

VOICES AND VIEWS OF BENEFICIARIES ON UNCONDITIONAL CASH TRANSFERS DEMOCRATIC REPUBLIC OF CONGO, NEPAL AND PHILIPPINES



Photo: Fiston Cokola Mwami / UNICEF



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SUSAN ANGLE

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TABLE OF CONTENTS

Executive summary	5
1. Introduction	6
2. Methodology	7
3. Democratic Republic of Congo: beneficiaries displaced by armed conflict	8
4. Nepal: beneficiaries recovering from earthquake	11
5. Philippines: beneficiaries recovering from Typhoon Haiyan	13
6. Beneficiary views: effectiveness and importance of aspects of unconditional cash transfers	15
7. Observations	17
Annex 1: Survey Questions: Effectiveness & Importance of Aspects of Unconditional Cash Transfers	18
Annex 2: Focus Group Discussion Questions	19

The online version of this study

If you are reading the online version of this study, clicking on any of the blue links will take you to a web page. The text in the table of contents, above, is linked to its respective page. At any point in the document, please click on the 'C' in the top left hand corner and this will take you straight back to the contents page.

EXECUTIVE SUMMARY

Unconditional cash transfers¹ are increasingly prevalent in humanitarian response plans. The use of cash is now widely accepted across all contexts and there has been significant focus on the means by which cash can facilitate and promote more efficient and effective delivery of support. This is alongside the increased attention throughout the decade on risk mitigation and feasibility as well as improved effectiveness substantiated through impact evaluation that has, in turn, meant a growth in programme policy and evidence-based planning.

As the World Humanitarian Summit approaches, global consultations on the use of unconditional cash transfers have concluded with a recognition of the potential of cash to transform the ways in which humanitarian response is operated. There is a growing consensus that cash transfers offer opportunities for a new approach: one that is more efficient and streamlined; one that presents ways to capitalise on technology and private sector capacity; and one that opens the door to improved multi-sector programming.

The purpose of this study is to include the voices of recipients of unconditional cash transfers in these discussions. The study asks beneficiaries of unconditional cash transfers in three countries – as the primary stakeholders in this type of programming – what works and what doesn't work in their particular setting and uses their experiences to contextualise this. The study is small, but the questions the same as those engaging policy makers: what works about unconditional cash transfers? And, what should be changed or improved?

During August and September 2015, a total of 111 unconditional cash transfer beneficiaries in ongoing humanitarian settings – Democratic Republic of Congo (DRC), Nepal and Philippines² – were engaged in a series of focus group discussions centred on these two open questions. The discussions were complemented by a quantitative survey that explored some of the key dimensions of quality programming, including operational ease of use, issues of dignity and choice and on expected or perceived impacts.

Participants in all focus groups in the three countries agreed on two specific areas when asked “what works” in unconditional cash transfers: cash provides choice and reinforces a respect for beneficiaries' dignity. That cash provides flexibility to meet varying needs and the resulting choice this gives to recipient households was widely appreciated and acknowledged as a positive benefit. Receiving cash on time and in a flexible manner meant that households expressed a wide range of spend, from food and household items, to spend on livelihoods and shelter repairs. People were able to identify their own priorities and this was invaluable.

This was complemented by agreement among all groups that the choice and freedom in expenditure as well as some direct cash outcomes respected and even restored beneficiaries' dignity. This is expressed through some of the quotes directly from participants who talked of cash “ending humiliations” and turning them from “burdens” to accepted and respected members of the community; and this is reflected in some of the stated benefits of cash. For example, cash had allowed recipients to re-engage in social commitments, an important part of culture in all study countries. Amidst the countless challenges and disruptions, being able to contribute and to make joint decisions made recipients feel empowered and respected.

When asked how unconditional cash transfers can be improved, participants of all groups talked about an increase in total volume of cash distributed. Though groups to degrees understood the purpose of the cash received within the respective programmes – i.e.: to meet a range of immediate needs and support emergency recovery – all felt that an increase in the volume of cash would mean that multiple objectives could be met. Of course, the value of assistance is driven and determined by many factors in each setting and specific interventions are designed for specific purposes; but, participant feedback makes a clear call for the expansion of cash programmes to go deeper in meeting needs.

Whilst discussions at a global level focussignificantly on efficiencies that can be sought in cash transfer programming, the voices of recipients affected by crises calls clearly for progress that enables the use of unconditional transfers

¹ The study focuses on unconditional cash transfers, meaning cash transfers for which recipients were not required to do anything as a prerequisite. Cash transfers may then be unrestricted or multi-purpose, enabling full choice in spend of the cash transfer, which may be spent on any item or service. The programmes studied for the purpose of this paper were unrestricted or multi-purpose in their design.

