash, MPC or CC specific, is considered throughout the design phase.**
- **Continue to strengthen the capacity of logistics staff to undertake market analysis. Embed this analysis as a core function for logistics staff and teams, reducing the perception that it is an additional task or burden.**
- **Beyond consortia arrangements, both gender and disability need to be fully integrated into needs assessment and vulnerability methodologies.**

NRC needs to redouble efforts towards getting the organization 'cash ready' and institutionalizing cash at the country programme level. Partly this is about training, skills and systems development. Partly it is about mindsets and encouraging staff to think beyond traditional ways of doing things. The former (getting country systems ready) is reasonably straightforward but requires targeted investments.

Recommendations:

- **Having formalised the link between cash and integrated programming in strategic and policy terms. Ensure that all support functions are mutually supportive. (HR, finance, logistics)**
- **Prioritise the strengthening of support for cash programming in regional and country offices (HO, Senior management).**
- **Ensure that cash literacy is a mandatory inclusion in job descriptions across all CC's and support roles. (HR)**
- **Prioritise the deployment of cash specialists in Emergency Response Teams; again with an emphasis on staff who can design CBIs.**
- **Systematically integrate cash into induction processes. (HR)**
- **In particular, in country contexts which show the potential for CBIs, prioritise recruitment of staff with experience of designing and starting cash based interventions. (HR)**

There is a significant risk inherent in NRC's inability in the case study countries to capture and consolidate results of cash based interventions. In particular, NRC's reputation for quality programming stands at odds with its perceived challenges in reporting. This evaluation looked at M&E through the narrow window of cash and recognises that a number of systems are under revision. At a minimum NRC needs to strengthen reporting and to do more to enable monitoring to capture multi-sectoral outcomes and support programming that adjusts to maximise synergistic impacts. Section 6 below looks at the relevance and effectiveness of NRC's cash programming through the lens of the available performance related data. Specific recommendations on M&E are presented at the end of this section.

6 Relevance and Effectiveness

This section considers questions which relate to NRC's "Strategic Evaluation Question 2017-2018"⁷¹: Is the response considered appropriate according to the needs and priorities of the affected population? Are there any differences within sub groups (e.g. male / female, minority or vulnerable groups, etc)? Are the responses effective as far as can be determined from secondary data and interviews? Findings in the latter case are based on a review of existing NRC data on the relevance and effectiveness of cash and interviews with NRC staff and other stakeholders in the country case studies.

As described in section 5.2., NRC is perceived both internally and externally as struggling to measure and present a complete picture of its considerable achievements at field level and the global level too (see summary above). There are currently 169 projects registered as cash based interventions in GORS. 107 of them report targets and results (i.e. total value distributed).

On average, projects reported the distribution of 108% of the planned total value. One project in Iraq (IQFM 1628) reported the highest with 465%, the lowest achiever a project in Uganda (UGFM1713) with only 6%. Altogether, 35 projects distributed less than 100% of what was planned, 37% distributed exactly 100% and 35 distributed more than 100% of what was planned.

Only 10 countries report outcome data for cash based interventions for 2017, in three core competencies (food security, shelter and education). As mentioned above, livelihoods and food security programmes are by far the most prominent and most of the outcome reporting comes from this sector.

Outcomes of cash delivered as MPC

Beneficiaries of the Cash Consortium in Iraq were reported prioritising MPC for spending on food, shelter, debt, water and healthcare⁷². Key findings from the latest CCI-wide PDM report: nearly all beneficiaries prefer multi-purpose cash assistance versus other assistance methods; nearly all beneficiaries are satisfied with the cash distribution process; a significant reduction in the use of negative coping strategies. In terms of top priority spending of MPC, beneficiaries were found to have spent 33% on food, 16% on shelter, 12% on water and 10% on basic household items.

A study on the vulnerability of youth in conflict affected areas of Iraq found that MPC⁷³ had contributed positively (outputs and outcomes)⁷⁴ an average increase of income by 76%; increased spending on healthcare by 41% and 29% for food spending. In addition, a 19% increase in average Food Consumption Score; fewer HHs resorted to using negative coping mechanisms; 50% resorted to meeting their basic needs with debt (vs. 79% at assessment); 42% relying on relatives (compared to 71% at assessment).

A donor specific report states that the intended impact of MPC via CCI is to 'enable conflict-affected vulnerable households to meet their critical basic needs'. Success is measured against two indicators: 'the % of households who report that cash assistance helped them meet otherwise unattainable needs'; and the '% of households showing a reduction in the use of negative coping

⁷¹ NRC, Strategic evaluation question 2017-18. Guideline for evaluation teams, Oslo 2017 (?).

⁷² For example, a beneficiary recalled the cash assistance helping him meet his basic needs including paid owed debts. He spent approx. 60% on food, 20% medicine, 10% debt repayment and 10% on home repairs (p.26).

⁷³ Youth Vulnerability in Conflict-Affected Areas of Iraq (Sept 2018)

⁷⁴ Youth Vulnerability in Conflict-Affected Areas of Iraq (Sept 2018) p.6

mechanisms'. Against a target of 90% for indicator 1, the CCI average was 80%, with NRC recording 84%⁷⁵. Against a target for indicator 2 of 60%, the CCI average 80%; NRC 83%, the highest out of the CCI partners.

Anecdotally, while the CCI reports very positive results and very high levels of satisfaction⁷⁶ from those who received MPC, NRC staff voiced some frustrations with the consortium arrangement; both in terms of the structure of the consortium, losing a degree of NRC's identity, and technically, working within the constraints of the CWG recommended vulnerability criteria and distribution of funding. In line with other country reports, the quantity of cash in the system meant that many households who met the vulnerability criteria did not ultimately receive cash. In other instances during the same reporting period above, 5,637 households received the full amount of the emergency one-off cash transfer and 7,706 households received the full amount of the MMCA.

Although the average time in-between assessment and the first distribution was 38 days, NRC on average took the longest with 61 days. In Iraq, NRC also has a reputation as one of the most expensive CCI partners⁷⁷. Donors have a very clear focus on cost efficiency⁷⁸. Again anecdotally, NRC is a highly regarded partner in the CCI. It is perceived to exceed some of the minimum quality standards required by the CCI donors and operates in some of the more challenging operational contexts. These issues demonstrate the need for NRC to be able to effectively communicate the value which it adds to donors and other partners.

In interviews however, Iraq CO staff explained that NRC's internal funding structures (specifically the 70/30 split in which 30% of funding goes to support regional and HQ costs) means that NRC struggles to meet CCI targets for the percentage of funding which should go directly to beneficiaries. Funding structures are beyond the scope of this. This issue, however, is one of critical importance in considering the viability of NRC's participation in this and other MPC platforms.

Outcomes of cash for livelihoods and food security

Cash transfers through Somalia's Cash Alliance were found to have increased coping abilities by a limited amount and not to have 'created an environment where beneficiaries are able to cope completely with shock and food insecurity'⁷⁹. Cash transfers did help to improve food consumption scores⁸⁰, with the largest expenditures being food and debt repayment⁸¹. NRC beneficiaries in one district reported that while food needs were covered by the cash transfer 'shelter, water and health were not'⁸². Sixty five percent of survey respondents said they have still been unable to afford school

⁷⁵ Reporting period 1 Sept 2017- 30 Sept 2018

⁷⁶ In terms of quality, 99% of beneficiaries are satisfied with the quality of service provided by CCI partners and NRC reported 98.7% satisfaction.

⁷⁷ Comments in interviews with consortium management and NRC staff.

⁷⁸ A report "Evidencing the Value for Money of the CCI's Cash and Legal Programmes (2018), compares the Cash Transfer Ratio (CTR) between partners (anonymously) and against projections prior to implementation. CTR measures running costs including "shared costs such as HR, supply chains, and finance, as well as indirect cost recovery (ICR)" in proportion per dollar of cash delivered. The study finds that the partners are more or less evenly matched. However, the costs measured are those directly related to the delivery of cash and do not include indirect such as HO and RO and not all CO costs. It appears that perceptions of NRC's high costs relate to the higher levels of costs (management and higher level support).

⁷⁹ Forcier Consulting, Cash Alliance's Food Security and Livelihoods Project in Somalia, April 2018, p.36.

⁸⁰ Many indicators for effectiveness refer to food consumption scores. At the same time, multiple evaluations also reference the use of multi-purpose cash in the middle-east for debt repayment (in some as a priority over food). This opens the question of increasing the use of economic indicators.

⁸¹ Ibid, p.39.

⁸² Ibid, p.40.

fees but 55.8% had used the transfer to 'attempt' to pay for school fees⁸³. The cash transfer program has had a mixed impact on the enrollment and attendance of children in school⁸⁴.

A separate PDM report on cash transfers in Adwal Region⁸⁵ reported that the majority of the cash transfers were spent on food for the household then debt payments. 92% of beneficiaries stated the cash helped improve access to food. 54% of respondents had no other source of income and found cash transfers invaluable. Respondents reported that they received cash easily and that they were happy with the level of security⁸⁶. Although 53% of respondents stated that they received the amount that they announced to them at the beginning of the project, but 47% stated that they were not aware of the amount that they were going to receive, a fault in the project's 'orientation'. An After Action Review⁸⁷ for the cash alliance in Somalia found that 'correct beneficiary targeting... ensured that programme objectives' were met⁸⁸; that cash transfers had been used for improving food security (for the duration of the time that the transfer was provided) and/or restoring or reinvigorating livelihoods⁸⁹.

