



Seven steps to scaling cash relief

Driving outcomes and efficiency

International Rescue Committee | April 2018

Executive summary

Global displacement is increasing and the international community is facing complex, and often protracted, humanitarian crises. Humanitarian cash relief offers recipients flexibility, and choice and the chance to rebuild their lives with dignity. It is also shown to be more cost efficient than distributing ‘in-kind goods’. In a time of stretched humanitarian aid budgets, it is vital that we ensure aid is delivered efficiently and effectively and we have a comprehensive understanding of the different elements of cash relief programming that can drive or hinder such efficiencies.

The humanitarian sector has seen increasing support for distributing assistance via the transfer of cash instead of in-kind goods. The best available evidence shows that when programmed at scale in humanitarian contexts with functioning markets, cash relief is as effective as and more efficient than in-kind goods at meeting basic needs – including access to food.

In 2015, the High-level Panel on Humanitarian Cash Transfers reviewed the evidence and recommended an increase in the scale and use of cash transfer programming to make aid more efficient and flexible. In 2016, the Grand Bargain, an agreement negotiated between donors and aid organisations, included commitments to increase the use and coordination of cash-based programming. Since then, a range of donors and aid agencies have pursued their ‘Grand Bargain’ commitments to increase the use of cash by developing humanitarian cash transfer policies or setting ambitious targets to deliver a greater share of their assistance via cash.¹



Above: Cash relief distributions taking place digitally, via a partnership with Orange Cameroon. *IRC.*

Right: Moria camp, Lesbos, Greece. Mohund and Soha from Iraq at the makeshift ‘Olive Grove’ camp next to Moria’s Reception and Identification Center on the Greek island of Lesbos. *Daphne Tolis / the IRC.*

Front cover: A mother supported by the IRC collects her ticket to receive cash relief in Iraq. *Aurelie Marrier d’Unienville / IRC.*

The International Rescue Committee (IRC) is among those committed to increasing the proportion of humanitarian aid delivered through effective, efficient, and appropriate unconditional cash relief.² This commitment is reinforced by the IRC target to deliver 25 percent of its international humanitarian programme assistance in the form of cash relief by 2020 – by the end of 2017 we were at 17.7 percent.³ To meet this target the IRC has institutionalised cash through a number of reforms to its approach to humanitarian assistance. These include a ‘Cash First’ approach, improved tracking of financing for cash relief programming, increased options for digital payments, research on cash relief to achieve diverse outcomes, and improved measurement of the cost efficiency and impact of cash relief.

As we approach the mid-point of our five-year strategy, this briefing explores the way in which the IRC has embraced cash relief programming and is seeking to drive efficiencies and maximise impact. It defines seven steps that the IRC has taken to scale cash relief. It goes on to argue that the humanitarian system would similarly benefit from an expansion in cash relief that is focussed on quality as well as quantity, greater cash expansion as well as impact.

Affected communities facing insecurity and uncertainty can meet their immediate needs with cash relief, in a way only they know how. The humanitarian sector has a duty to make sure that this cash is delivered in the most efficient and effective way. This calls for ambitious targets, a clear understanding across the humanitarian sector of how to achieve them and transparent measurement of progress – making sure cash relief reaches more people, in the right way, when they need it most.

Seven steps to scaling cash relief:

1. Set an ambitious target for cash relief
2. Improve cash relief finance tracking
3. Introduce a cash first approach – choosing cash where appropriate and possible
4. Build the evidence base using cash relief across outcomes
5. Expand better and faster cash relief using digital payments
6. Develop safer, more secure cash relief delivery
7. Measure efficiency and performance metrics



Why cash relief?

