



Cost-effectiveness in humanitarian work: cash-based programming

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Question

What evidence is there that cash based response is value for money with respect to improving humanitarian outcomes and reducing the cost of the response?

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The K4D helpdesk service provides brief summaries of current research, evidence, and lessons learned. Helpdesk reports are not rigorous or systematic reviews; they are intended to provide an introduction to the most important evidence related to a research question. They draw on a rapid desk-based review of published literature and consultation with subject specialists.

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1. Summary of findings

Cash generates cost efficiency gains in the humanitarian system. There is consensus in the literature that giving people cash in humanitarian contexts provides greater choice and dignity while at the same time stimulating local markets. In comparison to in-kind approaches, cash emerges as more efficient to deliver and – depending on the particularities of a given context – it can also be equally or at times more effective at delivering the desired outcomes when compared to in-kind assistance and vouchers.

The evidence presented in this literature review demonstrates that cash based responses are value for money with respect to improving humanitarian outcomes and reducing the cost of the response. In particular, unconditional cash transfers allow people to buy the goods and services they need through local markets and are also characterised by flexibility that would be hard to match through in-kind responses (ECHO, 2016); flexibility is important because evidence shows that programme beneficiaries exhibit a wide set of needs, which translate into unique expenditure patterns (UNICEF, 2017).

Cash based responses also produce gains for local economies. A comparison between voucher programmes and cash transfers showed that whilst voucher programmes generated up to \$1.50 of indirect market benefits for each \$1 equivalent provided to beneficiaries, unconditional cash transfer programmes generated more than \$2 of indirect market benefits for each \$1 provided to beneficiaries (The Campbell Collaboration, 2017).

The effectiveness of cash and in-kind transfers are generally considered to be similar. On average, impacts appear to be balanced across modalities (food, cash, combination of food and cash). Evidence reviewed by the World Bank Group (2016) demonstrated that in 11 developing countries cash was most effective in achieving specific objectives in 48 per cent of cases and food in 36 per cent; vouchers and combined cash and food modalities were most effective in the remaining 16 per cent of cases. Recent publications on the impact of cash based responses have demonstrated that cash assistance improves refugee families' housing situations in Jordan (UNHCR, 2018a), and that there is strong evidence for the positive impact of cash in relation to food security, livelihoods and nutrition (UNCHR, 2018b). In Zimbabwe, cash transfers in target areas significantly boosted food security, nutrition and abilities to cope with shocks (CARE, 2017). Unconditional cash transfers and vouchers can improve household food security in conflict-affected areas and maintain household food security within the context of food insecurity crises and drought (The Campbell Collaboration, 2017). Cash has also been equally effective as in-kind assistance in the school scholarship programme in Cambodia (WFP, 2018); in Kenya, the unconditional Cash Transfer Programme was effective in enabling beneficiaries to cover most important household needs (Kenya Red Cross Society, 2017). In Somalia, it was found that a cash transfer system appears to be reaching the most vulnerable in the society, particularly disabled people and minority clans (Forcier Consulting, 2018).

While the effectiveness of cash and in-kind is similar, the efficiency is generally in favour of cash (WB, 2016). Cost efficiency of CBR is improved in particular once programmes are at scale (WB, 2016). IRC found that its CBR programmes were have a wide range of cost efficiency, from a low of 14 cents for every dollar transferred up to \$1.32 for every dollar transferred. IRC identified the scale at which programs are run as 'the biggest single factor driving cost efficiency' (IRC, 2016). For CBR 'reaching more households spreads the fixed costs of country support over a wider pool of beneficiaries, driving down per- household costs dramatically' (IRC, 2016). Cash emerges consistently as more efficient to deliver (WB, 2016; UNHCR, 2017; WBG 2016), but some

evidence points to a trade-off between costs for the agencies and those for beneficiaries: as payment or distribution points get closer to beneficiaries, costs for the implementer get higher, while the transaction costs for beneficiaries decrease (WB, 2016).

The operating context can significantly influence cost efficiency. Overall, efficiency values for CBR were lowest in complex emergencies, followed by slow onset natural disasters (e.g. drought), then rapid onset natural disasters (e.g. other extreme weather events, earthquakes) and highest in refugee responses (WB, 2016). Cash is also not an appropriate response in all locations. After the Nepal earthquake, smaller affected communities in the higher mountains were provided with in-kind items since markets in these areas were barely functional even before the earthquake, and they were poorly connected to the road network (ODI, 2016).

Technological advances also drive the cost efficiency of CBR. Biometric identification (iris scanning), mobile money solutions and digital payment technology increase the potential to reach people quickly and minimise the risks of fraud and loss of resources, making the process more cost efficient (UNCHR, 2017 & 2018a, Forcier Consulting, 2018). There is no evidence of cash being more or less prone to diversion than other forms of assistance (ODI, 2015).

Whilst the initial cost of setting up CBR can be high, it can also be offset by time. In Kenya, the mass registration and bank account opening exercise was resource-intensive to put in place, but the marginal cost of all additional transfers was negligible making cash a more cost-efficient response than food-aid, which incur significant logistical costs for each distribution (Cash Learning Partnership, 2017). The review also finds evidence that Multi Purpose Cash Transfers (MPCT) can potentially lead to cost efficiency gains as additional efficiency gains can be expected from a coordinated MPCT approach that leads to reduced number of assessments, integrated delivery platforms and reduced numbers of operational agencies (ECHO, 2016).

Some evidence shows that there are few differences in impacts based on the number of instalments used to deliver a programme (UNICEF, 2017). Given that delivering assistance in one instalment is more cost-efficient and that no significant difference in impact was observed in the DRC, UNICEF's report promotes a one-instalment operative strategy in the future for humanitarian multi-purpose cash transfer programming in the DRC (UNICEF, 2017). There are also strong arguments for integrating emergency transfers with established national social transfer systems to drive efficiency and national responsibility for the response (ECHO, 2016).