² These target countries were selected to capture voices of beneficiaries of unconditional cash transfers in a variety of humanitarian settings: DRC, communities displaced by conflict, humanitarian response ongoing; Nepal, earthquake April 2015, disaster response and recovery effort ongoing; Philippines, Typhoon Haiyan November 2013, 2013–2014 disaster response and recovery.



for multiple purposes. These testimonials from recipients provide useful insights to further leverage attributes of cash transfers in support of beneficiaries and to put emphasis on the determination of transfer values to support a more complete recovery.

These stories also reveal the importance of a continuous dialogue and engagement with affected communities in decisions on planning and implementation. It is by engaging and including the opinions of those directly affected by crisis that cash transfer programming can transform humanitarian aid to best serve those these activities are meant to support.

I INTRODUCTION

Providing cash in humanitarian emergencies is expanding and the topic is well under discussion within the humanitarian sector with topics ranging from high-level consideration of cash as a tool to transform humanitarian aid, the significance of cash as a way to support beneficiary choice and dignity while stimulating livelihoods and economic recovery, and the retooling of aspects of the current humanitarian architecture is called for by some to support cash transfers at scale.

This study presents the views of the beneficiaries of humanitarian cash transfers programming in varied contexts, to amplify their voices – as front-line “experts” and as their own best advocates – within the ongoing humanitarian sector discussion about the use of cash in crisis and disaster-affected settings. The approach of this study is to provide an open discussion platform for beneficiaries to self-disclose and spontaneously reveal what particular elements of unconditional cash work well, those that do not and what could be improved.

In August and September 2015, a total of 111 beneficiaries in Democratic Republic of Congo (DRC), Nepal and the Philippines and came together for loosely guided focus groups to consider these fundamental of unconditional cash transfers. Beneficiaries primarily guided the discussions and there was neither certainty nor expectation of what would emerge, rather a hope for discovery. As a complement to open discussion, beneficiaries were also asked to rate the effectiveness or importance of several aspects of unconditional cash transfers often discussed with the humanitarian sector,³ in effect “testing” that these aspects are also relevant and important to the beneficiaries themselves.

This report is meant as a platform for beneficiaries to speak for themselves, share their experiences and knowledge as the humanitarian sectors continue to discuss the expansion and improvement of unconditional cash transfers as a means to advance humanitarian aid.

³ The aspects considered by the study survey associated to unconditional cash transfers are: beneficiaries’ ability to meet their own priority needs; ability to take actions and make decisions; experience of “dignity”; importance of privacy; support for return to normalcy and long-term recovery.

2 METHODOLOGY

A mixed method approach was used, with focus group discussions providing the open platform for beneficiaries to guide conversations.⁴ A brief post-discussion survey was used to gather indicative quantitative data considering the effectiveness or importance for beneficiaries of aspects of unconditional cash transfers.

Qualitative and quantitative data was gathered from beneficiaries to answer the study's core research questions:

- What works and what can beneficiaries achieve having received unconditional cash?
- What does not work and what problems or barriers do they encounter?
- What, feasibly, can be changed to make unconditional cash transfers more effective and efficient?

Target countries for the field work were chosen jointly by CaLP and IFRC to best select active unconditional cash transfer programmes in different cultural and crisis contexts, with in-country teams identifying specific research sites where cash transfer beneficiaries could be accessed. Field research was undertaken by teams familiar with cash transfers in their respective humanitarian settings:

- Democratic Republic of Congo (displaced by armed conflict): designed to meet range of emergency needs
- Nepal (earthquake): designed to meet large scale immediate needs following a sudden-onset natural disaster
- The Philippines (typhoon): designed to meet large scale immediate needs following a sudden-onset natural disaster

In each country, three focus groups were convened, following consultations with in-country teams, as follows:

- Male direct cash transfer recipients (16 and older)
- Female head-of-household cash transfer recipients (16 and older)
- Female indirect cash transfer recipients within receiving households (16 and older)

Qualitative data analysis focused on tracking the most often referenced emergent themes associated with the core research questions. A three-tier coding system was used to identify emergent themes, to track themes as well as variances or outliers in subgroups. The coding categories were not predetermined, but developed in response to the beneficiaries' commentaries. Numbers were associated to themes and subthemes that allowed for a sorting, which supported clustering and identification of dominant themes based on commonality and assessed by frequency of utterance. Specific word tracking systems or software, word counts or utterance proportion calculations were not used, due to the varied languages of focus group participants and that utterances were collected to capture substance, not verbatim. Rather, an interpretive process was undertaken.

