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## Adapting to urban displacement : the use of cash transfers in uraban areas

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**ADAPTING TO URBAN DISPLACEMENT**  
**THE USE OF CASH TRANSFERS IN URBAN AREAS**

Master of Arts in International Organizations Thesis

Submitted by Aurélie Biron

September 2012

Under the advisement of Hanna Mattinen, Karen McColl and Pierre Micheletti





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# **Abstract**

Growing numbers of displaced populations are settling in cities, and this global process will continue in the next decades following the urbanization trend. Motivations for settling in urban areas are numerous including greater economic resources and livelihood opportunities, better access to basic services as well as the anonymity that cities provide. Despite the high concentration of humanitarian organizations in camps, only a few are dedicated to refugee protection in urban settings. Displaced populations in urban areas do not receive the same level of attention or assistance as their camp counterparts, even though the phenomenon of urban displacement is starting to receive greater consideration.

Research still needs to be undertaken about how to design effective programmes to better meet the specific needs of urban displaced populations. In a period of strong reconsideration of traditional camp-based responses to the problem of mass displacement as well as the systematic provision of in-kind assistance, the aim of this dissertation is to study the provision of cash-based assistance for vulnerable populations as an appropriate tool to support people meet their basic needs (food, shelter and basic items) in urban areas. Pilot projects, evaluations and reports have demonstrated that cash is an appropriate tool for humanitarian interventions, and is flexible and appropriate to use in urban areas due to the presence of functioning markets and financial infrastructures. But questions remain on how aid agencies can best use them and when.

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Finally, thanks to my friends from Sciences Po Grenoble for these five years spent together.

## List of Acronyms

<b>ACF</b>	Action Contre la Faim
<b>DFID</b>	Department for International Development
<b>EMMA</b>	Emergency Market Mapping and Analysis
<b>IDP</b>	Internally Displaced Person
<b>MSF</b>	Médecins Sans Frontières
<b>NGO</b>	Non-Governmental Organization
<b>NRC</b>	Norwegian Refugee Council
<b>ODI</b>	Overseas Development Institute
<b>PoC</b>	Person of Concern
<b>SGBV</b>	Sexual and Gender-Based Violence
<b>UN</b>	United Nations
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>WFP</b>	United Nations World Food Programme

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# Introduction

*“Given that urban settings are the future location for many humanitarian interventions, it is important to continue nurturing an attitude of reflection, innovation, and flexibility in order to establish the most effective operational response possible.”<sup>1</sup>*

Growing numbers of displaced populations are settling in urban areas, following the global urbanization trend. The rapid process of urbanization is combined to the surge in refugee numbers, including cities with explosive growth driven by influxes of displaced populations<sup>2</sup>. Forced migration is an important driver of urbanization, in cases of large-scale displacement to urban centres and when returnees choose to settle in urban areas upon return. Returned refugees and displaced persons account for 80% of population growth in Kabul since 2001<sup>3</sup>. Since 2009, the United Nations High Commissioner for Refugees (UNHCR) estimates that more than half of the world’s refugees reside in urban areas<sup>4</sup> and less than one-third in camps<sup>5</sup>.

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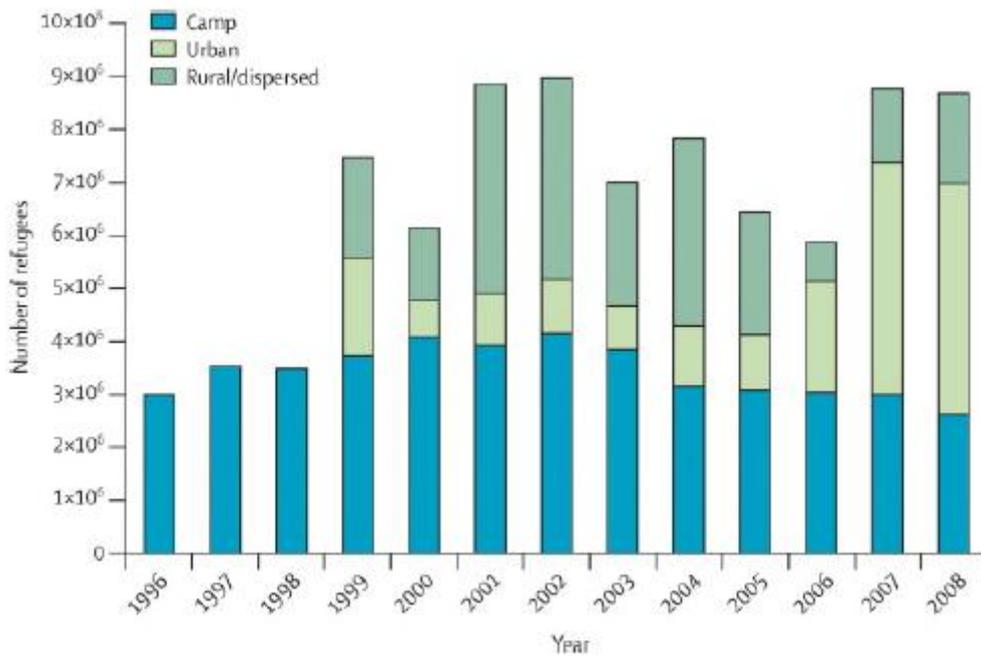
<sup>1</sup> Lucchi E., *Moving From the ‘Why’ to the ‘How’: Reflections on Humanitarian Response in Urban Settings*, Disasters, Vol.36, No.1, 2012, p.101.

<sup>2</sup> Abidjan (Cote d’Ivoire), Kabul (Afghanistan), Bogotá (Colombia), Johannesburg (South Africa), Karachi (Pakistan), Khartoum (Sudan), Nairobi (Kenya) and Sana’a (Yemen). More in Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, p.24.

<sup>3</sup> Luther N., Setchell C., *Kabul, Afghanistan: a Case Study in Responding to Urban Displacement*, Humanitarian Exchange Magazine, Issue 45, December 2009.

<sup>4</sup> Urban areas are defined by UNHCR as “a built-up area that accommodates large numbers of people living in close proximity to each other, and where the majority of people sustain themselves by means of formal and informal employment and the provision of goods and services. While refugee camps share some of the characteristics of an urban area, they are excluded from this definition” in UNHCR, *UNHCR Policy on Refugee Protection and Solutions in Urban Areas*, September 2009, p.2.

<sup>5</sup> UNHCR, UNHCR 2009 Global Trends Report (<http://www.unhcr.org/4c11f0be9.html>).



**Graph 1: Number of Refugees Living in Camps, Urban and Rural Settings<sup>6</sup>**

Urban displacement, is not a new phenomenon, but did not receive as much attention as it camp counterparts until recently. The plight of displaced populations in urban centres started to be emphasized in the early 1970s<sup>7</sup> but the tendency was still to focus on rural and camp settings, resulting in gaps in policy guidance for urban interventions. The few discussions on how to respond to urban displacement crises and the slow progress made by humanitarian organizations in adapting their response to urban environments resulted in interventions in recent years struggling with the same challenges that were identified decades ago<sup>8</sup>. The disproportionate amount of humanitarian assistance still allocated for interventions in rural and camp settings is related to the fact that humanitarian organizations have been hesitant to intervene in urban areas since it is perceived as costly and time consuming and urban displaced populations are considered as being able to sustain themselves. On the other hand, camps are justified because they are logistically easier and organizations have better access to

<sup>6</sup> From Spiegel P., Checchi F., Colombo S., Paik E., *Health-Care Needs of People Affected by Conflict, Future Trends and Changing Frameworks*, The Lancet, 2010, p.375.

<sup>7</sup> Mostly in academic research, but only followed later in humanitarian policy and practice, as highlighted in Davey E., Haysom S., Metcalfe V., Pantuliano S., *Urban Vulnerability and Displacement: a Review of Current Issues*, Disasters, Vol.36, No.1, 2012, p.2.

<sup>8</sup> More details in Davey E., Haysom S., Metcalfe V., Pantuliano S., *Urban Vulnerability and Displacement: a Review of Current Issues*, Disasters, Vol.36, No.1, 2012, p.2.

displaced populations. This lengthy adaptation has delayed the understanding of the implications that urban displacement has on humanitarian programming. Large-scale humanitarian crises taking place in urban settings over the past decade provoked, however, an increased focus in urban areas, including the earthquake in Iran in 2003, the flood in Mumbai in 2005, the large-scale displacement of Iraqis in 2005-06, the conflict in Cote d'Ivoire in 2011, and the Haiti earthquake in 2011<sup>9</sup>. The difficulties humanitarian actors faced in setting-up responses to these operations forced increased considerations at the policy level on the challenges posed by urban crises and questioned the preparedness of the humanitarian community regarding the growing evidence that “Relief must adapt to an increasingly urbanized future”<sup>10</sup>.

Humanitarian organizations have now started to formulate specific policy frameworks recognizing the growing phenomenon of urban crises and seeking to meet the protection and assistance needs of the urban displaced. The first UNHCR urban policy was published in 1997, but was heavily criticized by NGOs as it was projecting the idea that refugees were a security threat in urban areas and it was only driven by financial considerations by giving priority to camps due to the high costs of providing assistance to displaced populations in urban areas<sup>11</sup>. The large-scale Iraqi displacement crisis in 2005-06 with refugees settling in urban areas in Jordan, Lebanon and Syria, accelerated the publication of the revised UNHCR urban policy in 2009<sup>12</sup>. UNHCR's experience in responding to the Iraqi crisis was significant because of its urban dimension and the following new urban policy recognized the need for the agency to increasingly deliver assistance in urban areas.

In a period of strong reconsideration of traditional camp-based responses to the problem of mass-displacement as well as on the systematic provision of in-kind assistance, the imperative to intervene in urban areas has been recognized and the question is now how the needs of displaced populations can be addressed effectively. Tools have to be developed to be used in urban settings to improve assistance delivery and overcome technical and logistical

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<sup>9</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.xviii (introduction).

<sup>10</sup> *Ibid.*

<sup>11</sup> UNHCR, *The State of the World's Refugees – In Search of Solidarity*, Oxford University Press, 2012, p.148.

<sup>12</sup> UNHCR, *UNHCR Policy on Refugee Protection and Solutions in Urban Areas*, September 2009, 29p.

limitations. Cash-based assistance<sup>13</sup>, among other, is an appropriate response to needs related to urban displacement: “While working in urban environments poses many challenges, opportunities to harness the reliance of urban markets and capitalize on urban connectivity have led practitioners to see cash and voucher programming as particularly relevant in urban contexts”<sup>14</sup>. The use of cash has increased in the past few years, based on research and evaluations demonstrating its positive effects<sup>15</sup> due to its flexibility, providing the displaced the opportunity to make their own choices. Large numbers of actors are now increasingly using cash-based interventions, ranging from NGOs, national governments and UN agencies. Cash transfers can be use either as a short-term relief tool after emergencies or as a long-term social assistance instrument to provide access to food, water, non-food items and basic services. Cash is thus an important tool to adapt humanitarian responses to urban settings, but a number of operational challenges still need to be overcome, including appropriate assessments and indicators of vulnerability, adapted security management and responsible closure of activities<sup>16</sup>.

