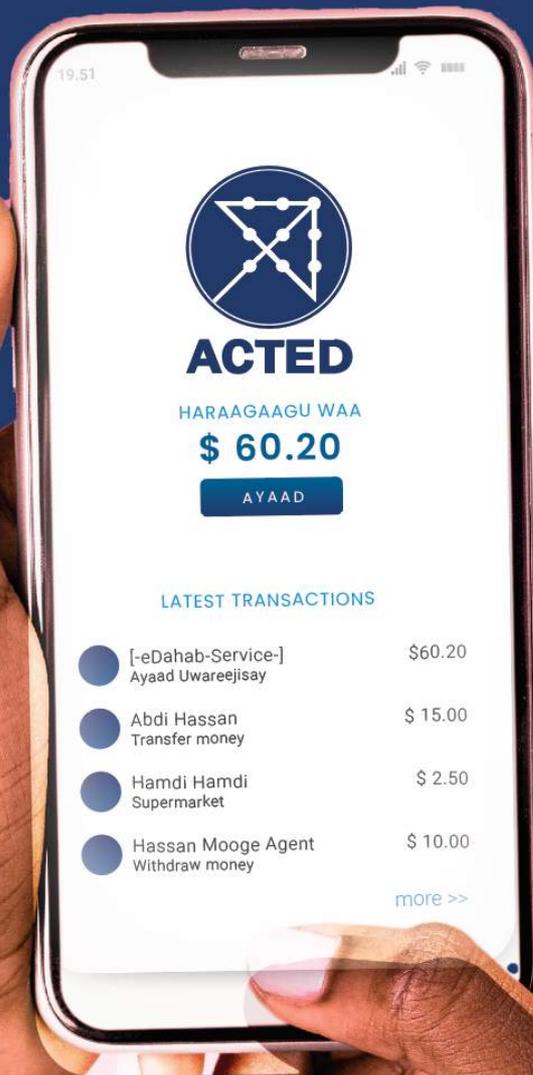


# CASH PROGRAMMING

## SOMALIA REVIEW



2018 - 2022

# EXECUTIVE SUMMARY

From 2018 to 2022, over half of ACTED's projects in Somalia included unconditional and/or conditional cash activities making up an integral part of ACTED's programming. To review the effectiveness and design of its past and current cash programming, ACTED used monitoring and evaluation data of 10 of those projects and conducted an integrative data analysis. The analysis covered overall 28,960 data entries collected through baseline, post distribution monitoring, and endline assessments.

In line with key literature on cash programs, ACTED could demonstrate that giving cash can increase access to food and non-food items, improve household's food consumption quantity and diversity; reduce the use of negative coping strategies; reduce hunger experiences; and be used to repay food and non-food related debt. No effects of the cash projects on household's savings and expenditure patterns could be observed.

Beyond being able to show that cash programs are effective overall, ACTED was able to identify factors in project design and beneficiary characteristics that impact the degree of effectiveness of cash. The review's findings show that the biggest improvements in food security can be observed among those recipients who were highly food insecure before the cash project implementation. By giving cash, differences in the degree of food insecurity between beneficiaries are eliminated.

Additionally, the evidence shows that the transfer amount and duration influence the effect of cash on access to non-food items and the household's ability to repay debt. Particularly among beneficiaries being highly vulnerable before receiving cash, only a transfer amount of over 60% of the full minimum expenditure basket (MEB) and a transfer duration of 6 monthly transfers or more could reliably improve those two outcomes.

## Based on these findings, ACTED recommends to:

- Continue to transfer cash to improve access to (more diverse) food in food-insecure areas.
- Continue to target the most vulnerable households with cash transfers to see larger improvements in food security outcomes.
- If aiming to reliably improve beneficiaries' access to non-food items and to enable them to repay their debt, give cash covering above 60% of the full MEB for a period of 6 months and more.