The evidence reviewed also points to the limits of CBR; cash interventions are unable to tackle systemic issues around quality of service provision, education and largely also health (albeit they can help cover costs of dealing with small ailments, or channel some resources into the WASH sector (ODI, 2017; UNCHR, 2018b). CBR cannot address legal and policy issues that often constrain livelihoods or access to services, particularly for refugees, such as the right to work or access to national health and education systems, CBR are also not a substitute for technical skills and support (UNCHR, 2018b). Example of when cash is insufficient can be Afghanistan, where the repatriation cash grant has catalysed investments in livelihoods for a small number of beneficiaries, and scarce and poorly paid livelihood opportunities were prompting further migration of male youth to Pakistan and elsewhere (UNCHR, 2018b).

2. Methodology

This literature review is a result of 5 days of desk research into the available evidence about whether cash based responses (CBR) are value for money with respect to improving humanitarian outcomes and reducing the cost of the response. The ALNAP Humanitarian Evaluation, Learning and Performance (HELP) database was used as the primary source for material to review. The review aims to examine efficiency and effectiveness of cash programming, and materials that discuss either or both of these aspects have been included. The 'value for money' criterion is here understood as bringing the two aspects together.

The ALNAP database was searched with the keyword 'cost effectiveness' and tag 'cash', and the search returned 482 results, of which only 31 were deemed relevant to include within the sample after further review to ensure that they discussed both cost-efficiency and cost-effectiveness and were published relatively recently (2015-2018). A further search was conducted within Google Scholar using the keywords 'cost effectiveness humanitarian cash-based' with a start date of 01/01/2017. This brought up 307 pages of results; using the 'sort by relevance' setting, the first 15 pages were examined and only the first 4 pages were deemed relevant. This produced an additional 4 documents that were added to the sample after manual review with the criterion for inclusion being their focus on cost effectiveness and efficiency.

Many of the available sources on cash based responses lack any details on cost-efficiency and/or cost-effectiveness of the intervention they discuss, pointing to the overall difficulty of tracing the 'humanitarian dollar.' To mitigate this methodological challenge, reviews of cash based responses' efficiency and effectiveness have been included alongside more case study orientated results.

3. Annotated bibliography

Title	Link	Date	Focus	Document	Organisation	Methodology	Cost-effectiveness and cost efficiency evidence
Cash Transfers in Humanitarian Contexts	https://openknowledge.worldbank.org/bitstream/handle/10986/24699/StrategicNoteOnhumanitarianContexts.pdf?sequence=1&isAllowed=y	June 2016	Broad – offers review of key issues for scaling up and the use of multipurpose cash transfers in the humanitarian space.	Working paper	World Bank	Comparative analysis	<p>Effectiveness of cash and in-kind transfers on food security is similar on average. The efficiency is generally in favour of cash.</p> <p>Cash transfers seem more efficient to deliver. However, delivery is only one dimension of cost assessments, and overall costs would hinge on the scale of interventions, crisis context, procurement practices, and hidden costs.</p> <p>Once at scale, cash transfers are more efficient than in-kind transfers.</p> <p>The operating context can significantly influence the average Total Cost-Transfer Ratio (TCTR) of the different modalities. Overall, TCTR values were highest in complex emergencies, followed by slow onset natural disasters (e.g. drought), then rapid onset natural disasters (e.g. other extreme weather events, earthquakes) and lowest in refugee responses.</p> <p>It is hypothesized that the high costs of complex emergencies are related to increased operating costs (such as security), whilst well established refugee settings allow the greatest opportunity for cost savings through forward planning and longer term distributions.</p> <p>Whilst cash transfers usually have the lowest TCTR in most contexts, data shows it has the highest TCTR in complex emergencies.</p> <p>In general, there appears to be a trade-off between costs for the implementer and those for beneficiaries: as payment or distribution points get closer to beneficiaries, costs for the implementer get higher, while the</p>

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							<p>transaction costs for beneficiaries dwindle.</p> <p>Findings from Niger's region of Maradi indicate that combining food and cash transfers reduced the incidence of malnutrition at about twice the rate compared to either a cash transfer or to supplementary food alone.</p>
The Revival of the “Cash versus Food” Debate New Evidence for an Old Quandary?	https://www.alnap.org/system/files/content/resource/files/main/theOrevival0of0or0a n0old0quandary 00.pdf	Feb 2016	Efficiency of cash relative to in-kind food assistance	Policy Research Working Paper	World Bank Group	Review of key findings from impact evaluations in ten developing countries and of evidence from randomized control trials (RCT) and quasi-experimental evaluations, or regression analysis.	<p>Costs for cash transfers and vouchers tend to be significantly lower relative to in-kind food.</p> <p>In general, there appears to be a trade-off between costs for the implementer and those for beneficiaries: as payment or distribution points get closer to beneficiaries, costs for the implementer get higher while the transaction costs for beneficiaries dwindle.</p> <p>Food consumption: Only in Ecuador were impacts of food consumption larger for food-receiving beneficiaries, including relative to both cash and voucher transfers. In Yemen, Cambodia, Mexico, Sri Lanka, and Bangladesh the impacts on food consumption are higher for cash than for food-beneficiary households. In three cases—Yemen, Cambodia, and Sri Lanka—the difference is double digit. For Mexico and Ecuador, the difference in impacts is, however, not statistically significant. However, food transfers have a larger impact on calorie intake relative to cash in most contexts.</p>
JORDAN: MULTI-PURPOSE CASH ASSISTANCE 2018 MID-YEAR POST DISTRIBUTION MONITORING	https://data2.unhcr.org/en/documents/download/65143	2018a	Cash Assistance for Refugees and Asylum Seekers	Report	UNHCR	Phone interviews and phone survey of a random sample of 526 Syrian families receiving cash assistance and	<p>Cash assistance improves refugee families' a situations, and is shown to reduced beneficiaries' reliance on negative coping strategies and debt accumulation to finance their basic needs.</p> <p>Cash assistance protects beneficiaries from engaging in high-risk behaviour. However, it is not improving their financial situations.</p>