BRCiS PDMs provide no agency specific information. The reports note positive results in ease and security in relation to cash transfers. The reports show a strong preference for cash over food vouchers and in terms of utilization, the most commonly cited outcome by beneficiaries was improved access to food (90% of respondents and followed by debt reduction at 56.2%)⁹⁰. This also reflected in their spending habits as food was 'by far the largest expenditure category for households, comprising an average of 71%'⁹¹. This did result in some respondents reporting inflation in the local markets. Food Consumption Scores varied based on region with no results demonstrating significant improvements. The same can be said for coping strategies but the most common strategy was found to be consumption of lower quality foods, restricting consumption in adults and having to borrow food. Seeking assistance from humanitarian NGOs was less common of a response in comparison to the above strategies.

Five countries report on the use of cash with the LFS sector. Iran, Somalia and Mali report having reached their exact target for the use of unconditional cash for food needs (50%, 100% and 100% respectively), Yemen reports having achieved 59.7% in one project and 81% in another but hadn't set targets. The effectiveness of the use of conditional cash or vouchers for productivity needs was limited where reported: in DRC only 37.5% of the beneficiaries reported having used the cash for those needs (no target set) and in Mali 50% (the target was only 25% which seems quite low). Somalia informs that 87.7% of beneficiary households reported alternative use (e.g. sale, trade, conversion for other purpose of food purchased using cash/voucher).

For the food security sector, which provides the largest total amount of cash outcome indicators, in general do not differentiate between the use of cash or in-kind. It would thus only be possible to attribute a certain level of effectiveness to a specific modality – in this case cash – if cash was used as the only modality within a project. There is one such example in Ukraine⁹² where cash was used during winter months and a PDM showed a significant – though only temporary – improvement in

⁸³ Ibid, p.41,

⁸⁴ Ibid, p.42.

⁸⁵ April 2018

⁸⁶ 85% of respondents reported a 'good' level of ease regarding transfers and 95% reported a 'good' level of security.

⁸⁷ Lois Austen, After Action Review.

⁸⁸ Ibid, p.17.

⁸⁹ Ibid.

⁹⁰ BRCiS, IRF5 Post-Distribution Monitoring, April 2018.

⁹¹ Ibid.

⁹² NRC Ukraine, UAFM1706 - Cash for winterization. January-February 2018 Outcome monitoring report, July 2018.

the food consumption score of benefiting households and a significant reduction, albeit equally only for the period of the assistance, in the use of negative coping strategies. Another example comes from Iran⁹³ where 2016/17, Afghan IDPs were supported with unconditional cash transfers. The typical beneficiary spent 43% on paying for fees, bills or debts, 41% paying for food items⁹⁴, and 16% paying for non-food items (clothes were the most common with 30%, 27% spent NFI money on hygiene items). The PDM found that where households used the money to purchase food items there was a significant reduction in usage of the negative coping strategy of purchasing food on credit. However, spending UCT on food generated only a very short-term benefit - at best two months of slightly improved food consumption scores⁹⁵.

A recent regional food security evaluation came to the conclusion that effectiveness in the sector has to be seen as “mixed”: “Supporting vulnerable PAD [people affected by displacement] to make an income through vocational skills training and business establishment is a vital contribution to livelihoods programming and should be scaled up as an LFS CC approach. The success of the responses to date is mixed.”⁹⁶

The value transferred per person / family as well as the duration of the support are key elements when determining the effectiveness of food security support. Whilst the relevance of it is never questioned in an emergency context, the effectiveness is severely hampered if the transfer value is too low and the duration of the support is too short to make a difference. Regularly this poses challenges given the available funding: should a smaller number of people be supported with more significant and prolonged assistance reducing the relevance because of limited coverage. Or should a larger number be supported with smaller amounts, posing effectiveness challenges by spreading the assistance too thinly. There is no easy solution to this question and a need to strongly weigh the arguments pointing in the different directions.

In Ethiopia, the biggest effectiveness challenge is the insufficient amount transferred to beneficiaries. For LFS, this is due to the fact that the Government insists that the PSNP transfer value of 1,400 ETB has to be used. For the ES/NFI this seems often due to the fact that ES/NFI beneficiaries do not (always) get food assistance or cash for food security purposes and hence use a significant percentage of the ES/NFI transfers to buy food.

Similar findings emerge from outcome monitoring in South Sudan: ‘64% of the respondent still record poor food consumption score this is due to the fact the mode of payment was one off and amount paid was not enough to cater for all food need in the household’.⁹⁷ 67% of the beneficiaries said the cash improved their wellbeing a little ‘only if NRC could increase the number of distribution it will be of great help’⁹⁸.

The same finding comes from a recent cash intervention in Ukraine: whilst the project had positive effects on the food security shown through improved food consumption scores and the use of negative coping strategies temporarily declined, ‘monitoring survey demonstrates that the affected households remain very vulnerable, and shows no improvement in the long-term coping capacity of

⁹³ NRC Iran, ECHO HIP 2016, Unconditional Cash Transfer programme. Post Distribution Monitoring. Results to Jan 18, Final Report.

⁹⁴ Only 10% of the interviewed beneficiaries spent the entire amount on food.

⁹⁵ The sampled beneficiaries have seen an improvement in FCS score, with an average increase of 8 points (13%) (p. 12).

⁹⁶ Georgina Anderson and C. Mike Daniels, NRC East Africa and Yemen Regional Food Security Evaluation, February 2018, p. 37.

⁹⁷ NRC South Sudan, Food Security and Livelihood Post Distribution Monitoring Report Wau, December 2017, p. 7.

⁹⁸ NRC South Sudan, Food Security and Livelihood Post Distribution Monitoring Report Wau, December 2017, p. 10.

the household.⁹⁹ An independent review of a CBI in Iran comes to the same conclusion¹⁰⁰. Insufficiency of assistance is not unique to cash and also applies to other forms of assistance.

Timeliness of cash transfers is a specific issue in countries with a winter season or where the cash is meant to allow beneficiaries to purchase agricultural inputs that need to be available in accordance with the agricultural calendars. In Iran for example, the need to pay for heating is increasing the vulnerability of Afghan refugees who have no access to income. However, as a recent evaluation concluded: 'while the INGOs are aware of this, they did not seem to have put a strong emphasis on it during program implementation.'¹⁰¹ The question of the timeliness of the support of the 'cash for winterization' was not asked in the related PDM nor is there information in monitoring data coming from a Gaza cash for emergency winter shelter repairs. This means there is no information on that crucial element of these programmes.

Outcomes for cash in shelter

Jordan, Myanmar, Central African Republic, Yemen and Palestine report outcome data for cash used for shelter purposes. Jordan and Palestine both report close or exactly 100% of beneficiaries using conditional cash to buy non-food items whilst Jordan also reports that 86.1% reported having used conditional cash for alternative purposes (e.g. debt repayment). If correct this is a very high value showing that the conditionality was overwhelmingly not met and people's needs were visibly others than what the money was meant for. However, given that the target is set at 86.5% it is likely that there is some confusion behind this value (if properly used, the target would have been very low as it should be expected that a very small percentage of the beneficiaries report alternative uses of conditional cash). Myanmar reports that 99.3% of the beneficiaries used unconditional cash to buy NFIs. Central African Republic reports that 84% of the households used the money for shelter purposes, however, the number of covered households was extremely small (42). Yemen reports that 90% of the beneficiaries used their cash to buy NFIs.

Given the limited available global data and the lack of additional information on each of the numbers that might explain the contextual factors influencing the result, it is difficult to provide a global answer with regards to how relevant and effective NRC's cash based shelter interventions.

The evaluation of the NRC shelter programme (cash for rent-free occupancy) in Lebanon concluded that initially, the chosen approach in response to the huge influx of refugees and the severe shortages of living spaces in Lebanon was very relevant to the situation, the in-country shelter needs and the existing context and alternatives.¹⁰² Households benefiting from the shelter support report a positive change in the safety and improved security associated with living in the upgraded housing unit.

But supporting refugees only in their need for living spaces quickly became insufficient as their ability to make a living increasingly shrunk due to ever stricter Government restrictions to their ability to work. However, this deterioration of external factors were beyond NRC's control and NRC reports a lack of funding to extend the support to e.g. provide cash for expenses such as food, fuel, NFIs or the often very high utility bills as requested by the beneficiaries. The evaluation thus concludes that the shelter support was relevant and avoided a stronger deterioration of the refugees' living situation.¹⁰³

⁹⁹ NRC Ukraine, UAFM1706 - Cash for winterization. January-February 2018 Outcome monitoring report, July 2018, p. 11.

¹⁰⁰ David de Wild, Independent Review. Cash Based Programming in Iran, June 2018, p. 12.

¹⁰¹ David de Wild, Independent Review. Cash Based Programming in Iran, June 2018, p.18.

¹⁰² NRC Lebanon shelter evaluation p. 15.