This dissertation aims at exploring the implications of displacement to urban areas for humanitarian action and how urban displacement is still problematic due to its singularities. Taking into account the particular characteristics of urban settings and the need to develop and reinforce new modes of assistance in urban areas, this dissertation explores the provision of cash as an assistance tool in urban centres. It is structured as follows:

- The first part deals with the specificities of displacement in urban areas and the opportunities urban centres offer to deliver cash

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<sup>13</sup> “The terms ‘cash-based response’ and ‘cash transfers’ cover a wide range of activities across various sectors, including using unconditional cash grants, conditional cash grants, cash for work and voucher fairs to meet basic needs, provide shelter, rebuild livelihoods and promote reintegration” in Overseas Development Institute, *Cash Transfers in Emergencies, A Synthesis of World Vision’s Experience and Learning*, Report Commissioned by World Vision International, 2008.

<sup>14</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, 67p.

<sup>15</sup> See Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Number 11, June 2011 or Omamo S., *Revolution: From Food Aid to Food Assistance*, Innovations in Overcoming Hunger, WFP, 2010.

<sup>16</sup> Lucchi E., *Moving From the ‘Why’ to the ‘How’: Reflections on Humanitarian Response in Urban Settings*, Disasters, Vol.36, No.1, 2012, p.87.

- The second part highlights the implementation dilemmas to provide assistance in urban settings in general and how cash can permit to overcome some of the difficulties
- The third part explores the impacts and potential benefits of the use of cash in urban areas
- The final part deals with remaining challenges for the humanitarian community notably to scale-up the use of cash-based assistance in urban settings

# I. An Appropriate Assistance Tool in Urban Contexts

Refugees increasingly settle in cities because of relative better employment and livelihood opportunities, economic independence, the anonymity they can provide and improved security compared to overcrowded refugee camps. In Kenya for instance, many refugees reported to feel unsafe in Kakuma and Dadaab refugee camps and decided to settle in cities<sup>17</sup>. The first UNHCR's urban policy was published in 1997 with a lot of wrong assumptions, claiming that displaced people in cities were predominantly single young men looking for better opportunities. In reality, displaced populations settling in urban areas are also composed of women, children and elderly people, among them some vulnerable individuals in need of assistance. Cash can be used to answer to their needs, as an alternative or complement to in-kind assistance.

## I.1. Specificities of Urban Displacement

The Sustainable Livelihood Framework is a tool that was developed by the Department for International Development (DFID)<sup>18</sup> to understand people's livelihoods. The framework is detailed in [Annex 1](#)<sup>19</sup>. This tool can be used to understand displaced populations' livelihoods in urban areas, including livelihood assets but also the vulnerability context in which people live. In general, people possess a variety of capitals that compose their livelihood assets:

- Human capital: skills, access to knowledge, ability to labour, competency suitable for urban employment and good health that together enable people to pursue different livelihood strategies
- Social capital: social resources including networks, membership of groups, mutual assistance and solidarity that can help people to cope with shocks, act as informal safety nets or compensate for a lack of other types of capital
- Natural capital: natural resources from which resource flows and services useful for livelihoods are derived

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<sup>17</sup> For more details on the situation in Kenya, see Pavanello S., Elhawary S., Pantuliano S., *Hidden and Exposed: Urban Refugees in Nairobi, Kenya*, Humanitarian Policy Group Working Paper, March 2010, 29p.

<sup>18</sup> DFID, *Sustainable Livelihoods Framework*, Guidance Sheets, April 1999, 26p.

<sup>19</sup> Page 51.

- Physical capital: access to basic services and infrastructures including affordable transport, secure shelter, adequate water supply and sanitation, affordable energy, access to information
- Financial capital: resources of incomes, bank deposits, livestock, access to credit, pensions, remittances and savings

These assets are affected by various factors and shocks that are part of the “vulnerability context”<sup>20</sup> influenced by the external environment in which people live. For displaced populations, conflict and displacement are major shocks that affect their assets. When people are forced to abandon their homes and assets, such as lands, livelihood opportunities are deeply affected. By settling in urban areas, however, displaced populations can find new livelihood opportunities and access to assets<sup>21</sup> including employment opportunities, knowledge and education, healthcare and basic services, and access to financial institutions.

Displaced populations, however, also face challenges, some of them being similar to challenges faced by poor nationals including high unemployment and living conditions in informal settlements and areas with very limited basic services and particularly exposed to natural hazard. Shared conditions with poor nationals can increase xenophobia issues, as it is the case in South Africa, where refugees and asylum-seekers have to pay for high prices of rents because they are forced to move to more expensive areas after xenophobic attacks in relatively poor neighborhoods<sup>22</sup>. Displaced populations can also be further disadvantaged due to the absence of legal status which is particularly constraining in urban areas, as some countries such as Kenya have a strict encampment policy for refugees, limiting legal access to services and aid outside camps, and thus reinforcing vulnerabilities. Economic and social vulnerabilities can be more acute in urban areas, particularly where less assistance is provided than in camps. In many countries of asylum, refugees and asylum-seekers are not allowed to work, which contributes to vulnerabilities and can force people into negative coping mechanisms including informal sectors and petty trade, exposing them to exploitation. Displaced populations usually have to pay for their own shelter and food, and when illegally

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<sup>20</sup> DFID, *Sustainable Livelihoods Framework*, Guidance Sheets, April 1999, p.3.

<sup>21</sup> See Action Contre la Faim, *Identification of Vulnerable People in Urban Environments, Assessment of Sustainable Livelihoods and Urban Vulnerabilities*, 2010, p.18

<sup>22</sup> Human Rights Watch, *No Healing Here, Violence, Discrimination and Barriers to Health for Migrants in South Africa*, December 2009, p.40.

residing in a city, have to manage to access services without being arrested when walking in the street. The urban displaced also suffer from the absence of social capital and limited social support in countries of asylum and the weakening of their family ties due to urbanization and displacement<sup>23</sup>, even though it varies since large refugee communities in the country of asylum can play the role of social support. Unaccompanied individuals without protective family and social networks are particularly exposed to abuse, harassment and exploitation. Threats, restrictions of movements and discriminations are routinely faced by displaced populations in urban centres.

In addition, urban areas present particularities for humanitarian programming<sup>24</sup>. Collecting accurate and reliable information is particularly challenging, even though specific information is needed to set-up programmes since factors affecting livelihoods and vulnerabilities are different, such as the physical environment, the poverty characteristics and living conditions, people's coping mechanisms, food security and livelihood patterns, available infrastructures and services, the access to basic services, financial institutions, economic systems and markets, and protection issues. [Annex 2](#)<sup>25</sup> provides more details on the differences in programming between various settings. Moreover, the model of assistance in urban areas greatly differs with the model of assistance in refugee camps, where partnerships are usually established between UNHCR and non-governmental organizations (NGOs) and newly arrived populations are registered and provided with assistance and basic services. In urban areas, displaced populations may be harder to identify and assist, and new partnerships are necessary, making the coordination of humanitarian aid more complex.

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<sup>23</sup> Buchanan-Smith M. and al., *City Limits: Urbanisation and Vulnerability in Sudan*, Nyala Case Study, Humanitarian Policy Group, January 2011, p.23.

<sup>24</sup> Detailed in Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, 67p.

<sup>25</sup> Page 52.

## I.2. Opportunities and Preconditions to Deliver Cash in Urban Areas

“Cash-based interventions transfer resources to people in two main ways – by providing them directly with cash or by giving them vouchers. The decision to use cash or vouchers is based on the context and the objectives of the intervention”<sup>26</sup>. Cash can also be provided with or without conditions, depending on the objectives of the project. The different types of cash-based interventions are detailed in table 1 below. The circumstances they can be used in together with their potential advantages and disadvantages are in [Annex 3](#)<sup>27</sup>.

**Table 1: Types of Cash-Based Interventions**<sup>28</sup>

<b>Unconditional cash transfers</b>	Direct grant with no conditions or work requirements. No requirement to repay any money, and people are entitled to use the money however they wish.
<b>Conditional cash transfers</b>	A condition is attached as to how the money is spent, e.g. for reconstruction of a shelter or waiver of payment for school fees; or money is received after a condition is fulfilled, e.g. children enrolled at school (rare in humanitarian settings). Cash for Work, where payment (cash or vouchers) is provided as a wage for work, usually in public or community programmes, is a form of conditional cash transfer.
<b>Vouchers (cash or commodity)</b>	Voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, set either in cash (e.g. 13 USD – ) or commodity or services (e.g. 5 kg of cereals or milling of 10 kg of food aid grain – ). Redeemable with selected vendors or in fairs.

Two main types of information are needed to determine the appropriateness of cash-based assistance, in urban areas or other settings<sup>29</sup>.

- 1) The first relates to people’s livelihoods and how local market function, including whether goods are available to be purchased locally, and whether markets are able to respond to an increased demand. These criteria are most likely to be met in urban settings.

<sup>26</sup> Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.3.

<sup>27</sup> Page 56.

<sup>28</sup> From UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, 2012, p.6.

<sup>29</sup> In Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.16.

- 2) The second set of information relates to whether cash-based assistance can be practically implemented, including delivery mechanisms, security issues, capacities, beneficiary preferences and host government policies.

Urban areas usually offer great choices of options to deliver cash, with a range of financial institutions through which cash can be transferred together with developed markets for local products to be purchased by beneficiaries: “In an urban environment, where necessities are available at every corner, giving refugees the means to buy whatever suits them not only makes them ten times happier but from a logistical perspective it is also that much more efficient”<sup>30</sup>. Material distributions in urban cash-based economies are not usually the most appropriate solution as they are harder to deliver and expensive<sup>31</sup>. In Zimbabwe, various NGOs had food security programmes in urban areas, but faced delivery challenges such as the absence of warehouse facilities and security issues to deliver big packages in crowded areas<sup>32</sup>. In theory, cash-based assistance should be more rapid and easier to set-up in urban areas than in-kind assistance delivery, since there is no need to purchase or transport goods. In practice, however, cash transfer systems can take longer to become operational, and the transitional phase has to be carefully planned<sup>33</sup>.

Furthermore, cash is not a panacea and in-kind assistance is still needed. Cash is an alternative or a complement to food aid and other types of assistance including livelihoods, shelter, non-food items, seeds, tools and livestock. For example in the operation in Syria, refugees receive food, material assistance and cash, in collaboration between UNHCR, WFP and the Syrian Red Crescent Society. Cash is used as a complement and aims primarily at female-headed households to prevent school drop-outs, child labour, homelessness and SGBV<sup>34</sup>. Another example is the WFP operation in the Occupied Palestinian Territories,

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<sup>30</sup> UNHCR Jordan Programme Officer Amra Nuhbegovic, in NYCE S., *ATM Cash Assistance: Does it Work?*, Forced Migration Review, No.34, p.42.

<sup>31</sup> UNHCR, *The State of the World's Refugees – In Search of Solidarity*, Oxford University Press, 2012, p.154.

<sup>32</sup> Hobane P., Mutiro K., *Comparative Study of Food and Cash Transfers in Urban Zimbabwe*, GRM International, Harare, April 2008, p.4.

<sup>33</sup> See Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.15.