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## LIST OF ACRONYMS

<i>AME</i>	<i>Appraisal, Monitoring and Evaluation</i>	<i>HoH</i>	<i>Head of Household</i>
<i>CFW</i>	<i>Cash for Work</i>	<i>MEB</i>	<i>Minimum Expenditure Basket</i>
<i>CT</i>	<i>Cash Transfer</i>	<i>NFI</i>	<i>Non-Food Item</i>
<i>CTR</i>	<i>Cost-to-Transfer Ratio</i>	<i>PDM</i>	<i>Post-Distribution Monitoring</i>
<i>FCS</i>	<i>Food Consumption Score</i>	<i>rCSI</i>	<i>reduced Coping Score Index</i>
<i>HH</i>	<i>Household</i>	<i>TCTR</i>	<i>Total-Cost-to-Transfer Ratio</i>
<i>HHS</i>	<i>Household Hunger Scale</i>	<i>UCT</i>	<i>Unconditional Cash Transfer</i>

# INTRODUCTION

In only one year, the transfer value and the number of people supported by cash-based assistance in Somalia more than quadrupled: from 30M USD transferred to 2.3M beneficiaries in July 2021, humanitarian cash assistance reached 140M USD transferred to 9.3M beneficiaries in July 2022 . With the ongoing severe drought, 6.7M people likely to experience high levels of food insecurity in Somalia until December 2022, and currently 1.8M children being acutely malnourished , the demand for support among vulnerable populations is likely to continue to increase in 2023.

In the past, cash-based assistance has been proven to be an effective and cost-efficient way to provide timely support while protecting beneficiaries' dignity allowing them to self-prioritize their needs . In Somalia, cash transfers have been an important part of drought response in different sectors since 2011.

Having transferred 6.99 million USD to almost 26,000 households in 2022 alone, ACTED is one of the key actors in Somalia to provide cash to vulnerable populations as part of food or multi-purpose cash assistance. From 2018 to 2022, over half of ACTED's projects in Somalia included unconditional and/or conditional cash activities making it an integral part of its programming. Covering a variety of geographical locations, target households, transfer values, frequencies and durations, ACTED's cash program designs were versatile in the past years.

Considering the lasting relevance of cash as part of its humanitarian response to the current drought crisis, ACTED wants to draw from these experiences and create an evidence base for current and future cash program designs. Gathering and analyzing monitoring and evaluation data of cash projects from the past four years (2018-2022), ACTED aims to gain overall insights into the outcomes of its cash projects but also to identify evidence-based recommendations delineating the way forward for cash programming designs in Somalia.

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<sup>1</sup> [OCHA Somalia: https://data.humdata.org/organization/ocha-somalia#interactive-data](https://data.humdata.org/organization/ocha-somalia#interactive-data)