¹⁰³ "Without the rent-free support, they [beneficiaries of NRC assistance] would have entered into much more extended and/or aggressive negative coping mechanisms" (p. 21)

However, it was insufficient to prevent negative coping strategies: ‘even by cutting one of the three main family expenditures (rent), NRC can only contribute to families not falling into more aggressive coping mechanisms. [...] By no means can NRC improve family capacity to settle down if their combined capacity to generate income, receiving complementary assistance and status legalization is not met. This reinforces the need for extending the rent-free approach to the rest of the shelter sector, in addition to seeking multisectoral assistance complementarity, based on needs, strengthening the protection focus and full ICLA involvement.’¹⁰⁴

The effectiveness dilemma of spreading the assistance too thinly also appears in the shelter sector where unit costs of support are very high. Also, the NRC shelter evaluation in Lebanon points to the fact that a 12 months rent-free period can often be too short and argues that NRC should have considered an extension of the period more carefully, especially for extremely vulnerable households.

An analysis of CBIs in Afghanistan with a special focus on protection found similar challenges: ‘although shelter was listed as the biggest protection need amongst IDPs, the amount of cash received seems insufficient to address the problem as the vast majority of beneficiaries choose to spend their assistance on food or other items. This highlights the importance of dedicated cash for shelter interventions.’¹⁰⁵ The same result was found in an outcome monitoring for a shelter and livelihoods programme supporting displaced women in Afghanistan where the cash was meant to be used for shelter purposes: ‘The trend that the majority of the households spent the cash on food and other expenses despite having been told what to spend on suggests that some households are using the cash grant meant for shelter to cover other immediate needs (food, health, debt repayment and education) and yet borrowing the cash to construct their shelters.’¹⁰⁶ The report concludes that possibly, cash should be partially replaced by more in kind components. This raises the question whether beneficiary choice is indeed valued higher than the agency’s own sectoral spending plans.

Outcomes of cash in education

Three countries report on the use of cash distributed for education purposes. On average, 100% of the recipients used the cash for educational purposes with no significant difference between the use of conditional versus unconditional cash. However, as the indicator lumps together beneficiary families, school officials and teachers it is not clear whether the data refers to teacher salaries or cash for beneficiaries’ education needs.

Education is the only sector so far that has a specific programming document for the use of cash. The “Cash in Education Programming” document emphasizes that conditional cash has been used on the education sector for a long time. This could be in the form of cash or vouchers to buy school material or uniforms, cash to pay for transportation costs or providing business start-up support, especially to graduates from skills training programmes. The latter are (still) very often provided in kind as a kit (see e.g. the comments below on Ethiopia) though a Youth Review in 2015 already revealed serious concerns over this form of support.¹⁰⁷

PDM reports done for CBIs recorded under the food security CC report that small amounts of money were used to pay for education purposes. For example, 8% in South Sudan, 5% in DRC and 2% in Ukraine, based on the choice of the beneficiaries.

¹⁰⁴ NRC Lebanon shelter evaluation p. 20.

¹⁰⁵ NRC / UNHCR, The Impact of Cash Transfer Programmes on Protection Outcomes in Afghanistan, December 2015, p. 5.

¹⁰⁶ NRC Afghanistan, AFFM 1616. Outcome Monitoring Report. Cash for Rent and Livelihoods, December 2017, p.3/4.

¹⁰⁷ NRC, Cash in Education Programming, p. 4.

Respondents inform that education is currently doing a global scoping study to develop more meaningful outcome measurement in the sector overall.

Outcomes for cash in WASH

There are three global cash-related indicators within this CC (cash for water needs, cash for sanitation needs and cash for hygiene purposes) but Iran is the only country that has reported on it between 2016 and 2018. This finding corresponds with a recent study done on cash and sectoral outcomes for UNHCR¹⁰⁸ and matches the information provided by one sector specialist that he has never seen any of the global cash in WASH indicators being used in his region and another one reporting that similar to MPC, cash in WASH is reported using global food security indicators.

Though Iran does report cash using WASH indicators, the country examples also confirms concerns of WASH specialist that WASH items are not prioritized by beneficiaries when given a free choice: the PDM of the Iran programme¹⁰⁹ shows limited effectiveness as few HHs reported buying hygiene items or NFIs, and when they did, it was very small amounts compared to paying off debt or buying food - further showing priorities are debt repayment, then food. The preferred hygiene article was detergent followed by shampoo and soap. The PDM did not ask specifically whether menstrual hygiene items were purchased and does not disaggregate the response by the sex of the respondent hence it is impossible to say whether women used their cash for buying more or different personal hygiene items than men. Another PDM of a Hygiene Activities outcome monitoring¹¹⁰ reports similar results with only 30% spending their top-up meant for hygiene purposes on such items. However, this is a higher proportion than found in other PDMs, which can be taken as an indicator that the accompanying hygiene information sessions had an effect. The results clearly indicate that households have other higher priorities (typically food) and the PDM concludes that 'cash is likely a weak modality for achieving hygiene benefits even in the very short term.'¹¹¹ But nearly 90% of the beneficiaries of this project preferred to receive cash. Again, this raises the question to what degree agencies should value the choice of the beneficiaries higher than intended sectoral outcomes.

Interview partners reported that there are new initiatives recently replacing the in-kind provision of latrine construction materials with cash, e.g. in Kakuma camp in Kenya, because the donor (UNHCR) pushed for it. Replacing water trucking by other modalities has recently been discussed in Uganda. Vouchers for water trucking have been used in Gaza and in Baghdad.

Outcomes for cash in ICLA

ICLA does not have any global cash-related indicators hence there is no outcome reporting available. However, there is reporting of 160,000 USD used for cash in ICLA in 2017, all within the region covered by the Colombia office. Unfortunately, it is not possible to trace that amount within the provided GORS data for that office.

Despite the fact that the global ICLA policy disapproves the use of cash, respondents working within that CC report that cash is being used as response to evictions, to pay for rental subsidies with a focus on secure tenancy, e.g. by paying money for stamp duties and registry feeds. Cash is also used to cover transportation fees of dispute resolution teams. Voluntary returns are accompanied by

¹⁰⁸ "Very little evidence exists on the effectiveness of multi-purpose cash in delivering WASH outcomes in humanitarian contexts." UNHCR, Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning, May 2018, p. 52.

¹⁰⁹ NRC Iran, ECHO HIP 2016, Unconditional Cash Transfer programme. Post Distribution Monitoring. Results to Jan 18, Final Report.

¹¹⁰ NRC Iran, Hygiene outcome monitoring report, Summer 2017 – Summer 2018. According to that report, only 2% of the money was used to buy sanitary pads for women.

¹¹¹ NRC Iran, Hygiene outcome monitoring report, Summer 2017 – Summer 2018, p.14.

information counselling and MPC (e.g. Somalis returning from Kenya), cash is provided for victims of protection incidents (e.g. in Lebanon) and there is cash paid for obtaining legal identity documents.

According to respondents all of these beneficiaries are registered as benefitting from legal assistance. A key difference from other CBIs is that within ICLA, most of the cash is paid to reimburse expenses (sometimes to institutions / practitioners as opposed to beneficiaries) rather than handing out cash first and finding out what people use it for through PDMs.

Outcomes for specific groups

There is no disability¹¹² disaggregation of the data available in GORS. There is no example of a PDM or AAR study where the responses given by beneficiaries are disaggregated by sex. There are examples, however, where only women were interviewed, e.g. in Ethiopia or where the vast majority were women, e.g. in Lebanon. The overall answers could be provided as a proxy of how their needs are being met. However, it is not possible to compare these answers to the ones given only by men which would show differences between the sexes.

The question of who takes the decision on spending the cash is frequently asked in the analysed PDMs from case study countries¹¹³. The results show a high degree of influence of women over the spending. Hence, it can be assumed that they are thus able to spend the money in accordance with their highest needs. There is one example from Iran where NRC chose the transfer modality explicitly to increase the chances for women to decide on the use of the money.¹¹⁴

As no data is captured in Ethiopia outside the urban programme on the status of the respondent with regards to physical ability or disability, there is no documented evidence on the effectiveness of the programmes for people with disabilities. Anecdotal evidence provided by teams shows that people with disabilities are amongst the target group of MPC and some business start-up grants go to groups formed exclusively by people with disabilities, facilitated through the Labour and Social Affairs office (in the urban programme) and by UNHCR in the refugee context.

The use of technology in programmes in Ethiopia is limited, not only in CBI. A very first Kobo toolbox-based PDM on tablets has just been done within the urban programme. Field M&E staff use their own personal contacts to get information on kobo and create their own accounts. In order to make a quicker and stronger use of this tool, it would be worth an investment from the country office. Moving to kobo, as other country offices have done, should also improve the level of analysis of the gathered PDM data to allow for a more nuanced understanding of the effects that operations have on the target groups. A gendered analysis of the PDM data will be very useful as there seems currently limited understanding of how programme outcomes differ for women and girls versus men and boys. Also, filtering the PDM answers by age groups or by people with or without disability will be easy and will help the teams to understand how well they are responding to specific needs.

¹¹² One reason for this might be the lack of ownership for inclusion issues found by the inclusion audit done by the Horn of Africa and Yemen regional office: "Numerous respondents noted that they felt that inclusion of PWDs was a 'specialist' activity that should be left to specialised agencies, or at best done in partnership with them." NRC East Africa and Yemen, Going beyond the rhetoric. Disability inclusion assessment report, August 2018, p. 6. 31% of the staff who answered the survey done as part of the study thought that inclusion was not part of NRC's mandate.