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REPORT FOR REFUGEES AND ASYLUM SEEKERS						243 non-Syrian families receiving cash assistance	
Cost Efficiency Analysis: Unconditional Cash Transfer Programs	https://www.rescue.org/sites/default/files/document/t/954/20151113cashcefficreportfinal.pdf	2016	Cost efficiency of ICR unconditional cash transfer programs	Report	IRC	Case Studies analysis	<p>The IRC's unconditional cash transfer programs have a wide range of cost efficiency, from a minimum of 14 cents for every dollar transferred up to \$1.32 for every dollar transferred.</p> <p>The biggest single factor driving cost efficiency is the scale at which programs are run—reaching more households spreads the fixed costs of country support over a wider pool of beneficiaries, driving down per-household costs dramatically.</p> <p>Program design choices about targeting method have more of an impact on cost efficiency in contexts where there is a large difference between local and international wage levels. In contexts where the price level is very low and fewer dollars get transferred to each beneficiary, non-transfer costs take up proportionally more of a program's total costs than in contexts with high price levels and larger transfers. In low-price contexts, the cost of giving money to a wider pool of beneficiaries and accepting some margin of error may actually be lower than the cost of extensive targeting activities.</p>
Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning	https://www.alnap.org/system/files/content/resource/files/main/5b28c4157.pdf	2018b	Broad; Multi-Purpose Cash and Sectoral Outcomes	Report	UNHCR	<p>Desk review</p> <p>Key Informant Interviews</p> <p>2 country level case studies (Greece and</p>	<p>There is strong evidence for the positive impact of cash in relation to food security, livelihoods and nutrition.</p> <p>Whilst the evidence is weaker for health, education, WASH and the energy and environment sectors, it is clear that people do put cash assistance to use in such areas, for instance on improving their access to water,</p>

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						Afghanistan)	sanitation, health care and education
Cash-based approaches in humanitarian emergencies: a systematic review	https://www.campbellcollaboration.org/media/k2/attachments/0221_IDCG_Doocy_Cash_in_emergencies.pdf	2017	Broad review of CBI	Review	The Campbell Collaboration International Development Coordinating Group	Desk review of experimental and quasi-experimental studies to assess the effects of unconditional cash transfer, conditional cash transfer and voucher programmes for crisis-affected populations; 108 unique studies were included in the review	<p>Unconditional cash transfers and vouchers can be effective and efficient ways to provide humanitarian assistance.</p> <p>Cash transfers are more cost effective than vouchers, which are more cost effective than in-kind food assistance.</p> <p>Unconditional cash transfer programmes have a lower cost per beneficiary than vouchers, which, in turn, have a lower cost per beneficiary than in-kind food distribution. Cash transfer programs can also benefit the local economy. Voucher programmes generated up to \$1.50 of indirect market benefits for each \$1 equivalent provided to beneficiaries and unconditional cash transfer programmes generated more than \$2 of indirect market benefits for each \$1 provided to beneficiaries.</p> <p>Studies found that unconditional cash transfers led to greater improvements in dietary diversity and quality than food transfers.</p>
Seven steps to scaling cash relief: Driving outcomes and efficiency	https://www.alnap.org/system/files/content/resource/files/main/irccashbrief12ppv6.pdf	2018	Broad; Scaling cash relief	Report	IRC	Not disclosed	<p>Thanks to economies of scale in negotiating contracts and targeting beneficiaries, larger cash programmes cost significantly less per dollar transferred than smaller programmes.</p> <p>Cash programmes in contexts where price levels are low tend to look less cost efficient than those in high-price places because the size of transfers is dramatically smaller, skewing the cost-transfer ratio.</p> <p>Spending on intensive beneficiary targeting provides greater value-for-money in contexts where the value of transfers is high. In low price contexts, the costs of intensive targeting may be greater than the costs of</p>

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							simply distributing to more people.
State of evidence on humanitarian cash transfers	https://www.odi.org/sites/odi.org.uk/files/odi-assets/projects-documents/283.pdf	2015	Broad; summary of the evidence base on humanitarian cash transfer programming	Background note	ODI	Desk review	<p>The evidence on cash transfers establishes that they can be an appropriate and effective response. Cash transfers can be effective at improving access to food, enabling households to meet basic needs, supporting livelihoods and improving access to shelter.</p> <p>Cash transfer interventions have had positive impacts on markets through multiplier effects and supporting local businesses, but this is not well-documented. An exception is a study on the multiplier effects of a cash intervention in Malawi that found that, for every dollar transferred, it passed through an average of 2 to 2.45 economic agents or individuals in the local area before leaving it.</p> <p>Cash transfers provide access to a range of goods and services, this offers some unique advantages from the standpoint of value for money. By default, people who receive money use it for the goods and services that they value most, to the extent that these are available.</p> <p>In some contexts, security concerns that affect in-kind distributions may be significantly lower for cash because transfers can be delivered directly to recipients through banks, ATMs, remittance companies and mobile phones – as compared to more bulky and visible in-kind relief goods.</p> <p>There is no evidence of cash assistance being more or less prone to diversion than other forms of assistance.</p>
Cash Transfers in Humanitarian Contexts	https://openknowledge.worldbank.org/bitstream/handle/10986/2469	June 2016	Review of key issues and options for scaling up the	Strategic note	The World Bank Group	Analysis of existing evidence/literature	Cash is, on average, more efficient to deliver than in-kind transfers. However, efficiency hinges on several factors, such as the scale of intervention, type of humanitarian context, procurement practices, delivery

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	9/Strategic0note0humanitarian0co ntexts.pdf?sequence=1&isAllowed=y		use of multipurpose cash transfers				<p>platforms, political economy, and various hidden. In addition, costs within and across agencies are not always comparable.</p> <p>Evidence from 14 comparative experimental and quasi-experimental trials in 11 developing countries shows that cash was most effective in achieving specific objectives in 48 per cent of cases and food in 36 per cent. Vouchers and combined cash and food modalities were most effective in the remaining 16 per cent of cases, which is remarkable, given that those modalities were used only in a few cases</p> <p>The cost to agencies to deliver cash to people is generally less than the cost of delivering in-kind assistance, with cash being two to seven times more efficient. Four studies that compared the equal value of transfers found that between 13 and 23 per cent additional households could have been reached if food transfers had been provided in cash instead. However, depending on the location of the distribution sites, some time and transport costs are shifted from the agency to consumers.</p> <p>Common programming approaches drive efficiency.</p> <p>Factors affecting the comparative efficiency of cash, vouchers, and in-kind transfers include the scale of the intervention, the type of context and crisis, delivery mechanisms, transfer size, procurement costs, and a range of hidden costs, such as transaction costs by beneficiaries. When all these items are considered, there are cases where in-kind food was found to be more cost-efficient than cash, as in Malawi and the Republic of Yemen.</p>
Drought Emergency	https://www.alnap.org/system/files	August	Real Time Evaluation of	Report	Kenya Red	Key Informant Interviews,	The unconditional Cash Transfer Programme was effective in enabling beneficiaries to cover most