Quantitative data was gathered through a survey which asked beneficiaries to rate the effectiveness or importance of aspects of cash transfer on a scale, as follows: 0% = "not at all effective/important"; 25% = "slightly"; 50% = "moderately"; 75% = "very"; 100% = "extremely effective/important". Analysis between focus groups and across countries is calculated based on aggregate weighted averages.

The six-week timeline and the challenges of quickly mounting cross-country field research in humanitarian settings limits the scope of the study and curtailed the number of beneficiaries that could be included. Within the context of these constraints, the intent of the data is to be representative and indicative, rather than scientifically exhaustive.

⁴ For a review of cash transfers beneficiary responses primarily gathered during post-distribution monitoring & evaluation see: CaLP (2015), "A Case for Cash: Crisis and Disaster-Affected Populations Perspective".



Photo: Fiston Cokola Mwami / UNICEF

3 DEMOCRATIC REPUBLIC OF CONGO: BENEFICIARIES DISPLACED BY ARMED CONFLICT

The DRC beneficiaries who participated in this research are among 725 households displaced within North Kivu Province in December 2014 by violence and conflict caused by irregular armed groups. These people fled their homes looking for a secure zone and arrived in Mangina locality, in Beni territory, North Kivu Province. Waves of people arrived to Mangina until the end of January 2015. A multi-sector assessment the next month identified very high food and non-food item vulnerabilities within this population. Following a targeting process, just over 600 households were targeted for assistance, of which unconditional cash assistance was a part.

Snapshot: DEMOCRATIC REPUBLIC OF CONGO
Type of disaster: displacement due to violent conflict
Objective: to meet emergency needs
Cash grant value: USD5 per household member up to a maximum of USD 50
Number of instalments: 1
Time of distribution: 10–17 March 2015

Unconditional cash was paired with food vouchers, as part of a Norwegian Refugee Council (NRC) food security intervention funded by ECHO. In the same locality at the same time, NRC was also providing NFI fair vouchers under Rapid Response to Population Movement (RRMP) financed by UNICEF.⁵

In addition, in March, 595 households received an unconditional cash transfer of an average value of \$25.⁶ It is from among these households that participants in this study are drawn. A local financial institution was selected to provide cash to these beneficiaries who could choose to receive the cash in local currency or in USD.

The unconditional cash “top up” contributed significantly to the overall value of assistance for the pool of beneficiaries. A month after programme implementation, a “remarkable” decrease in vulnerability was observed,

⁵ According to UNICEF, Rapid Response to Population Movement (RRMP) monitoring determined a remarkable decrease in post-assistance household vulnerability. Based on the Non-Food Item (NFI) Score-Card – a vulnerability assessment tool developed in the DRC to look at quantity and quality of basic items in a household; measured on a scale of 0-5 with 5 being the most extreme levels of need – there was an average decrease of vulnerability of 2.5 points (from 4.7 to 2.2). Standardly, RRMP intervention improves this indicator by a single point.

⁶ Households received \$5 per member up to a maximum of \$50.

according to the post distribution monitoring. The decreased vulnerability is attributed to the fact that the combined intervention of unconditional cash and NFI/food vouchers allowed beneficiaries to plan for their needs in a multiplicity of categories.

3.1 BENEFICIARY VIEWS AND EXPERIENCES

Type of recipient (total pool 30)	Recipients age 16–25	Recipients age 26–45	Recipients age 46+
Male direct cash transfer recipients (10)	0	8	2
Female direct cash transfer recipients (10)	1	8	1
Female indirect cash transfer recipients within receiving households (10)	2	6	2

The majority of beneficiaries in the DRC (70% of both male and female beneficiaries) say receiving cash allowed them to invest in livelihood restoration. Although falling under a single sector that is livelihoods, unconditional cash allows for the flexibility and choice for each individual to determine how best to invest in their livelihoods. Unlike trainings for a specific vocation or specific goods such as tools and seeds, beneficiaries have the ability to focus on individual economic pursuits. Men say they have opened small shops or other small business, women have donut stands or are farming to produce for their families and a surplus to sell, while some also say they used the cash to repay debt.

“Cash allowed me to open a business processing cow skins. I buy fresh cow skin at the market which I cut and resell. With the money gained as profit I pay for my children to study, which is the most important thing.”

Male direct cash transfer recipient, DRC, 51–55

Throughout the focus group discussions, these beneficiaries often talk about the continued value and benefit they get from their cash investments in business and farming.⁷ With this income they are able, beneficiaries say, to buy food, pay rent, cover costs of medical services and school fees and even to save for the future. They very often mention that the cash invested provides income that continues to support their families' well-being.

“Cash allowed me to start a small business and thus help my family. I am able to farm and pay the rent for my family. The most important thing is the small business that allows me to guarantee the survival of my family every day.”