¹¹³ E.g. the PDMs done in Ethiopia show a consistently high decision-making power of female beneficiaries which echoes findings in secondary literature: "There is some evidence that cash improves female decision-making, it is mostly in the household arena" Claire A. Simon (for UN WOMEN), The Effect of Cash Transfers in Humanitarian Settings on Gender Outcomes, A Literature Review, no date (2017?), p.2.

¹¹⁴ "NRC decided to go with pre-paid cards and not with bank accounts as they wanted to be able to support undocumented Afghans and also felt that this option offered them the possibility to give the card to a specific household member while bank accounts were typically held by the male head of household." David de Wild, Independent Review. Cash Based Programming in Iran, June 2018, p.15.

The evaluation team found only two PDMs (from South Sudan and one covering NRC's ERM activities in Afghanistan) where the document identified the disability status of the respondents¹¹⁵ but also these reports do not disaggregate the answers by disability status. Hence quantitative information to answer this question is lacking. As one respondent put it: 'we don't know because we don't check and that's symptomatic of the culture.'

The Emergency Response Mechanism PDM¹¹⁶ done by REACH for NRC Afghanistan is the only such report made available to the evaluation team that disaggregates the answers by the sex of the respondent (as well as age group). Older people spent significantly more money on rent and utilities and much less on transport compared to the average person. Women spent much more on food, rent, transportation and paying for utilities. Child-headed households spent almost all their money on food, followed by rent and repayment of debts. No child-headed household had any money left to pay for education. When asked for remaining needs, child-headed households name health, clothes and food. Only 7% mentioned education.

The shelter evaluation in Lebanon found that despite a lack of an explicit vulnerability assessment of the beneficiary population and insufficient weighting in the scoring system assigned to issues such as gender and protection, 'there is a high percentage of Female Heads of Households and other vulnerable Heads of Households and family members with disabilities out of the total caseload, which is very positive.'¹¹⁷ The NRC registration system in Lebanon does capture the disability status and shows that the percentage of beneficiaries with a disability is equal to the percentage of registered people with a disability.¹¹⁸

This evaluation also found that parts of the special needs of people with a disability were met (e.g. special WC seats) but not all (e.g. smooth floor tiling). But amongst the people moving out before the end of the 12-month rent-free period, only 3% did this because the living space was not adapted to their special needs which is lower than the % of beneficiaries with a disability. However, these households, alongside larger households and households with elderly members have resorted to more severe negative coping mechanisms than other families which means they had further needs beyond shelter that were not met.

The shelter programme in Greece also learned to adapt its activities to the needs of people with reduced mobility. It was quite difficult to identify barrier-free ground-floor flats¹¹⁹ but they 'sharpened their focus' and became better in matching beneficiaries and available housing options.

One PDM from South Sudan shows that 15% of the respondents had a disability which corresponds to the WHO estimate and indicates that targeting was appropriate and adequate to capture this part of the vulnerable population. Another 15% of the respondents were elderly-headed households. When respondents were asked who was left out, 20% mentioned that women were left out, 13% that elderly people were left out and only 10% thought people with a disability were left out.¹²⁰

¹¹⁵ 15% in South Sudan and 20% in Afghanistan.

¹¹⁶ REACH, Post Distribution Monitoring Overview: NRC. Afghanistan Emergency Response Mechanism, August 2017 - 23 April 2018.

¹¹⁷ NRC Lebanon shelter evaluation p. 29.

¹¹⁸ However, the evaluation also finds that despite the beneficiary positive beneficiary demography in terms of general vulnerability criteria there are still presumably inclusion and exclusion errors.

¹¹⁹ This is also reported as an issue in Lebanon as house owners usually occupy those parts of their house with their own family.

¹²⁰ NRC South Sudan, Food Security and Livelihood Post Distribution Monitoring Report Wau, December 2017, p. 14.

Cash and Protection

Part of NCR Iran's CBI is specifically designed as a protection intervention. A group of beneficiaries for cash is selected based on a recent shock-related protection risks, e.g. the sudden illness of the main bread winner. Cash grants to this group are classified as 'individual protection assistance (IPA)'. A recent independent review found 'a moderate relationship between the reason households had been selected for and the way they spent the cash, which is encouraging. The fact that the relationship was only moderate does not mean that the intervention did not work. Vulnerable households are often facing a multitude of competing basic needs at the same time and have to make choices as to how to use their scarce resources.'¹²¹ Those assessed as eligible due to difficulties renewing legal residency, a large proportion of the unconditional cash on renewal fees hence achieving one year of protection from the risk of deportation. Also, spending unconditional cash on the repayment of debt, which is one key spending pattern for cash in Iran, is reported to increase the beneficiary's perception of safety as it protects them from landlords and shop owners forcefully reclaiming outstanding money. An independent review came to the conclusion that 'the IPA approach to support shock-affected refugee households is currently the most promising intervention to generate longer-lasting impacts. These interventions address problems they can actually solve.'¹²²

Another example of a protection programme with a cash element is the support to unaccompanied Eritrean refugees in Shire, Ethiopia. These children receive essential services such as group care/or family based care arrangement, psychosocial support, recreational activities, food and cash to support expenses such as clothing and shoes. Foster parents receive a monthly cash support as well. An interview partner from UNHCR stated that this is one of their best examples of how to use cash for achieving protection outcomes.

NRC Afghanistan has the best available information on protection risks and positive protection outcomes linked to CBI. The country office conducted a qualitative study to assess and analyze conflict-affected populations' perception of their own safety and security vis-à-vis armed actors and local government authorities, their exposure to protection threats caused by interference of armed actors and authorities (with particular focus on harassment, illegal taxation, extortion, abuse, imposed restrictions on movements), and armed groups and authorities' aptitude towards cash interventions.

Cash-based programmes are considered to have positive protection outcomes for beneficiaries, in terms of allowing them to meet the most pressing needs, mitigating the impact of negative coping mechanisms, especially avoiding evictions and reducing tensions and violence at family level¹²³ or tensions within the community. 55% respondents of a PDM in South Sudan report improved relationships within the community.¹²⁴

The Afghanistan study found different forms of illegal taxation and extortion practices to be vastly imposed on communities in areas under full or partial control of non-state armed groups. In particular, it has been reported the coexistence of blank monthly cash and in-kind taxation with ad hoc requests of cash or in-kind contributions related to the fulfillment of urgent needs, realization of

¹²¹ David de Wild, Independent Review. Cash Based Programming in Iran, June 2018, p.12.

¹²² David de Wild, Independent Review. Cash Based Programming in Iran, June 2018, p.23.

¹²³ This has also been confirmed by an earlier study on CBIs in Afghanistan where 46% of displaced persons who admitted to experiencing some form of violence stated that the CBI they received was responsible for a reduction in the frequency violence they had experienced. (NRC/UNHCR study 2015 p. 18). This effect is also mentioned in other studies analysing the effects of CBIs on intra-household violence: "More consistent in the humanitarian literature is the potential for cash to reduce household tensions." (Claire A. Simon (for UN WOMEN), The Effect of Cash Transfers in Humanitarian Settings on Gender Outcomes, A Literature Review, no date (2017?), p. 2.

¹²⁴ NRC South Sudan, Food Security and Livelihood Post Distribution Monitoring Report Wau, December 2017, p. 12.

public works or provision of public services. Beneficiaries of humanitarian cash-based programmes who return to places of origin under full or partial control of armed groups are sometimes reported to be exposed to targeted additional taxation for having received money from humanitarian organizations. In some instances, returnees who had received humanitarian assistance are also exposed to violent retaliatory attacks from NSAGs who perceive humanitarian organizations as closely linked to the government.

Local authorities and local gatekeepers (especially maliks and other community representatives) who are involved in cash-based programmes are often accused of corruption, predatory and discriminatory practices. In one PDM of a cash programme, 3.63% of the respondents reported they had to pay the malik to get selected for the programme. Female heads of households and other vulnerable individuals are particularly exposed to discrimination, denial of aid and other abusive practices, including sexual exploitation and abuse, perpetrated by corrupted local authorities and gatekeepers.

Targeting criteria, a lack of transparency, accountability and capacities from some humanitarian actors sometimes caused or exacerbated tensions at community and household level. In particular, inclusion and exclusion errors and poor communication with communities caused tensions between recipients and non-recipients of cash; provision of cash grants to household units rather than nuclear families caused tensions between different members of the same household; poorly organized distribution lines caused the eruption of quarrelling between community members which sometimes resulted in violence.

One outcome monitoring report covering cash and in-kind livelihood support reports that 'the average age of the people working on the carpet weaving was 12.6 years, with some girls as young as seven years of age already working on the carpet.'¹²⁵

Other countries also sporadically report protection concerns. In Iran, the knowledge of beneficiaries receiving cash assistance spreads often in the community creating or exacerbating tension among beneficiaries or between beneficiary communities and non-beneficiary communities. It also in some cases have led to increased protection risks for beneficiaries in relation to landlords and money lenders. The issue of illegal taxation by authorities also came up in Yemen where taking figure prints to identify cash recipients has been found to be problematic: It exposed distributions to disruptions by local authorities, intimidations of beneficiaries and in some cases beneficiaries were asked to pay the authorities or share with none beneficiaries. Sexual harassment also been reported through NRC feedback mechanism but not from NRC target districts¹²⁶. As a consequence, NRC Yemen adjusted the SOPs to address these protection and corruption concerns in order to make the cash transfer more discreet and more convenient to the beneficiaries to reduce such kind of risks.