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Cash Transfer Response 2016-2017 Real Time Evaluation Report	s/content/resource/files/main/1503668508-real-time-evaluation-report-kenya-red-cross-cash-transfer-response.pdf	2017	Drought Emergency Cash Transfer Response of Kenya Red Cross Society		Cross Society	group interviews (staff and stakeholders) and Focus Group Discussions. Quantitative data collection through a household survey using mobile data collection. Desk review	important household needs although the community members felt that the value needed to be increased to cater for transport costs and the increasing food prices in the market. Most (92%) of the households interviewed indicated that they get their households items from the local market. On price changes after the disbursement, 59% of the respondents indicated that there has been increase in food items prices in the market after the disbursement of cash grant across counties Management of the cash distribution agents was found to be critical as a number of beneficiaries did not receive the expected amount of cash due to deductions by the agents to pay for their own defined services at the community level.
Cash transfers for refugees: The economic and social effects of a programme in Jordan	https://www.alnap.org/system/files/content/resource/files/main/11279.pdf	Jan 2017	Cash transfer programmes for refugee populations that have settled in urban areas outside camps	Report	ODI	In-depth semi-structured interviews (IDIs) and focus group discussions (FGDs) and six key informant interviews (KIIs) conducted with policy-makers and practitioners at the national level. 48 IDIs and 12 FGDs	The majority of beneficiaries prioritise rent and utility bills in spending the transfer; the transfer is also used to cover school-related costs. The indirect effect of the transfer was more pronounced when it came to keeping children in school. The cash transfer alleviates the financial burden of accessing health care services by providing households with a regular income. But it is insufficient to cover anything beyond small ailments. Approximately one third of respondents noted lower levels of stress and anxiety as a result of the cash transfer, which could have positive effects on beneficiaries' psycho-social wellbeing The cash transfer has not had much effect on improving employment or livelihood opportunities of adults.

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Evaluation of the Use of Different Transfer Modalities in ECHO Humanitarian Aid Actions 2011- 2014	http://ec.europa.eu/echo/sites/echo-site/files/evaluation_transfer_modalities_final_report_012016_en.pdf	Jan 2016	Evaluation of different transfer modalities in ECHO Humanitarian Aid actions 2011-2014	Report	ECHO	Document review and quantitative data analysis of HOPE data, (data was sampled from 179 results (82 cash, 35 voucher, 30 in-kind and 32 combined); Telephone interviews; Survey of ECHO staff and partners	<p>In comparable contexts cash transfers are typically more cost efficient than other options; the scale of projects is a key driver of cost efficiency; and, the greatest cost effectiveness is achieved through a coordinated multi-purpose cash transfer to meet basic needs.</p> <p>There are strong arguments for integrating emergency transfers with social safety nets.</p> <p>Focussing on the choice of transfer modality in isolation from factors such as scale may in fact reduce cost efficiency – for example if a large-scale in-kind transfer is replaced by a number of smaller scale cash transfer projects.</p> <p>Cash transfers are particularly effective in flexibly and simultaneously meeting a range of beneficiary defined needs.</p> <p>When the project objectives are defined at the sectoral level, cash transfers are typically found to be cost effective in delivering food assistance.</p> <p>There is limited evidence on the indirect impacts of cash, vouchers and in kind transfers such as the multiplier effects on local markets, the financial and social inclusion of beneficiaries, sustainability and increased resilience.</p> <p>The evaluation finds evidence that Multi Purpose Cash Transfers can potentially lead to cost efficiency gains when compared to the use of cash transfers in a 'business as usual' approach. Additional efficiency gains can be reasonably expected from a more coordinated MPCT approach with a reduced number of assessments, integrated delivery platforms and reduced numbers of operational agencies. Conversely the use of</p>

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							MPCTs has been associated with increased expenditure on detailed HH targeting exercises and reduced cost efficiency as a consequence of targeting larger grants to smaller numbers of people.
COUNTRY PORTFOLIO EVALUATION Cambodia: An Evaluation of WFP's Portfolio (2011-2017) Evaluation Report	https://www.alnap.org/system/files/content/resource/files/main/WFP%20CPE%20Cambodia.pdf	Jan 2018	An Evaluation of WFP's Portfolio in Cambodia	Report	WFP	Desk review + collection of primary qualitative data	<p>Cost-efficiency and cost-effectiveness calculations were made for the school scholarship programme in Cambodia based on information provided by the country office.</p> <p>Cash transfer is more cost-efficient, whilst the cost-effectiveness analysis of the scenario analysed is essentially the same for the two modalities.</p> <p>The greater cost-efficiency of cash transfers is also evident in comparing the costs and quantities of rations provided under the alternative distribution modalities.</p>
EVALUATION SYNTHESIS OF UNHCR'S CASH BASED INTERVENTIONS IN JORDAN	https://www.alnap.org/system/files/content/resource/files/main/Evaluation%20of%20UNHCRs%20cash-based%20interventions%20in%20Jordan.pdf	Dec 2017	Evaluation of cash based intervention in Jordan	Report	UNHCR	Collated and synthesised descriptive summaries provided by five quantitative surveys triangulated with qualitative methods (annual participatory assessments and structured focus group discussions)	<p>The efficiency of the Cash Based Interventions (CBI) in Jordan has been demonstrated at various levels of the programme.</p> <p>From a technological perspective, the use of biometric/digital platform for delivery of cash has ensured efficiency. The system also ensures efficiency through the lack of fraud due to biometric identification.</p> <p>Along with the scale of transfers, the coordination mechanisms underpinning the CCF is also a key driver of efficiency due to its multi-stakeholder nature, which has allowed a significant reduction in bank fees in this context. Coordination between organisations through the Vulnerability Assessment Framework and Basic Needs Working Group has also further enhanced efficiency, by allowing the generation and sharing of information along with the testing of innovative delivery models, which prevents overlap and allows partners to synchronise</p>