Male direct cash transfer recipient, DRC, 51–55

“I am able to feed and meet the needs of my children because of the small shop I was able to open when I received cash. I sell small fishes. The most important thing is my capacity to support my children.”

Male direct cash transfer recipient, DRC, 26–30

Repayment of debt and the ability to generate income for their families is frequently mentioned by men as a point of pride or honour. Several beneficiaries, men and women, directly credit receipt of cash with ending their sense of humiliation and supporting their dignity.

“Receiving cash ended my humiliation. Before I had no dress, no pan or bed. All of that was humiliating. This cash released me and returned to me independence.”

Female direct cash transfer recipient, DRC, 26–30

As displaced families, their needs are varied and people say they often split the use of unconditional cash assistance, spending, as mentioned, on livelihood and also on food, essential household items, clothes, school supplies and other items. They also use cash to purchase services such as medical care and pay school fees. Men often place the greatest significance on being able to pay school fees to support their children's education; women often place importance on food and providing nutrition to their families.

⁷ The combination of humanitarian assistance provided (cash and vouchers) and the absence of large costs such as full home reconstruction that beneficiaries recovering from disaster must address, seems to help DRC beneficiaries have leeway to choose to invest in livelihood restoration.

“When my husband received the cash, he called me to ask me what to buy. We held a family meeting and we decided according to the needs of each member what to buy. It was the family celebration to the point that everyone grew taller in one day.”

Female indirect cash transfer recipient, DRC, 36–40

Beneficiaries discuss the complex and difficult relationship they initially faced as displaced persons within their host community who, they say, saw them as a burden. Yet, these relationships, in most cases, greatly improve when beneficiaries received cash, people from all discussion groups in DRC say. Having cash to pay for what they needed and their ability to generate income to meet their ongoing needs shifted them from “burdens” to “children of the community,” as one beneficiary says.

When poverty knocks on the door, the love flees out the window. This was the situation in which we lived before assistance. When we received cash, this poverty was driven out and the love of the neighbours in.”

Male direct cash transfer recipient, DRC, 31–35

Beneficiaries frequently refer to the link between their receiving cash and their ability to generate income to a current sense of stability and steadiness. Nonetheless, a very few say the cash at distribution was not enough to fully meet all their multiple needs, such as fully paying school fees or reimbursing all debts or paying for major expenditures such as permanent home construction.

Despite some promising advances, some beneficiaries do say that they are still concerned about longer term recovery. As one beneficiary says, the cash gave many a “nudge in the right direction”, but cash is still only a means to an end towards long-term stability.

When asked what should change to improve cash transfer, male beneficiaries call for an increase in assistance to help them stabilize over the long term, to support future economic development and look to return home.



Photo: Fiston Cokola Mwami / UNICEF



Photo: Mark South / IFRC

4 NEPAL: BENEFICIARIES RECOVERING FROM EARTHQUAKE

The Nepalese beneficiaries who participated in this study are from the Kathmandu district, Goldhunga Community, about 85 km from the April 2015 earthquake epicentre and among the areas hardest hit. The 7.9 magnitude earthquake which struck on 25 April and the aftershocks affected more than a million households across Nepal, with nearly 9,000 casualties and close to 18,000 injured. More than half a million homes were fully destroyed and another 310,000 damaged.

Snapshot: NEPAL

Type of disaster: earthquake

Objective: to meet immediate needs

Cash grant value: 15,000 Nepalese Rupees (~150 USD)

Number of instalments: single distribution

Time of distribution: within the first 3 months of disaster

These households, the majority with weak economic status, are from a peri-urban area with farming as their main livelihood. They are among 1,400 households in the Dharmasthali Municipality of Kathmandu district who received 15,000 Nepalese Rupees (approximately 150USD) unconditional cash transfers under a programme implemented by the Nepal Red Cross Society supported by IFRC that reached 40,000 households nationally. Targeting criteria for inclusion in this assistance effort included and focused on families with fully damaged homes.

4.1 BENEFICIARY VIEWS AND EXPERIENCES

Type of recipient (total pool 51)	Recipients age 16–25	Recipients age 26–45	Recipients age 46+
Male direct cash transfer recipients (17)	1	5	11
Female direct cash transfer recipients (16)	0	3	13
Female indirect cash transfer recipients within receiving households (18)	1	15	2



In Nepal, beneficiaries across all three focus groups, nearly unanimously say that “what works” is that unconditional cash allowed them to buy things to meet their most urgent and pressing needs. The right to choice is either expressed explicitly while others express the variety of items they were able to buy to meet their emergency needs. People highlight the importance of the ability to choose to buy what they most need and how that supports them. Though the majority of the households used the cash grant as anticipated (e.g. on shelter and food as identified in the assessment and when setting the grant value), the modality of the unconditional cash grants allowed flexibility to meet the tailored priorities of individual households ensuring key priorities would not be missed.

