



# Cash transfers and cash plus interventions in Yemen since 2015: An annotated bibliography

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## Question

*What research is available on cash and voucher transfers and cash plus interventions, in both the humanitarian and development sectors in Yemen since 2015? If possible, please include any research identified on local mechanisms, modalities and partnerships to deliver the interventions.*

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## 1. Summary

Cash transfers are direct, regular and predictable non-contributory payments that help poor and vulnerable households to raise and smooth incomes (DFID, 2011). They can be restricted, meaning they can only be used on a limited set of items, or unrestricted. Voucher transfers are restricted in nature as they can only be redeemed on preapproved items with chosen retailers (CaLP, 2017). Cash plus interventions take a broader, more holistic approach, aiming to provide links and entry points into complementary services in addition to regular cash or voucher payments. They might include internal components such as nutritional supplements, behaviour change communications or psychosocial support, or external components such as provision of health insurance or referrals to services (Roelen et al, 2017).

While the primary aim of cash and voucher transfers is to reduce poverty and vulnerability, over time they can also protect living standards, promote wealth creation, improve access to education, prevent households from suffering shocks and contribute to transforming relationships within society (DFID, 2011, i; Bastagli et al, 2016, pp. 24-28).

Some cash and voucher transfer programmes have aimed to promote gender equality and women and girls' empowerment. Putting resources directly into the hands of women, programmes aim to address gender imbalances in families and communities, increasing women's bargaining power in the household and promoting their self-esteem and status (DFID, 2011, p. 41). However, evidence shows this process is varied, complex and not linear (Bastagli et al, 2016, pp. 10-11; Hagen-Zanker et al, 2017).

Cash transfers are also used as a form of humanitarian aid in emergencies and disasters to help people meet basic needs and to increase resilience (DFID, 2011, p. 42). Some countries have also introduced or expanded cash transfer programmes to help promote peacebuilding in the aftermath of conflict and state collapse (DFID, 2011, p. 44). Unconditional cash transfers are increasingly being used in fragile conflict areas, including Yemen (Ecker, Maystadt and Guo, 2019, p. 5). However, there remain gaps in evidence on how well cash transfers work in areas of conflict (Kurdi et al, 2019).

Prior to 2015, the Social Welfare Fund (SWF) was the flagship social protection programme in Yemen. The outbreak of conflict in 2015 meant the fund had to temporarily suspend its operations due to the conflict. At the current time the SWF is implemented by UNICEF with funding from the World Bank and the USA. It provides unconditional cash transfers and is well linked with humanitarian agencies. Also in operation is the Social Fund for Development (SFD), which provides conditional 'cash plus' and livelihoods interventions, with support from the World Bank, DFID and other bilateral donors. There is further discussion of the SWF and SFD below.

This annotated bibliography highlights a selection of resources focusing on cash and voucher transfers, or cash plus interventions, in Yemen. The resources included are not an exhaustive list; they represent those that could be identified within the time allocated. Resources are grouped into the following categories:

- Studies using evidence from 2015 onwards
  - The context for social protection and cash interventions in Yemen
  - Multi-programme learning and evaluations
  - Learning from and evaluations of cash and voucher programmes and interventions

- Learning from and evaluations of 'cash plus' programmes and interventions
- Learning from and evaluations of cash for work/assets programmes
- Studies using evidence collected before 2015
  - The context for social protection and cash interventions in Yemen
  - Multi-programme learning and evaluations
  - Learning from and evaluations of cash and voucher programmes and interventions

Resources were chosen for inclusion if they contained evidence on cash or voucher interventions, and/or discussion of delivery mechanisms, modalities and partnerships. Resources including data collected prior to the outbreak of conflict in Yemen in 2015 were included if it was felt that they offered learning relevant to the post-2015 context. The search also identified evaluations of economic empowerment projects in Yemen which included elements such as grants or loans (for example ISC, 2020; Al-Nabhni, 2017), but these were considered beyond the scope of the research question. Resources include programme evaluations, learning papers, briefs and case studies, and peer reviewed research. It is important to note that some of the reports and reviews have in some cases been written by the same organisation that carried out the intervention, whereas others detail independent evaluations of interventions and programmes.

The search for resources identified some possible evidence gaps around cash transfers in Yemen since 2015. The existence of some gaps was confirmed by the experts consulted as part of the preparation of this bibliography. It is relatively straightforward to find information on some of the programmes that are in place (for example World Food Programme, 2020), and, as the resources included in the next section show, some evaluation reports are publicly available; both independent and those done in-house. These evaluations vary considerably in terms of the extent of quantitative and qualitative data collected and used. There are also several other learning and discussion papers highlighting good practice and recommendations. These all provide useful overviews and some qualitative and quantitative information about beneficiaries and impact.

While studies were conducted prior to 2015 on the perceptions and experiences of cash transfer beneficiaries in Yemen, there appears to be limited published evidence on this since 2015. Little evidence (both qualitative and quantitative) appears to be available on the impact of interventions disaggregated by particular groups of marginalised beneficiaries, such as, for example, people living with disabilities.

## 2. Annotated bibliography

### Studies using evidence from 2015 onwards

#### The context for social protection and cash interventions in Yemen

**CMWG (2017). *Inter-agency joint cash study: Market functionality and community perception of cash based assistance*. CMWG and REACH.**

<http://www.cashlearning.org/resources/library/1515-inter-agency-joint-cash-study-market-functionality-and-community-perception-of-cash-based-assistance---yemen?keywords=market+functionality+and+community+perception+yemen&searched=1&pSection=resources&pTitle=library>

This study by the Cash and Market Working Group (CMWG) aimed to build an understanding of the current market systems and perceptions of the Yemeni population towards cash transfer programmes, in order to identify the most appropriate method of cash-based intervention to be used by humanitarian actors in Yemen. The study found that multi-purpose cash grants targeting food, cooking gas, hygiene items and water trucking would be the most suitable form of cash-based assistance. The scarcity of banks and costs of transportation to banks was identified as a major barrier to accessing assistance, especially for women and older people. Other issues raised included the potential for tensions within households and communities if assistance was perceived as being distributed unevenly between groups, or to certain family members rather than others. The study notes that any cash-based assistance must therefore be flexible and convenient for recipients. It should meet their specific needs and should be able to be accessed without incurring transportation costs.