<sup>34</sup> Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR's Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, p.36.

where food vouchers are provided to vulnerable individuals in urban areas who do not bake their own bread but more commonly purchase it from bakeries, while outside the cities, households do bake bread, and WFP distributes wheat flour instead of cash. [Annex 4](#)<sup>35</sup> provides the core questions to compare cash and in-kind food transfers to set-up an operation.

Finally, in-kind assistance, or part of it, is often exchanged or sold below market value to purchase other items that households need, or even for cash. In Jordan, where UNHCR started in 2007 to provide emergency cash grants to Iraqi refugees in parallel to the ongoing distribution of food and basic non-food items, but it was noted that an important number of recipients of in-kind aid was selling the packages for cash. Consequently, UNHCR decided to phase out in-kind distribution<sup>36</sup>. In Syria, refugees are provided with food aid and cash but 41% of the beneficiaries are selling their WFP food ration claiming that the food basket cannot fulfill their essential food needs while another 25% consider the ration to be sufficient<sup>37</sup>. Sometimes, in-kind aid is also exchanged for services, as in Darfur, where Action Contre la Faim provided food aid in IDP camps, but part of the rations was sold or bartered to get access to services such as milling and basic items. It was consequently decided to provide milling vouchers in parallel to food distributions, to reduce the percentage of households selling their food rations. A post-distribution monitoring showed that after two months of voucher distribution, the percentage of households selling their rations decreased by 55% in South Darfur and 70% in North Darfur<sup>38</sup>. Satisfaction or dissatisfaction thus depend on households' specific needs, which gives strength to the fact that giving more flexibility to families on what they purchase makes more sense. With cash directly handed to refugees, there is no value lost, the amount being fully utilized by beneficiaries. Impacts of cash transfers can also be larger than in-kind aid or vouchers because beneficiaries can prioritize expenditure according to their needs.

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<sup>35</sup> Page 58.

<sup>36</sup> UNHCR, *Impact Evaluation of UNHCR Financial Assistance, Data Analysis*, UNHCR Field Unit, BO Amman, 23 August 2009, 30p.

<sup>37</sup> Oliveira L., *How to Assess and Respond to Iraqi Refugee Needs in Syria*, Field Exchange Issue 39, September 2010.

<sup>38</sup> Mattinen H., Palmaera L., *Milling Vouchers in Darfur to Optimize Food Aid*, Field Exchange Magazine, Issue 34.

### I.3. Dealing with the Economic Dimensions of Vulnerability

Due to the “commoditization”<sup>39</sup> of urban markets, people rely on local markets and services and need cash to meet their basic needs. Goods often free in rural areas need to be purchased in cities including housing, cooking fuel and water. Many displaced populations live primarily off their saving at the beginning of the displacement experience, but after years, depletion of saving occur. This has been noted for Iraqi refugees living in Jordan and Syria, where most of them were relying on their savings since they are not legally allowed to work and rely on informal poorly paid jobs<sup>40</sup>. Moreover, availability of goods is most of the time ensured in urban areas, except when disruptions occur during emergencies or natural disasters. Providing cash permits to address “access barriers” to basic goods and services that are available locally but unaffordable due to economic issues. Cash grants function as social safety nets, providing an immediate increase in the purchasing power to access basic needs, and permitting displaced populations to better integrate in the local economy and access services<sup>41</sup>. Returned refugees from Iran and Pakistan are settling in Kabul, among other areas, and since 2002, they are granted unconditional cash grants from UNHCR. Surveyed households emphasized that money is the most important need they had upon return, the second being short term assistance to access water, food, shelter and transportation<sup>42</sup>. This report also showed that 94% of the beneficiaries spent the cash provided primarily on food and transportation and around a third of families used the money to rehabilitate their house.

Moreover, in many countries, fees can be charged for displaced populations and foreigners in general for health care and education. A consistent finding from evaluations on cash is that part of the amount provided is spent on accessing services<sup>43</sup>. A good example of

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<sup>39</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, 67p.

<sup>40</sup> Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR’s Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, 58p.

<sup>41</sup> UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, Division of Programme Support and Management, September 2012, 20p.

<sup>42</sup> Altai Consulting, *UNHCR’s Voluntary Repatriation Program: Evaluation of the Impact of the Cash Grant*, Executive Summary, Commissioned by UNHCR Kabul, March 2009, 65p.

<sup>43</sup> Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.11.

cash as a support to access services is the UNHCR operation in Iran, where a public-private partnership was established with a private health insurance scheme to provide access to health care for refugees. Registered refugees can subscribe to the scheme with a monthly subscription cost. UNHCR pays the fees for the 10% vulnerable refugees. This example also highlights that providing cash to people to access services avoids the operation of parallel structures, which represents a “more efficient use of limited resources”<sup>44</sup>. Providing cash to access services can thus permit to rebuild livelihoods assets mentioned previously in the Sustainable Livelihood Framework by reinforcing human capital through improved access to healthcare.

Finally, evidence shows<sup>45</sup> that dealing with the economic dimensions of vulnerability permits to reduce people’s reliance on negative or harmful coping strategies, such as illegal or risky sources of income including work in informal sectors, child labor, commercial sex, etc. Cash grants can thus be beneficial to people’s safety and dignity.

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<sup>44</sup> Spiegel P., *Urban Refugee Health: Meeting the Challenges*, Forced Migration Review, Issue 34, February 2010, pp.22-23.

<sup>45</sup> Save the Children, *How Cash Transfers can Improve the Nutrition of the Poorest Children, Evaluation of a Pilot Safety Net Project in Southern Niger*, 2009, p.5.

## II. Implementing Cash Transfers in Urban Operational Environments

Urban settings pose challenges to humanitarian organizations due to their specific characteristics and the difficulties to reach out, target beneficiaries and assess their needs. Urban centres also pose challenges to the mode of working of humanitarian actors which is almost entirely based and developed for rural and camp settings. For the United Nations High Commissioner for Refugees for instance, virtually every operational guidance and norms are developed to work with displaced populations in camps. For any assistance programming, the specific context and needs have to be thoroughly assessed, but it can be particularly challenging in urban areas. Together with better assessment and operational tools and norms, cash-based assistance can permit to overcome some challenges associated with assistance delivery in urban centres.

### II.1. Registration, Identification and Outreach Activities

In camps, humanitarian organizations have a “captive audience”<sup>46</sup> concentrated in confined spaces which have been designed to facilitate the provision of protection and assistance. Upon arrival, displaced populations are usually directly registered to ensure their protection and assess their assistance needs. Registration represents the first interaction between UNHCR and a refugee, and it is also the crucial moment where detailed information can be obtained on populations, their locations, vulnerabilities, and assistance needs. Referrals for counseling and services are usually done at the registration stage.

Contrarily to camps, urban areas represent a great challenge due to the anonymity they provide to displaced populations who are highly mobile, scattered in various areas and mixed with local populations. Refugees are also very often hiding, particularly if they have no legal status in the country of asylum and fear arrests or even deportation. When refugees have no

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<sup>46</sup> Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR's Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, p.27.

status and are considered as illegal migrants in the country of asylum, they may not take the risk to approach UNHCR or NGOs for assistance. Moreover, they sometimes simply cannot afford to go to the offices to get registered or access services<sup>47</sup>. Offices, however, have to make sure that they are not registering only the better-off, most mobile and best organized among a displaced group. UNHCR came up with innovating solutions to reach out and register people in urban areas, such as mobile registration in Syria for instance<sup>48</sup>. Staff members were also sent in outreach activities to register people living in governorates outside Damascus, including through home registrations in certain circumstances when people could not go out. As a result of this initiative, UNHCR staff members realized that large numbers of refugees were residing in the northern city of Aleppo, and UNHCR opened an office there<sup>49</sup>. More generally, mobile data collection or “digital data gathering”<sup>50</sup> which include data gathering through PDAs and smartphones increase the efficiency, speed and accuracy of data collection and can be used to register displaced populations and map their locations.

Identifying Internally Displaced Persons (IDPs) is even more challenging as there is less clarity on the definition of an IDP among humanitarian actors and it is hard to determine when their displacement has ended. Moreover, IDPs have no specific agency to go to register with, contrary to refugees who can register with UNHCR as an aspect of self-selection to enroll in a programme<sup>51</sup>. Tools have, however, been developed, to help profiling displaced populations in urban areas<sup>52</sup> but IDPs continue to receive little attention from donors and international aid agencies, resulting in a big gap in protection and assistance. For instance,

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<sup>47</sup> For more information on the cost of living in urban areas, see Anderson M., *The Cost of Living: an Analysis of the Time and Money Spent by Refugees Accessing Services in Nairobi*, UNHCR, Policy Development and Evaluation Service, Research Paper No. 230, January 2012, 15p.

<sup>48</sup> With the ‘Outreach Volunteer Initiative’, volunteers work with UNHCR and reside in all parts of the city and where refugees are. They identify and visit refugees and refer them to UNHCR.

<sup>49</sup> Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR’s Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, p.23.

<sup>50</sup> Smith G., Macauslan I., Butters S., Trommé M., *New Technologies in Cash Transfer Programming and Humanitarian Assistance*, The Cash Learning Partnership, 2011, 104p.

<sup>51</sup> Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, p.27.

<sup>52</sup> See Tufts University, *Profiling Methodology for Displaced People in Urban Areas*, January 2012 (<http://sites.tufts.edu/feinstein/2012/developing-a-profiling-methodology-for-displaced-people-in-urban-areas>) and the Joint IDP Profiling Service’s PARK Database which is an online database of Internally Displaced Persons profiling and assessment resources (<http://www.idp-profiling.org/park-database.html>)

IDPs in Khartoum have been reported to be worse off than people living in IDP camps in Darfur, who attracted more international interest and funding<sup>53</sup>. In Uganda, UNHCR advocated for IDP freedom of movement but limited the assistance provided to IDPs residing in camps<sup>54</sup>.

Increasing initiatives and tools are the sign that organizations are progressively adapting to urban displacement and trying to reach out people even outside capitals where displaced populations are settling as it is sometimes easier to find employment and affordable housing outside capitals. Organizations, however, have to determine to what extent they want to try to reach people out in a proactive manner, which is often time and resource consuming in urban settings. Moreover, UNHCR, given its specific mandate, faces the dilemma to determine whether registration should be a precondition over the reception of assistance. For instance, registration in Jordan and Syria used not to be a prerequisite to receiving assistance<sup>55</sup>. The debate is over the fact to register everyone or only refugees in need of help. But on the other hand, not everyone needs assistance whereas everyone needs protection, and when a state is not a signatory to the 1951 Convention Relating to Refugee Status<sup>56</sup>, UNHCR has to register people to improve their “protection space”<sup>57</sup>. Non-Governmental organizations do not face the same dilemma and deliver assistance to people in need no matter what their status in the country of asylum is.

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<sup>53</sup> UNHCR, *The State of the World's Refugees – In Search of Solidarity*, Oxford University Press, 2012, p.154.

<sup>54</sup> Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, p.35.

<sup>55</sup> See Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR's Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, 58p.

