

Conflict-sensitive cash transfers: unintended negative consequences

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Question

What unintended negative consequences have been identified as possibly resulting from cash transfer programming in fragile contexts and how have these been managed?

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1. Overview

There are various risks – notably theft, diversion, corruption, security, targeting, misuse by beneficiaries, inflationary effects - associated with cash transfer programmes in fragile contexts. However, the literature indicates that – while *different* - these are not any greater than those associated with other forms of aid, e.g. vouchers or in-kind goods, and could even be less. Cash transfer programmes have been successfully implemented in a number of fragile contexts, including Afghanistan, Pakistan, Somalia, the Democratic Republic of Congo, Chechnya and Syria.

Risks in relation to cash transfer programmes include diversion or theft of funds, corruption in the selection of beneficiaries and in transfer of cash, collusion in corruption by aid agency staff and/or money transfer staff, fraud, and security risks to staff and beneficiaries. There is also the risk that beneficiaries will misuse the cash, wasting it on 'vice goods' such as alcohol and drugs. And that cash transfers could have inflationary effects on local markets, pushing up prices of key goods.

Evidence of the above risks materialising in practice is very limited:

- Diversion, theft and corruption – the literature suggests that in most contexts cash can be delivered safely, efficiently and accountably to people. Moreover, in some ways (e.g. being less bulky and visible) cash transfers are less prone to diversion and corruption.
- Misuse of funds – there is strong consensus in the literature that beneficiaries do not spend cash transfers on vice goods such as alcohol and drugs.
- Targeting – some issues were found with targeting in the context of the Gaza Strip, but overall (despite the greater attractiveness of cash), targeting of cash interventions was no more challenging or problematic than in-kind assistance.
- Inflationary effects – in general cash transfers were not found to lead to inflationary effects, though there were exceptions where markets were not well-connected or people wanted similar goods. There is also some evidence that cash transfers have positive multiplier effects on local economies.
- Armed groups – no evidence was found of cash transfers being diverted to armed groups, or of armed/non-state actors taking credit for cash transfer programmes. Indeed, these were not even identified in the literature as potential risks related to cash transfers.
- Women – this report found no evidence that cash transfers are more controlled by men and hence disadvantage women.

Overall, the literature finds that the risks associated with cash transfers are no greater than those associated with in-kind assistance, and they can be used effectively in fragile contexts: 'Cash transfers have been used in fragile and conflict-affected states and to date there is not evidence that this results in large-scale diversion of aid or that cash is more prone to diversion than in-kind aid' (Gordon, 2015: 3).

Mitigation measures identified in the literature focus on the use of technology, notably e-transfers (e.g. through mobile phones, ATMs) and identity verification, as well as use of local existing money transfer mechanisms (such as remittance organisations) and clear, transparent targeting.

The literature points to a strong evidence base: cash transfer programmes have been extensively researched and evaluated (ODI, 2015). A 2015 review found over a hundred evaluations and reports on humanitarian programmes that gave cash to people (Bailey & Harvey, 2015: 2), while

the High Level Panel on Humanitarian Cash Transfers looked at over 200 resources and studies on cash transfers (ODI, 2015: 8). According to Bailey and Harvey (2015) this stems from the relative novelty of cash in humanitarian aid, and perceptions/fears among donor agencies that cash would be misused. Doocey and Tappis (2016) claim to have carried out the first systematic review of cash-based approaches in humanitarian emergencies. But they could not draw definitive conclusions about the effectiveness of cash transfer or voucher programmes and called for further development of the evidence base.

2. Unintended negative consequences

Potential risks

Holmes (2009) identifies a number of concerns with adoption of cash transfer (CT) programmes in conflict-affected settings. These include: the feasibility of delivering cash; the possibility of creating inflation in weak markets; the risk of corruption; and limited governmental institutional capacity, affecting delivery. Corruption risks are likely to increase in conflict-affected countries where governments are usually weak, the rule of law is not effectively enforced, the media and civil society are constrained and aid flows can become a lucrative resource (Elhawary & Aheeyar, 2008: 3).