“I am an old and sick person living alone. I need regular medicine, therefore it was very useful and I am happy to receive cash.”

Female direct cash transfer recipient, Nepal, 60+

Dealing with massive destruction and pressing emergency needs, respondents across all groups in Nepal say they mainly focus the use of the unconditional cash on purchasing materials to rebuild their homes and for food to feed their families. In addition, a few respondents also mention cash use for paying for children’s school fees, healthcare services or medicine and investment in livelihood endeavours.

Beneficiaries say unconditional cash helped them stabilize at the specific time of distribution. Some say this allowed people to resume some social routines, such as conversations at tea stalls, and some basic family function, with people able to prepare food at their own homes. Several of the men say that their cash purchases helped them feel safer. It is clear that it is not only physical items that people need to recover after a disaster, but also the psychological resiliency gained from a sense of normalcy. Preparing one’s own food at home or the ability to partake in social activities that can be made possible through providing unconditional cash transfers may seem like trivial activities, but could, in fact, have beneficial impact in healing psychological wounds and help change the disaster-affected population into more active survivors.

“We felt safe because we used cash to build a roof for our family home and we were protected from the rain and the sun.”

Male direct cash transfer recipient, Nepal, 36–40

The cash assistance is also stabilizing for the community, causing no problems or tensions when cash is received, according to almost all respondents. Rather, people say it is a stabilizing factor for the community by bonding people and noting that some of the cash was used to build a community temple. Again, the flexibility permitted with unconditional cash allows for resources to be pooled for use wider than the distributions to individual households can achieve.

As the objective of the unconditional cash grant was to meet immediate needs, it was never intended to cover the entire recovery process. That being said, people still repeatedly say that they need more help with cash assistance and the amount should increase to help them complete restoration of their homes, transition from temporary huts to permanent housing and to meet future needs. In addition, a few say the distribution site should be closer and urge improvements to make the process quicker and simpler. This could suggest that humanitarian agencies need to improve their communications on programme objectives and continue to advocate for continuous assistance, may it be through further cash transfers or other programmes, to help the affected-communities return to their “normal,” pre-disaster lives.



Photo: Michael Belaró / IFRC

5 PHILIPPINES: BENEFICIARIES RECOVERING FROM TYPHOON HAIYAN

Typhoon Haiyan, the most powerful storm ever recorded, made landfall in the Philippines on November 2013, causing extensive damage across nine of Philippines' poorest provinces. An estimated 13 million people were affected by the disaster, with 3.4 million displaced and more than 5,000 casualties.

The beneficiaries participating in this study are from the Palo municipality of the hardest hit Leyte Province. There, unconditional cash grants were provided by the Philippine Red Cross to 3,360 families from six communities in Palo, which is an urban area near the region's centre of trade and commerce. In Leyte, each family within a targeted geographic territory received a cash grant of 5,000 pesos (approximately 100USD), paid through two selected remittance companies. The grant value paid in this area was based on the cost of a monthly food basket in East Leyte and the recommendations of the Food Security and Agriculture Cluster (FSAC) and the Philippine government.

This assistance was part of a massive effort undertaken in response to the disaster and considered by the Philippine Red Cross and the IFRC as a test of providing unconditional cash transfers in emergency at scale.⁸ The focus of this effort was to meet the essential needs of 100,000 families through a combination of in-kind and cash-based assistance, with 50,000 families (250,000 persons) among them receiving unconditional cash grants.

Snapshot: PHILIPPINES

Type of disaster: typhoon (sudden-onset)

Objective: to meet immediate needs

Cash grant value: 5,000 Philippine pesos (~100USD)

Number of instalments: single distribution

Time of distribution: Time of distribution: within the first 3 months of disaster

⁸ IFRC (2014), "Case Study: Unconditional Cash Transfer Response to Typhoon Haiyan (Yolanda)".

5.1 BENEFICIARY VIEWS AND EXPERIENCES

Type of recipient (total pool 30)	Recipients age 16–25	Recipients age 26–45	Recipients age 46+
Male direct cash transfer recipients (11)	0	7	4
Female direct cash transfer recipients (10)	0	6	4
Female indirect cash transfer recipients within receiving households (9)	2	5	2

Beneficiaries in the Philippines universally say what works well about cash transfers is that they are able to meet their immediate, most pressing needs at the time of cash distributions. Some beneficiaries state directly that unconditional cash is preferred over cash with restrictions as beneficiaries could allocate their cash grant across sectors based on unique priorities such as to purchase of materials to rebuild their homes, on food to feed their families, for medical expenses or school fees and to restore livelihoods as mentioned in the focus group.