<sup>56</sup> Convention Relating to the Status of Refugees, Geneva, Adopted on 28 July 1951 by the United Nations Conference on Plenipotentiaries on the Status of Refugees and Stateless Persons convened under General Assembly Resolution 429 (V) of 14 December 1950, Entry into Force on 22 April 1954, 19 Signatories and 145 Parties in August 2012 ([http://treaties.un.org/pages/ViewDetailsII.aspx?&src=UNTSOONLINE&mtdsg\\_no=V-2&chapter=5&Temp=mt\\_dsg2&lang=en](http://treaties.un.org/pages/ViewDetailsII.aspx?&src=UNTSOONLINE&mtdsg_no=V-2&chapter=5&Temp=mt_dsg2&lang=en))

<sup>57</sup> Registration provides protection to people because documentation is provided by UNHCR and aims at protecting people from arrests or deportation, especially if the state has not signed the 1951 Refugee Convention. The concept of “protection space” is employed by UNHCR “to denote the extent to which a conducive environment exists for the internationally recognized rights of refugees to be respected and to be met” in UNHCR, *UNHCR Policy on Refugee Protection and Solutions in Urban Areas*, September 2009, p.4.

## II.2. Conducting Assessments in Urban Settings

Understanding the needs of displaced populations is crucial to deliver cash-based assistance, and it requires a comprehensive analysis of the political, socioeconomic context as well as the market and economy. Households' characteristics and vulnerabilities also have to be assessed. The vulnerability context has to be identified both at the micro and macro levels. Need assessments are crucial to set-up cash-based assistance but are also more complex to undertake than in camp or rural settings since the operational environment is more complicated with dispersed populations, as underlined in box 1, that may not want to be identified. Uncertainty and insecurity for displaced populations, due to evictions and xenophobic attacks further increases populations' mobility and the difficulties to assess households' composition and needs<sup>58</sup>. Approaches designed for camp settings cannot be replicated as such in urban areas, due to the complexity of needs and settlements.

**Box 1.** In South Sudan, UNHCR intervenes in Yei town, where distinction has to be made between displaced and non-displaced populations. UNHCR aims to start monitoring the needs of IDPs in Yei River County but face challenges in considering the complex and varied patterns of population movements to Yei town and the scale of needs amongst the urban populations as a whole (in Martin E., Sluga N., *Sanctuary in the City? Urban Displacement and Vulnerability in Yei, South Sudan*, Humanitarian Policy Group Working Paper, December 2011, p.33).

Specific assessment methodologies and tools for urban settings do not exist within most organizations yet and there should be a focus on how to get more detailed information on populations and neighborhoods in order to capture as accurately as possible people's needs. Urban areas require mixed methodology assessment, including quantitative data (health statistics, medical consultation data, population surveys, nutrition surveys) and qualitative (focus groups data, informant interviews, home visits) requiring important human and financial resources. Agencies, however, often do not have sufficient financial and human capacities on their own to conduct need assessments, therefore partnerships should be established with local universities, for instance, which possess valuable resources for need

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<sup>58</sup> Landau L., *Urban Refugees*, Forced Migration Online, Research Guide, February 2004.

and urban assessments<sup>59</sup>. Other partnerships have to be imagined with anthropological, medical, economic and academic institutions<sup>60</sup>.

Additionally, since cash interventions are market-based, understanding the market dynamics is primordial. Determining the appropriateness of cash transfers is always context-specific and requires a thorough market assessment including what goods are available locally, the distances between local markets and where beneficiaries live, the supply chains that urban households rely on for basic food and household items, and how the market will likely respond to an injection of cash. [Annex 5](#)<sup>61</sup> provides an overview of the common market information to map. If the conclusion reached is that markets are poorly functioning, the provision of in-kind aid might be more applicable. Appropriate tools to conduct market analysis in urban contexts, however, are not often developed within organizations<sup>62</sup>.

Finally, an increasing number of emergencies are taking place in urban settings, involving displacement crises. Cash-based interventions should be systematically incorporated into contingency planning and emergency preparedness, including pre-disaster market planning, stock piling of items needed for cash-based responses, and pre-negotiations of agreements in displacement-prone areas<sup>63</sup>. Tools should be developed for contingency planning and preparedness, for any type of assistance. All the assessments could be conducted beforehand together with data collection on local financial systems for instance. Guidelines are starting to be developed to set-up cash assistance in emergency situations<sup>64</sup>, but staff members' knowledge should also be developed accordingly. Tools should be developed to be

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<sup>59</sup> Example of the evaluation of refugees' nutritional needs in Cairo and the impact of displacement on their nutritional status conducted by the American University in Cairo (AUC), see Ainsworth P., *Refugee Diet in a Context of Urban Displacement, Part one: Some Notes on the Food Consumption of Southern Sudanese Refugees Living in Cairo*, FMRS Working Paper No.8, The American University of Cairo, October 2007.

<sup>60</sup> View shared by various authors: Lucchi E., *Moving From the 'Why' to the 'How': Reflections on Humanitarian Response in Urban Settings*, Disasters, Vol.36, No.1, 2012, pp.87-104 and Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, pp.23-42.

<sup>61</sup> Page 59.

<sup>62</sup> Bailey S., *What Cash Transfers tell us About the International Humanitarian Community*, Humanitarian Exchange Magazine, Issue 51, July 2011.

<sup>63</sup> UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, Division of Programme Support and Management, September 2012, p.8.

<sup>64</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, 67p.

used in the field, such as the Emergency Market Mapping and Analysis (EMMA) toolkit<sup>65</sup> that was developed to assess markets following emergencies. Details of this toolkit are available in [Annex 6](#)<sup>66</sup>. It was used in Haiti in 2010, where inter-agency EMMA assessments were conducted. Following the EMMA, the primary impact of the earthquake on the bean market was found to be a decline in consumer income, which translated into a decrease in demand. The main recommendation was consequently to stimulate demand through cash-based projects<sup>67</sup>.

Well-carried assessments are primordial because they permit to determine the level of resources necessary as well as the beneficiaries to target.

### II.3. Targeting Beneficiaries and Providing the Right Level of Resources

Targeting beneficiaries is challenging in every setting and vulnerable people scattered in urban areas are complicated to reach, as previously mentioned. Criteria to map vulnerabilities in an urban environment have to comprise<sup>68</sup>:

- Vulnerabilities in relation to housing: population density, level of services and access to employment, shelter and living conditions
- Access to services: water and sanitation, transportation, health and education to understand if they are financially and physically accessible and how much they take out of the household budget
- Social capital: solidarity mechanisms, support of social networks
- Legal status: right to work and to move freely are particularly relevant for refugees and asylum-seekers
- Environmental risks: populations settled in poor and ill-serviced areas are usually facing more environmental risks in case of disaster

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<sup>65</sup> Albu M., *Emergency Market Mapping and Analysis*, Practical Action, 2010.

<sup>66</sup> Page 60.

<sup>67</sup> Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.25 and Mattinen H., Morel J., *The Potential of Public-Private-Civil Society Partnerships in Humanitarian Emergencies: an NGO Perspective Drawing from Emergency Programming in Port-au-Prince, Haiti*, UN Standing Committee on Nutrition News, No.39, 2011, pp.25-31.

<sup>68</sup> From Action Contre la Faim, *Identification of Vulnerable People in Urban Environments, Assessment of Sustainable Livelihoods and Urban Vulnerabilities*, 2010, p.23.

Furthermore, developing appropriate vulnerability criteria is fundamental to properly target assistance. Some organizations, however, use standardized criteria that might not be appropriate in urban areas, resulting in a beneficiary list that might include people not in need of assistance and exclude vulnerable individuals. In the UNHCR operation in Jordan that started in 2006, inappropriate targeting criteria resulted in households receiving assistance even if some of them were sustaining themselves otherwise while single young men were not eligible for assistance despite the fact that they could not sustain themselves due to their inability to legally work, were at high risks of exploitation in the informal sector and at high risks of arrests and deportation, and did not have any kind of support in Jordan<sup>69</sup>. UNHCR realized the inappropriateness of its vulnerability criteria quite late in 2009 after an impact evaluation, which conducted the agency's field office to revise the targeting criteria to make them more appropriate to the urban context<sup>70</sup>. The same issue took place in Syria, where beneficiaries were targeted according to UNHCR's vulnerability criteria<sup>71</sup> and unaccompanied men were de facto excluded while some faced considerable hardship in Damascus and in great economic destitution<sup>72</sup>. UNHCR's traditional vulnerability criteria<sup>73</sup> are thus partly inappropriate to urban settings where people have more capacities but also different vulnerabilities than in e.g. camp settings. It highlights that 'one size does not fit all' and depicting vulnerabilities need to be context-specific, taking into account<sup>74</sup>:

- Human and physical vulnerabilities: disabilities, age, chronic illness
- Economic vulnerabilities: absence of labour opportunities, debt, no access to savings/credit, no or limited income sources

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<sup>69</sup> Examples in Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR's Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, p.42.

<sup>70</sup> See critical analysis of UNHCR intervention in Amman in Chatelard G., *Iraqi Refugees: Making the Urban Refugee Approach Context-Specific*, Humanitarian Exchange Magazine, Issue 51, July 2011.

<sup>71</sup> Medical condition, persons with disabilities, women at risk, single parents, children or adolescents at risk, unaccompanied or separated children, older persons at risk, survivors of torture.

<sup>72</sup> Haysom S., Pavanello S., *Sanctuary in the City? Urban Displacement and Vulnerability in Damascus, a Desk Study*, Humanitarian Policy Group Working Paper, December 2011, p.18.

<sup>73</sup> UNHCR vulnerability criteria vary depending on operations, but commonly include: Single Women, Female-Headed Households, Separated and Unaccompanied Children, Children at Risk and/or Conflict with the Law, Persons with Disability, Elderly Persons, Persons with Psychological Condition, Single Father, Large Family and/or Families with Babies, Toddlers or Children Attending School, LGBT Cases.

<sup>74</sup> Pietzsch S., *Unconditional Cash Transfers: Giving Choice to People in Need*, Humanitarian Exchange No.49, CALP, March 2011.

- Social vulnerabilities: no family or community support, no external assistance, absence of social support, no solidarity mechanisms
- Dependency ratio: number of family members below 14 and above 60 years-old, chronically ill per economic productive family member.

Moreover, other indicators can be used as proxy indicators of the overall vulnerability of a household. Living conditions, notably quality of housing, is a useful proxy indicator of the overall vulnerability (including economic situation) in an urban setting and can be verified e.g. through home visits. This is e.g. the case with the UNHCR operation in Jordan.

Finally, well-conducted assessments are all the more important as providing the right level of resources is related to people's needs and the local standard of living, and deciding on the size of the cash transfer is one of the most important decisions to take in cash programming. The amount is based on local market prices (see box 2), as well as on the estimate of households' needs and depends on three key factors: the level of vulnerability, the objective of the transfer i.e. the cost the transfer aims at covering and the family size<sup>75</sup>. Household expenses compared to the value of basic needs can also be taken into account. Amounts can be fixed or variable, according to different needs or family size for instance. In Jordan and Egypt, the amount of cash that UNHCR grants to refugees varies with family size.