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							<p>their advocacy.</p> <p>The collaborative approach to the CCF, which is innovative in not only its design but also its partnership with the private sector, has been key in driving the economy and efficiency dimensions of this programme. The efficiencies in scaling outreach by pooling resources, driving down the interest rate and minimising loss of intended recipients are example of how many linkages the innovation side of CBI has had with all other evaluation benchmarks.</p>
<p>Humanitarian Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC II Programme</p>	<p>https://www.alnap.org/system/files/content/resources/files/main/humanitarian-cash-transfer-drc-learning-paper-english.pdf</p>	<p>April 2017</p>	<p>Evaluation of cash based intervention in the DRC</p>	<p>Report</p>	<p>UNICEF</p>	<p>A mixed-methods study, using a combination of quantitative data collected from Phase 1 and Phase 2 and qualitative data based on combination of focus group discussions, in-depth interviews and key informant interviews</p>	<p>It was consistently found that programme beneficiaries exhibited a wide set of needs, as indicated by their expenditure patterns.</p> <p>Cash approach may be a more effective way to meet the diverse needs of programme beneficiaries in the DRC, where the heterogeneity of contexts and the protracted nature of the crisis have created a wide diversity of needs among the affected population. Moreover, the positive impacts recorded in multiple sectors further confirm that cash delivers multi-sector positive outcomes, unlike mono-sector interventions.</p> <p>The increase in income from both on- and off-farm labour, the impact on livestock ownership, the reductions in debt and the increase in savings demonstrate that beneficiaries used the transfer in productive ways to generate greater benefits.</p> <p>The increased food security, ownership of essential household items and assets, school enrolment, access to health care for children and resiliency of beneficiary households demonstrate that the transfer delivered protective benefits as well.</p> <p>There were just a few differences in impacts based on</p>

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							the number of instalments used to deliver the programme. Given that delivering assistance in one instalment is more cost-efficient and that no significant difference in impact was observed, it seems reasonable to promote a one- instalment operative strategy in the future for humanitarian multi-purpose cash transfer programming in the DRC.
CASE STUDY FINDINGS – PHILIPPINES CASH WORKING GROUP (CWG)	https://www.alnap.org/system/files/content/resource/files/main/calgp-inter-agency-collaboration-cs-philipp-web.pdf	2016	Case study assessment of a cash working group	Case study report	Cash Learning Partnership	International law and organisational operations practice analysis	In terms of cost effectiveness, the CWG's role as a strong information-sharing and coordination platform with a wide membership of agencies, government counterparts and FSPs, was cited as a facilitating factor in the formation of partnerships bilaterally between agencies within the group. In addition, the link to the other sectors and clusters allowed members to develop inter-sectoral responses with complementary activities across sectors.
Time for change Harnessing the potential of humanitarian cash transfers	https://www.alnap.org/system/files/content/resource/files/main/11419.pdf	March 2017	Analysis of opportunities and obstacles to better CBI	Report	ODI	Case studies analysis (Ukraine, Iraq, the Democratic Republic of the Congo (DRC), Mozambique and Nepal)	<p>The tendency of agencies to provide cash on their own terms and inconsistently share data on recipients results in an incomplete picture of who is in need and who is reached with assistance. This overall process of information management has huge potential for more secure, accountable and efficient identification, registration and targeting.</p> <p>Competition over who controls the delivery of cash should not obscure the scope for collaboration and the need for improvement in processes of assessment, response analysis, identification, registration, targeting, monitoring, beneficiary feedback and evaluation.</p> <p>There are concerns that calls to use cash transfers across sectors could inappropriately lead to cash supplanting technical expertise and sector-specific responses, for example replacing healthcare provision or expecting that money alone can lead to safe housing</p>

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							reconstruction. While the case studies found no evidence that this has occurred, these concerns need to be heeded by donors and cash units within aid agencies. The stress should be on finding constructive ways for cash, in-kind responses and technical and sectoral expertise to work together.
The effects of DFID's cash transfer programmes on poverty and vulnerability	https://www.alnap.org/system/files/content/resource/files/main/icai-review-the-effects-of-dfid-s-cash-transfer-programmes-on-poverty-and-vulnerability-1.pdf	Jan 2017	Review of DFID's CBI	Report	The Independent Commission for Aid Impact	Literature review, key stakeholder interviews with 36 DFID staff, desk review of 18 programmes, country case studies of DFID cash transfer programming in two countries: Bangladesh and Rwanda	<p>DFID's cash transfer programming offers a strong value for money case. There is solid evidence that it delivers consistently on its core objective of alleviating extreme poverty and reducing vulnerability.</p> <p>There are short-term trade-offs involved in funding through national systems, and DFID should ensure that its technical assistance is sufficiently focused on improving financial sustainability.</p> <p>DFID's choice to work through national government systems wherever possible necessarily entails a trade-off on value for money. While positive impact across the board was found, recurrent weaknesses in targeting, timeliness and transfer size show that there is scope to further improve value for money.</p> <p>One of the common measures of value for money is the proportion of programme budget spent on actual cash transfers. However, the figure needs to be interpreted in context. For example, two DFID-funded programmes in Bangladesh both spend unusually low proportions of their budgets on direct transfers. In the <i>Chars Livelihoods Programme</i>, the low proportion is partly the inevitable consequence of the programme's intended beneficiaries, who live on Bangladesh's riverine sand and silt landmasses (<i>chars</i>) and are costly to reach.</p>
Scaling up humanitarian	https://www.alnap.org/system/files	2016	Review of CBI	Working	ODI	Review of documents and	Humanitarian cash transfers after the 2015 Nepal earthquakes were a major and highly appropriate part of