**Gentilini, U., Laughton, S. and O'Brien, C. (2018). *Humanitarian capital? Lessons on better connecting humanitarian assistance and social protection*. Social protection and jobs working paper 1802. World Bank and World Food Programme.**

<https://www.worldbank.org/en/topic/socialprotectionandjobs/publication/humanitarian-capital-lessons-on-better-connecting-humanitarian-assistance-and-social-protection>

This report brings together learning from different countries and contexts on how humanitarian assistance and social protection systems might better coexist. It includes a section on addressing immediate needs and preserving social protection in Yemen, outlining World Bank engagement and partnerships in the country since 2016, which built on previous work with the Social Welfare Fund (SWF) and Social Fund for Development (SFD). The report argues that 'the case of Yemen provides evidence that even in the most severe emergencies, social protection systems built for more stable settings might be preserved for the future while also contributing to immediate emergency response purposes' (p. 34). Examples include UNICEF's cash transfer programme, which has adapted the SWF's former beneficiary list. The project has introduced improved complaints and appeals processes and has built new partnerships with local private sector organisations, which can be transferred back to SWF post-conflict. The World Food Programme's new beneficiary and transfer management platform, along with other international agency interventions, which could help to strengthen government systems, are also discussed. Five 'takeaways from conflict settings' are presented:

- Pre-crisis national social protection delivery systems are useful even in the midst of an active conflict, as they provide a starting point for the targeting and delivery of humanitarian assistance.
- The work carried out by humanitarian actors in complex crises can lay the basis for future reengagement in social protection.
- Supporting the capacity of national systems during crises may help national social protection systems to relaunch after the crisis.
- World Bank grants to humanitarian agencies during conflict can help to create or maintain partnerships that will be useful post-crisis for building national social protection systems.
- Lessons and systems created by UN agencies during emergencies should be retained and shared in a post-crisis setting.

**Goodman, R., Frey, C., Steller, R., Ahmed, Z. and Qatinah, A. (2019). *Yemen – Linking humanitarian cash and social protection (phase 1 report)*. DAI/DFID**

This report presents findings and analysis from phase one of the ‘Yemen – linking humanitarian cash and social protection’ study, which aims to contribute to and support DFID’s work to improve humanitarian cash and social assistance in Yemen. The report contains an analysis of Yemen’s political economy and the humanitarian and social protection context. It also includes a mapping of existing social protection and humanitarian cash programmes in Yemen, including coverage, registration, assessments, targeting, systems and modalities. The modalities considered include cash transfer programmes and conditional cash transfers (p. 19). It looks in detail at the Social Welfare Fund (SWF), the Social Fund for Development and the Yemen Emergency Crisis Response Project (ECRP). The report also considers current challenges in delivering humanitarian assistance and social protection in Yemen, and the capacity, complementarity and limitations of existing mechanisms, and opportunities to scale up or consolidate these.

**Goodman, R., Frey, C., Ahmed, Z., Steller, R. and Qatinah, A. (2019). *Yemen – Linking humanitarian cash and social protection (phase 2 report)*. DAI/DFID**

This report presents further findings and analysis from phase two of the ‘Yemen – linking humanitarian cash and social protection’ study, which aims to contribute to and support DFID’s work to improve humanitarian cash and social assistance in Yemen. The report sets out the context for this work, outlining the pre-conflict mechanisms for social protection; the Social Welfare Fund (SWF) and Social Fund for Development (SFD). Since 2014, the humanitarian system has been attempting to meet the needs of the most vulnerable in Yemen, with food, vouchers and cash assistance provided by UNICEF, the World Food Programme and the SFD.

The report notes that the evidence base on humanitarian need and the impact of the response in Yemen is weak. There is also little data on the effectiveness of different cash transfers, especially from the perspective of those who receive it. It also notes that humanitarian funding is unpredictable, delivery mechanisms are fragmented and agencies are prevented from accessing the most conflict affected areas. Transfers are therefore inconsistent and unreliable. The report argues that without an effective state entity to deliver social assistance, it will not be possible to scale up support in a sustainable way. Until this is possible, it is important to seek opportunities to increase compatibility between approaches and to begin developing the architecture for a longer-term cash transfer system. The report makes several recommendations:

- Enhance coordination and consensus, by:
  - Forming and defining a donor group on cash transfers, spanning the humanitarian and development sectors
  - Improving implementation stakeholder coordination
- Build the evidence base and agenda for humanitarian cash and social protection compatibility, by:
  - Creating a platform for operational research to build the analytical and evidence base for joint donor-led planning of humanitarian cash transfers
  - Providing support to the Central Statistics Office in Yemen to prepare demographic data to support a future social protection system
- Support Yemeni institutions' increasing participation to deliver social protection, while meeting immediate needs, by:
  - Supporting SWF as a future institutional alternative to external aid agencies
  - Ensure SFD's continued delivery and possible expansion
  - Maintain Yemeni institutional capacity for social assistance delivery
- Continue to support humanitarian agencies as long as necessary

**Hutton, J., Boeser, S. and Turnbull, M. (2018). *CTP in challenging contexts: Case study on CTP and risks in Yemen 2015-2018*. The Cash Learning Partnership.**

<http://www.cashlearning.org/resources/library/1255-ctp-in-challenging-contexts-case-study-on-ctp-and-risks-in-yemen-20152018?searched=1&currentpage=26>

This case study examines the scale-up of cash transfer programming in Yemen between 2015 and 2018, drawing out learning and recommendations for humanitarian actors about risk management for CTP in complex and volatile settings. It discusses a combination of factors allowing the scaling up of CTP: the fact that CTP had been a common modality in Yemen for some time, that existing infrastructure was in place for CTP prior to the outbreak of conflict; and that humanitarian actors have given focus attention to risk mitigation.