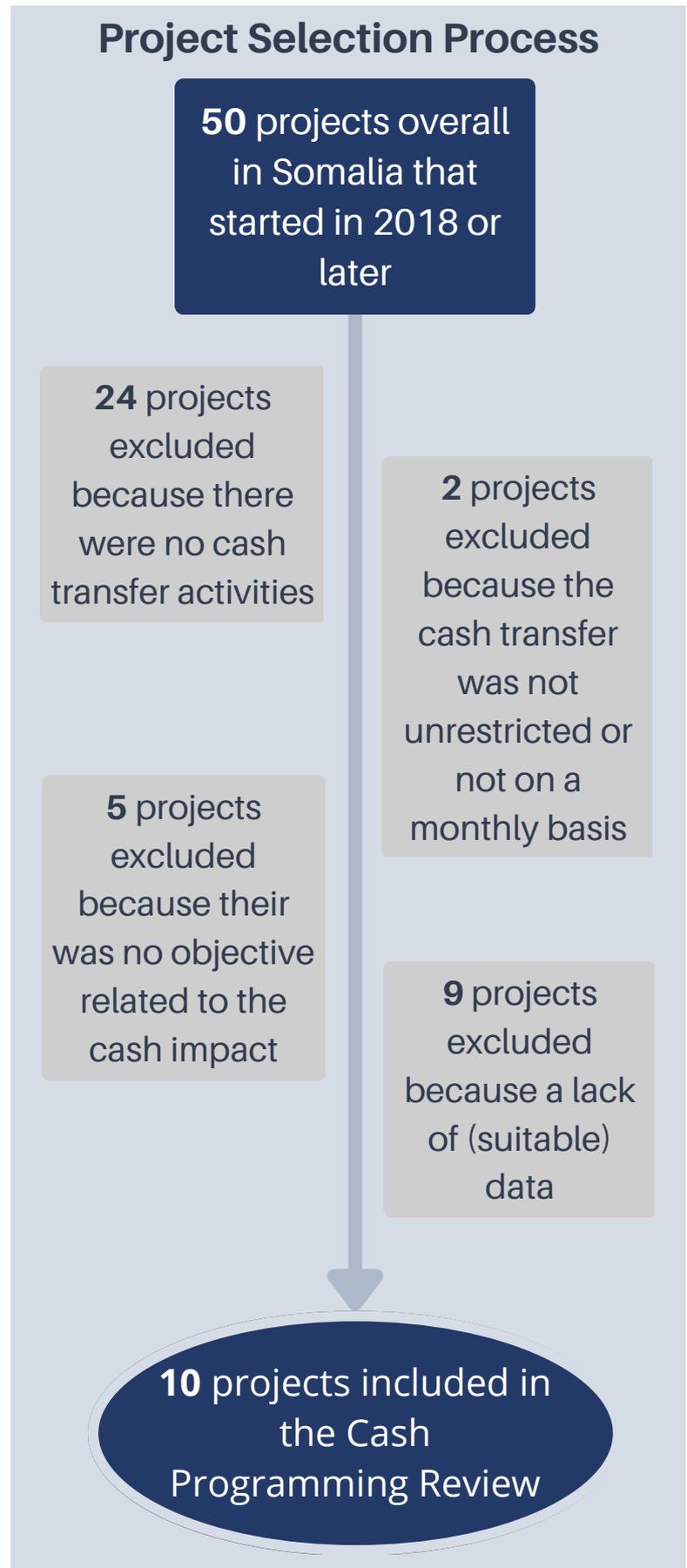
<sup>2</sup> [OCHA \(November 2022\). "Horn of Africa Drought: Regional Humanitarian Overview & Call to Action".](#)

# PROJECT SELECTION

To decide which of the past projects to include into the Cash Programming Review, key documentation of projects implemented by ACTED in Somalia between 2018 and 2022 was examined. Inclusion criteria were:

- Beginning of the project in **2018 or later**
- At least one **cash transfer component** fulfilling the following criteria:
  - Unconditional cash transfers (UCT) or cash for work (CFW)
  - No voucher transfers
  - No restriction for the beneficiaries in terms of usage of the cash
  - Objectives related to the impact of the cash on beneficiaries' lives (e.g., no CFW activities focusing only on the work output)
  - Cash transfers being planned on a monthly basis
  - Implemented by ACTED or one or more of ACTED's implementing partners contracted by ACTED for this activity
- **Sufficient data available** (at least one baseline and one endline assessment measuring one or more of the outcomes described below)

Based on this, 10 projects were identified to be included in the Cash Programming Review. A detailed list of these projects with key information can be found under Annex 1.



# OVERVIEW - INCLUDED PROJECTS



**62,756**

vulnerable households reached through cash transfers



40,151 households supported through **unconditional cash transfers**

22,605 households supported through **cash for work**



**13.3M US\$**

of cash transferred through mobile money systems



On average, households received **58% of the respective full minimum expenditure basket** (ranging from 28% to 121%).



**330**

completed cycles of cash transfers overall



Households were given **4.7 monthly cash cycles on average** (ranging from 2 to 8) with the majority (58%) receiving 4 cash transfers.