More people have been forced to flee their homes by conflict and crisis than at any time since World War II: more than 65 million.⁴ As humanitarian need grows, it is essential that humanitarian aid goes further and the impact of emergency relief is maximised. The evidence base regarding the effectiveness of cash transfer programming is one of the strongest in international aid. There is robust and growing evidence that cash relief (also known as humanitarian cash transfer programming and used by the IRC to refer to both cash and vouchers) is a cost effective way of delivering aid to people affected by humanitarian crises.⁵

Cash relief can reduce poverty and vulnerability by giving people the freedom to choose how they rebuild their lives, offering them dignity in the face of crisis, and offering a pathway to economic empowerment. People often prefer to receive cash rather than goods. They can spend it on what their families need most such as food, clothing and transport.⁶ Having cash means people affected by crisis are not forced to sell their few assets, or fall further into debt. Humanitarian cash programmes help people survive and get back on their feet when natural disaster strikes, or conflict erupts, and can be designed to encourage the inclusion of women, youth and marginalised groups.

Evidence shows that cash transfers are channelled back into local economies, fuelling businesses and markets at a time when they need it most and multiplying the impact of aid. Humanitarian agencies are modernising aid through digital cash transfer programming, this includes delivering cash in partnership with global financial services companies and reaching more people in need using mobile money payments.⁷

Starting over with cash – a story from Iraq⁸

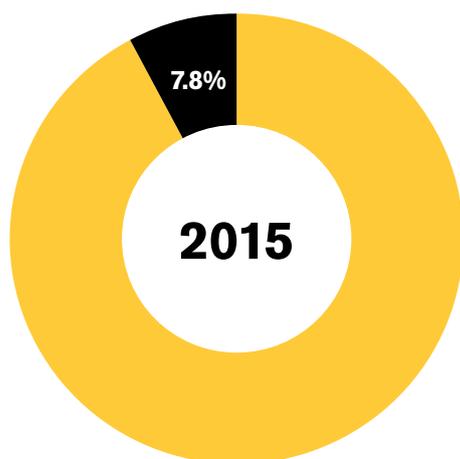
For over two years many of Mosul's 1.5 million residents lived under ISIS's harsh regime without an income. Small businesses were banned, and government salaries were suspended. People exhausted their savings and sold their possessions just to buy food and pay rent. Cash relief is providing hundreds of these families with a means to meet their basic needs.

Iqbal's family are among the 700,000 people displaced by the battle to retake the city from ISIS. Thousands continue to flee every day and many camps for uprooted families are now full. With no tent available, Iqbal's family is staying with relatives in Hammam al-Alil, a town retaken by the Iraqi army in November. Although shops and markets in Hammam al-Alil are starting to reopen, many families are still struggling to get back on their feet and are not able to afford the basics. The IRC has provided Iqbal's family and more than 850 others in the town with emergency cash relief. Iqbal and her family left everything they owned behind when they fled ISIS, so the money was a welcome relief. "IRC helped us a lot," she says. "They helped us buy the things that we couldn't even dream of in Mosul. We bought blankets and clothes for my kids." Iqbal also plans to use the cash she receives to take her eldest son to see an eye doctor and buy him new glasses—the family hasn't been able to afford to replace his broken pair. But for now, she says, "it is really a nice feeling to see my kids eating healthy food again. It's much better than only eating bread."

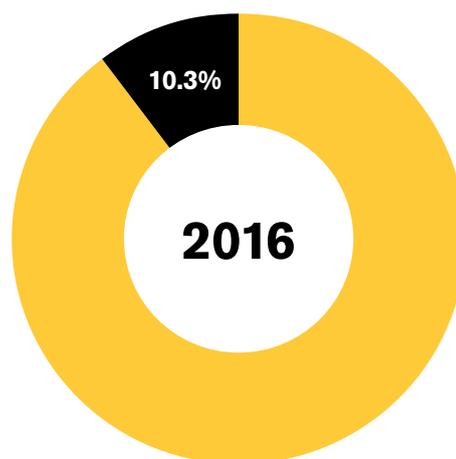
Progress on cash relief globally

Available evidence on humanitarian cash transfers was reviewed in 2015 by a High-Level Panel that concluded cash relief should be dramatically scaled up. In 2016, donors and humanitarian agencies negotiated the Grand Bargain at the World Humanitarian Summit to increase the efficiency of humanitarian financing. The Grand Bargain included a commitment to “...increase the use and coordination of cash-based programming...”⁹ As shown in Diagram 1, spending on cash programming across the humanitarian sector increased by 40 percent in 2016.