**Box 2.** In 2011, the Norwegian Refugee Council (NRC) in partnership with UNHCR, provided cash grants to families in North Lebanon who hosted Syrian Refugees for a minimum of one year without requesting rental cost. The size of the grant was calculated on a pre-defined bill of quantities necessary for rehabilitation work to bring the shelter up to minimum emergency standards, notably following a market survey that showed that prices were 50% higher in the north of Lebanon due to security and access issues. The difference in prices with the rest of the country was reflected in the size of the grant. In UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, Division of Programme Support and Management, March 2012, p.9.

Agencies have to follow the cost of living, including inflation, and adapt amounts accordingly and therefore; reassessments have to be conducted regularly and adjustments

<sup>75</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.39.

should be done quarterly or bi-annually<sup>76</sup> to ensure the price trends and avoid reduction in purchasing power. Adjustments in cases of strong inflation can be needed but agencies' budgets are determined on a yearly basis, which makes difficult to introduce on-time adjustments of the grant to maintain purchasing powers despite of the inflation rate. To overcome this difficulty, a contingency percentage can be budgeted accordingly. For instance, in order to plan for inflation, Action Contre la Faim in the West Bank includes 10% of contingency in its project budget<sup>77</sup>.

**II.4. Adapting Cash Delivery Mechanisms to Overcome Distribution Challenges**

Cash transfers can be delivered to beneficiaries through various mechanisms detailed in table 2 below, depending on the operational context.

**Table 2: Main cash transfer modalities and their description<sup>78</sup>**

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

<sup>76</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.46.

<sup>77</sup> *Id.*, p.47.

<sup>78</sup> UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, Division of Programme Support and Management, September 2012, p.10.

The choice to opt for a certain delivery mechanism is made according to the appropriateness regarding the context, the cost-effectiveness compared to other delivery mechanisms and the ease of access for beneficiaries including the time to travel, the proximity to where they live and the flexibility in the schedules of transfers<sup>79</sup>.

UNHCR cash-based operations in Syria, Jordan and Egypt use ATM machines as delivery mechanisms. In Jordan, since 2009, UNHCR provides monthly unconditional cash grants to approximately 11,000 Iraqi refugees in Jordan through ATMs, in a public-private partnership with a bank. Since refugees are not legally entitled to open a bank account in Jordan, UNHCR opened one bank account with multiple users (the refugees), who withdraw money each month with their personal ATM credit card. UNHCR is responsible for the issuance of the beneficiary list and the bank sends a text message to inform beneficiaries when their money is ready to be withdrawn. Therefore, the system permits to deal with distribution challenges in urban areas since scattered refugees can withdraw money from any bank branches. This system is easily accessible for refugees as the bank has branches countrywide, and it is dignifying for refugees who avoid long queues in front of UNHCR or NGO premises. As a result, the system is highly appreciated among beneficiaries (98% of satisfaction<sup>80</sup>). Since July 2012, Iris Scan is used for some of the bank's personal clients as well as refugees, in lieu of the credit card. This permits to overcome a challenge associated with ATMs, since the refugees' presence in the country is sometimes hard to monitor. With the new system, due to the necessity of their physical presence to withdraw money, UNHCR makes sure that refugees are present in the country of asylum.

The use of new technologies, therefore, permits to overcome distribution challenges in urban areas when direct distributions of large amounts of cash or in-kind assistance can imply logistical and security challenges. New technologies permit to go even further, including the use of "branchless banking services"<sup>81</sup> such as electronic payments, when the money is

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<sup>79</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.39.

<sup>80</sup> UNHCR, *Impact Evaluation of UNHCR Financial Assistance, Data Analysis*, UNHCR Field Unit, BO Amman, 23 August 2009, p.28.

<sup>81</sup> In Smith G., *New Technologies in Cash Transfer Programming and Humanitarian Assistance*, Humanitarian Exchange Magazine, Issue 54, May 2012.

transferred from a bank account of the aid agency to the bank accounts or mobile phones of recipients. Then, recipients can withdraw the cash from any bank or local trader, or use the value to purchase directly in shops. The prerequisites to use such systems are the identification of strong delivery partners and their adequate training together with well-functioning payment agent support. The potential benefits are an improved security level for staff and recipients and increased speed of assistance delivery. They also permit to overtake logistical challenges as no in-kind aid has to be transported to urban areas by the aid agency. Moreover, the feeling of self-respect and confidence established between beneficiaries and the implementing agency should not be undermined<sup>82</sup>. These systems can, however, involve challenges if there is a lack of prior experience with technologies, a low literacy and a lack of training for beneficiaries<sup>83</sup>. This happened in Jordan, during the transition period to start using ATM machines. The majority of beneficiaries had never used credit cards which created technical difficulties with high rates of lost cards and issuance of new PIN codes. As a result, some beneficiaries did not perceive financial assistance for more than three months and UNHCR had to provide them with emergency cash assistance. These challenges were dealt with accordingly with training sessions. The decision over the use of new technologies should thus depend on the context, the specific needs of the recipients and their mobility and adequate training sessions should be put in place.

Finally, new technologies can be used in low-income and disaster-affected countries. For instance in informal settlements of Nairobi, Oxfam and Concern provide cash transfers through mobile phones, through an agreement with a phone company. The beneficiary households register their phone numbers with the phone company system that allows money transfers. Beneficiaries who did not possess a mobile phone at the start of the programme (around 40%) were given a sim card and community phones were provided to community health workers. Cash withdrawal points were reported as easily accessible<sup>84</sup>. Another example is the Action Contre la Faim cash-based programme in Port-au-Prince in the immediate aftermath of the 2010 earthquake. To complement the provision of in-kind food aid provided by WFP, ACF set up cash-based programmes after a market assessment showing a lack of purchasing power and supply in the market exceeding demand. The programme targeted

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<sup>82</sup> Smith G., *New Technologies in Cash Transfer Programming and Humanitarian Assistance*, Humanitarian Exchange Magazine, Issue 54, May 2012.

<sup>83</sup> *Ibid.*

<sup>84</sup> Mohanty S., *Nairobi Urban Social Protection Programme*, Oxfam, 2010.

15,000 households, each of them receiving monthly vouchers to exchange for locally produced food. Instead of distributing fresh food that would have been logistically difficult, particularly for transportation and storage, and would have required more time to set-up the system, and more security requirements. ACF established agreements with local traders and worked with a bank, for the local trader to redeem the vouchers received on a daily basis in banks' branches. ACF was transferring the amount equaling to the total value of vouchers at the beginning of each month. The private bank had the required technological and security solutions adapted to handle large amount of cash, together with efficient distribution networks<sup>85</sup>.

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<sup>85</sup> Mattinen H., Morel J., *The Potential of Public-Private-Civil Society Partnerships in Humanitarian Emergencies: an NGO Perspective Drawing from Emergency Programming in Port-au-Prince, Haiti*, UN Standing Committee on Nutrition News, No.39, 2011, pp.25-31.

### **III. Impacts and Benefits of Cash Transfers in Urban Areas**

Urban displacement is singular and associated to specific assets, opportunities but also vulnerabilities. Delivering cash in urban areas as an alternative or complement to in-kind assistance has potential benefits on beneficiaries' living conditions, health status, well-being and security.

#### **III.1. Benefits on Health Status and Living Conditions**

Due to forced displacement that often results in a complete loss of assets combined with various factors leading to food insecurity, displaced populations living in urban areas suffer from poor diets and nutrition-related problems. In Cairo, for example, a survey showed a high prevalence of nutrition-related issues among certain refugee populations<sup>86</sup>. The underlying and basic causes of malnutrition and food insecurity in urban areas are somewhat different from those in rural areas, due to differences in livelihood assets, living conditions and vulnerability context<sup>87</sup>:

- Households structures are often different, with high levels of mobility especially if displaced populations do not have a legal status in their country of asylum
- Urban livelihood systems are highly dependent on precarious employment in the informal sector
- Infrastructures, social services and physical capital in general can be inadequate, which affects health status and food security

Moreover, it is often the case that displaced populations receive no food support in urban areas, as food aid distributions can be challenging and expensive. It also depends on the level

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<sup>86</sup> Ainsworth P., *Refugee Diet in a Context of Urban Displacement, Part one: Some Notes on the Food Consumption of Southern Sudanese Refugees Living in Cairo*, FMRS Working Paper No.8, The American University of Cairo, October 2007, p.5.

<sup>87</sup> From WFP, *Urban Food Insecurity: Strategies for WFP, Food Assistance to Urban Areas*, Policy Issues, Executive Board, Annual Session, Rome, March 2002, WFP/EB.A/2002/5-B, p.6.

of attention from media and donors that conditions organizations' funding. For instance, Iraqi refugees receive food aid in Damascus while in Cairo, there is no food support due to financial limitations<sup>88</sup>. Some groups within displaced populations cannot afford a balanced diet due to their limited incomes, hence unable to meet their minimum food needs. Moreover, bad living conditions and the lack of purchasing power leads to a lack of cooking facilities, forcing people to purchase nutrient-poor junk food, leading to micronutrient deficiencies and obesity. Cash permits to address the lack of purchasing power, and therefore to augment household food consumption and dietary diversity<sup>89</sup>. Cash is also efficient on influencing underlying causes of malnutrition and food security including increased expenditure on food with more quality and/or quantity of food and the health environment including increased expenditure on healthcare services, water and sanitation<sup>90</sup>. To adequately act upon causes of malnutrition, it is crucial to make sure that the amount of cash provided is sufficient to cover the cost of a nutritious diet, through a thorough assessment of local costs and availability. The estimation of costs can be based on household and market surveys and even focus groups to determine the cost of the desired food basket<sup>91</sup>. The potential ways on how cash transfers can generally impact upon causes of malnutrition and food insecurity are to be found in [Annex 7](#)<sup>92</sup>.

The economic dimension of malnutrition and food insecurity has to be taken into account even though evidence shows that cash-based assistance cannot be a substitute for specialized food supplements that are needed for the treatment of severe and moderate acute malnutrition, which are medical conditions<sup>93</sup>. Micronutrient supplements or enriched or specialized foods may be needed to protect nutritional status<sup>94</sup>, but it is equally important to integrate nutrition

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<sup>88</sup> Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, p.32.

<sup>89</sup> Action Contre la Faim, *Maximising the Nutritional Impact of Food Security and Livelihoods Interventions, A Manual for Field Workers*, July 2011, p.63 and Save the Children, *How Cash Transfers can Improve the Nutrition of the Poorest Children, Evaluation of a Pilot Safety Net Project in Southern Niger*, 2009, 22p.

<sup>90</sup> Bailey S., Hedlund K., *The Impact of Cash Transfers on Nutrition in Emergency and Transitional Contexts: a Review of Evidence*, Humanitarian Policy Group, January 2012, p.10.

<sup>91</sup> Action Contre la Faim, *Maximising the Nutritional Impact of Food Security and Livelihoods Interventions, A Manual for Field Workers*, July 2011, p.66.

<sup>92</sup> Page 61.

<sup>93</sup> Save the Children, *How Cash Transfers can Improve the Nutrition of the Poorest Children, Evaluation of a Pilot Safety Net Project in Southern Niger*, 2009, p.2.