But not all countries who ask beneficiaries for their perception of protection risks find problems. 99% of the interviewed beneficiaries for a MPC in Lebanon (Bekaa) reported that receiving cash assistance didn't create any safety risks and 70% reported feeling more secure. 94.5% said the MPC does not cause any disagreements within the HH.

No evidence was available regarding the specific protection risks that people with disabilities are facing. This is mainly due to the fact that none of the evaluations or PDM nor available informal monitoring data at country level disaggregated beneficiary responses by disability status. However,

¹²⁵ NRC Afghanistan, AFFM 1616. Outcome Monitoring Report. Cash for Rent and Livelihoods, December 2017, p.5. The report does not identify this as a serious violation of child rights and a major child protection risk.

¹²⁶ The country office informs that it is aware that due to cultural sensitivity the people tend to not report such cases. There could thus be more cases of unreported sexual harassment/exploitation taking place.

there is knowledge from other reports, e.g. the disability audit done for the Horn of Africa and Yemen regional office in Kenya, that people with disabilities face additional protection issues, both because they are more likely to be targeted by abuse or exploitation, and because their impairment may make it more difficult to seek protection (or be believed by others when they report violations). The same report also mentions that numerous studies have found that women and girls with disabilities are placed in situations of increased vulnerability to discrimination and violence.¹²⁷

Overarching findings - Relevance and Effectiveness

As described in section 5.2., NRC is perceived both internally and externally as struggling to measure and present a complete picture of its considerable achievements in cash. NRC's M&E framework includes multiple components and layers of reporting and evaluation. Limitations in the data sets provided from the evaluation overall, including reporting into GORS by country offices, limit what it is possible to conclude at the global level. There are 169 projects registered as CBI in GORS. 107 of them report targets and results for their CBIs (re total value distributed). On average, projects distributed 108% of the planned total value. Only 10 countries report outcome data for CBIs for 2017 in three core competencies (food security, shelter and education). Livelihoods and food security related activities are by far the most prominent and most of the outcome reporting comes from this area.

The effectiveness of the use of conditional cash or vouchers for productivity needs was limited where reported. Within food security, outcome indicators do not differentiate between the use of cash or in kind contributions. It would thus only be possible to attribute a certain level of effectiveness to a specific modality – in this case cash – if cash was used as the only modality within a project.

The value transferred per person / family as well as the duration of the support are key elements when determining the effectiveness of food security support. Whilst the relevance of it is not questioned in an emergency context, the effectiveness is severely hampered if the transfer value is too low and the duration of the support is too short to make a difference. Regularly this poses challenges given the available funding: should a smaller number of people be supported with more significant and prolonged assistance reducing the relevance because of limited coverage? Or should a larger number be supported with smaller amounts, posing effectiveness challenges by spreading the assistance too thinly? There is no easy solution to this question and a need to strongly weigh the arguments pointing in the different directions.

Data limitations make it difficult to reach conclusions about outcomes of NRC cash programmes in the shelter sector. Existing data suggests a similar effectiveness dilemma, given the limited amounts of cash assistance NRC are able to provide whilst unit costs of shelter support are very high. Three countries report on the use of cash distributed for education purposes. Recipients were found to use the cash for educational purposes with no significant difference between the use of conditional versus unconditional cash. PDM reports done for CBIs recorded under the food security CC report that small amounts of money were used to pay for education purposes. There are three global cash-related indicators within the WASH CC (cash for water needs, cash for sanitation needs and cash for hygiene purposes) but Iran is the only country that has reported on any of them between 2016 and 2018. Very limited evidence of the effectiveness of cash in the WASH sector is also noted in a recent

¹²⁷ For example, UN-Habitat, 2015. The study contains a section on violence against women and girls with disabilities as a cause and consequence of inadequate housing, and refers to many other studies that look at violence against women.

study done on cash and sectoral outcomes for UNHCR¹²⁸. ICLA does not have any global cash-related indicators hence there is no outcome reporting available.

Little evidence is available to assess the effectiveness of cash programmes for women and girls. There is no example of a PDM or AAR study where the responses given by beneficiaries are disaggregated by sex. There is no disability¹²⁹ disaggregation of the data available in GORS so it is not possible to conclude on the effectiveness of CBIs on groups with specific vulnerabilities. There is also no evidence regarding the specific protection risks that people with disabilities are facing. This is mainly due to the fact that none of the evaluations or PDM nor available informal monitoring data at country level disaggregate beneficiary responses by disability status.

NRC Afghanistan has the best available information on protection risks and positive protection outcomes linked to CBI. Cash-based programmes were found to have positive protection outcomes for beneficiaries, in terms of allowing them to meet the most pressing needs, mitigating the impact of negative coping mechanisms, especially avoiding evictions and reducing tensions and violence at family level¹³⁰ or tensions within the community. But targeting criteria, a lack of transparency, accountability and capacities from some humanitarian actors and corrupt practices by some officials can cause or exacerbate tensions at community and household level. In particular, inclusion and exclusion errors and poor communication with communities caused tensions between recipients and non-recipients of cash.

Conclusions and recommendations – Relevance and effectiveness

Challenges in data collection have to be seen in context. Cash is an emerging field in and reporting systems in a constant state of evolution. Oslo staff in M&E were clear that work in strengthening reporting systems was ongoing. While the full extent of improvements in monitoring and reporting systems are beyond the scope of this evaluation, it is clear that improvements in monitoring and reporting for cash are urgently required.

- **Recommendations:**
- **NRC should ensure that: the global M&E team has the resources required to strengthen systems; staffing for CO M+E teams is given a greater priority, in order that NRC's M+E framework can be rigorously applied to CBIs.**
- **Redouble efforts to ensure that outcome data for CBIs is recorded at CO level for use at all levels (CO, RO and HO).**
- **Redouble efforts to ensure that disaggregated data is available for cash and vouchers**
- **Redouble efforts to ensure output and outcome data is disaggregated by disabilities.**

¹²⁸ "Very little evidence exists on the effectiveness of multi-purpose cash in delivering WASH outcomes in humanitarian contexts." UNHCR, Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning, May 2018, p. 52.

¹²⁹ One reason for this might be the lack of ownership for inclusion issues found by the inclusion audit done by the Horn of Africa and Yemen regional office: "Numerous respondents noted that they felt that inclusion of PWDs was a 'specialist' activity that should be left to specialised agencies, or at best done in partnership with them." NRC East Africa and Yemen, Going beyond the rhetoric. Disability inclusion assessment report, August 2018, p. 6. 31% of the staff who answered the survey done as part of the study thought that inclusion was not part of NRC's mandate.

¹³⁰ This has also been confirmed by an earlier study on CBIs in Afghanistan where 46% of displaced persons who admitted to experiencing some form of violence stated that the CBI they received was responsible for a reduction in the frequency violence they had experienced. (NRC/UNHCR study 2015 p. 18). This effect is also mentioned in other studies analysing the effects of CBIs on intra-household violence: "More consistent in the humanitarian literature is the potential for cash to reduce household tensions." (Claire A. Simon (for UN WOMEN), The Effect of Cash Transfers in Humanitarian Settings on Gender Outcomes, A Literature Review, no date (2017?), p. 2.

7 “The bigger picture” and the future: NRC’s position within the global discussion on current and future cash programming

Cash is increasingly a core part of humanitarian response and architecture, with the potential to drive positive transformation in the sector. Greater use of multipurpose grants that intentionally cut across current sectoral divisions and cluster approaches can lead to profound changes to existing humanitarian coordination mechanisms and sectoral mandates. Broader uptake of cash also potentially implies the need for fewer organisations involved in the physical delivery of assistance, while opening up opportunities for forging strategic partnerships with private sector financial service providers and development actors as part of shock responsive social protection.

As the global cash landscape rapidly evolves, a number of trends are emerging. There are reasonable grounds to expect that the single cash delivery platform approach currently spearheaded by DFID and ECHO in Lebanon and Turkey to enhance coherence in cash-based response will be replicated in other contexts. The use of cash and multi-purpose grants and electronic solutions to cash delivery are likely to grow. UN agencies and other INGOs are making substantial investments to be better prepared to scale-up cash, embed the capacity to deliver cash, and use new technologies to more efficiently register, track and monitor cash beneficiaries. Donor and INGOs’ commitments to local humanitarian leadership are providing the ground for humanitarian responses that are increasingly nationally-led and southern governments will be increasingly able to respond to crises themselves, including through shock responsive social protection systems. The UN (OCHA, WFP, UNHCR and UNICEF) have recently announced an intention to develop a Common Cash Mechanism which they see as being: ‘collaborative, inclusive and builds on a single transfer mechanism approach and joint cash programming’ from needs assessment to monitoring. It can be deployed in most settings and is based on the identification of ‘shared business needs’ across agencies. The system will be ‘collectively owned, jointly governed and have clear and predictable roles, responsibilities and arrangements and will be available to multiple partners (including partners outside the UN)’.