## Sool

Las Anod district  
1 project targeting **875 households**

## Sanaag

Badhan and Erigavo district  
5 projects targeting **2,975 households**

## Gedo

Bardera, Elwak and Garbahare district  
5 projects targeting **11,183 households**

## Bay

Baidoa, Burhakaba and Dinsoor district  
7 projects targeting **29,645 households**

## Lower Juba

Kismayo and Jamame district  
7 projects targeting **18,116 households**



# METHODOLOGY

The ACTED Somalia Cash Programming Review was conducted by ACTED's Appraisal, Monitoring and Evaluation Unit (AMEU) from October to November 2022.

## DATA COLLECTION

Data collected through **baseline, post distribution monitoring and endline assessments** of the 10 selected projects were included into the Cash Programming Review. ACTED AMEU collected the data for 9 out of the 10 projects. IMPACT was responsible for the monitoring and evaluation activities of the remaining project and provided ACTED with the respective, cleaned datasets for the purpose of this review. Both, ACTED AMEU and IMPACT, conducted all the surveys as **face-to-**

**face household interviews**, and used KOBO for the coding of the survey questions and the data collection.

The **timing varied** with baseline assessments being conducted on average 5.2 weeks before the first cash transfer, PDMs taking place on average 3.4 weeks after the respective cash transfer, and endline data being collected on average 7.3 weeks after the last cash transfer.

## DATA CONSOLIDATION AND ANALYSIS

To review the cash programs of the past four years, ACTED followed the approach of an integrative data analysis. This means that all the available cleaned datasets from baseline, PDM and endline assessments of the selected projects were gathered and consolidated into one master dataset. Overall, the master dataset contains 28,960 data entries, of which 6,372 entries were collected in baseline and 8,546 entries were collected in endline surveys.

Following the consolidation, ACTED exploratorily and descriptively analyzed the data of this master dataset.

Excel for Microsoft 365 MSO (Version 2210) was used for all data consolidation and analysis activities.



**6,372** data entries from baseline assessments

**14,042** data entries from PDMs

**8,546** data entries from endline assessments

**28,960**

data entries included in the cash programming review.

# METHODOLOGY - OUTCOMES

The following key outcome variables, which a) cover different aspects of potential cash impact and effectiveness, and b) were assessed in a large part of the included projects, were analyzed for the purpose of this Cash Programming Review:

## FOOD SECURITY INDICATORS

### **Food Consumption Score (FCS)<sup>4</sup>**

- available for 20,812 entries (72%) in the master dataset

### **reduced Coping Strategies Index (rCSI)<sup>5</sup>**

- available for 19,228 entries (66%) in the master dataset

### **Household Hunger Scale (HHS)<sup>6</sup>**

- available for 8,660 entries (30%) in the master dataset

## ECONOMIC INDICATORS

### **Debt**

- available for 10,629 entries (37%) in the master dataset

### **Savings**

- available for 24,520 entries (85%) in the master dataset

### **Expenditure**

- available for 24,520 entries (85%) in the master dataset

## CASH IMPACT

### **Access to food**

- available for 18,428 entries (64%) in the master dataset

### **Access to non-food items (NFIs)**

- available for 12,511 entries (43%) in the master dataset

<sup>4</sup> [World Food Programme \(2008\). "Food consumption analysis: Calculation and use of the food consumption score in food security analysis."](#)

<sup>5</sup> [Daniel Maxwell and Richard Caldwell \(2008\), "The Coping Strategies Index: Field Methods Manual".](#)

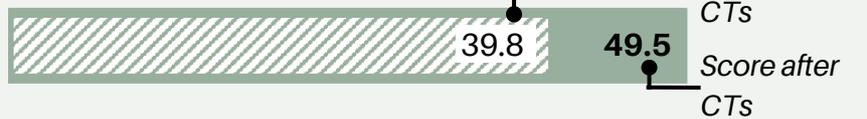
<sup>6</sup> [Terri Ballard, Jennifer Coates, Anne Swindale and Megan Deitchler \(2011\). "Household Hunger Scale: Indicator Definition and Measurement Guide". Food and Nutrition Technical Assistance II Project.](#)