The study discusses a range of risk factors to be considered in CTP programming, many of which are not specific to CTP. These include: political context; aid diversion; monitoring challenges; weaknesses in national banking systems or currency; volatile markets; and limited service providers. It goes on to consider the mitigation measures used to counter these threats, which include: using community structures for targeting, mobilisation and conflict resolution; collectively negotiating exchange rates; conducting programme monitoring; and carrying out careful assessment of banks. The programmatic and funding approach of donors towards CTP between 2015 and 2018 is identified as a key enabling factor for the growth of CTP in Yemen.

The case study includes a number of recommendations for stakeholders in the Yemen CTP response and in similar contexts. These include:

- There should be a systematic, collective, open and consistent approach to risk identification and analysis among humanitarian actors and donors.
- Humanitarian actors should proactively share key resources, approaches and tools to assist in risk mitigation.

- Governments outside of Yemen must continue to intervene on critical risk factors, and donors and humanitarian agencies must continue to collaborate and build strong advocacy positions.
- The dearth of (or lack of access to) current CTP data on Yemen must be rectified.
- Future CTP cases studies should explore issues of gender, CTP and risk more deeply, along with inclusion of minority groups, people living with disabilities and other marginalised groups.

**REACH (2019). *Secondary desk review of cash and markets data for Yemen*. REACH and CMWG.**

<http://www.cashlearning.org/resources/library/1487-secondary-desk-review-of-cash-and-markets-data-for-yemen?keywords=cash+and+markets+data+yemen&sourced=1&pSection=resources&pTitle=library>

This review of cash and markets data in Yemen identifies what data is publicly available in the following five areas: overall macroeconomic factors; market systems; financial service providers; needs and risk assessments; and monitoring and evaluation. Overall, the review found that few resources are published on a regular basis, so information quickly becomes outdated. Other findings were that: the majority of reports on macroeconomic factors use data that is two or more years old; there is only one publicly available assessment of financial service providers in Yemen; little information is available on risk assessment for cash-based programmes, and few studies have been published relating to the impact, effectiveness, or cost efficiency of cash programming in Yemen. Recommendations emerging from the review include:

- Increased sharing of data and information related to cash programming in Yemen.
- Increased sharing of baseline and beneficiary needs assessment data for informing cash programming by partners, and increased use of standardised baseline indicators where possible.
- Improved harmonisation of tools and methodologies for price and market monitoring to facilitate greater coverage quality and utility of this data.
- Development of a process to help Cash and Markets Working Group (CMWG) partners to coordinate impact assessments and share lessons learned.
- Discussion within the CMWG partners to agree which on evidence gaps cash based programming in Yemen are a priority to address, and collection of additional data to fill these gaps.

**SPaN (2019). *Case study: Yemen. Guidance package on social protection across the humanitarian-development nexus*. European Commission.**

<https://socialprotection.org/discover/publications/span-2019-case-study-yemen>

This report sets out the context for humanitarian and development partnerships prior to, and post 2015 in Yemen. It discusses the Social Welfare Fund (SWF) – the flagship social protection programme in Yemen – which in 2015 had to suspend its operations due to the conflict. By 2017, the Social Fund for Development (SFD) was one of the few programmes still in operation in the country. The SFD was established in 1997 as a non-profit organisation and one of Yemen’s main social safety net instruments, with support from the World Bank, and later EU funds. It focuses on labour intensive cash for work programmes, small and micro enterprise development,

capacity building and community and local development. In 2018, an extra component was added with EU funding; a cash for work programme for urban youth beneficiaries who are at risk of being radicalised by militant groups.

The report covers plans for EU action within the humanitarian development nexus in Yemen. These include joint programming efforts to build synergies and complementarity with new development-funded programmes. It outlines development programmes that have restarted in Yemen since 2016, including EU-funded actions managed by the European Commission's Directorate-General for International Cooperation and Development (DEVCO). These include DEVCO's 'social protection mechanisms for increased communities' resilience in fragile environments' programme and the European and Civil Protection and Humanitarian Aid Operation (ECHO) and DEVCO's 'responding to the food crisis in Yemen' intervention, which 'addresses the most pressing food security needs through in-kind (food baskets) or cash contributions', complemented with 'multi-purpose cash transfers aimed at strengthening families' resilience and livelihoods opportunities, as well as through community-based infrastructure rehabilitation' (p. 5).

Included in the report is a case study looking at projects UNICEF's social protection work in Yemen. From 2015-2017 this work included monthly unconditional, unrestricted cash transfers which made use of the SWF's systems and good practices. In 2017 UNICEF went on to launch the Emergency Cash Transfer Project (ECTP), with funds from the World Bank. This project reached 1.5 million vulnerable households across Yemen, using the SWF beneficiary list. It involved unconditional cash payments, targeted cash transfers for marginalised groups and cash assistance to internally displaced people.

UNICEF also implemented a rapid response mechanism project in partnership with Action Contre la Faim. This project included unconditional cash transfers for internally displaced populations in Abyan, Lahj and Aden. In 2018, UNICEF Yemen launched an integrated, holistic model of social assistance for urban poor, marginalised groups and internally displaced people in Amanat al Asimah in Sanaa. It includes income as well as providing links to services and targeted 7,000 people in its first phase.