Against this background, NGOs need to make further strategic and operational investments in cash. A fast, shifting and competitive cash landscape presents a number of potential delivery models:

4. Direct cash implementation (particularly in hard to reach areas)
5. Supporting local civil society and national actors to deliver cash, including government-led cash as part of shock-responsive social protection¹³¹
6. Being part of coordinated international ‘big cash’ programmes.

It is over-simplistic, however, to consider these as stand-alone models; they are inter-related and each will be appropriate at a given time and in a given context. Arguably, NGOs who aspire to deliver cash at scale require the expertise, knowledge and skills to take forward cash work across these models as needed; to essentially switch between models in a timely manner. Agility, flexibility and a sound understanding of the context are paramount.

¹³¹ NRC through the cash consortium and cash working group has had some (if limited) involvement in discussions about aligning targeting criteria for humanitarian cash with the Government of Iraq

- Model 1 requires the capacity and skills for direct cash implementation. This is expected to remain a core model of response, particularly in contexts where local capacities have been overwhelmed.
- Model 2 requires building and strengthening the capacity of national governments and civil society actors to understand markets and deliver cash when and where possible. For instance, through support to the development of shock-responsive social protection systems in partnership with governments willing and able to assist their own citizens in times of crisis.
- Model 3 sees a need for reflection on where NGOs want to position themselves in a world where the large donors such as ECHO and DFID are increasingly demanding more coherent and harmonised ‘big cash’ approaches and where the UN are developing a ‘common cash mechanism’.

Particularly for contexts which are characterised by UN managed ‘big cash’ models, NRC cash advisers are developing a strategy known as ‘companion programming’. The idea has potential but what that means in practical terms needs to be much more fleshed out. It would involve NRC building on existing technical strengths in its core competencies and more systematically thinking through how these could be more strongly linked to coordinated multi-purpose cash programming. The aim would be for NRC to position itself as a ‘go to’ organisation within coordinated cash responses in areas such as mainstreaming protection in cash responses.

One challenge with companion programming appears to be that it is not cash programming; but it currently sits institutionally with the global cash and markets advisers. To succeed as a concept it would need to be embraced across the Core Competencies. At present, each recognises the importance of cash (education has a paper and others are under development), but interviews suggest that more work is needed to convince them of the value of the companion programming concept. The challenges of better integrating multi-purpose cash programmes with NRC’s core competency approach are illustrated in Iraq where cash has remained largely separate and fitted poorly with the CC¹³² model. MPC hasn’t been used as a platform for integrated programming and ‘cash teams’ haven’t supported cash programming in other CCs.

In fleshing out the companion programming concept and being clearer about what the label means, NRC needs to explain what distinguishes companion programming from normal sectoral programming that happens to coincide with a large-scale cash programme. Is this just another term for what NRC already does – but labelling it as companion programming might open up different donor funding streams? Or is there something distinctive about companion programming that isn’t just NRC’s regular technical programming where cash is also being provided? There may be opportunities to more strongly link NRC initiatives around integrated programming with the thinking within the cash team around companion programming.

If the latter, then NRC needs to develop more detail about what is it that is distinctive. Is it that the people receiving cash become the target group – so the companionship is the linkage to cash registration and targeting systems? That might be justifiable, but it raises questions about impartiality – what about people who need support to stay in school or help to avoid eviction but haven’t been lucky enough to get on a cash list? The companion programming idea also raises questions about scale. The existing illustrative examples are staff intensive things that are possible for NRC to do with relatively small numbers of people but would be really hard to do on a large scale.

¹³² The exception being Livelihoods interventions where cash is used as the primary modality.

So thought is needed about how to choose who gets the companion programming if it is only feasible to provide for a small sub-set of people getting cash.

What might be needed is a sort of social worker or case management function. A cash transfer may help people to meet basic needs but is almost by definition not enough to solve all sorts of other problems (such as poor housing or children not in school). Area based companion programming could give people a one stop shop to talk to someone about all of their other problems and that person would try to help with referrals and advice. The issue again is one of scale, expense and persuading donors to be willing to pay for companion programming.

Overarching conclusions and recommendations

To engage more effectively in model 1; NRC needs to make critical investments to embed cash across sectors, step up the use of multipurpose cash, and make country offices better prepared to deliver quality cash programmes. An effort needs to be made to broaden responsibility for cash out from the cash advisers and for it to be on the agenda of NRC's senior management as an ongoing organisational priority. There needs to be a real focus in having 'cash ready' country offices with cash embedded in preparedness planning. Recommendations for 'cash ready' country offices are provided above in section 5.

Model 2 doesn't seem likely to be a strong NRC priority or where it has a comparative advantage in the short to medium term and it one where WFP and other INGOs have more of a focus and are making major investments. However, there may be contexts where this model is particularly relevant and NRC needs to be engaged in debates in order to be an effective part of responses. For instance, within the Ethiopian context the global policy debate on how to make national social protection schemes shock-responsive rather than using parallel humanitarian transfer schemes when crises hit is a core part of discussions around humanitarian cash. As a displacement focused organisation NRC could for instance have a particular role in advocating for inclusion of displaced people in social protection systems or in reaching out to people excluded due to lack of status or recognition. It could utilize its ICLA capacities to help people to get registered and included in longer term social assistance programmes. Stepping up work on local humanitarian leadership would imply a strong organisational commitment to localisation and social protection; investment in skills and capacities to support local organisations.

Recommendation:

- **Given the global push for strengthening shock-responsive social protection as an alternative and complement to humanitarian transfers and the potential of social protection to be a durable solution for IDPs, NRC should engage in this discussion proactively and more prominently.**

For model 3: the issue at stake is where NRC should focus in developing its niche or added value in coordinated 'big cash'. NRC is playing a successful role in cash consortia in Iraq and Somalia, and leading a second consortium in Somalia. These cases demonstrate that donors are not universally convinced that UN lead provision is the optimal solution for every context. They are following consortia models in Iraq and Somalia with great interest. The Iraq model, however, in which NRC has internalised the donors' and consortium leads view of cash as a stand-alone emergency 'stop-gap' response has led to quite heavily siloed systems for multi-purpose cash. In Somalia, where cash more clearly 'owned' by LFS, NRC needs to make more of opportunities to build integrated programming which includes the cash response.

Recommendations:

- **NRC should continue its ongoing and proactive engagement in these mechanisms.**

- **In doing so, and building on the other ‘institutional’ recommendations NRC should ensure that MPC acts as a one catalyst for programming integrated across CC’s, and does not result in internal siloes.**

Looking forward, if NRC wants to take forward companion programming, the idea needs to be further defined. In addition, its added value in coordinated approaches to humanitarian cash needs to be more clearly communicated. What would be important in taking this forward is better testing of outcomes. If you add a component on to a cash programme do people who get the extra support do any better than people who just get cash? And is the companion programming more or less effective than just giving people more cash with the resources used for extra programming? It is promising that donors have shown some willingness to consider companion programming approaches.

Recommendations:

- **Continue to define the companion programming concept**
- **In parallel, continue conversations with donors with a view to getting commitments to pilot the approach in suitable contexts; including research into what works in terms of companion or complementary programming.**

8 Annexes ToR

BACKGROUND INFORMATION

NRC's global cash response

NRC has been using cash and vouchers in programming since 2008, and earlier in ad hoc responses. The first dedicated Cash and Vouchers Adviser was recruited in 2010 to start providing structured support to field teams. Various documents were developed to describe NRC's direction in developing its cash programming capacity since that time. Cash emerged as a strategic priority for the organisation in parallel to the establishment of the DfID-funded High Level Panel on Cash in 2015. A Cash and Voucher Strategy was approved early in 2016¹³³, containing the following key priorities:

- Develop strategic partnerships to enable the delivery of cash at scale
- Continue and strengthen participation in cash networks and initiatives (CaLP, ELAN, CashCap etc)
- Systematic capacity development of staff and development of guidance and systems
- Developing areas of niche expertise and increase use of technology including digital payment solutions

NRC's programming with and around cash reflects a dynamic cash-based programming sector with rapidly emerging evidence, and expectations from donors and other key stakeholders. It has 3 different components:

1. NRC delivers cash, as part of targeted Core Competency (CC) or multi-CC programming.
2. NRC delivers standalone cash at scale, in challenging or hard-to-reach contexts when others can't reach.
3. NRC programmes to improve the impact of other agencies' standalone cash (often called multi-purpose, and usually distributed by a UN agency via a local

¹³³ Cash and Voucher Development Strategy, NRC, 2016

bank), when cash alone does not solve all peoples' problems. This component is at the design and piloting stage. This is called 'Companion Programming'.

Since 2014 the recorded use of cash in NRC programming has risen from around \$900,000 to over \$62m in 2017, although it must be stressed that the low baseline was taken at a time when structured reporting of cash was very limited. The \$62 million distributed across 22 countries in 2017 constituted an increase of more than 60 per cent on the year before.

NRC uses cash in a wide variety of ways, within sectoral (Core Competency in NRC terminology e.g. shelter or education) and multi-sectoral programming, and multi-purpose cash (MPC). (For more detailed information see: ¹³⁴ and ¹³⁵). NRC's most significant volumes of cash-based programming takes place in the Shelter and Livelihoods & Food Security Core Competences. Including Cash for Work, approximately 75% of cash distributed is reported as conditional, and 25% as unconditional.