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cash transfers in Nepal	s/content/resource/files/main/revision-889-all.pdf			paper		reports; interviews with staff from DFID, international humanitarian and development organisations, and United Nations agencies involved in the cash response to the earthquake	<p>the response given the challenging logistics of delivering in-kind aid to remote mountainous areas.</p> <p>Humanitarian cash coordination and preparedness before the earthquake, was limited. The first international cash responses took place within two weeks of the earthquake but took 2-3 months to reach significant scale. The lack of a national policy on cash transfers, and delegation of authority to district administrators meant that cash responses were slower to scale up in some districts due to concerns around misuse of funds or potential to fuel conflict between different groups in the community.</p> <p>The earthquakes marked a scaling up of the international cash response, but there is a strong sense that any further scaling up for future emergencies will be difficult. Barriers to scaling up cash in Nepal relate to institutional and political arrangements, coordination structures and the financial infrastructure.</p> <p>Cash is not appropriate as a response in all locations. Smaller affected communities in the higher mountains were provided with in-kind items since markets in these areas were barely functional even before the earthquake, and they were remote locations not connected to the road network.</p>
Adaptable and effective: Cash in the face of multi-dimensional crisis: Lessons from Zimbabwe	https://www.alnap.org/system/files/main/care-ctp-lessons-from-zimbabwe-summary-2017-web.pdf	June 2017	Evaluation of CBI	Report	CARE	Quantitative internal evaluation and qualitative external evaluation based on focus group discussions, and key informant	<p>Value for Money of Cash Transfer Programming: ratio of direct versus indirect costs was 9.14:1 (£1 of indirect for £9.14 of direct costs)</p> <p>Food security: Meals increased by 29.2% for children (from 1.84 to 2.72) and 18.6% for adults (from 1.94 to 2.50)</p> <p>21.7% reduction of negative coping strategies</p>

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						interviews	<p>In 87.5% of cases, the transfer met food needs.</p> <p>CARE International UK's internal evaluation found that cash transfers in target areas significantly boosted food security, nutrition and abilities to cope with shocks.</p> <p>Alongside these results, the external evaluation from Oxford Policy Management (OPM) also underlined the effectiveness of the programme's use of adequate mobile networks, accountability systems, comprehensive monitoring loops and tight interactions with DFID.</p>
Title	Link	Date	Focus	Document	Organisation	Methodology	
Responding to drought in Kenya using cash and vouchers: Learning from previous responses	https://www.alnap.org/system/files/content/resource/files/main/CVTP%20in%20Kenya%20drought%20response%20-%20long%20doc%20-%20Final.pdf	April 2017	The use of cash and vouchers in drought related responses in urban and rural areas	Paper	The Cash Learning Partnership (CaLP)	Desk review	<p>The mass registration and bank account opening exercise was resource-intensive to put in place, but the marginal cost of all additional transfers is now negligible. This is a key advantage over other drought responses, such as food aid, which incur significant logistic costs for each distribution</p> <p>Disaster preparedness and contingency planning may help to reduce costs of cash transfer programmes (e.g. by bulk purchase of hardware in advance), or at least to move some of the activities and associated costs to a separate occasion (e.g. by carrying out sensitisation and training activities) to reduce the time required to set up programmes when an emergency arises.</p> <p>Consider whether and when the higher set-up costs associated with e-transfers will be offset by the reduction in recurrent costs of distribution.</p> <p>Mobile money becomes rapidly more cost-efficient with an increasing number of transfers</p>

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Why not cash? The case for cash transfers for refugees in Mozambique	https://www.alnap.org/system/files/content/resource/files/main/11289.pdf	2016	CBI recommendation	Working paper	ODI	Case study research centred on a literature review and evidence gathered from interviews with 34 people from the Mozambican government, UN agencies, NGOs and donors.	<p>Data from 2015 shows that it would be 24% cheaper to use cash transfers to support the small, long-term refugee population at Maratane camp in Mozambique than to provide in-kind aid.</p> <p>Cash transfers are more efficient than in-kind food aid because the local cost of food commodities is much lower than the full cost of in-kind food aid to WFP, which includes the purchase and transport costs to Maratane. The mobile money transfer fee of 1% is also about one-third of the cost of maintaining a warehouse for in-kind goods.</p> <p>The sale of some food aid also adds to the efficiency of cash transfers.</p>
TESTING NEW GROUND MULTISECTOR CASH INTERVENTIONS IN MANGAIZE REFUGEE CAMP, NIGER	https://www.alnap.org/system/files/content/resource/files/main/calp-multisector-cash-interventions-in-niger-case-study.pdf	2016	CBI in a refugee camp context	Paper	The Cash Learning Partnership (CaLP)	Case study	<p>The three different cash programs in Mangaize are having a positive impact on refugees' ability to make their own choices and support themselves.</p> <p>The market impact of the cash in flux into the economy of Mangaize is significant. There has been an expansion of sales and trade on all markets of the area. This had developed rapidly since the introduction of the cash responses. The assistance received by refugees increased the availability of quality products and competitive prices on local markets. It has brought more cash into the market as opposed to goods for trade.</p> <p>There is however a clear surge in prices at the market during distributions of cash.</p>
The Other Side of the Coin: The Comparative Evidence of Cash and In-	https://www.alnap.org/system/files/content/resource/files/main/other-side-of-the-	2016	Review of evidence on the performance of alternative	Book	World Bank Group	Desk review	While the effectiveness of cash and in-kind is similar, the efficiency is generally in favour of cash. Cash transfers seem more efficient to deliver than in-kind modalities, suggesting it might be more cost-effective on average.

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<p><i>Kind Transfers in Humanitarian Situations</i></p> <p>Systematic Review</p>	<p>coin-cash-inkind-gentilini.pdf</p>		<p>transfer modalities across humanitarian sectors, including cash transfers, vouchers, and in-kind assistance</p>				<p>Delivery is only one dimension of cost assessments, and overall costs would hinge on the scale of interventions, crisis context, procurement practices, and hidden costs'</p> <p>Larger-scale projects were in general more efficient than smaller projects; once at scale, cash transfers are more efficient than in-kind transfers</p> <p>Efficiency is also influenced by whether cash is provided as a substitute for in-kind assistance or whether in addition to it; example: a refugee program in Ethiopia replaced a portion of the in-kind basket with cash. Data suggest that cash was 25–30 per cent cheaper to deliver than in-kind aid.</p> <p>Many of the gains of cash transfers arise because the agency delivering food did not set up a separate system for cash, but rather maintained efficiency by using the existing food delivery system.</p>
<p>The cost of preventing undernutrition: cost, cost-efficiency and cost-effectiveness of three cash-based interventions on nutrition outcomes in Dadu, Pakistan</p>	<p>https://academic.oup.com/heapol/article/33/6/743/5038292</p>	<p>2018</p>	<p>Cost-efficiency and cost-effectiveness of three CBI</p>	<p>Academic Article</p>	<p><i>Health Policy and Planning</i></p>	<p>Accounting ledgers, staff interviews, key informant interviews with programme staff and community members, semi-structured group interviews with programme recipients, and surveys</p>	<p>Analysis of the cost, cost-efficiency and cost-effectiveness of three cash-based interventions implemented over a 6-month period—a 'double cash' (DC), a 'standard cash' (SC) monthly cash distribution, and a 'fresh food voucher' (FFV) monthly voucher distribution—compared with a control group.</p> <p>These interventions are highly cost-effective, yet the cost is substantially higher than current government per capita health expenditures in Pakistan and may not be deemed affordable within national health budgets. However, results of this analysis could provide justification for sustained national investment in existing social safety net programmes.</p> <p>The DC was the most cost-efficient intervention, followed by the SC, and finally the FFV. However, when the cost of participation to beneficiaries was deducted from the</p>