## **Multi-programme learning and evaluations**

**AAN Associates (2016). *Evaluation of humanitarian assistance, UNICEF Yemen country office: Final report.* UNICEF.**

[https://www.unicef.org/evaldatabase/files/Evaluation\\_of\\_Humanitarian\\_Assistance\\_-\\_Yemen\\_Country\\_Office\\_2016-009.pdf](https://www.unicef.org/evaldatabase/files/Evaluation_of_Humanitarian_Assistance_-_Yemen_Country_Office_2016-009.pdf)

This evaluation covers UNICEF's broad humanitarian response work in Yemen during 2015 and 2016. Its objectives were: to assess compliance against the agency's Core Commitments for Children in Humanitarian Action; to map and analyse whether the humanitarian assistance was appropriate; and to assess UNICEF's ability to reach out to the most vulnerable groups. The evaluation covered six operational units and two cross-cutting areas. These included: security; media and communication; human resources; resource mobilization; finance and administration; and information and communication technology (ICT).

Activities considered include cash assistance interventions – implemented through partnerships with local banks – prioritising the most marginalised groups, such as the Al-Muhamasheen community. Cash was provided only to women (mothers) based on the assumption that they



would use it to support their families. Cash assistance was twinned with mother and child health and nutrition services. In 2015, 66,556 people in 8,000 households were assisted with cash transfers.

The findings of the evaluation included:

- CCC compliance was satisfactory for most units, despite a challenging security environment.
- The delivery approaches for humanitarian response were relevant to the context, and by partnering with public agencies and non-profit organisations, UNICEF Yemen was able to leverage its goodwill, infrastructure and presence to deliver continued (mostly uninterrupted) services.
- UNICEF Yemen had applied a methodical approach to prioritising beneficiaries for humanitarian aid. This was successful in targeting the population most affected by the conflict and escalation in hostilities, including people and communities in active conflict zones and internally displaced persons.
- Some interventions exceeded the planned targets (including for vaccination, micronutrients to children under 5, psychosocial and child protections services, and prenatal and post-natal services to pregnant and lactating mothers). Some targets were not reached (including for WASH, education, social protection grants and therapeutic care nutrition services for under 5 children).
- The fact that UNICEF Yemen had already been responding to Yemen's protracted crisis, as part of the United Nations system-wide humanitarian response plan, meant that there was already a good understanding of realities on the ground in terms of needs, culture sensitivities, pockets of isolation, the scale of needs, and delivery mechanisms that were previously successful.
- Twinning or integration of allied services (health and nutrition) could improve appropriateness, coverage and achieving cost-efficiencies.

**Al-Ahmedi, A. and de Silva, S. (2018). *Delivering social protection in the midst of conflict and crisis: The Yemen Emergency Crisis Response Project. Social Protection and Jobs Discussion Paper 1801. World Bank.***

<https://www.worldbank.org/en/country/yemen/publication/delivering-social-protection-in-the-midst-of-conflict-and-crisis-the-case-of-yemen>

This discussion paper focuses on the Yemen Emergency Crisis Response Project (ECRP). It is divided into three sections: country context, project description and lessons learned. The ECRP began in 2016 and is supported by the World Bank and implemented by UNDP, UNICEF, the Yemen Social Fund for Development (SFD) and the Public Works Project. It builds on a pre-existing national system of cash transfers and engages local private sector service providers in a range of interventions including unconditional cash transfers, public works initiatives, nutrition interventions and support for youth employment and small enterprise. In 2017 an additional component was added – the Emergency Cash Transfer Program (ECT), which targets Yemen's most vulnerable households, primarily to address food purchasing power constraints. The ECRP was designed to follow six key principles:

- Simple and fast disbursement arrangements

- Prioritising and addressing the most pressing needs of the poor and conflict affected population
- Promoting approaches that preserve and foster social cohesion and national institutions
- Building the resilience of community-based structures
- Engaging female and male youth as beneficiaries, change agents and promoters of peace building
- Ensuring political neutrality and inclusiveness

Lessons learned include:

- Inclusive community-based approaches can support social cohesion even in conflict settings
- Political neutrality of implementing agencies is of crucial importance, and development partners must ensure this is not compromised in conflict situations
- Transparent targeting strategies increase support from diverse political actors and parties
- Institutional autonomy of public implementing agencies allows for the greater flexibility that is critical for delivering services during conflict
- Better oversight can be achieved by third party monitoring and the use of technology and social media
- Potential risks can be identified and mitigated by frequent and comprehensive review and assessment
- A robust grievance redress mechanism must function in all levels of the programme
- In order to serve populations affected by conflict and to leverage complementarities between humanitarian and development aid, a different model of partnership was needed
- Complementarity with other human development operations is only effective when operationalised at local and site level

### **Learning from and evaluations of cash and voucher transfer programmes**

**Abdullah, F., Alqadasi, M. and Almusaaabi, M. (2019). *Addressing the food crisis in Yemen. Evaluation report.* CARE and Action Contre La Faim.**

<https://www.careevaluations.org/evaluation/addressing-food-crisis-in-yemen-executive-summary-of-evaluation/>

This report presents the findings of an evaluation of CARE and Action Contre La Faim's EU funded multipurpose cash project in Abyan and Amran, Yemen. Running from 2017-2019, the project aimed to enhance food security and support livelihood activities, savings groups and the resilience of communities. The project's multipurpose cash (MPC) transfers were intended to cover basic needs. They were either one off or regular payments, designed to offer maximum flexibility.

The evaluation used mixed methods. Its aim was to gather learning about replicating interventions and expanding the programme's reach and transfer cycles. It found that the MPC model was more relevant to beneficiaries' needs and wider in impact than pure cash transfers or conditional cash transfer assistance. It also promoted increased community harmony and decreased family conflict. However, while transfers were very effective during the distribution

period, they were not sufficient to enable vulnerable households to continue to meet their needs when the support ended, as they did not give space for saving or allow for medical needs. The evaluation also found that involving the local community through community committees helped to better identify the needs of the targeted communities. Recommendations for future stages of the project include:

- Increase the MPC amounts to reflect medical needs and give more space for saving or investing in income generation activities.
- Continue the support to the current beneficiaries, adding in livelihood and income generating activities to promote sustainability.
- Take into account the specific needs of households and unique contextual factors when defining the amount of the minimum expenditure basket.
- Promote the MPC project design and lessons learned from the project to donors and humanitarian actors working in Yemen.