Chene (2010) lists the forms of fraud and corruption that can occur in delivery of cash to beneficiaries: diversion of cash by administrative staff; payments made to “ghost” beneficiaries; instances of collusion between administrative staff and beneficiaries or between staff processing the benefit and those paying the benefits; and informal “taxes” or kickbacks levied by the local elite once benefits have been paid. She adds that there are security risks involved with CT programmes, as moving cash around may be risky for both providers and recipients, especially in emergency and post-conflict contexts. She also identifies a number of risks with cash transfers in relation to targeting:

- Unclear targeting and registration procedures leave room for discretion and create many opportunities for corruption, such as bribing those in charge of conducting the initial assessment to favour specific groups among the targeted population.
- At the selection level, beneficiary lists can also be manipulated through bribery, false reporting or undue influence of the local elite, leading to multiple registrations, exclusion of eligible/inclusion of non-eligible households, overemphasis on the needs of specific groups over others, etc.
- Cash transfer programmes can be more vulnerable to political manipulation and clientelism. When targeting methods are not transparent, politicians can use their discretion to target selected communities for purely political reasons.

Many of these risks would apply equally to in-kind assistance. But because cash is more attractive, more people (including the better off) will want to be included in cash transfer programmes, making targeting potentially more challenging. Finally, Chene (2010) notes that cash transfers are sometimes feared to create inflationary risks: the injection of cash into the local economy may cause hikes in prices for key goods, with beneficiaries getting less for the money they receive and the purchasing power of recipients worsening over time.

Evidence

Despite the risks, cash transfer programmes have been successfully implemented in a number of fragile contexts, including Afghanistan, Pakistan, Somalia, the Democratic Republic of Congo, Chechnya and Syria (Gordon, 2015: 2). A study (Harvey, 2007, cited in Chene, 2010) exploring the feasibility of using cash vouchers in emergency contexts (affected by war or natural disasters) challenged the assumption that cash transfers are not suitable for fragile or post-conflict countries which lack well-developed banking systems. Chene (2010) points out that cash transfers have been successfully used in Thailand, Indonesia, India and Sri Lanka in response to the Tsunami disaster and have also been implemented in conflict-affected contexts such as Somalia or Afghanistan.

This review found limited evidence of the risks identified above materialising in practice.

Diversion and corruption

In 2010, evidence emerged from Somalia of the diversion of hundreds of millions of dollars of food aid, crippling confidence in aid agencies (Gordon, 2015). In 2011-2012, cash was used on a large scale in response to famine in Somalia, using local NGOs and the *hawala* system¹. A UNICEF evaluation of the response found that: 'Given the Somali aid environment, corruption and diversion were an acknowledged risk. Unsurprisingly, the evaluation raises issues of misuse of funds. Evidence suggests that these were less serious than comparable in-kind interventions, but still could have been countered through better risk analysis and preparedness and were not sufficiently identified by monitoring systems' (UNICEF, 2012: 3).

According to Gordon (2015) the largest documented case of fraud in a humanitarian programme providing money has been from a non-fragile context: the United States. In the wake of Hurricanes Rita and Katrina, the Federal Emergency Management Agency (FEMA) quickly provided financial aid for housing and immediate needs through the Individuals and Households Program. As of February 2006 more than 2.6 million payments were made totalling over USD 6 billion. The US Government Accounting Office estimated USD1 billion of these payments were fraudulent from bogus claims and double registration (Gordon, 2015: 2).

The 2015 report of the High Level Panel on Humanitarian Cash Transfers looked at over 200 resources and studies on cash transfers and found the 'evidence is compelling: in most contexts, humanitarian cash transfers can be provided to people safely, efficiently and accountably.... Especially when delivered through digital payments, cash is no more prone to diversion than in-kind assistance' (ODI, 2015: 8).

Doocey and Tappis (2016) carried out a systematic review of cash-based approaches in humanitarian emergencies and concluded: 'Cash can be delivered and distributed in all contexts, provided appropriate precautionary measures are taken to ensure security of implementing agency staff and beneficiaries. Concerns about misuse, corruption or diversion of cash-based interventions are likely unfounded' (2016: 60).

¹ Informal money transfer system operating outside of traditional banking, financial channels and remittance systems.

Misuse of funds by beneficiaries

Chene (2010) found that while cash transfers are fungible and can be used on social goods (food, health, education) or anti-social goods (alcohol, drugs), this fungibility does not necessarily undermine the intended social protection objectives of the cash transfer programmes. 'Evidence further suggests that recipients used the freedom of choice provided by unconditional cash transfers in a wide range of ways that directly or indirectly benefited children, from purchase of food, groceries, health and education services to investments in farming or small enterprise. These varied spending patterns generated further benefits and had a multiplier stimulating effect on the local economy' (Chene, 2010: 4).