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							amount transferred, the FFV was more cost-efficient than the SC.
Costs and cost-efficiency of a mobile cash transfer to prevent child undernutrition during the lean season in Burkina Faso	https://resource-allocation.biomedcentral.com/articles/10.1186/s12962-018-0096-9	2018	CBI effect on child undernutrition	Academic Article	Cost Effectiveness and Resource Allocation	Interviews, focus group discussions, review of accounting databases	Mobile transfers can provide a more cost-efficient alternative to other cash transfer modalities, due to, for example, a reduction in costs of implementation associated with manual distribution of cash, and a decrease in leakage by transferring money directly to recipients.
Unconditional Cash Transfers Do Not Prevent Children's Undernutrition in the Moderate Acute Malnutrition Out (MAM'Out) Cluster-Randomized Controlled Trial in Rural Burkina Faso	https://academic.oup.com/jn/article/147/7/1410/4743674	2017	CBI effect on child undernutrition	Academic Article	<i>The Journal of Nutrition</i>	RCT	Study found no significant reduction in the incidence of wasting among children belonging to households that received the seasonal cash transfers compared with children in the control group. In addition, the study did not find any intervention effect on children's linear growth, resulting in similar odds of stunting at the end of the intervention. However, distributing cash reduced the incidence of self-reported episodes of respiratory tract infections.

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External Evaluation of WFP's Cash Transfers to Schools Pilot Project	https://m.wfp.org/sites/default/files/External%20Evaluation%20of%20WFPs%20Cash%20Transfers%20to%20Schools%20Pilot%20Project.pdf	2015	Evaluation of a CBI	External evaluation report	WFP	Interviews and focus group discussions Review of project documentation	<p>Cash Transfers to Schools Pilot Project in Isiolo County, Kenya was effective and efficient means of providing school feeding.</p> <p>All 98 schools were able to purchase enough food to feed their pupils every school day.</p> <p>In total, the schools purchased 1583 MT of food commodities during the pilot project. This was done at a cost of CA\$ 924,843, which is estimated to be at least 24% cheaper than the average cost of providing food though in kind assistance</p> <p>The WFP School Feeding programme receives both in-kind and cash contributions. In-kind contributions are more expensive than contributions provided in cash for food purchases.</p> <p>The cost of providing cash to schools directly was 76 percent of the cost of providing in-kind assistance (i.e. 24% cheaper).</p>
Value for Money of Cash Transfers in Emergencies	http://www.cashlearning.org/downloads/summary-vfm-cash-in-emergencies-report-final.pdf	Feb 2015	Analysis of Value for Money (VfM) of cash transfers	Report	UKaid	Desk-based review Case studies (Ethiopia, The Philippines, Lebanon)	<p>Cash, when compared to in-kind approaches, consistently emerges as more efficient to deliver.</p> <p>The cost to aid agencies of getting cash to people is generally less than the cost of delivering in-kind aid.</p> <p>The overall efficiency of cash as compared with other transfers depends on the prices of commodities that recipients purchase in local markets, which can vary significantly, even within countries, over time and between seasons.</p> <p>Aside from delivery costs, factors that determine the</p>

							<p>relative efficiency of cash, vouchers and in-kind aid include differences in local and international prices, the degree of competition in voucher markets, the scale of the intervention, the type of delivery mechanism and the degree of market integration. The type of transfer is only one factor that affects efficiency.</p> <p>The potential for Value for Money gains of cash are evident when cash is considered as a multi-sector tool.</p> <p>The specific outcomes of the intervention depend not solely on the transfer but also on the context, programme design and implementation, including targeting and programme quality.</p> <p>Because cash enables households that receive it to use assistance according to their own capacities, risks and opportunities, a case can be made that cash has the potential to support the resilience of households to manage shocks</p> <p>The flexibility of cash to provide access to a range of goods and services means that it is uniquely placed to enable VfM gains in the humanitarian system.</p>
<p>Zimbabwe 'Cash First' Humanitarian Response 2015–2017: Evaluation Report</p>	<p>http://www.cashlearning.org/downloads/user-submitted-resources/2017/07/1499698501.2017_OPM_Evaluation_Final.pdf</p>	<p>June 2017</p>	<p>Evaluation of CBI</p>	<p>Report</p>	<p>Oxford Policy Management</p>	<p>Desk review,</p> <p>50 key informant interviews</p> <p>32 focus group discussions with beneficiaries in eight villages</p> <p>In-depth interviews with 16 beneficiaries and eight non-beneficiaries.</p>	<p>The cash transfer was a critical source of household income, particularly in the lean period when other sources were reduced or non-existent. The money went primarily to food... but for some it enabled increased spending on household goods, school fees and agricultural/livelihood inputs.</p> <p>Some people were able to use a portion of the money toward school fees, school debt repayment, uniforms and school supplies, but overall the transfer had little impact on access to services because people prioritised food needs.</p> <p>Recipients spent their combined millions of dollars at local village shops, business centres with more and/or bigger stores and larger towns and cities with cheaper</p>