“My husband was the listed beneficiary but we both decided how we would use the money. We both decided to start up a sari-sari shop [neighbourhood store] that provides us more income, income we needed to support our baby and our family.”

Female indirect cash transfer recipient, 16–20

Though intended for immediate needs, some families were able to invest in income generating activities like opening a small business or rebuilding their micro-business that could provide more ongoing support for the family. As not all families were able to do this, beneficiaries did express their appeal to increase the cash grant value in the future to cover objectives beyond immediate needs, suggesting that cash may be a preferred modality to support livelihood restoration and broader recovery.

“We have our small business back again. Slowly, with the aid of the cash grant, we recovered little by little. The business is still okay now.”

Female direct cash transfer recipient, between 21–35 years

Many beneficiaries say the cash helped them stabilize and lift their hopes at the time they received it, often mentioning that this was because they were able to feed their families and to repair their homes to the extent that their families had some shelter. In some cases, cash provided emotional relief which allows them to cope better with a difficult situation.

“We could buy the things we needed most during that time. We used the cash to buy materials for shelter repair and some food to eat. The cash, in a way, also gave us a form of psychological relief.”

Female direct cash transfer recipient, 60+ years old

At the community level, all groups agree that the cash assistance was supportive for their village and helped the community at the time of distribution. Mostly, people point to the fact that a key reason for the success was that every family in the community received assistance and in the same amount. Many female direct cash transfer recipients specifically credit the positive engagement of community leaders, saying their involvement ensured the equity of the assistance.

“The effect of the programme in our community was happiness, in the sense that the cash really helps, in a small way, the people of our barangay (neighbourhood) to recover from the devastation of Typhoon Haiyan.”

Female indirect cash transfer recipient, 26–30

Additional feedback from beneficiaries to an open-ended question provided insight into potential programme improvements. Beneficiaries say that the distribution site should be shifted to inside the village from the previous site in a city centre nearby, where multiple communities gathered together to receive the cash. Although the site was not far and was accessible by functioning public transportation, beneficiaries found the wait and being grouped with other communities uncomfortable. A women in the group of indirect cash transfer recipients suggested that, as a solution, cash be delivered directly to people’s residences.



Photo: Veejay Villafranca / IFRC

6 BENEFICIARY VIEWS: EFFECTIVENESS AND IMPORTANCE OF ASPECTS OF UNCONDITIONAL CASH TRANSFERS

How unconditional cash helps beneficiaries meet their own priorities is viewed by many humanitarian providers as a core attribute and the premium mechanism of unconditional cash transfers. The beneficiaries in this study, during group discussions, also point to the needs they were able to meet as “what works” about unconditional cash transfers.

Yet, when surveyed, it is the ability of unconditional cash transfers to maintain and respect their dignity, amidst the countless challenges and disruptions they face, that is consistently, across all countries and all beneficiary groups, reported by beneficiaries as the most effective aspect of unconditional cash transfers. Beneficiaries in the DRC, who often mention the importance of honour and dignity in focus groups, evaluate this mechanism the most positively among all country groups, on average, within points of “extremely well” or 100%.

Although the ability of how unconditional cash helps them meet their priority needs dominated the focus group discussions and rates close to “very effective”, this aspect ranks, on average and consistently across countries, lower than support for their dignity and the importance of low public visibility of cash transfers. Although respect for dignity and maintenance of privacy clearly ranks highest in the effectiveness and importance of unconditional cash transfers, intangible impacts don’t seem to organically come out in focus group discussions as these discussions naturally tend to focus on more noticeable impacts.

In these areas and all others surveyed, there is close correlation and consistent trends across all three countries. Consistently, beneficiaries in all countries, when surveyed, agree on the order of effectiveness of each aspect and on the importance of privacy, as the table listing country scores from highest to lowest demonstrates. There is a single case that strays lightly, with beneficiaries in Nepal saying they are more supported in achieving long-term stability than a return to normalcy.

Effectiveness/importance of aspects of unconditional cash transfers	DRC	Nepal	Philippines
Respect for dignity	93%	81%	78%
Maintenance of privacy	82%	75%	73%
Support meeting priority needs	71%	70%	67%
Support action improving situation	61%	63%	66%
Return to normalcy	53%	38%	58%
Achieve long-term stability	39%	51%	49%

The consistent cross-country trends and agreement on the rate of effectiveness/importance is seen in the table above. Percentage scores are based on country weighted averages based on a scale where 0% = “not at all effective/important”, 25% = “slightly”, 50% = “moderately”, 75% = “very”, and 100% = “extremely effective/important”. These cross-country trends are based on country aggregate weighted averages. Please see Annex I for exact wording of survey questions.