Diagram 1: Global spend on cash and vouchers increased by 40% to \$2.8bn in 2016



Cash Transfer Programming as % of Total Global Humanitarian Aid of \$25.7 bn in 2015



Cash Transfer Programming as % of Total Global Humanitarian Aid of \$27.3 bn in 2016

Data source: CaLP, *State of the World's Cash Report (February 2018)*, p. 28



Above: Lebanon. The IRC provides this ATM card to hundreds of Syrian refugee families. It can be used to withdraw a monthly amount to pay for rent, food, utilities or other essentials. *Ned Colt / the IRC.*

Right: Skaramagas Camp, Athens. A father and son from Afghanistan. *Fran Penfold / the IRC.*

The momentum towards a cash relief expansion is likely to continue. In line with the Grand Bargain commitment, signatories across the humanitarian sector have defined their ambition to deliver more humanitarian assistance via cash relief. For example, a survey conducted as part of the Cash Learning Partnership (CaLP) shows that 40 percent of the 32 organisations surveyed have some targeted percentage of humanitarian assistance to be delivered in cash or vouchers by 2020.¹⁰ The Department for International Development (DFID) aims to more than double its use of cash in crises to 32 percent by 2025 from 14 percent of humanitarian cash and vouchers in 2015-16¹¹ and the European Commission's Civil Protection and Humanitarian Aid Operations (ECHO) committed to spending 35 percent via cash in 2017.¹² The United Nations High Commissioner for Refugees (UNHCR) aims to double its use of cash transfer programming by 2020.¹³

Several donors and organisations have implemented new policies requiring the systematic consideration of all forms and modalities of transfers. For instance, the International Federation of Red Cross and Red Crescent and Relief International have adopted such 'Cash First' policies. The Australian government's humanitarian guidance note on cash transfers requires staff to ask 'if not cash, why not'.¹⁴

Seven steps to scaling cash relief

1. SET AN AMBITIOUS TARGET FOR CASH RELIEF



Building on the strong evidence base, in 2015, the IRC committed to deliver 25 percent of its humanitarian assistance in the form of cash relief by 2020, up from approximately 6 percent in 2015. This ambitious target reflected our institution-wide commitment to deliver large-scale cash relief, while also measuring – and reporting against – progress towards meeting this target. As of the end of November 2017, the IRC delivered 17.7 percent of aid as either cash or vouchers (See Diagram 2).

Significant progress towards the 25 percent target in a short space of time has been achieved through several changes in our operations and programming.¹⁵