<sup>94</sup> Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.7.

objectives to cash transfers, especially when interventions address problems linked with access to food, e.g. cash to cover food expenses or food vouchers<sup>95</sup>. Voucher programmes can be designed to provide access to micronutrient-rich food e.g. fruit, vegetables or animal products, or fortified products and supplements that are costly and logistically difficult to provide in the form of in-kind assistance and potentially available locally<sup>96</sup>. Nutrition-specific or health-specific conditionalities can also be attached to a cash transfer, to address care, feeding or hygiene practices, including information and counseling sessions, visits to healthcare centres or participation in immunization schemes. [Annex 8](#)<sup>97</sup> shows a decision rule to determine when attaching nutrition-related conditionality to a cash transfer. There is, however, “a risk of paternalism in attaching conditionality, as the basic assumption is that people cannot take care of themselves and will have to be provided with an ‘incentive’ to comply with a certain positive behavior”<sup>98</sup>. If conditionality is attached, it must be carefully assessed, especially for the potential disadvantages including transportation costs, the distance and the quality of services delivered and beneficiaries’ preferences and perceptions of a specific conditionality<sup>99</sup>.

In addition, assessing the impacts of the expenditures due to cash transfers on food security and nutrition is challenging. Indeed, even though the lack of income among poor households is an important cause of malnutrition, there is no guarantee that increasing resources will automatically lead to an improvement in nutritional status<sup>100</sup> as it is hard to know how people prioritize their expenses. Moreover, malnutrition is not simply linked to income and there are many inter-related causes<sup>101</sup>. Analyzing the impact of cash transfers on nutrition is thus a complex task where “The biggest challenge is evidence”<sup>102</sup>. Cash is usually

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<sup>95</sup> Action Contre la Faim, *Maximising the Nutritional Impact of Food Security and Livelihoods Interventions, A Manual for Field Workers*, July 2011, p.63.

<sup>96</sup> *Id.*, p.66.

<sup>97</sup> Page 62.

<sup>98</sup> *Id.*, p.64.

<sup>99</sup> *Id.*, p.65.

<sup>100</sup> Save the Children, *How Cash Transfers can Improve the Nutrition of the Poorest Children, Evaluation of a Pilot Safety Net Project in Southern Niger*, 2009, p.2.

<sup>101</sup> Bailey S., Hedlund K., *The Impact of Cash Transfers on Nutrition in Emergency and Transitional Contexts: a Review of Evidence*, Humanitarian Policy Group, January 2012, p.5.

<sup>101</sup> *Id.*, p.8.

<sup>102</sup> *Id.*, p.5.

used to address food and other basic needs but rarely has the explicit objective of improving nutrition, and as a result, nutritional statuses are rarely monitored<sup>103</sup>. Consequently, there are relatively few studies on the nutritional status of urban displaced populations, in contrast to important numbers of studies accorded to the health status of displaced populations in camps, which represents an important knowledge gap in understanding malnutrition and food security issues in urban areas. More evaluations thus need to be conducted on cash transfers' impacts on food security and livelihoods, dietary diversity and nutritional status.

Finally, regarding beneficiaries' living conditions in general, cash can also replace many other forms of assistance, including shelter, livelihoods and the provision of basic items. An impact evaluation was conducted on the UNHCR operation in Amman in 2009<sup>104</sup> and revealed that 94% of respondents use cash grants to pay rent and 90% to purchase food. Moreover, 93% of respondents emphasized the positive impact of cash on the situation of their family including better housing, greater quantity/quality food, diminished debt, better medicine, children started attending school and better living conditions. This is a good example of how cash grants are used for more than one need and an illustration of the reason why the objectives of unconditional cash transfers are usually framed broadly. In Jordan, cash grants are provided to Iraqi refugees to replace the provision of food and non-food items, support refugees to pay for the fees to access some public services, pay for their rent and utilities and enjoy minimum acceptable standard of living. This wide range of objectives permits to take into account the flexible use of cash grants due to the differences of priorities set by households. Furthermore, cash can specifically target other needs than food. For instance, UNHCR in South-Africa provides emergency shelter assistance since refugees and asylum-seekers are usually excluded from government-funded housing programs and xenophobic attacks force refugees to move away from the townships where accommodation is cheaper to inner cities where rent is more expensive. UNHCR steps in to pay rent directly to private accommodation owners or to emergency shelter providers on behalf of vulnerable refugees and asylum-seekers.

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<sup>103</sup> Save the Children, *How Cash Transfers can Improve the Nutrition of the Poorest Children, Evaluation of a Pilot Safety Net Project in Southern Niger*, 2009, 22p.

<sup>104</sup> UNHCR, *Impact Evaluation of UNHCR Financial Assistance, Data Analysis*, UNHCR Field Unit, BO Amman, 23 August 2009, 30p.

## III.2. Economic Impacts and Cost-Efficiency

Cash grants represent a cost-efficient way of enabling poor households to meet their basic needs in urban areas, where a large range of products and services are available locally. Cash transfers also have positive impacts on local economies and markets, due to the multiplier effect an injection of cash can have on a local economy. In-kind assistance programmes may result in cash going to large traders, while cash grants have more chances to be used locally with a larger amount of small or medium traders since no partnership agreement is involved between the organization and a limited number of traders except with the provision of vouchers<sup>105</sup>. The World Food Programme (WFP) has been heavily criticized in the past for the important market distortions its food distributions were provoking. The common criticism against food aid is that it is logistically costly and complicated, it damages local production and markets and does not necessarily corresponds to needs<sup>106</sup>. As a result, WFP is currently in the process of scaling-up the percentage of its budget dedicated to cash-based interventions. In Darfur, Action Contre la Faim was distributing food from the United States and sold in the local markets for 110 USD when the real average cost of a ton of food aid in Sudan was approximately 250 USD. Market distortions can thus be avoided with cash-based programmes that allow people to purchase goods locally. Well-functioning markets and economies ready to absorb more cash give strength to the argument of providing cash instead of in-kind assistance. By providing cash to displaced populations, programmes also support local markets and host communities and can help them recover faster after a crisis<sup>107</sup>. This helps local populations and governments to realize that displaced populations can bring resources and benefits to their economies. Impact evaluations are, however, also lacking and more analysis need to focus on the direct impact of cash transfers on local economies and populations. The lack of studies represents an important knowledge gap, prejudicial to the scale-up of cash transfers.

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<sup>105</sup> Pietzsch S., *Unconditional Cash Transfers: Giving Choice to People in Need*, Humanitarian Exchange No.49, CALP, March 2011.

<sup>106</sup> Hofmann C-H., *Cash Transfer Programmes in Afghanistan: a Desk Review of Current Policy and Practice*, Humanitarian Policy Group, Background Paper, June 2005, p.7.

<sup>107</sup> More details in Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.xviii (introduction).

The economic benefits of cash transfers also apply for implementing organizations, due to the overall cost-efficiency of these transfers compared to the delivery of in-kind assistance in urban areas. Even though the initial cost to set-up a programme can be higher especially when organizations invest in new technologies, it will usually be minimized over time in particular because the recurring implementation costs will be lessened, including the transport and storage costs that in-kind aid would have involved. Moreover, with the scaling-up of cash transfers in urban areas, if several organizations utilize the same transfer modality with the same partners, economies of scale can occur<sup>108</sup>. This overall cost-efficiency of cash transfers in urban areas challenges the assumption that responding to urban displacement requires more financial resources. For the UNHCR operation in Jordan, the delivery cost of cash with the ATM delivery mechanism is only 2.26% while providing a package of in-kind assistance required 23.27% overhead cost<sup>109</sup>. This low overhead cost means that almost the entire value of assistance goes to beneficiaries. Human resources, however, can remain relatively high, due to the necessary monitoring of the system overtime.

Finally, the economic impact of cash transfers can also be larger for beneficiaries than in-kind assistance. Indeed, cash involves an active participation of recipients on the way they will spend their cash, according to their specific needs. It cannot be affirmed that cash leads to empowerment of beneficiaries *per se*, but it offers choices that in-kind assistance does not. As one can see, “The variety of complex livelihood strategies among urban populations makes a strong case for offering cash grants with maximum flexibility and minimum restrictions”<sup>110</sup>.

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<sup>108</sup> UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, Division of Programme Support and Management, September 2012, p.15.

<sup>109</sup> UNHCR, *Impact Evaluation of UNHCR Financial Assistance, Data Analysis*, UNHCR Field Unit, BO Amman, 23 August 2009, 30p.

<sup>110</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.xix (introduction).

### III.3. Impacts on Protection and Security

It is crucial to ensure that cash-based assistance does not increase risks and security threats for beneficiaries and staff members. Increased security risks associated with cash have not been demonstrated, and the general conclusion is that “Security risks are context-specific and not directly linked to cash as compare to in-kind assistance”<sup>111</sup>. Moreover, urban areas offer the possibility to use a wide variety of delivery mechanisms that can be selected to minimize security or protection risks<sup>112</sup>. On the contrary, the provision of cash-based assistance in urban areas can bring important benefits in terms of protection, due to the relative invisibility of assistance delivery. Indeed, because some delivery mechanisms are unnoticeable, they are less risky than in-kind distributions involving trucks fully loaded of items, and distribution of large amounts of food and materials. The use of new technologies allows making transfers “invisible” through the use of mobile phones for instance, and can be used in insecure countries where the provision of in-kind assistance would be delicate<sup>113</sup>. Thus, cash delivery mechanisms offer comparative advantages to deliver assistance in insecure areas, to implement large-scale programmes in scattered and uncertain areas, and the potential to consistently provide assistance without interruptions depending on the transfer modality<sup>114</sup>.

The main risks associated with cash are related to diversion or fraud, and what is called “recycling” meaning that some recipients receive cash more than once. It is important, however, to underline that these risks are not inherent to cash and are faced with in-kind assistance too. Moreover, effective verification procedures can be put in place such as the use of biometric data in Jordan to withdraw money. This kind of procedure permits to make sure that the right beneficiary withdraws the cash. Another main concern associated with cash is the so-called “anti-social use”, meaning that the cash provided would be used to buy alcohol,

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<sup>111</sup> Tennant V., Troger F., *The Use of Cash Grants in UNHCR Voluntary Repatriation Operations, Report of a ‘Lessons Learned’ Workshop*, UNHCR, Policy Development and Evaluation Service, PDES/2008/09, September 2009, p.6.

<sup>112</sup> See UNHCR, *Cash-Based Interventions in UNHCR Operations, Frequently Asked Questions*, Division of Programme Support and Management, September 2012, 20p.

<sup>113</sup> See Degan A., Fanta T., Tilleke K., *Cash Relief in a Contested Area, Lessons from Somalia*, Humanitarian Practice Network, Network Paper No.50, March 2005, 18p.

<sup>114</sup> WFP, *Vouchers and Cash Transfers as Food Assistance Instruments: Opportunities and Challenges*, Informal consultation, 17 July 2008.

cigarettes or pay for prostitutes. Most evaluations and reports, however, show how antisocial use is very low compared to the overall amount provided<sup>115</sup>.