This growth in cash-based programmes has been supported through:

- An increased awareness of programmatic options and opportunities of using cash
- Adaptation of NRC support systems to enable uptake
- Staff development and support
- Strengthening and increasing consortium work
- Use of e-cash and e-vouchers including in hard to reach areas

However, there are still gaps and challenges in NRC's ability to deliver a relevant, efficient, effective cash-based strategy. In particular:

- NRC's growth in cash-based programming is very uneven across NRC country programmes, with just seven countries (Somalia, Jordan, Lebanon, Nigeria, Mali, Iraq and DRC) representing the vast bulk of this cash, (See Annex 1: \$ US Value of Cash Based Assistance distributed 2017 for more information).
- The most significant volume of cash programmes is in the Livelihoods and Food Security and Shelter CCs.
- Consortium-based and alliance-based cash delivery remains a challenge
- Staff capacity (training and recruitment) remains patchy across country offices
- Cash based interventions in remote and hard to reach areas is challenging
- Programme relevance – ensuring that country offices are able to do the proper

¹³⁴ <https://www.nrc.no/what-we-do/themes-in-the-field/cash-and-vouchers/>

¹³⁵ <http://www.cashlearning.org/downloads/calp-updated-glossaryfinal-october-2017.pdf>

analysis to understand whether to use cash and what type of cash-based response is appropriate in a particular context.

The extension and strengthening of cash-based interventions is a strategic priority for NRC, under the Global Strategy 2018-20.¹³⁶

The Global Strategy 2018-20 states that:

“NRC will aim to be at the forefront among humanitarian NGOs in developing and implementing cash-based programming.

This will include both Multi-Purpose Cash Assistance and cash as a modality within sectorial and integrated programmes.

NRC will be a strong advocate for the appropriate use of cash premised on whether it is the most effective response in a particular context.

NRC will seek to better define when cash is the preferred response and when it may not be, guided by the question “why not cash?”

NRC will seek to better define its approach as a cash provider; potential niches where NRC can add value (e.g. in hard-to-reach areas); how to best combine cash-based interventions with sectorial or integrated programmes; and which capacities NRC should further develop in order to excel in cash-based programmes.”

Background for the evaluation

NRC is currently committed, both in its own Global Strategy 2018-20 and in external commitments such as the Grand Bargain, to increase the use of cash in programming. This, and associated Grand Bargain cash commitments (e.g. routinely to consider cash, build capacity for cash, ensure quality of cash transfer programming, and strengthen the evidence base and invest in innovation) help define the aspirations of the strategy. The content of the strategy is then based on a number of key assumptions about what NRC needs to do to deliver more and better. The current guiding documents in support of the Global Strategy¹³⁷ outline the following priorities:

1. Improving and increasing the use of sectoral cash

- Recruiting differently, supporting a community of practice, embedding routine consideration of cash, supporting usage of the money transfer global framework agreements, and continuing to develop sectoral programming

¹³⁶ <https://www.nrc.no/resources/position-papers/Global-Strategy-2018-2020/>

¹³⁷ Cash Based Interventions Vision, NRC 2018

models

- Emphasise effectiveness as well as efficiency, embedding routine market analysis for all programming modalities, and advocating for a move from output to outcome indicators as the most referenced measure of cash-based programming

2. Developing NRC’s capacity as an MPC distribution agency when mainstream actors are not operational

- Remote programming or hard-to-reach contexts, immediate emergency response before mainstream services are launched, and addressing the needs of groups who cannot or do not wish to be included in mainstream systems

3. Developing Companion Programming for MPC contexts where cash alone is not meeting all peoples’ key needs

- The provision of CC or multi-CC technical ‘soft’ programming, targeted at recipients of other agencies MPC. Aimed at improving the impact of MPC.

In order to achieve the cash-related ambitions of NRC’s Global Strategy, it is important for the organisation to take stock of what is working well, better understand challenges and identify what we need to improve/do differently moving forward. Acknowledging and understanding challenges and barriers related to key areas of the previous strategy should support the organisation to design and deliver a more effective and efficient strategy in the new period.

This is therefore an important moment for NRC to undertake an evaluation of its cash-based interventions.

Purpose of the evaluation and intended use

Overarching purpose

The overarching purpose of the evaluation is to ensure that NRC is able to deliver a relevant, efficient and effective cash strategy in 2018-20.

The evaluation specifically will contribute towards this through helping the organisation

to:

1. Understand organisational progress to date on the institutionalisation of cash decision-making, and the development of enabling structures in support of the use of cash when appropriate.
2. Understand how to improve the effectiveness (outcomes) of cash-based programmes for its targeted beneficiaries.
To do this, NRC needs to better understand what works, the added value, the barriers and challenges to addressing non-financial barriers (issues other than lack of cash which, were they alone addressed, would result in greater impact) in multipurpose or flexible cash responses.

This is done in order to:

1. Provide accountability to NRC's main donors (NMFA and Sida) through assessing programme effectiveness and progress on the institutionalisation of cash-based programming at NRC
2. Critique and/or validate the development priorities outlined above as necessary and sufficient measures in meeting NRC's commitments under the Global Strategy 2018-20 and the Grand Bargain
3. Contribute learning-focussed evidence for the continued development of the Companion Programming concept and to inform the debate on the most appropriate role for NGOs in the humanitarian sector of the future

How will the evaluation be used?

The evaluation findings will be used by NRC's two main donors (Sida and NMFA) for accountability and learning purposes and by NRC to inform decision-making on further organisational developments to support the use of cash and programming around cash.

Who will it be used by?

The primary users of the findings will be the NRC global cash-based interventions advisers and specialists. They will produce policy, programme and advocacy materials

for use by a wide range of NRC staff. The evaluation findings will inform decision-makers across NRC on further organisational developments to support the use of cash. They will also be influential in the wider cash debate within the sector in relation to the value of technical programming.

Secondary users will be the Heads of Programmes and Global Core Competency Managers (who need to ensure that their core competency programming remains strategic and relevant and that cash components are part of their core competency portfolio), as well as Regional Programme Directors.

Scope and lines of inquiry

Scope:

Dates of the evaluation: August to December 2018

Geographical coverage: Global, but will include specific country case studies for some of the evaluation questions (selected in the inception phase)

Type of cash response: all

Years: 2016 to date

Sector/s: to be selected in the inception phase

Lines of inquiry

The evaluation should focus on the following lines of inquiry:

1. To what extent have cash based interventions been institutionalised in NRC?

- a) Coverage: what is the scale and scope of NRC's Cash assistance globally?
Identifying the characteristics, scale and scope of NRC activity related to cash-based assistance including:
- The context of NRC cash-based activities (in emergencies v's longer term, inside v's outside camps, in relation to cash responses by other actors etc);
 - The type of cash assistance (multi-purpose/ restricted conditional etc and how this relates to CC)
 - Where and how is NRC addressing non-financial barriers in cash-based assistance.
 - Gender analysis should be incorporated into all of these dimensions
- b) Efficiency: What progress has NRC made in ensuring support systems and functions support the use of cash-based responses and what are the challenges in making this happen, in particular focusing on:
- To what extent is the organisation investing in human resources for necessary scale up of cash (including recruitments and capacity building efforts)?
 - How have NRC's finance and logistics systems supported the use of cash-based responses?
 - To what extent is the organisation systematic in its response analysis, including gender and diversity considerations, comparing in-kind delivery to different cash-based options?
 - How is this built into existing systems and processes (the strategy process, needs assessment guidelines, CC strategies). This will include both multi-purpose cash and restricted CC specific cash responses (flexible and non-flexible). It will explore the basis on which specific cash responses have been implemented and decision-making processes followed.
 - How has the M&E system supported cash-based programming?
 - NRC's engagement with partners – how, where and for what purposes has NRC worked with external partners and other stakeholders to deliver cash? And what are the challenges in doing this?

2. How relevant are NRC's cash-based responses?

- a) How relevant is NRC's overall cash profile (country, CC, type of cash assistance) according to needs and priorities (including analysis by gender)?
- b) What has been the main strengths of NRC as an NGO within cash-based programming?
- c) To what extent have NRC adapted their cash strategy and priorities based on external, global changes in cash policy and trends?

3. Have NRC's cash-based programmes been effective (achieved targeted outcomes) for beneficiaries?

- a) The effectiveness (achieving intended outcomes, including gender and diversity considerations) of the 3 cash programme components (1) cash as part of CC programming, 2) standalone in hard to reach contexts and 3) improve the impact of other agencies standalone cash)?
- b) What have been the barriers to achieving the intended outcomes for different groups (gender and diversity)?

Methodology

The evaluation consultant should develop the evaluation methods in line with the focus questions, including an evaluation matrix which sets out for each sub question: judgement criteria, methodology, source of evidence and sampling

It is expected that as an institutional evaluation, this will include, at a minimum:

- Extensive document review and secondary data analysis – drawing on NRC's global strategies, regional and country strategies, policies, guidelines and tools related to cash and supporting systems as well as global output and outcome monitoring.
- Survey with existing country office managed cash programme staff to map out and cover additional gaps in data
- Key informant interviews with NRC staff responsible for global systems and tools
- Key informant interviews with external actors familiar with NRC's cash programmes including donors, partners and other cash actors
- Key informant interviews with staff and managers responsible for cash-based

programmes in NRC's country offices

- Case study visits to at least three NRC country offices to evaluate the effectiveness of NRC's cash responses. Country sampling and methods to be determined in the inception phase. This may include direct primary data collection with NRC's beneficiaries depending on data available through secondary sources.