Recipients consulted in this process also concurred that the cash transfers supported their ability to take action to improve their situation. However, recipients do note more limited longer term impacts of cash – indicating unconditional cash transfers should also be routinely considered for recovery programmes and ensure that the value of the transfer is significant enough to impact on long-term stability or a return to normalcy.

While the individual countries scores are of note, it is the commonality of beneficiaries’ reports across these three very different settings that is most revealing. This consistency shows the value and effectiveness of particular attributes of unconditional cash transfers, such as respect for dignity and privacy, which can be further leverage to meet the needs and to best support beneficiaries. Equally, the common reports highlight area that can be enhanced and strengthened in future applications.



Photo: Mark South / IFRC

7 OBSERVATIONS

The views gathered during this study meld together to tell a complex story of beneficiaries' experiences: about how each situation is unique, as are its challenges; how sometimes pressures and urgency influence and can drive decisions; and how consequences of circumstances can result in very different outcomes.

Humanitarian providers broadly embrace the importance of communicating with affected populations and are increasingly taking steps to include beneficiaries in decisions about aid.⁹ Nonetheless, as the sector discusses retooling to strengthen the architecture of humanitarian assistance, a deeper systemic revamp is needed to put in place structures and practices to effectively bring beneficiaries in humanitarian emergencies into decisions about the planning, deployment and ongoing implementation of the assistance they receive.

The rallying call continues within the humanitarian sector to “put beneficiaries at the centre” of humanitarian aid and to expand processes, including unconditional cash transfers, to support beneficiaries' choice and agency. Yet, as presented by the beneficiaries in this study, recipients of cash-based interventions do not have choice or agency during planning or when the value of cash assistance is set; rather, they are given “choice” or control only after the cash is distributed. This process remains a challenge as humanitarian agencies attempt to strike the balance between community inclusion in the planning process and the speed needed to distribute cash grants rapidly following a sudden onset disaster, where humanitarian planners still often resort to using available national and local data for different communities to rapidly determine differing needs. This practice might also be an extension of thinking associated to what some consider an over emphasis of risk that beneficiaries might spend cash unwisely or anti-socially,¹⁰ or that beneficiaries will inevitably be dissatisfied with the amount and always want more cash.

In the Philippines and Nepal, the objective of the unconditional cash grants was to meet the immediate basic needs. However, these beneficiaries who participated in this study do consistently say that the cash they received was not enough to fully restore shelters or buy anything beyond their most pressing emergency need, nor enough to restart their livelihoods, plan for the future or stabilize over the long-term. These justified, yet challenging expectation expressed by beneficiaries highlight the importance of provider communications with and accountability to beneficiaries to ensure disaster-affected communities understand what the programme objectives are and what additional longer-term programmes are being implemented in parallel.

In DRC, beneficiaries supported by a package of vouchers and unconditional cash report they did have enough cash to invest in opening business, shops and setting up small farms. This, they say, allows them to generate income that meets the needs of their families on an ongoing basis, stabilize for the time being and live as respected members within their host community. These beneficiaries rarely say cash assistance was not enough and, when they do, they are clear that this is to support the next steps to achieve long-term stability. Also, and notably, some among the group in the Philippines who were able to invest in livelihood have distinctly more positive reports than their peers about their current situation and ability to meet ongoing needs of their families.

Beneficiaries in this study are clear about what they expect from the humanitarian system: help regaining their foundational footing and a recovery that restores them to where they were before disaster and displacement. This means fulfilling basic needs and supporting recovery through restoring homes and livelihoods. This means assistance that helps them stabilize, not just at the moment of distribution, but for a period of time. This means having resources to meet the ongoing needs of their families; not luxuries but the basics: shelter, food, education, medical care.

End of humiliations, restoration of dignity and respect for personal privacy – these are things that the beneficiaries across all countries in this study say are the most effective and important aspects of unconditional cash transfers. Beneficiaries' calls for more assistance are not requests from a position of dependency, but requests for empowerment, respect and restoration of independence. With this information, the humanitarian providers can consider ways to further leverage these attributes in support of beneficiaries, as well as further emphasize these effective aspects of unconditional cash transfers within the broader humanitarian community.

⁹ See CDAC Network: www.cdacnetwork.org.

¹⁰ In the March 2015 ODI background note for the high-level panel on humanitarian cash transfers, Sarah Bailey and Paul Harvey say “there has been little evidence to date of anti-social expenditures” on the part of recipients. They go on to note that “doubts that recipients would not use assistance wisely suggest some troubling biases within the international humanitarian community about how they view the people that they assist” (pg. 3).