Finally, invisibility of assistance also has implications on human dignity, stigmatization and differentiation that should not be underestimated. Queuing in front of UNHCR or NGO premises is stigmatizing, while being able to withdraw cash discreetly, as any other citizen, has implications on a person's dignity and well-being. As an outreach volunteer in Syria emphasized, "A refugee really feels like a refugee on the day she has to collect her food assistance"<sup>116</sup>. Cash delivery mechanisms thus contrast with traditional assistance delivery sometimes stigmatizing and demeaning for beneficiaries.

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<sup>115</sup> In Jordan, only 1.3% of the respondents to the impact evaluation (in the bibliography) felt that the money is misused in the family because it is spent to buy cigarettes, alcohol or only to buy medicines.

<sup>116</sup> Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR's Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, p.36.

## IV. Challenges for the Humanitarian Community

Even if the use of cash transfers as a relief tool progressively increases, it is still a small proportion of the overall humanitarian aid. Even though cash is not a panacea, it should be considered as a possible tool for any operation, especially when the conditions are favorable such as in most urban areas. The slowness to start using cash as an assistance tool and to intervene in urban displacement crises highlights difficulties to change from traditional models of assistance, reinforced by external and internal blockages.

### IV.1. Establishing Partnerships beyond Traditional Humanitarian Actors

Intervening in complex operational environments such as urban areas calls on the humanitarian community to recognize its limitations: “Humanitarian actors simply cannot keep people safe”<sup>117</sup> on their own and have to establish partnerships and deal with actors already present in urban areas. In camps, humanitarian agencies are the dominant actors, but it is very unlikely to be the case in urban areas where there are a multitude of different actors including e.g. private sector and governmental services. Partnerships have to be established with various levels of governmental authorities and non-state actors such as civil society organizations.

When operating in urban centres, organizations are under scrutiny by government and local authorities and cooperating with the country authorities can be sensitive. Moreover, the host state policy provides some very important parameters and constraints to what humanitarian agencies can actually do. Some governments do not welcome assistance operations in their cities, considering that it would be a pull factor for other displaced populations to come and settle, which represents a threat to what governments often view as a temporary hosting role. In Kenya for instance, the government has a strict encampment policy and refuses to see assistance in urban centres. Even though refugees are still migrating to cities and will continue to do so due to the current situation in refugee camps, severe constraints have been placed on both donors and recipients of aid, whose needs have not been

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<sup>117</sup> Davey E., Haysom S., Metcalfe V., Pantuliano S., *Urban Vulnerability and Displacement: a Review of Current Issues*, Disasters, Vol.36, No.1, 2012, p.14.

fully assessed or acted on<sup>118</sup>. Organizations' advocacy role is crucial to move things forward. Local authorities and actors are also crucial for assisting displaced populations, including mayors, local councils, community-based organizations and civil society organizations. Ensuring access to infrastructures and services to communities in an urban neighborhood requires consultation with different authorities<sup>119</sup>. They are also essential for reach out activities and data collection, to identify populations' locations and what their specific needs are. When local authorities or actors do gather information, it is, however, rarely coordinated or shared with humanitarian agencies<sup>120</sup>.

In addition, partnerships between humanitarian and development agencies can be appropriate in urban areas, where there is an important need for cross-disciplinary dialogue to address the complexity of urban displacement: "As the process of urbanization intensifies, the plight of refugees, IDPs and other persons of concern must be treated more holistically than simply as a 'humanitarian issue'"<sup>121</sup>. There is, however, insufficient information being exchanged between the various agencies working in intertwined issues on urban displacement. Links should thus be reinforced between humanitarian and development organizations: "since a chronic lack of development is the principal driver of urban vulnerability, resolving this development crisis is key to addressing vulnerabilities more broadly and those relating to displacement specifically"<sup>122</sup>. Barriers are, however, important to further cooperation regarding urban displacement, since refugees and other displaced populations are often seen as the sole responsibility of UNHCR and its implementing partners.

Finally, the private sector is also a crucial partner to the provision of cash-based assistance in urban areas. As previously mentioned for Egypt, Haiti, Jordan and Syria, the use of

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<sup>118</sup> See Dix S., *Urbanisation and the Social Protection of Refugees in Nairobi*, Humanitarian Exchange Magazine, Issue 35, November 2006.

<sup>119</sup> See Ferris E., *Ten Observations on the Challenges of Humanitarian Work in Urban Settings*, Brookings-LSE Project on Internal Displacement, 2011

<sup>120</sup> Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, p.28.

<sup>121</sup> UNHCR, *Challenges for Persons of Concern to UNHCR in Urban Settings*, High Commissioner's Dialogue on Protection Challenges, 2009, UNHCR/DPC/2009/Doc.2/Rev.1., p.3.

<sup>122</sup> Davey E., Haysom S., Metcalfe V., Pantuliano S., *Urban Vulnerability and Displacement: a Review of Current Issues*, Disasters, Vol.36, No.1, 2012, p.15.

technologies represents a progress in innovating to adapt to urban displacement in which partnerships with the private sectors are almost inevitable. Indeed, “The private sector may have a comparative advantage in delivering assistance to affected urban populations”<sup>123</sup>. In the 2010 ACF operation in Port-au-Prince previously mentioned<sup>124</sup>, the private bank used technological and security solutions together with efficient distribution networks to handling large amounts of cash<sup>125</sup>. Private sector’s comparative advantages are their expertise, reactivity, cheap costs and fast distributions. Distributing cash at scale is often only possible by establishing public-private partnerships. There are, however, challenges to be taken into account when establishing partnerships beyond the boundaries of the humanitarian community. Indeed, the private sector follows motives, aims and objectives fundamentally different from humanitarian actors, and is certainly not following humanitarian principles. Cautiousness is key for such agreements and careful context analysis must be conducted on a case-by-case basis, together with a detailed monitoring of the systems, transparent communication and agreements<sup>126</sup>. Humanitarian actors have to ensure that humanitarian principles are respected and no exclusion or discrimination occurs.

#### IV.2. Report and Impact Evaluation Challenges

Cash-based assistance must have clear operational modalities, notably to select a delivery mechanism and define the amount and the targeted beneficiaries. The objectives of cash transfers in urban areas, however, have to remain large and general because the utilization households do of their cash varies, according to their specific needs. Beneficiaries’ purchasing decisions can vary and often indicate their most acute needs, and can be used to prioritize or readjust interventions. Donors’ flexibility is needed for most cash-based interventions, notably for organizations to readjust objectives and targeted beneficiaries.

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<sup>123</sup> Mattinen H., Morel J., *The Potential of Public-Private-Civil Society Partnerships in Humanitarian Emergencies: an NGO Perspective Drawing from Emergency Programming in Port-au-Prince, Haiti*, UN Standing Committee on Nutrition News, No.39, 2011, p.29.

<sup>124</sup> Page 25.

<sup>125</sup> Mattinen H., Morel J., *The Potential of Public-Private-Civil Society Partnerships in Humanitarian Emergencies: an NGO Perspective Drawing from Emergency Programming in Port-au-Prince, Haiti*, UN Standing Committee on Nutrition News, No.39, 2011, pp.25-31.

<sup>126</sup> *Id.*, p.30.

Moreover, post-transfer monitoring can be difficult in urban areas where populations are scattered and contacts are limited between humanitarian organizations and the beneficiaries. Difficulties can arise to confirm the reception of the transfer and to identify any problems that should be corrected. Monitoring activities, despite being time and resource consuming, have to take place as often as possible, to ensure that no major issues are associated with the programme. In-depth monitoring with beneficiaries should also take place at regular intervals during the programme cycle<sup>127</sup>. This can be done through home visits, phone calls and text messages. It is another example of the use of technologies to ease monitoring activities in urban settings, where text messages can be sent to beneficiaries to check the amount of cash received and monitor any inconsistencies. Mobile communication between an organization and the recipients increase the speed and efficiency of information exchange, and can be beneficial to monitoring and evaluation activities. It can be used for surveys or impact evaluations, when beneficiaries receive questions via text messages and can directly reply. These tools, however, need to complement rather than replace traditional means of communication, since contacts with communities remain crucial in humanitarian work<sup>128</sup>.

Finally, it is particularly problematic to evaluate operations related to cash in general, and in urban settings particularly. Indeed, it can be challenging to obtain data that firmly demonstrate the impact of the cash transfer on beneficiaries. Moreover, the numerous urban challenges including violence, unemployment, poverty and food insecurity can be difficult to interpret and isolate during evaluation exercises<sup>129</sup>. The impact of expenditure of cash is particularly difficult to assess, particularly when providing cash has more than one objective and knowing exactly what beneficiaries did with the cash is almost impossible. It is also difficult to show what would have happened in the absence of the intervention, since other factors can be responsible of the changes noticed. This is especially true in urban areas, where much more factors have to be taken into account. Consequently, assessment tools and evaluation methodologies have to be tailored specifically to urban contexts, with specific

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<sup>127</sup> Mattinen H., Morel J., *The Potential of Public-Private-Civil Society Partnerships in Humanitarian Emergencies: an NGO Perspective Drawing from Emergency Programming in Port-au-Prince, Haiti*, UN Standing Committee on Nutrition News, No.39, 2011, p.54.

<sup>128</sup> Inderlined in Smith G., Macauslan I., Butters S., Trommé M., *New Technologies in Cash Transfer Programming and Humanitarian Assistance*, The Cash Learning Partnership, 2011, 104p.

<sup>129</sup> Cross T., Johnston A., *Cash Transfer Programming in Urban Emergencies: a Toolkit for Practitioners*, The Cash Learning Partnership (CALP), 2011, p.55.

evaluation objectives and questions adapted to the wide range of objectives associated with cash transfers. Specific questions that can be used to evaluate cash-based assistance programmes are available at [Annex 9](#)<sup>130</sup>. A major issue associated with these difficulties of monitoring and evaluating programmes is the relation with donors, who want measured impacts, which is easier in camp settings where the space is more restricted. Donor evaluations remain a major constraint for organizations, and their flexibility on projects' objectives and outcomes is needed since the impact of cash transfers is more difficult to assess and quantify than in-kind aid. Donors are, however, increasingly interested in cash transfers, and have increased the amount of cash-based assistance they are funding<sup>131</sup> which is a positive sign for the scaling-up the use of cash and vouchers.

### IV.3. Sustainability of Programmes: Exploring the Ways Forward

Cash transfers can be used as a short-term relief instrument in the aftermath of an emergency, to support displaced populations to cope with the loss of assets. They can also be used as a mid- or long-term assistance tool, especially for vulnerable individuals unable to sustain themselves due to physical, socioeconomic reasons or specific vulnerabilities. While cash-based assistance is still under-utilized in emergencies, the use of cash grants as a form of long-term social assistance increases. With the increasing number of protracted situations in countries of asylum where displaced populations have no legal status, the number of persons unable to meet their basic needs is most likely to stay the same or increase. Opportunities to find durable solutions<sup>132</sup> are most of the time limited, and no change in situations is in sight. In such contexts, there is no need-based phase-out as some groups will always be in need of support and cash has to be provided at least until the end of the displacement situation. In the current financial context for humanitarian organizations, the reliability and sustainability of cash-based assistance is an issue as they require long-term support from donors, despite the decrease in attention and focus from the international which often results in a decrease of

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<sup>130</sup> Page 63.