Evaluation follow up and learning

The findings will be used to inform discussions on further structural developments that may be required to support better use of cash in programming.

The findings will be used to inform policy and programmatic guidance on CC MPC Companion Programming, to provide evidence-based approaches to donors, and to inform NRC's wider advocacy agenda on cash and to inform core competency programme development.

A management response will be developed within one month of the evaluation report being finalised to ensure that recommendations are addressed/ adopted. This will be followed up and tracked by the evaluation steering committee chair, Martin Suvatne.

A dissemination plan will be developed to ensure that important learning is shared with internal and external stakeholders.

9 List of Interview Partners

Respondents Oslo

Secretary General	Jan Egeland
Deputy SG, Director of Organisational Development	Geir Olav Lisle
Country Director, Turkey	Youri Saadallah
Global Advisor Cash and Markets	Roger Dean
Global Advisor Cash and Markets	Tim McInerny
Head of Development Projects and Innovation Unit	Marit Glad
Global Advisor, WASH	Richard Bauer
Head of Global Logistics	Bassam Michel Ibrahim
Shelter Adviser	Oyvind Nordlie
Global Advisor, Global Livelihoods and Food Security	Thomas Olholm
Head of Core Competencies	Martin Suvatne
Director of Field Operations	Magnhild Vasset
Head of Policy and Control- Global Finance	Hallvard Skaard Pederson
Senior Advisor Data Protection	Britt Mona Bodding
Data Protection Coordinator	Seyum Mano
Director Programme Development and Policy	Eric Demers
Head of Strategy, Information and Support Unit	Carina Vedvik Hansen
Global Manager, Shelter	Neil Brighton
Global Advisor Shelter	Michael Waugh
Head of internal audit	Greg Norton
Head of M&E	Lian Bradley
Programme Adviser, Emergency Response	Tony Marchant
Global Manager, Education	Annelies Ollius
Global Youth Specialist	Sophia Kausiakis
Global Manager, ICLA	Fernando de Mendina Rosales
PCM Advisor	Bjarte Birkeland
Senior Regional Adviser Horn of Africa and Yemen	Patrik Eklöf

List of Interview Partners Regional Office East Africa and Yemen

Regional Director	Nigel Tricks
Regional Support Director	Abdirahman Jama

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Norwegian Refugee Council
Postboks 148 Sentrum
0102 Oslo, Norway

Regional Programme Director	Kennedy Mabonga
Regional cash & markets advisor	Lili Mohiddin
Regional WASH advisor	Jack Chow
Regional Livelihoods and FS advisor	Sarah King
Regional Education advisor	Jonathan Penson
Regional ICLA advisor	Evelyn Aero - Magero
Regional Grant Coordinator	Caroline Kudwoli
Acting Global Protection Advisor	Anna Stone
Regional Program Advisor	Helena Kifle
Regional Head of Human Resources	Robert Inzikoa
Regional Head M&E Manager	Nicola Cozza
Regional Head of Finance	Yvonne Mugeni
DFID Senior Humanitarian advisor Somalia	Seb Fouquet
DFID Regional resilience advisor	Tim Waite
ECHO Food Assistance Thematic Expert	Maria Bernardez Ercilla
ECHO Technical Assistant Somalia	Quentin Le- Gallo
ECHO Global Thematic Experts Food Assistance	Calum McLean
Program Manager BRICS	Perrine Piton
Program Manager - Resilience and Durable Solutions Somalia	Charles Obayi
Kenya Country Office, Head of Programmes	Andrea Bianchi
Somalia Country Office, Head of Programmes	Barnabas Asora
Country Director Somalia	Victor Moses
Somalia Cash Working Group	Deqa Saleh

List of Interview Partners West Africa

Regional Cash and Markets Advisor	Thibault Notteghem
Regional Livelihoods & Food Security Advisor	Chiara Gaburri
Country Director NRC Mali	Hassane Hamadou
M&E Manager NRC Mali	Karime Traore
Logistics Manager NRC Mali	Fatouma Hassan Ali

List of Interview Partners Asia

Regional Shelter and Settlements Advisor	Caroline Dewast
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List of Interview Partners Ethiopia Country Office and Jijiga Area Office

Country Director	Stine Paus
Head of Programme	Zia Hassan
Finance Manager	Richard Pascual
Emergency Response Manager	Biruk Gebru
Livelihoods Coordinator Shire	Solomon Assefa
Livelihood Projects Coordinator, Urban Program	Tadesse Abebe
Education & LFS team leader Azosa	Guteta Muleta
Procurement officer (acting log & admin manager)	Theodros Beshea
Urban Programme Manager	Jemal Hassen
ICLA Project Coordinator, Urban Program	Fethia Ismaili
M & E Manager	Rahel Wasihun
Livelihood and Food Security Coordinator	Jared Ayele
OCHA Ethiopia Cash Focal Point	Agustin Orega
UNHCR Ethiopia, Cash Based Programming Specialist	Mary Karanja
CashCap / IOM Ethiopia	Lilian Musoni
Area Manager	Ahmed Ismael
Programme Manager	Mohamed Nur
Livelihoods and Food Security Coordinator	Farhan Sahanen
IDP Programming & Emergency Response Officer	Sahal Roble Elmi
M & E Officer	Abdi Muhamed
Finance Coordinator	Rashi Abdi Garama
Logistics & Admin Coordinator	Ali Mohamoud
IOM Jijiga	Drew Kutschenreuter
Somali Microfinance Institute, General Manager	Khadar Ahmed Abdi

List of Interview Partners Somalia

List of Interview Partners Iraq

10 Annex C: Team itinerary

Inception and HQ visit:

24 September – 28 September, Oslo: Inception meeting with Steering Committee; interviews with NRC HQ staff (all team members)

Remote Interviews and Preparation of Field Research:

1 October – 12 October, Canada / Germany: remote interviews with selected interview partners missed in Oslo; pre-field research discussions with country office staff (Glyn Taylor, Corinna Kreidler)

Field Research:

15 October – 19 October, Nairobi: interviews with Regional Office Horn of Africa and Yemen staff, Kenya country office staff, external stakeholders (Corinna Kreidler)

15 October, Nairobi: interviews with Regional Office Horn of Africa and Yemen staff, external stakeholders (Glyn Taylor)

16 October – 18 October, Mogadishu: interviews with country office / area office staff, external stakeholders (Glyn Taylor)

19 October, Nairobi: interviews with Somalia country office staff in Nairobi, external stakeholders (Glyn Taylor)

21 October – 25 October, Erbil: interviews with Iraq country office staff, external stakeholders (Glyn Taylor)

22 October and 24 – 26 October, Addis Ababa: interviews with Ethiopia country office staff, external stakeholders (Corinna Kreidler)

23 October – 24 October, Jijiga: interviews with Somali region area office staff, external stakeholders (Corinna Kreidler)

Remote Interviews and Preparation of Draft Final Report:

29 October – 9 November, Germany: skype interviews with Mali country office; interview with Asia shelter advisor (Berlin) (Corinna Kreidler)

11 Annex D: Team Biographies

Glyn Taylor (Team leader)

Glyn is a founding Partner and Director of Humanitarian Outcomes and has a proven track record in designing, leading and undertaking evaluations in the humanitarian sector. Amongst other work streams, Glyn specialises in humanitarian financing and has undertaken numerous studies including quantitative and qualitative analysis for the UN CERF Secretariat and for other funding instruments.

He has 25 years of experience in humanitarian and development sectors. Prior to being part of Humanitarian Outcomes, Glyn was a Deputy Director of DFID's Conflict, Humanitarian and Security Department Operations Team. Glyn played the role of Humanitarian Adviser for DFID in a number of countries (including being the country focal point for Darfur in 2005 and 2006). Prior to joining DFID, Glyn was a Country Manager for Merlin in Sierra Leone and Afghanistan.

Corinna Kreidler (evaluator)

Corinna is a senior humanitarian practitioner, having worked in humanitarian assistance in the field and HQ for over 20 years for NGOs (NRC, Welthungerhilfe), donors (ECHO, DFID, German MFA) and technical agencies (GIZ). She has worked in a number of conflict-affected and protracted crisis situations (Angola, Liberia, Sudan and DRC) as well as on drought relief (El Nino in Southern Africa).

Since 2014, she has been an independent consultant focusing on humanitarian financing, policy and operations. She has taken part in a number of evaluations, developed a humanitarian M&E policy for the German Federal Foreign Office and trains German NGO staff on different elements of project cycle management.

Paul Harvey (Cash specialist)

Paul Harvey has 8 years of experience working for NGOs as a programme manager, Country Director and Emergency Coordinator and 18 years of experience as a humanitarian researcher and consultant with the Humanitarian Policy Group at ODI and Humanitarian Outcomes.

He was part of the secretariat for the high level panel on humanitarian cash transfers and conducted evaluations of cash transfers for UNICEF, GIZ, Oxfam, the Red Cross and others in Somalia, Sri Lanka, Zambia and Kenya. He is co-author of the HPN Good practice review on cash transfers in emergencies and HPG reports on cash. He also conducted strategic reviews for Oxfam the IFRC on their approaches to cash - 2016-2017.

12 Annex E: Bibliography

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