A 2014 review of global evidence of use of cash transfers to buy 'temptation goods' such as alcohol and drugs looked at a total of 30 studies (including 19 with quantitative evidence on the evidence of cash transfers on temptation goods) with data from Latin America, Asia and Africa. 'Almost without exception, studies find either no significant impact or a significant negative impact of transfers on temptation goods' (Evans & Popova, 2014: i). They conclude: 'These results provide strong evidence that concerns that transfers will be used on alcohol and tobacco are unfounded' (ibid: 14).

In their review of humanitarian cash programming, Bailey and Harvey (2015: 3) found: 'there has been very little evidence to date of anti-social expenditure with people overwhelmingly buying what they most need and not spending cash on alcohol or tobacco'. Similarly, Berg and Seferis (2015: 21) concluded from their review of cash-based interventions: 'thus far, there has not been meaningful evidence that demonstrates cash or voucher transfers led to increases in anti-social spending'. They cite a 2014 IRC study in Lebanon which compared groups receiving cash with those not receiving cash; 'it was observed that there was no significant difference in spending on beverages or sweets, but there was a significantly lower amount of tobacco spending by the cash group ("vice goods")'. This led to the theory that, as vice goods are often used to alleviate stress, 'these results are potential evidence that cash assistance reduces tensions of beneficiaries' (ibid).

Targeting

A report (Hammad & Pavanello, 2012) on beneficiary and community perspectives on the Palestinian National Cash Transfer Programme (PNCTP) found there were some issues with targeting. Respondents frequently used the term 'injustice' in relation to PNCTP beneficiaries, complaining that inclusion errors were linked to the entrenched system of patronage or *wasta* in the Gaza Strip as well as the West Bank. Some claimed that political affiliation influenced selection of PNCTP beneficiaries (ibid: 44). A number of beneficiaries reported that in some cases the payment slip had been transferred from the original recipient, who belonged to a vulnerable group such as widows or the disabled, to other family members – most often their male kin (usually fathers or brothers) with whom they lived. In some cases this led to appropriation of cash by the father/brother and the exclusion of the original beneficiary from ownership or management of the cash (ibid).

Overall, however, the literature indicates that targeting of cash transfers does not seem to be any more problematic than targeting in-kind assistance (Bailey and Harvey, 2015).

Inflationary risks

Chene cites a study reviewing unconditional cash transfers in 15 Eastern and Southern African countries which provided no evidence that these initiatives had an inflationary impact on the local economy (2010: 3). Bailey and Harvey (2015) found that concerns that cash injections would cause inflation in local markets had generally not been realised, though there were exceptions in cases where markets were not well-connected and when people purchased similar goods amidst limited supply. They added that cash transfer interventions had had positive impacts on markets through multiplier effects and supporting local businesses, but this was not well-documented.

3. Cash versus vouchers and in-kind assistance

The literature indicates that, while risks involved in cash transfer programmes could be different to those for in-kind assistance, these are not necessarily greater and could even be less.

In their review of the state of evidence on humanitarian cash programming, Bailey and Harvey (2015) conclude that:

- Cash can be effective at meeting the needs of people dealing with the impacts of crisis and disaster, as a substitute or complement to in-kind aid. But it is not appropriate at all times and in all places. Markets need to be functioning or able to recover quickly enough to make goods available and effective delivery mechanisms are needed to overcome the risks involved in getting cash to people.
- Despite evident concerns about giving people cash in situations of conflict and predatory political economies, experience to date shows that ways can be found to deliver and distribute cash safely and securely even in places affected by conflict. In some contexts, security concerns that affect in-kind distributions can 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.
- There is no evidence of cash assistance being more or less prone to diversion than other forms of assistance. Indeed, electronic transfers could reduce corruption risks through more transparent tracking – logical given that the greatest corruption risks for in-kind assistance are related to procurement, storage and transport.

Chene (2010) argues that there is no conclusive evidence that cash transfers are more prone to corruption than payments in-kind. In Ethiopia for example, the switch from food to cash transfers in a Red Cross programme resulted in a significant reduction of theft and wastage associated with food distribution (Chene, 2010: 4).

Gordon (2015: 3) similarly concludes: 'Cash transfers have been used in fragile and conflict-affected states and to date there is not evidence that this results in large-scale diversion of aid or that cash is more prone to diversion than in-kind aid. Although the current evidence base is not perfect, these findings have been echoed by the UK National Audit Office, which found in 2011 that cash transfers could be delivered safely and cost effectively, and particularly highlighted that e-transfers offered a reduced risk of fraud as well as greater transparency and flexibility for beneficiaries (National Audit Office, 2011).'