**ADRA Yemen (2020). *Implementation and use of paper and electronic food voucher systems in Yemen*. ADRA.**

<http://www.cashlearning.org/resources/library/1547-implementation-and-use-of-paper-and-electronic-food-voucher-systems-in-yemen?keywords=implementation+and+use+of+paper+and+electronic&searched=1&pSection=resources&pTitle=library>

This brief looks at the Adventist Development and Relief Agency's (ADRA) food voucher intervention – Food Assistance for Abyan, Al-Dhale'e, and Lahj (FAADL) – which began in 2016. Paper and electronic food vouchers were chosen over other types of transfers because of several factors: preservation of dignity; effect on local markets; timeliness; ability to monitor; and nutrition promotion. The brief explains that food vouchers allow beneficiaries to choose their nearest vendor instead of going to one distribution point, and they reduce the risk of assault because vouchers are less attractive to thieves. Another measure put in place was gender-specific voucher distribution, with separate queues for female beneficiaries, and gender-specific distribution teams, allowing women to feel at ease and recognising Yemen's cultural norms. Vouchers were restricted to nutritionally rich foods and beneficiaries received nutrition education, training, counselling and messaging focused on behaviour change. Training was held on the same day as voucher distribution. ADRA engaged local community stakeholders in all phases of programme implementation, including in beneficiary selection.

**Ward, S. and Qatinah, A. (2019). *The gendered dimension of multi-purpose cash supporting disaster resilience. Early learning on the impacts of multi-purpose cash transfers and community support projects on household and community resilience building, Amran and Abyan Governorates, Yemen*. Care and Action Contre La Faim.**

<http://www.cashlearning.org/resources/library/1384-the-gendered-dimension-of-multi-purpose-cash-supporting-disaster-resilience?keywords=gendered+dimension+of+multi&searched=1&pSection=resources&pTitle=library>

This study looks at the impact of a EU funded ten-month multi-purpose cash programme (MPC) that began in 2017 in Abyan and Amran, Yemen, implemented by CARE Yemen and Action Contre La Faim. The study looks at how the programme affected the resilience of target households, with a particular focus on female headed households.

Overall, the study found that the programme reduced negative coping behaviours in both female and male headed households. There was also a remarkable improvement in women's dietary diversity scores. There was little difference between the ways that male and female headed households spent the cash payments; both reported using the money to meet basic needs as well as make debt repayments, investment in livestock and save money. However, the women in female headed households reported having significant decision making power over how the money would be spent in their household. Recommendations and findings made by the study include:

- The targeting of female headed households is not enough to create change in gender normative behaviour.
- To learn more about the impact of MPC programmes on shifts in gender equity and empowerment, questions on gender norms and barriers need to be built into programmes design and monitoring and evaluation plans.
- Once families begin to invest in resources or livelihoods strategies, MPCs should not stop. To protect gains it may be necessary to continue MPCs during continued resilience programming.

### **Learning from and evaluations of 'cash plus' programmes**

Kurdi, S., Ghorpade, Y. and Ibrahim, H. (2019). *The cash for nutrition intervention in Yemen: Impact evaluation study*. Regional Program Working Paper 19. IFPRI and the World Bank.

<https://www.ifpri.org/publication/cash-nutrition-intervention-yemen-impact-evaluation-study>

This report evaluates the impacts of the Cash for Nutrition programme in Yemen during the period 2015-17. The intervention was part of the Yemen Emergency Crisis Response Project (ECRP), and was implemented by the Yemen Social Fund for Development. The programme was an expansion of an existing conditional cash transfer intervention set up in 2015. The programme included more than 40,000 beneficiaries. The aim of the programme was to improve nutritional outcomes through increasing household income and improving knowledge about healthy child feeding and sanitation practices. In order to receive the cash transfers, mothers of children under two and pregnant women were encouraged to attend training on nutrition and comply with child monitoring and treatment of malnutrition. Local women were recruited as community health volunteers so that they could provide monthly education sessions and monitor the children of participating households.

The evaluation focused on the programme's impact on child nutrition indicators and related intermediate variables. Specifically, it aimed to measure:

- The impact of the programme on eligible households
- The degree to which household characteristics, details of programme implementation, and the external environment increased or decreased programme impact
- The functioning of the programme and changes in household welfare in the conflict environment.

The report looks at the context and time trends for the programme, and a range of programme impacts. Key impacts include:

- A decreased share of children with moderate or severe malnutrition
- An increase in household spending on key non-staple food items
- An increase in child dietary diversity scores for programme households
- Increased knowledge about the importance of early breastfeeding, the problems of qat usage and on how to feed children when they are sick
- Increased likelihood of early initiation of breastfeeding
- A positive impact on whether women are able to move freely outside of their residence and on aspirations and expectations for daughters' education

The report also states that the programme had 'spillover' effects into non-treated household, who reported attending training sessions and learning something new from community educators. Finally, the report notes that soft conditionality had been enough to motivate attendance at education sessions, that the education sessions had been successful in improving nutrition knowledge and practice, and were adapted well to meet a largely illiterate audience.