Of course, the value of assistance is driven and determined by many factors in each setting. Specific interventions are designed for specific purposes. Appeals, assessments, operating budgets, sectoral structures and inescapable on-the-ground realities guide and equally constrain decisions made by humanitarian providers about emergency response. These forces also drive, in many ways, the determination of providers about what is “enough” assistance at a given point along the recovery continuum.

Yet, the beneficiaries confronting the unimaginable challenges of each unique emergency situation are the ones who know, actually, what is “enough”; not more, but enough to set them on a steady path towards full recovery. Understanding this mark in each context and designing unconditional cash transfers to hit the mark is a standard of practice to drive for. More broadly, a challenge for the humanitarian community is to deeply engage with the communities recovering from humanitarian emergencies at early stages of a project cycle, in planning and shaping the assistance they receive. A parallel challenge is for the humanitarian sector to establish a system that is effective, resourceful and flexible enough to respond.

ANNEX I

SURVEY QUESTIONS: EFFECTIVENESS AND IMPORTANCE OF ASPECTS OF UNCONDITIONAL CASH TRANSFERS

- Q1:** How much does getting cash help you meet the needs that you feel are most important to you and your family?
- Q2:** How much does getting cash help you in being able to take actions and make decisions/choices needed to improve your situation?
- Q3:** When you get cash, how well do you think that your dignity is respected?
- Q4:** How important to you is it that receiving cash is somewhat private and not very visible to other people?
- Q5:** How much does getting cash transfers help you and your family return to normal, the way things were before?
- Q6:** How much does getting cash help you and your family become more stable over the long term?

ANNEX 2

FOCUS GROUP DISCUSSION QUESTIONS

- Q1:** First, we would like to hear from you, based on your personal experience, how well the unrestricted cash transfer programme works.
- What aspects are effective and supportive for you and your family and why?
 - Which of the aspects of the programme that you find effective are most important to you?
- Q2:** Based on what works, after receiving the cash, can you tell us a bit about what you are able to achieve for yourself and your family?
- In what ways are you able to help yourself and your family?
 - Which of these things are the most important to you?
- Q3:** On the other hand, we would like to hear from you about what does not work so well.
- Can you now tell us some of the things that do not work well, things that are not helpful or supportive?
 - Why?
- Q4:** Are there specific areas in your life that the cash programme does not help you with, barriers that you face that the programme does not help you overcome?
- Are there problems the programme created?
 - Of these barriers or problems, which were the worst? Why?
- Q5:** We are about half way through the questions and now we would like to discuss with you how, on a personal level, having been provided this cash made you feel on an emotional level?
- Meaning how did it make you feel in relationship to the situation you and your family were trying to deal with?
- Q6:** We would like to know a little bit about how this programme affects the situation in your community or relationships in the community (i.e. neighbours/authorities).
- Do you think that there are parts of this programme that help your community stabilize and rebuild?
 - On the other hand, does it create problems or difficulties in the community?
- Q7:** When you think about the future, do you think this programme helps you and your family stabilize and prepare for the future?
- How?
- Q8:** We are nearing the close of this session and would like to understand how these programmes could be improved.
- What changes, that are realistic and possible in this particular setting, do you think can be made so cash transfer programmes work better?
 - How could these changes be put in place?
 - What would you, your family or your community be able to achieve if they were made?



The Cash Learning Partnership

Providing cash in humanitarian emergencies is expanding and the topic is well under discussion within the humanitarian sector with topics ranging from high-level consideration of cash as a tool to transform humanitarian aid, the significance of cash as a way to support beneficiary choice and dignity while stimulating livelihoods and economic recovery, and the retooling of aspects of the current humanitarian architecture is called for by some to support cash transfers at scale.

This study presents the views of the beneficiaries of humanitarian cash transfers programming in varied contexts, to amplify their voices – as front-line “experts” and as their own best advocates – within the ongoing humanitarian sector discussion about the use of cash in crisis and disaster-affected settings. The approach of this study is to provide an open discussion platform for beneficiaries to self-disclose and spontaneously reveal what particular elements of unconditional cash works well, those that do not and what could be improved.

In August and September 2015, a total of 111 beneficiaries in Nepal, the Philippines and Democratic Republic of Congo (DRC) came together for loosely guided focus groups to consider these fundamental of unconditional cash transfers. Beneficiaries primarily guided the discussions and there was neither certainty nor expectation of what would emerge, rather a hope for discovery. As a complement to open discussion, beneficiaries were also asked to rate the effectiveness or importance of several aspects of unconditional cash transfers often discussed with the humanitarian sector, in effect “testing” that these aspects are also relevant and important to the beneficiaries themselves.

This report is meant as a platform for beneficiaries to speak for themselves, share their experiences and knowledge as the humanitarian sectors continue to discuss the expansion and improvement of unconditional cash transfers as a means to advance humanitarian aid.

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