2. IMPROVE CASH RELIEF FINANCE TRACKING

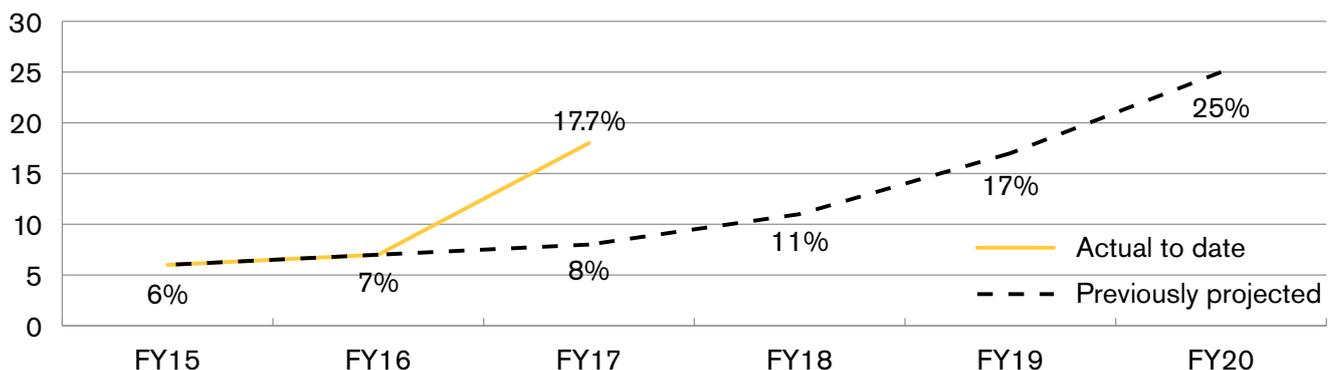


Measuring volumes of cash relief is inherently difficult. The Development Initiatives study ‘Counting Cash’ finds that the sector still suffers from the lack of a single, cross-organisational, comprehensive, and systematic means of tracking the volume and modality of assistance delivered in cash or vouchers. The study calls for a concerted effort to develop and align systems and standards, promote comprehensive reporting, and ensure that information is analysed and used.¹⁶ CaLP is taking this issue forward in line with the Grand Bargain cash workstream action point to facilitate agreement on the measurement of cash and voucher programming.¹⁷

The IRC has worked towards improving measurement of cash relief financing. Improvements include a common definition of cash used across the organisation and corresponding account codes that are tracked through the accounting system. Progress towards the IRC target is in part a reflection of better reporting on spending on cash relief programmes in our finance system. Estimates suggest over 60 percent of the progress can be attributed to actual growth in volume, with the remainder attributed to improvements in financial tracking.

Expansion of cash relief programming across the humanitarian sector relies on sector wide improvements in tracking programme spending, including consistency on what is measured and clarity on where that data is held. This would offer the data to measure progress and set informed, achievable humanitarian goals. We look forward to CaLP’s upcoming study which will inform consensus building on this issue.

Diagram 2: IRC’s projected and actual cash scale up 2015 – 2020



Source: The IRC (2018), organisational cash tracking data

3. INTRODUCE A CASH FIRST APPROACH – CHOOSING CASH WHERE APPROPRIATE AND POSSIBLE



Based on the strength of evidence, the IRC has adopted an organisational preference for cash relief instead of 'in-kind' assistance for meeting basic needs and food security outcomes. This 'Cash First' approach requires systematic use of cash relief instead of (or where appropriate in combination with) in-kind assistance to deliver basic needs and food security outcomes. It calls on IRC country offices to presume that cash is technically and contextually appropriate and feasible for these outcomes unless it is demonstrated otherwise.¹⁸ Where evidence is emerging (nutrition, protection, WASH outcomes), the IRC is investing in expanding both programming and research. More than 25 country offices globally are now using cash relief in one form or another and 23 have developed Cash Vision Statements outlining how they will use cash to support priority outcomes for the populations they serve.