**Kurdi, S., Breisinger, C., Ibrahim, H., Ghorpade, G. and Al-Ahmadi, A. (2019). *Responding to conflict: Does 'cash plus' work for preventing malnutrition? New evidence from an impact evaluation of Yemen's Cash for Nutrition program.* IFPRI, SFD and the World Bank. <https://www.ifpri.org/publication/responding-conflict-does-“cash-plus”-work-preventing-malnutrition-new-evidence-impact>**

This policy brief pulls out some key policy lessons from the evaluation of Yemen's Cash for Nutrition programme (see above). These are:

- Cash transfers combined with nutritional education in a conflict setting can have significant positive impacts on maternal and child dietary diversity, child weight-for-height and child height-for age. They may also significantly decrease moderate or severe acute malnutrition in children.
- Targeting plays an important role in the efficiency of cash transfers in reducing malnutrition. The greatest impacts tend to be among the poorest households included in the programme.
- Soft conditionality is an effective alternative to unconditional or strictly conditional cash transfer programmes in conflict settings, as it can encourage high attendance in education sessions without the risk of negative consequences for those who don't attend.

**Save the Children (2017). *'Cash plus' programmes for children. A global poverty theme resource paper.* Save the Children. <https://resourcecentre.savethechildren.net/library/cash-plus-programmes-children>**

This paper discusses 'cash plus' interventions for children, which combine household cash transfers with complementary interventions designed to address the multiple drivers of childhood deprivation. One of the interventions listed in the annex is Save the Children's emergency food security and resilience programming in Yemen, which was conducted in partnership with government. This intervention included complementary cash for work programmes to construct or rehabilitate community assets, youth vocational skills programmes, nutrition and breastfeeding messaging through mother support groups, and training on management of childhood illnesses. Electronic food vouchers reached over 95,000 people, including those who were internally

displaced, in Dhamar and Sana'a. In the intervention's final year, as the conflict escalated, food voucher conditionality was removed.

### **Learning from and evaluations of cash for work/assets programmes**

**Singh, N. and Brandolini, G. (2019). *Enhancing rural resilience in Yemen – Joint programme (ERRY JP). Final evaluation report.* UNDP, ILO, FAO and WFP.**

<https://erc.undp.org/evaluation/evaluations/detail/9385>

This report presents the findings from the final evaluation of the Enhancing Rural Resilience in Yemen (ERRY) Joint programme, which was implemented between 2016-2019 by UNDP, FAO, ILO and WFP and funded by the EU. The programme covered Hajjah and Hodaydah in the north of Yemen and Abyan and Lahj in the south. The aim of the evaluation was to assess the relevance, effectiveness, efficiency, and sustainability of the ERRY 1 programme and its results, and to make recommendations for framing the ERRY 2 strategy and implementation.

One component of the programme was cash for work and assets. This component targeted more than 20,000 vulnerable people (47% women) providing temporary employment and income. The evaluation found that the cash for work and assets component was successful in providing temporary incomes to the community workforce as well as rehabilitating assets such as roads, agricultural land, and health and education facilities. However, the work offered was 'more suited to men', and not always relevant to women's needs. This led to the cash element being extended into more 'female friendly' areas such as handicrafts (p. 53). The report recommends that future stages develop a range of women friendly employment ideas, and enhance the diversity of activities to fit with the different backgrounds of women.

The programme was implemented by the UN agencies in partnership with multiple national and local partners. The evaluation found that this allowed flexible targeting and implementation, and a bottom up approach supporting local governance. However, the multi-layered coordination that this involved was at times burdensome and delayed field activities.

## **Studies using evidence collected before 2015**

### **The context for social protection and cash interventions in Yemen**

**Azaki, A. (2015). *Social protection and safety nets in Yemen.* Institute of Development Studies.**

<https://www.ids.ac.uk/download.php?file=files/dmfile/SocialprotectionandsafetynetsinYemen.pdf>

This report is part of a broader scoping study of social protection programmes in the Middle East and North Africa region, developed with the aim of contributing to the World Food Programme's regional social protection strategy. The report begins with a description of national context followed by an outline of social protection policies, strategies, programmes and safety nets in Yemen, and institutional arrangements for social protection.

Policy documents reviewed include: the Yemen Strategic Vision 2025; Yemen's five year plans; and the Transitional Program for Stability and Development 2012-14. Institutional arrangements for social protection include: government; the safety net network; and non-governmental actors. The safety net network is divided into programmes and try to maintain social cohesion and social

balance through insurance and pensions, and programmes that target poor or other marginalised people, including:

- The Social Welfare Fund
- The Social Fund for Development
- The Public Works Project
- The National Program for Productive Families
- The fund for the Care and Rehabilitation of the Disabled

Non-governmental actors discussed include national organisations such as the Yemeni Women's Union and the General Federation of Trade Unions. A range of INGOs active in Yemen are also listed, and there is a section on coordination between these different agencies and national funds and projects.

The report goes on to look at social assistance in greater detail, focusing in more detail at the operations of the Social Welfare Fund, Social Fund for Development, Public Works Project; including coverage, beneficiaries, coordination, major international projects, monitoring and evaluation, institutional development, and limitations and challenges. There is also a section on governmental and non-governmental social protection for internally displaced persons and refugees, and on informal and semi-formal safety nets.

The report concludes that while Yemen, at the time of writing, had made great efforts in developing social policies and programmes, coordination and implementation was weak. There are a range of recommendations. Those related to cash transfers include:

- Design social protection programmes based on the needs of particular communities, taking into account potential assets, tradition and cultural assets, and longstanding livelihoods.
- Plan for more sustainable interventions through the involvement of local authorities and local NGOs, transforming from partnership in planning to partnership in implementation.
- Build a government strategy with donor support to ensure sustainability of social transfer programmes by supporting additional income generating activities for beneficiaries. Conditional transfers could be connected to more income generation activities or training.
- Encourage a participatory approach to encourage feedback from local people and government. Design sustainable activities that involve capacity building and skills training, in addition to emergency food or cash transfer programmes.