<sup>131</sup> For instance, 40% of ECHO-funded NGO projects included a cash component in 2010 compared to 20% in 2007, in Johnson E., *'More Than Just Another Tool': a Report on the Copenhagen Cash and Risk Conference*, Humanitarian Exchange Magazine, Issue 54, May 2012. Other donors are increasingly interested including UK's Department for International Development (DFID), the Swiss Agency for Development and Cooperation (SDC) and the United States Office of Foreign Disaster Assistance (OFDA).

<sup>132</sup> Three durable solutions open to refugees as defined by UNHCR: voluntary repatriation, local integration and resettlement to a third country (<http://www.unhcr.org/pages/49c3646cf8.html>).

funding levels. This has been the case for the Iraqi refugee operations, which received high levels of funding in 2005-2006 but are now suffering from a decrease of funding. This issue is directly linked to the problem of donors' earmarked funds for particular emergencies rather than protracted refugee situations. As a result, "The significant gap in funding questions UNHCR's capacity to address displacement generally and illustrates the limits of humanitarianism in contexts of widespread vulnerability"<sup>133</sup>.

Due to the limits of humanitarian organizations to respond to widespread vulnerabilities in contexts of displacement, more durable initiatives have to be explored to provide long-term assistance to displaced populations in urban areas. Moreover, it is "Simply not financially feasible, and probably not socially desirable, to establish separate facilities for large urban refugee populations"<sup>134</sup>. While the move forward toward the use of cash-based interventions also concerns states (illustrated in [Annex 10](#)<sup>135</sup>), support to national infrastructures such as national social protection schemes instead of setting-up parallel systems should be explored further: "While humanitarian assistance is usually channeled through international organizations, when addressing the needs of self-settled urban refugees in a middle-income country it is arguably preferable to support provision through existing public structures than creating parallel structures, which may be more costly, potentially stigmatizing and less sustainable"<sup>136</sup>. Including refugees and asylum-seekers into national protection schemes would, however, involve various challenges, including the lack of legal status since some states are still not signatory to the 1951 Refugee Convention or have made reservations regarding social protection<sup>137</sup>. Indeed, governments are sometimes reluctant to provide assistance or services to displaced populations, since they are perceived as a 'pull factor' that would attract more people. Moreover, social protection frameworks are usually established within the national realm, and imply resource inputs by the beneficiaries themselves such as

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<sup>133</sup> Crisp J., Morris T., Refstie H., *Displacement in Urban Areas: New Challenges, New Partnerships*, Disasters, Vol.36, No.1, July 2012, p.35.

<sup>134</sup> Crisp J., Janz J., Riera J., Samy S., *Surviving in the City: a Review of UNHCR's Operation for Iraqi Refugees in Urban Areas of Jordan, Lebanon and Syria*, UNHCR, Policy Development and Evaluation Service, July 2009, PDES/2009/03, p.45.

<sup>135</sup> Page 65.

<sup>136</sup> Haysom S., Pavanello S., *Sanctuary in the City? Urban Displacement and Vulnerability in Damascus, a Desk Study*, Humanitarian Policy Group Working Paper, December 2011, p.17.

<sup>137</sup> The list of signatories with reservations and the details of the reservations are available here: <http://www.unhcr.org/3d9abe177.html>

payment of taxes. This is a challenge for refugees and asylum-seekers who by definition do not live in their country of citizenship. States with limited financial capacities might require receiving additional resources to include displaced populations into their social protection scheme. Consequently, humanitarian actors might have to consider providing financial assistance directly to countries of asylum, with the potential advantage that resource inputs may help to change perceptions of governments and host populations to make them realize that displaced populations can also bring benefits and resources to their society. Other original ideas have been envisaged, such as the creation of a global social protection fund financed by states, from which social protection for refugees and asylum-seekers could be financed<sup>138</sup>.

While taking into account these challenges, the possibility to include refugees and asylum-seekers into national social protection schemes should systematically be assessed since “The separateness and consequent relative invisibility of such parallel programs frequently means that local officials fail to see themselves as in any sense responsible for refugee welfare when international aid ends, particularly when faced with their own endemic problems of limited resources and other pressing priorities”<sup>139</sup>. The efficiency and effectiveness of systems in addressing displaced populations’ needs should also be assessed. Thorough assessments should be conducted taking into account that corruption and misuse can happen. Indeed, in some cases, parallel systems might be more efficient than government-run systems. As previously mentioned, cash grants can be delivered effectively by using different partnerships, such as public-private partnerships as the one between UNHCR and a private bank in Jordan.

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<sup>138</sup> In Makhema M., *Social Protection for Refugees and Asylum Seekers in the Southern Africa Development Community (SADC)*, World Bank, Social Protection Paper, No.0906, April 2009, 42p.

<sup>139</sup> Hathaway J. (2005), *The Rights of Refugees Under International Law*, Cambridge University Press, 1184p.

## Conclusion

Urban environments will become the main location for humanitarian interventions in the forthcoming decades and humanitarian actors have to adapt and prepare tools to operate in complex urban centres and respond on a much larger scale than they have so far. Working in cities presents challenges such as scale, access, possibilities for identification and targeting, relations with local authorities and various actors on the ground as well as the importance to understand livelihood strategies and assistance needs<sup>140</sup>. Some issues and challenges are specific to urban settings in terms of living conditions and assistance delivery and among the reflection of the humanitarian community on how to respond to urban displaced' needs, cash is an important tool to be developed, using cities' resources and opportunities such as easiest logistical means, urban economies and diverse livelihood opportunities. Cash is increasingly recognized among the humanitarian community for its impacts on beneficiaries' living conditions and well-being, for its easily adaptable delivery mechanisms to urban settings and their overall cost-efficiency. The potential positive impacts of cash on local economies, households and beneficiaries cannot be ignored and cash should thus systematically be looked into in urban programming.

The slowness to start using large-scale cash-based interventions and start intervening more systematically in urban displacement contexts reveals external blockages such as political constraints but also internal ones. Indeed, within organizations, there is still an important lack of commitment to move things forward, regarding cash but also urban displacement in general and to move on from traditional views and mechanisms of assistance delivery. Aid agencies still often define aid in terms of goods and services they can offer and reproduce the existing mechanisms for responses, making any sort of change difficult<sup>141</sup>. This lengthy adaptation is particularly striking when humanitarian staff members call cash an "innovation" when cash and vouchers should have been considered as part of the standard set

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<sup>140</sup> Danish Refugee Council, *Urbanisation, Displacement & Humanitarian Action*, Paper Presented at the 2. World Conference of Humanitarian Studies, June 2-5 2011, Boston, p.2.

<sup>141</sup> Highlighted in Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.19.

of tools available a while ago<sup>142</sup>. Moreover, most staff members do not have sufficient knowledge to think about cash in existing tools which highlights the need for operational guidance material to be shared among the humanitarian community. Cash programming does not necessarily require “cash experts”<sup>143</sup> but it should be part of a basic knowledge of available tools while tailoring a specific operation, including in contingency planning and disaster preparedness. More time and resources are needed to understand the dynamics of urban environments and the complex nature of urban vulnerability and displacement to start implementing large-scale cash-based operations in urban areas<sup>144</sup>. The long-lasting adaptation also reveals that the humanitarian community is not learning enough from other actors. Governments for instance, are using large-scale cash transfers for their own populations, which modalities could be reused in other operations. The Pakistan government has provided cash to nearly two million households following flooding in 2010, but it appears that agencies have not retained any evidence from these large scale government initiatives, forcing some authors to conclude that the humanitarian community is sometimes “too self-centred”<sup>145</sup>. The absence of cross-disciplinary dialogue reinforces this idea, even though it would be beneficial to assess and answer to the complexity of urban displacement issues.

Additionally, the humanitarian community has also been turning a blind eye to urban displacement issues, as some people considered that it is too expensive and complex to intervene in urban areas and displaced populations are perceived as being able to sustain themselves. A good example is with urban refugees in Kenya, where, “Given the low demand for services coming from an urban refugee population that needs to be invisible, and the limited supply of aid that donor organization could legally provide, turning a blind eye to the situation of urban refugees was an easy and politically viable strategy”<sup>146</sup>. This is equally true with cash transfers, with some people claiming that they are too risky compared to other

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<sup>142</sup> Bailey S., *What Cash Transfers tell us About the International Humanitarian Community*, Humanitarian Exchange Magazine, Issue 51, July 2011.

<sup>143</sup> Harvey P., Bailey S., *Cash Transfer Programming in Emergencies*, Humanitarian Practice Network, Good Practice Review, Number 11, June 2011, p.42.

<sup>144</sup> Davey E., Haysom S., Metcalfe V., Pantuliano S., *Urban Vulnerability and Displacement: a Review of Current Issues*, Disasters, Vol.36, No.1, 2012, p.11.

<sup>145</sup> Bailey S., *What Cash Transfers tell us About the International Humanitarian Community*, Humanitarian Exchange Magazine, Issue 51, July 2011.

<sup>146</sup> Dix S., *Urbanisation and the Social Protection of Refugees in Nairobi*, Humanitarian Exchange Magazine, Issue 35, November 2006.

forms of assistance, even though it has not been confirmed in practice. This also reveals the risk aversion of a part of the humanitarian community and donors.

At last, exploring and discussing cash transfers also reveal the way humanitarian assistance is perceived and how humanitarians consider their roles, having to determine what people need in a paternalistic approach, instead of giving them a chance to do it themselves. When considering the provision of unconditional cash grants, it seems that “We are less comfortable with empowerment than we would like to believe”<sup>147</sup>. Indeed, in many discussions and workshops on cash transfers, doubts are emitted on the fact that people will spend cash responsibly, and staff members prefer to opt for vouchers which goes “against some of the gains that the humanitarian community has achieved in advocating for dignity, flexibility and choice through the use of unconditional cash transfers”<sup>148</sup>. The assumption that we must determine what people need is prejudicial even to the effectiveness of the programmes implemented. An important change in mindsets is a prerequisite to scale-up the use of cash transfers, and “We need to become more comfortable with transferring a small amount of our power to recipients, by giving them more choice”<sup>149</sup>. Distrust should not be implied in any humanitarian intervention, and an active participation of the beneficiaries on the assistance they are provided can only be beneficial to an operation, to the relationship established between an organization and the beneficiaries and on the overall perception that people have about humanitarian aid. The use of cash transfers is important in establishing relationships based on trust: “Cash transfer programming promises to turn the prevailing paradigm of humanitarian assistance on its head by challenging the assumption that aid agencies know best what people affected by crisis need”<sup>150</sup>. In the end, when beneficiaries overwhelmingly praise cash over other types of assistance, this is one of the most important things that should be taken into account.

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<sup>147</sup> Bailey S., *What Cash Transfers tell us About the International Humanitarian Community*, Humanitarian Exchange Magazine, Issue 51, July 2011.

<sup>148</sup> Smith G., Macauslan I., Butters S., Trommé M., *New Technologies in Cash Transfer Programming and Humanitarian Assistance*, The Cash Learning Partnership, 2011, 104p.

<sup>149</sup> Bailey S., *What Cash Transfers tell us About the International Humanitarian Community*, Humanitarian Exchange Magazine, Issue 51, July 2011.

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