4. BUILD THE EVIDENCE BASE ON USING CASH ACROSS OUTCOMES



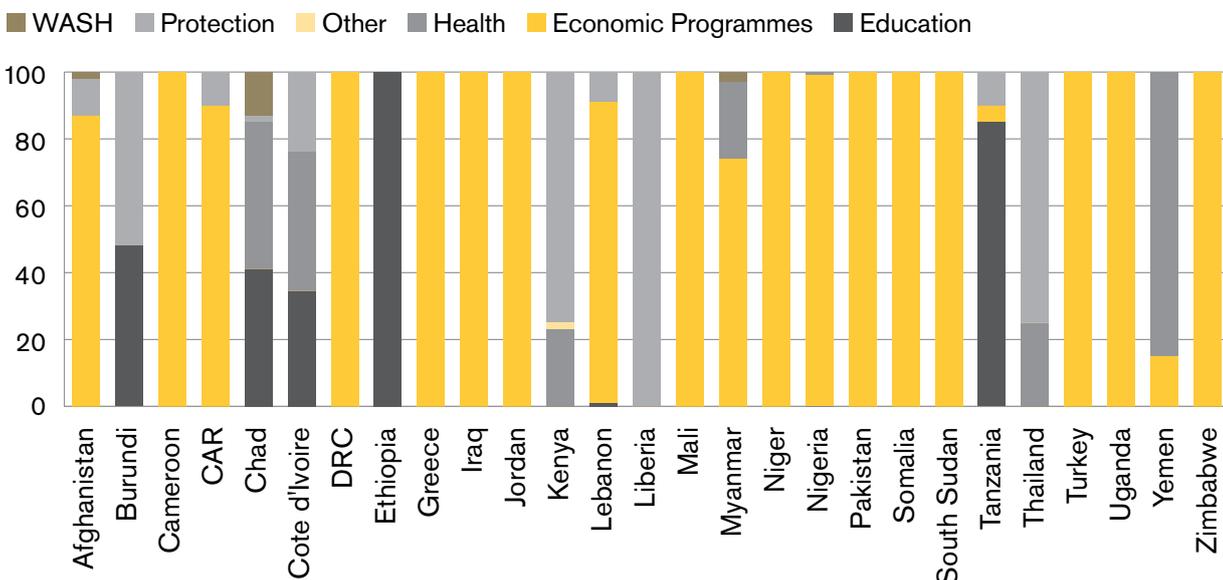
Although cash transfers are one of the most heavily evaluated tools in aid, the majority of evidence in humanitarian settings is limited to measuring its effectiveness in achieving food security and basic needs programming. The IRC's expansion of cash relief programming has mostly focussed on basic needs programmes. In order to explore the potential of delivering cash to achieve other outcomes, the IRC is conducting research on the effectiveness of cash in other sector areas, including health and protection. For example, in Jordan we combined cash relief with psychosocial services and gender discussion groups with the ultimate goal of reducing violence against women. Early findings showed that women participants reported a range of positive impacts including increased confidence, independence and the ability to negotiate. As shown in Diagram 3, currently, IRC's cash spending is mainly on Economic Programmes – which includes cash relief for basic needs and food security outcomes. As we expand cash relief in other outcome areas and build the evidence, we anticipate a growth of cash across outcomes.

Countries well exceeding the IRC 25 percent cash relief target

- Cash relief represented 68 percent of the Northern Syria programme expenditure in 2017.
- Zimbabwe delivered 45 percent of the 2016-2017 El Nino emergency drought response through cash and vouchers.
- Cash has been a vital tool in the Mosul emergency response in Iraq, where IRC has supported 8,952 families leaving Mosul with cash relief.

Source: The IRC (2018), Cash Country Rankings

Diagram 3: IRC's spending on cash by country and outcome area in 2017 in percent



Data Source: The IRC (2018), organisational cash tracking data

How cash can support positive outcomes for women and girls¹⁹

The IRC is committed to narrowing gender inequalities in outcomes, reducing physical, sexual, and psychological violence and promoting women's economic empowerment.

Cash relief can play a role in women's empowerment in emergencies and, when delivered in the right way, it can reduce gender inequalities and violence. More concretely, available evidence shows that:

1. Cash relief can contribute to shifting women's 'bargaining power' and improve their decision-making and control over household resources.
2. Cash programmes have a strong impact on food security of women and other vulnerable groups, including children.

3. Although further studies on the effect of humanitarian cash relief on women's economic empowerment are needed, available literature on emergency cash transfers consistently shows a positive impact on women's economic situation, including income.

Having cash in their hands can boost women's self-confidence, increase their household decision-making power and reduce finance-related household tensions. When delivering cash relief for protection, sensitivity to gender relations and the local context is key. The IRC is ensuring that its cash relief programming recognises tensions, risks, and inequalities experienced by women and girls to achieve a reduction in violence and increased economic empowerment.