**Al-Iryani, L., de Janvry, A. and Sadoulet, E. (2015). 'The Yemen Social Fund for Development: An effective community-based approach amid political instability' in *International Peacekeeping* 22 (4) pp. 321-336.**

<https://www.tandfonline.com/doi/full/10.1080/13533312.2015.1064314>

This article considers the factors behind the achievements of the Social Fund for Development (SFD) in Yemen. It pulls together the results of three major impact evaluations (conducted in 2003, 2006 and 2009) which revisited the same communities and two consecutive institutional evaluations (conducted in 2009) of the SFD. It also reviews SFD case studies and documents. The authors discuss four factors that were essential in enabling SFD to effectively implement its development interventions:

- Ownership: A demand driven approach that allows direct links with communities to be established and community ownership of projects
- Trust: The perceived political neutrality of SFD earned the trust of populations and allowed continued access to the most insecure places
- Flexibility: Flexible funding models allowed SFD to respond to the changing needs of communities
- Relevance: The importance and quality of its interventions brought SFD visibility, recognition and support from stakeholders, donors and the government.

The authors also discuss the SFD's functioning after the economic and political crisis in Yemen in 2011, arguing that the SFD provides a useful model of how to deliver social funding in difficult and volatile contexts.

### **Multi-programme learning and evaluations**

**ACTED (2015). *Yemen cash programming review*. Agency for Technical Cooperation and Development.**

[https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/acted\\_yemen\\_cash\\_programming\\_review\\_complete\\_0.pdf](https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/acted_yemen_cash_programming_review_complete_0.pdf)

This review of the Agency for Technical Cooperation and Development's (ACTED) cash programming in Yemen looked at the outputs of all cash programming between 2012 and 2015, drawing out lessons learnt and recommendations. During this period, ACTED transferred approximately USD 2.5 million to vulnerable households in Raymah, Al Hudaydah, Al Dhale'e and Ibb through both unconditional and conditional cash and voucher interventions. Recipient households were usually selected on the basis of: low household income; female headed, or containing pregnant or lactating women; elderly or disabled members; or children under five. Many of the projects were implemented prior to the conflict beginning in 2015, but some were still continuing at the time of the review.

The review identified a number of positive impacts of cash transfers in ACTED Yemen's work, including:

- Improvements to dietary diversity
- Protecting against negative coping strategies
- Supporting households in meeting the minimum expenditure basket
- Supporting markets and livelihoods

The review lists a number of recommendations intended to inform future cash programming, including:

- Continue to target the most vulnerable households to receive cash
- Agencies should coordinate to establish cross-sector minimum expenditure baskets and agree the level of coverage
- Cash or voucher interventions must account for the feasibility, security and cost of recipients reaching markets
- When vouchers are used, vendors must be carefully selected and trained



- Conditional work or training activities must allow people to continue with their own livelihoods, home duties and childcare
- Regular monitoring and evaluation activities should be built into all stages of implementation

### **Learning from and evaluations of cash and voucher programmes**

**Bagash, T., Perezniето, P. and Dubai, K. (2012). *Transforming cash transfers: Beneficiary and community perspectives on the Social Welfare Fund in Yemen*. ODI.**

<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/8246.pdf>

This paper on the Social Welfare Fund (SWF) in Yemen was part of a larger, multi-country study exploring the perceptions of beneficiaries, non-beneficiaries and programme implementers of non-conditional cash transfers. It includes an overview of the Yemen country context, and has sections on: the SWF programme mechanics and governance; community perceptions of vulnerability and coping strategies; knowledge and perceptions of programme implementation; how the transfers are used by recipients; and programme accountability (including views on conditionalities). Key findings are:

- The vulnerability analysis revealed that catastrophic spending on health as a result of high levels of morbidity was the most challenging vulnerability facing beneficiaries and non-beneficiaries.
- There was a general lack of knowledge about the programme and its operations among both beneficiaries and non-beneficiaries.
- The current value of cash assistance was low.
- There was a growing demand for scaling up coverage.
- Officials, stakeholders and donors at national level recognised that coverage was not great enough to make a sizeable impact on poverty at national level.

The report includes a collection of short-term and medium-term recommendations, including:

- Improve access to knowledge and information about the programme at different levels.
- Technical assistance by donors should support the SWF to set up independent grievance procedures and develop a beneficiary charter.
- There should be an increase in resource allocations to support large households, using poverty more systematically as the main eligibility criterion.
- Coverage should be increased to include currently excluded groups that face severe poverty and destitution, such as marginalised ethnic groups, other economically insecure and disadvantaged groups, young people living in poverty and very low-income families.
- The current criteria and targeting methods should be reviewed and updated building on European Union (EU) and World Bank initiatives with the SWF in consultation with donors.
- SWF officials should coordinate with other social service providers, particularly government agencies at district level, to identify gaps and ensure complementary services are implemented.

- Multi-agency coordination should promote improved access to work and income generation opportunities through complementary programmes and other initiatives in the public or private sector.
- The delivery of cash transfers should be improved through regularity of payments and the establishment of a transparent bidding process with intermediaries based on their capacity and reach.
- The SWF should establish and maintain a nationwide comprehensive electronic management information system to enable registration and monitoring of all beneficiaries of social protection programmes.
- A collaborative agenda for action should be established to promote inclusive social protection as key to social cohesion and stability.

**Ecker, O., Maystadt, J. and Guo, Z. (2019). *Can unconditional cash transfers mitigate the impact of civil conflict on acute child malnutrition in Yemen? Evidence from the National Social Protection Monitoring Survey*. IFPRI. <https://www.ifpri.org/publication/can-unconditional-cash-transfers-mitigate-impact-civil-conflict-acute-child-malnutrition>**

This paper considers the detrimental impact of conflict on acute child nutrition in Yemen, before assessing the mitigation effect of the Social Welfare Fund (SWF) national cash transfer programme. Using data from the 2012-2013 National Social Protection Monitoring Survey, the analysis suggests that unconditional cash transfers can be an effective tool in situations of complex emergencies, mitigating the detrimental impact of civil conflict on child nutritional status. Regular transfer payments increase this mitigation effect, as beneficiary households can smoothen their food consumption and other demands that impact on child nutrition if the assistance they receive is regular.