							<p>prices. Economic actors that appear to have been big winners are local shops in rural or isolated villages, some of which reported dramatically increased profits.</p> <p>Under this programme, for every \$100 delivered to the recipients of the programme, \$29 was spent on the administrative and running costs of the programme. While global benchmarks on such ratios are lacking, this appears to be quite positive on efficiency. Using cost estimates from two previous food aid programmes in Zimbabwe, delivering cash through the Cash First programme appears to have been substantially more cost-efficient than delivering food in Zimbabwe (costing about one-third to deliver cash compared to food).</p>
<p>The Impact of Cash Transfer Programmes on Protection Outcomes in Afghanistan</p>	<p>https://www.alnap.org/system/files/content/resource/files/main/erc-nrc-action-research-afghanistan%281%29.pdf</p>	<p>2015</p>	<p>Impact of CBI</p>	<p>Evaluation report</p>	<p>Norwegian Refugee Council</p>	<p>Quantitative survey: 839 respondents</p> <p>Focus group discussions and field key informant interviews (KIIs): 48 respondents</p> <p>10 in-depth interviews with women subjected to Gender-based Violence (GBV)</p>	<p>Vouchers were the preferred modality chosen by stakeholders to address protection issues, however, cash modalities received a much greater proportion of donor funds. Furthermore, although shelter was listed as the biggest protection need amongst IDPs, the amount of cash received seems insufficient to address the problem as the vast majority of beneficiaries choose to spend their assistance on food or other items. This highlights the importance of dedicated cash for shelter interventions.</p> <p>Although none of the organisations interviewed as part of this study actively designed interventions to address issues of GBV, 46% of displaced persons who admitted to experiencing some form of violence stated that the CBI they received was responsible for a reduction in the frequency violence they had experienced.</p>
<p>Cash Alliance's Food Security and Livelihoods Project in Somalia:</p>	<p>https://www.nrc.no/globalassets/pdf/reports/food-security-somalia/nrc_cas</p>	<p>April 2018</p>	<p>Evaluation of CBI</p>	<p>Report</p>	<p>Forcier Consulting</p> <p>For the Cash Alliance:</p>	<p>Desk review</p> <p>Quantitative survey through computer-</p>	<p>The majority of beneficiaries thought the cash transfer process was timely, clear, and simple. More importantly, the mobile money system streamlines the cash transfer process, creating less of a burden for both organizations and beneficiaries. As project leads</p>

Learning, Review, and Impact Assessment	h-alliance_final-report_v6_clean.pdf				Concern Worldwide, Cooperazione Internazionale, Save the Children, Danish Refugee Council and Norwegian Refugee Council	assisted telephonic interviews (CATI) Qualitative with beneficiaries, government officials or community leaders, project leads, and local project staff	<p>confirmed, the mobile money system results in money that arrives directly to the beneficiary only a day or two after the order was given to send the money. The money does not have to travel through multiple people, which lessens opportunity for corruption or delays.</p> <p>All Cash Alliance cash transfers now take place through mobile money. Transferring money through sim cards has several advantages. First is that money is efficiently transferred directly to the beneficiaries with no need to go through multiple people before reaching beneficiaries. This lessens the chance of corruption. Secondly, the beneficiaries can move to different areas and still receive the cash transfer, a benefit that is critical to reaching IDPs.</p> <p>Qualitative results indicate that the cash transfer system may have improved food security and resilience by providing people with the opportunity to purchase food and pay down debt, making them both more food secure and more resilient.</p> <p>The cash transfer system also appears to be reaching the most vulnerable, particularly disabled people and minority clans.</p> <p>At the moment, the cash transfer amount is too little to have any impact beyond food security.</p>
Humanitarian cash transfers: cost, value for money and economic impact	https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9731.pdf	2015	Cost efficiency and cost effectiveness of CBI	Background note	ODI	Desk review	<p>It is usually cheaper to deliver cash than food aid and that the difference can be large (e.g. with food costing double or triple the cost to deliver).</p> <p>Where aid agencies can buy food in bulk at less cost than recipients purchase it in local markets, the cost difference between cash and food will narrow.</p> <p>Vouchers must be spent in certain shops and often on certain goods with implications for efficiency. Limiting the number of retailers (compared to cash, which can</p>

						<p>be spent anywhere) reduces competition and increases risk of price increases by vendors</p> <p>When cash and vouchers are provided there is scope to work with local markets and traders to drive efficiencies in the supply chain for the key goods that people are purchasing.</p> <p>The evidence shows that in every situation in which cash has been used at large scale thus far markets have responded.</p> <p>The efficiency of cash compared to in-kind aid increases when one considers what it would cost for in-kind aid to replicate cash assistance (i.e. what humanitarian agencies would pay to provide similarly diverse goods and services that people purchase with cash) rather than the cost of cash assistance to replicate in-kind aid. Aid agencies cannot provide the precise equivalent of cash through in-kind approaches given the diversity of goods and services purchased and ones that lack in-kind equivalents, such as debt repayment, land rental and savings.</p> <p>Most studies have found cash to be more cost-effective than food aid at improving diet quality.</p> <p>Different delivery approaches will result in different costs for aid agencies and recipients: more intensely monitored programmes will have higher staff costs; smaller-scale programmes will be less efficient than larger-scale ones; and programmes with smaller and more frequent transfers may be less efficient than ones with larger, less frequent transfers. Interventions that are well targeted, designed and implemented will be more effective than those that are not.</p> <p>Humanitarian interventions that transfer resources increase economic transactions, setting in motion income multipliers in the local economy. Most of the evidence on the multipliers of cash transfers is from social cash transfer programmes in sub-Saharan</p>
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							Africa. The multipliers estimated range from 1.5 to 2.5, meaning that an injection of cash of \$1 million would generate additional income of \$1.5 million to \$2.5 million for the local economy.
Impact evaluation of different cash-based intervention modalities on child and maternal nutritional status in Sindh Province, Pakistan, at 6 mo and at 1 y: A cluster randomised controlled trial	https://journals.plos.org/plosmedicine/article?id=10.1371/journal.pmed.1002305	2017	Impact of CBI	Academic article	Plos Medicine	Four-arm parallel longitudinal cluster randomised controlled trial in 114 villages in Dadu District, Pakistan	<p>All three interventions resulted in a reduction in odds of being stunted and severely stunted and saw positive effects on linear growth.</p> <p>Households receiving the larger amount of cash (Double Cash) saw a significant reduction in the odds of their children being wasted at 6 mo.</p> <p>The amount of cash given was important. The larger cash transfer had the greatest effect on wasting, but only at 6 mo. Impacts at both 6 mo and at 1 y were seen for height-based growth variables regardless of the intervention modality, indicating a trend toward nutrition resilience.</p>

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About this report

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