Above: Iraq. Woman receiving cash assistance. *Aurelie Marrier d'Unienville / the IRC.*

Above, left: Katanga, DRC. A woman member of her village committee in Kahite, near Lake Tanganyika, is inspecting the brand-new market place that they built with the help of Tuungane. *Sinziana Demian / the IRC.*

5. EXPAND BETTER, FASTER CASH RELIEF USING DIGITAL PAYMENTS



The IRC's ambition is not just for more cash relief programming; it is for faster cash relief, reaching more people when they need it most. In line with this ambition, we are harnessing the potential offered by electronic payments. The IRC is expanding the use of digital cash relief such as mobile money and pre-paid debit cards and has set a target for 75 percent of country programmes to be equipped to deliver cash digitally by 2020 – currently at 48 percent.

Digital humanitarian cash relief depends on a number of elements including available digital financial services, an enabling policy environment and the capacity to partner effectively with financial service providers. The IRC is creating the conditions for smooth, rapid cash relief in an emergency by, for example, identifying merchants to deliver cash, training affected communities in digital financial literacy, and negotiating contracts with digital financial service providers.

However, humanitarian contexts are not always conducive to digital payments. The regulatory environment and digital infrastructure can impose limits on the potential for electronic humanitarian cash relief. For example, in 2016, IRC research found that only 30 percent of high risk, humanitarian contexts had the preconditions in place for digital cash relief, and only 46 percent had last mile connectivity initiatives underway. Greater digital inclusion and availability of digital financial services could have lasting benefits for affected communities beyond the delivery of short-term cash relief. These digital networks also expand people's sources of information, create the potential for receiving remittances, and, in the longer term, receiving wages and social benefits. Working for greater digital financial inclusion helps bridge the humanitarian-development divide by establishing the infrastructure and services affected communities benefit from in the longer term.

Partnering with the private sector – global payments toolkit

IRC's Global Payments Toolkit (GPT) is a rapidly deployable payment mechanism to deliver cash at scale in locations with little to no operational capacity or in IRC country offices where cash transfer programming preparedness measures have not been undertaken. As part of the toolkit, the IRC has identified and established agreements with private sector global financial service providers that offer electronic payment mechanisms that can be deployed rapidly from HQ. The GPT initiative targets an array of digital payment mechanisms with wide geographic coverage (prepaid cards, remittances, and mobile money), using a streamlined process and enabling the immediate delivery of digital cash payments to beneficiaries in crisis-affected areas across contexts.

6. DEVELOP SAFER, MORE SECURE CASH RELIEF DELIVERY



The IRC's increased use of digital payments is a critical means of ensuring greater security of transfers and reducing risk of leakage. By reducing the physical handling of cash by intermediaries and creating greater traceability of transactions through digital records, the IRC is creating a more secure pipeline for cash delivery. In order to make this more robust, we will also be working on strengthening our data security policies and protocols to ensure safe handling and storage of sensitive data.

Our new Cash Relief Operating Procedures (CROPs) also help minimise risks to programme beneficiaries and the IRC. They have been designed to ensure that financial and programmatic controls are implemented effectively and efficiently throughout the project cycle and cash is distributed safely. Additionally, we have strict processes in place for beneficiary targeting and registration to minimise the risk of fraud while protecting sensitive data.

As we expand cash relief, we are also undertaking research to look at how delivery might best serve the most vulnerable populations in a crisis affected area. This will help us consider both how we can achieve protection outcomes through cash relief programming and how our own cash delivery operations can be as safe as possible.



Above: Mosul, Iraq. "Cash is more important than anything else," 30-year-old Iqbal Salih Ahmed says, "because money allows us to buy whatever we need, whether it's food or paying rent." *Aurelie Marrier d'Unienville / the IRC.*

7. MEASURE EFFICIENCY AND PERFORMANCE METRICS



Expansion of cash relief is coupled with improvements in measuring the reach and impact of cash programmes. By using internal data to better understand the cost of different delivery mechanisms in different contexts, we can improve assistance to ensure we meet diverse needs and make the best use of available resources. The IRC has developed tools to rigorously measure the cost efficiency of our cash programming, and shared the results transparently to enable sector-wide learning.