The High Level Panel on Humanitarian Cash Transfers found that, in many contexts, cash was a better way to help people compared to in-kind alternatives. 'The obvious concerns about using

cash – that it might cause inflation for key goods in local markets, be more prone to abuse and corruption or diversion or more difficult to target and might be more likely to be controlled by men and so disadvantage women – are not borne out by the evidence’ (ODI, 2015: 18).

Doocey and Tappis (2016: v) claim to have conducted the first systematic review of cash-based approaches in humanitarian emergencies. They found that no definitive conclusions that are universally applicable to humanitarian policy could be drawn about the effectiveness of cash transfer or voucher programmes, and called for further development of the evidence base.

4. Mitigation measures

The literature identifies a number of mitigation measures for risks associated with cash transfers that have/could be used.

Gordon (2015) advocates making effective use of technology:

- Electronic transfers – Mobile money, ATM cards or e-vouchers can reduce the need for transport of physical cash, greatly reducing the risk of diversion and improving security for staff and beneficiaries. E-transfers can also be better traced than physical cash or in-kind transfers, meaning any fraud or diversion is more likely to be picked up. However, because of the infrastructure required to set them up, e-transfers might not be feasible in all fragile contexts.
- Use of money transfer agents – Moving money through businesses like banks or through money transfer companies reduces the risks associated with transport and storage of cash. Even in fragile contexts such as Somalia local money transfer systems are functional and able to reach people in insecure areas. However, due diligence is needed to avoid working with agents associated with extremist groups.
- Use of improved distribution planning – to reduce theft and diversion, for example, limiting knowledge of cash movements, varying distribution days and locations, smaller/more frequent transfers or smaller/more frequent distributions to reduce the amount of money transported at once.
- Identity verification – to avoid fraud, e.g. iris scans, biometric IDs or fingerprint scans. These methods have been successfully used in countries such as Pakistan and Afghanistan.

Holmes (2009) argues that innovative design and implementation can be used for delivery mechanisms, drawing on what has been done in other countries. She notes that in Somalia and Afghanistan, reliance on the existing forms of money transfer mechanisms (such as remittance organisations) were effective and safe methods of delivering cash to beneficiaries, even in insecure areas.

Farrington and Slater (2009) compared lump sum cash transfers with small, regular cash transfers in post-emergency and developmental contexts. They found that both payment methods were prone to corruption, but regular transfers offered some safeguards (e.g. amending beneficiary lists over time) which single lump sum payments did not offer. Moreover, they found evidence that lump sum transfers attracted corruption in the form of diversion of funds for political purposes ‘whereas politicians may find that re-directing small, regular payments to large numbers of individuals represents too much effort for too little gain’ (Farrington & Slater, 2009: vi).

Chene (2010) identifies a number of corruption risk mitigation strategies in relation to cash transfers: a) clear and transparent targeting mechanisms; b) robust and technology-enabled delivery mechanisms; c) effective monitoring and oversight; d) transparency and participation; and e) effective complaints mechanisms.

In 2012 DFID piloted a mobile phone cash transfer scheme in four districts of Afghanistan in response to a severe drought in the previous year. An evaluation of the scheme found that 'the M-Paisa system is generally a reliable option to transfer cash to rural and urban poor in a conflict situation like Afghanistan. Overall, sending remittances through mobile transfers in the four surveyed districts, proves to be generally reliable, targeted, secured and relatively cheap. It is not absolutely reliable – but it is relatively efficient in a context of increased diversion of food assistance and endemic corruption' (Samuel Hall Consulting, 2014: 53).

DFID's 2011 evidence paper on cash transfers acknowledges that until recently these have not been a common choice in post-conflict programmes. It highlights the importance of careful targeting choices, innovative cash delivery mechanisms and identification of appropriate stakeholders. With regard to the latter, it gives the example of Zimbabwe's Protracted Relief Programme, which reached two million people through major NGOs and UN agencies, in coordination with local government agencies (DFID, 2011: 58).

The World Bank (2016) notes that the evolution of technology has provided favourable conditions for the use of cash transfers. E-payments improve transparency, reduce leakage and decrease costs. 'The rapid growth of mobile phones and point-of-sale devices has created an opportunity to reach more poor people than ever before. For instance, nearly 7 of 10 people in the bottom fifth of the population in developing countries own a mobile phone, improving their access to markets and services' (ibid: 4). Similarly, it argues that the price of biometric technology and smart cards has fallen to levels that make mass enrolment into electronic identification systems possible.

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Key websites

- Overseas Development Institute: <https://www.odi.org/our-work/cash-transfers>
- The Cash Learning Partnership (CaLP): <http://www.cashlearning.org/english/home>

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