**Jones, N., Abu-Hamad, B., Pereznieta, P. and Sylvester, K. (2016). 'Transforming cash transfers: Citizens' perspectives on the politics of programme implementation' in *Journal of Development Studies* 52 (8) pp. 1207-1224. <https://www.tandfonline.com/doi/full/10.1080/00220388.2015.1134772>**

This paper looks at the political economy factors shaping governance and social accountability processes in three unconditional cash transfer programmes in conflict-affected areas, including the Social Welfare Fund in Yemen, using beneficiary and citizen perception data from 2012. The three case studies showed that there is interest in and demand for greater beneficiary involvement in programme governance and oversight. There was also a desire for mechanisms to be embedded within cash transfer programmes to increase accountability and transparent ways of working. The authors argue that in Yemen, where funding for social transfers is heavily dependent on donors, national government commitment is not strong, and citizen trust is low, it is important to tackle the risk of politicised distribution of transfers and clientelistic practices.

**Pavanello, S. (2013). *DFID-funded emergency food security project in Taiz, Lahj and Hajjah governorates of Yemen. End of project evaluation report*. DFID. [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/347874/Eval-Yemen-Emergency-Food-Security-Response-Part2.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/347874/Eval-Yemen-Emergency-Food-Security-Response-Part2.pdf)**

This independent end of project evaluation covers a DFID-funded Save the Children International emergency project in Yemen in 2012 and 2013, in the Taiz, Lahj and Hajjah governorates. The aim of the evaluation was to assess to what degree the project has been successful in achieving

its objective of improving household food security in Taiz, Lahj and Hajjah, and to investigate how relevant and appropriate the modalities of vouchers and cash in relation were in the contexts in which they were used.

The aim of the project was to improve rural household food security through food vouchers and unconditional cash transfers to women/mothers. Cash was distributed via local banks and post offices, and food vouchers were distributed at local points such as schools. The qualitative research conducted as part of the evaluation found that the project had a 'positive, albeit temporary, effect on households' dietary diversity and welfare' (p. 23), whereas the findings of the quantitative research was less definitive. Overall the evaluation found that the basic conditions for implementing a cash based response to worsening food security were in place, and that the food and cash transfers were in line with local needs and beneficiaries' preferences. However, there were some challenges to relevance and appropriateness, including the short term, six-month time period, and the decision to roll out activities in areas where need was not greatest. In addition, some community level tensions around targeting and eligibility were identified, driven by general perceptions of exclusion errors. Recommendations arising from the evaluation include:

- Ensure that contextual assessments guide the design and implementation of project activities.
- Ensure that the choice of transfer modality, items redeemable by vouchers, and cost-efficiency considerations are tied to and in line with project objectives.
- Strengthen data collection and analysis.
- Invest in communication and awareness-raising efforts with programme beneficiaries and communities.
- Ensure that a cohesive approach of engagement with the SWF is developed, from country office to field offices.
- Donor funded initiatives should move away from short-term emergency interventions to longer-term responses, backed by longer-term funding mechanisms.
- If future initiatives targeting women include conditions, ensure they are premised on the understanding of women's multiple daily tasks and responsibilities.
- Build upon the project experience to include marginalised communities, and consider integrating food security and livelihoods interventions with protection.

**Schwab, B. (2018). *Comparing the productive effects of cash and food transfers in a crisis setting: Evidence from a randomised experiment in Yemen*. UNICEF Office of Research – Innocenti Working Paper. <https://www.unicef-irc.org/publications/965-comparing-the-productive-effects-of-cash-and-food-transfers-in-a-crisis-setting-evidence.html>**

This paper presents the findings of research looking at a food assistance intervention implemented by the World Food Programme in rural Yemen in 2011 and 2012. Cash transfers were made in the context of sporadic violence, civil unrest and uncertainty, but before the onset of full-scale conflict. The study found that cash transfers had a positive impact on small livestock acquisition, while food transfers positively affected the likelihood that farming households would plant cash crops. The author argues that the findings highlight the importance of the role of expectations in the productive potential of assistance, especially in crisis settings, where present needs are combined with substantial future uncertainty, as individual shocks and market conditions create a volatile, unpredictable environment.

Whitehead, J. (2013). *The Yemen cash transfer programme: How Oxfam used social welfare fund lists and the Post Office system to distribute funds and rebuild donor trust*. Oxfam. <https://policy-practice.oxfam.org.uk/publications/the-yemen-cash-transfer-programme-how-oxfam-used-social-welfare-fund-lists-and-302274>

This case study outlines Oxfam's partnership with the Social Welfare Fund (SWF) and the Post Office in Al Hodeidah, Yemen, to deliver cash transfers to vulnerable households in 2011. The partnership aimed to:

- Demonstrate whether or not SWF beneficiary lists were still accurate.
- Demonstrate that INGOs could deliver in a challenging context and counter concerns about how difficult it was to spend donor funds in Yemen at the time.
- Show that the modality of delivery for cash distribution (Post Offices) could deliver at speed and with greater reach than previously attempted.
- Encourage other INGOs to use cash transfers as an appropriate response to crisis.

The pilot stage of the project highlighted some problems. Travel costs for beneficiaries were too high and beneficiaries were spread over too diverse an area. Building relationships with local and national Post Office and SWF staff took work, and the SWF list had not been updated for some time. However, a complaints mechanism was set up which helped with any exclusion errors, and partnering with the SWF ensured that the lists could be updated and verified as part of the project. The case study lists the direct and indirect benefits of the project, which include:

- 100 percent of beneficiaries received their cash transfers on time, and 98 percent spent a portion of the money on food.
- The project strengthened the local credit system.
- Women were able to prioritise their families' needs; this gave them dignity of choice.
- Aid from donors increased, notably from DFID and ECHO.
- The programme was scaled up to other governorates.
- Other INGOs began cash programming.

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## About this report

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