The question of how best to measure the impact of cash relief is being considered by stakeholders across the sector. The Grand Bargain cash workstream includes a priority on “Measuring Value for Money, Efficiency, Effectiveness and Outcomes”, with a workstream being led by the IRC and USAID. As part of this work we are building consensus about common approaches to measuring the efficiency and effectiveness of cash programmes which can be rolled out more widely.

In addition to cost efficiency, we are exploring how to consistently measure the operational performance of our cash relief programming. Key metrics that we are incorporating into our emergency responses include: cost-transfer ratio, time to delivery (speed) and user satisfaction. This helps us build the evidence base on consistent measures of high quality cash programming and define operational improvements as part of the process of delivering cash.

The challenges of the ‘cost-transfer ratio’ in assessing cash relief efficiency

Studying the efficiency of cash transfer programmes in a variety of contexts has yielded valuable lessons that are helping the IRC increase the proportion of spending that reaches beneficiaries.

For instance:

- Thanks to economies of scale in negotiating contracts and targeting beneficiaries, larger cash programmes cost significantly less per dollar transferred than smaller programmes.
- 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 (see Diagram 4).
- 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 simply distributing to more people.

Many donors are seeking to improve the efficiency and effectiveness of their humanitarian aid. Further study of the cost efficiency of different programmes in different contexts will allow the humanitarian sector to develop context-specific targets, ensuring the best use of available resources.

Diagram 4: Cost-transfer ratio (CTR): where goods cost less, overheads appear deceptively high

Example 1: High price level region, small CTR



Example 2: Low price level region, large CTR



■ Value of Money Transferred ■ Non-transfer Costs

Source: The IRC (2018)

Conclusion and recommendations

As the IRC approaches the midpoint of our IRC 2020 strategy, we are exceeding our anticipated progress towards our target to deliver 25 percent of humanitarian assistance in the form of cash relief. The reforms we have made internally in pursuit of the target are applicable and beneficial across the humanitarian sector. Fulfilling the Grand Bargain cash workstream commitments and workplan will take us some way towards a sector-wide expansion of cash relief programming – but not all the way. It will take new ways of working and building and sharing lessons learned. In the next phase of our strategy implementation we expect to see more accurate financial reporting on cash relief, robust digital payment systems, greater use of cash in outcome areas beyond basic needs and safer, more secure delivery systems.

We welcome the advancements that others in the humanitarian sector are also making toward their cash goals and targets. The Grand Bargain presents an opportunity for signatories to share learning across the sector about the opportunities and challenges encountered as we increase the scale and use of cash learning in line with commitments. The IRC is taking this opportunity to share our progress against our target in an effort to generate transparent discussion on the progress and pitfalls we face along the way.

The seven steps we have taken to scale cash at the IRC could be valuable for other actors across the humanitarian sector – including NGOs, UN agencies and donors. As part of our efforts to drive scale, we are alert to other critical elements such as expanded digital financial services. Importantly, we recognise that an expansion in cash relief should not be pursued at the expense of quality and in the absence of strong evidence. Cash relief is an approach not an end goal and it is vital we consider what we are trying to achieve, as informed by the affected communities needing assistance, in the diverse humanitarian settings they are in.

Seven steps to scaling cash relief – recommendations for humanitarian actors:

1. Set an Ambitious Target for Cash Relief
2. Improve Cash Relief Finance Tracking
3. Introduce a Cash First Approach – Choosing Cash Where Appropriate and Possible
4. Build the Evidence Base Using Cash Relief Across Outcomes
5. Expand Better and Faster Cash Relief Using Digital Payments
6. Develop Safer, More Secure Cash Relief Delivery
7. Measure Efficiency and Performance Metrics



Above: Zorzor, Liberia. A battery powered by a solar panel on the roof of Telemu Primary School charging mobile phones. *Aubrey Wade / the IRC.*

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