# FINDINGS - OVERALL EFFECTIVENESS

## Food Security Indicators

### Food Consumption Score

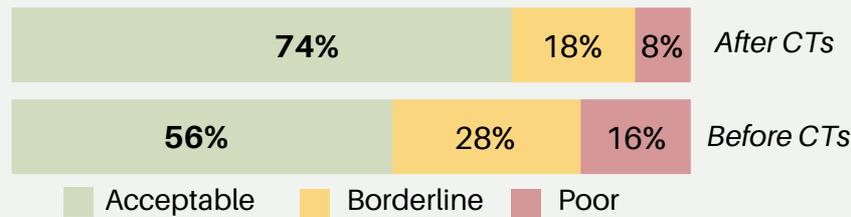
#### MEAN SCORE



**+9.7**  
increase in the  
**mean FCS**

Households demonstrate **higher diversity and/or frequency in their consumption of different food groups** after having received cash.

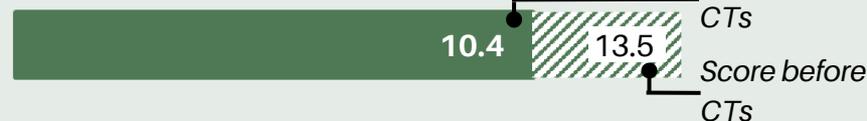
#### CATEGORIES



**+18%**  
points increase in  
recipients with  
**acceptable FCS**

### Reduced Coping Score Index

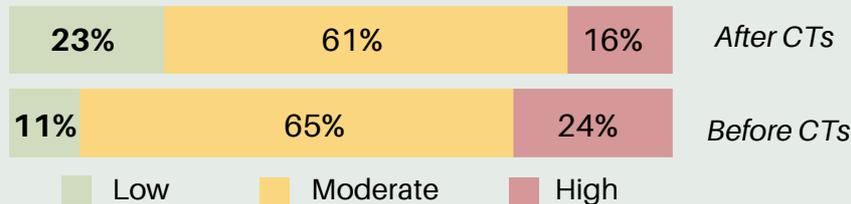
#### MEAN SCORE



**-3.1**  
decrease in the  
**mean FCS**

Households show **fewer behavioral, food shortage induced responses** after having received cash.

#### CATEGORIES



**+12%**  
points increase in  
recipients with  
**low rCSI**

### Household Hunger Scale

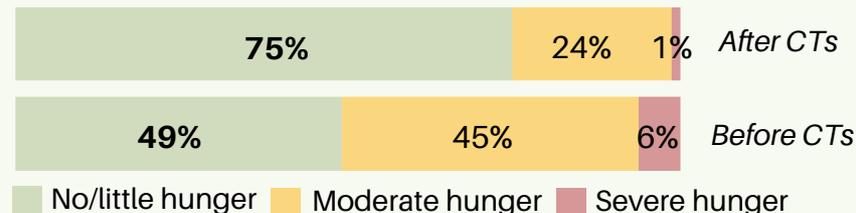
#### MEAN SCORE



**-0.8**  
increase in the  
**mean FCS**

Households report **fewer experiences related to food deprivation** after having received cash.

#### CATEGORIES



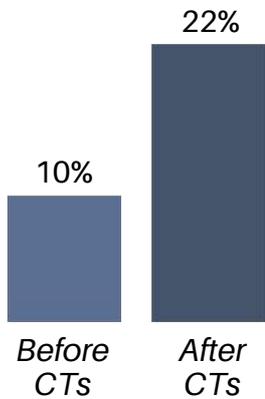
**+26%**  
points increase in  
recipients with  
**no/little hunger**

**Cash transfers improve household's food security status.**

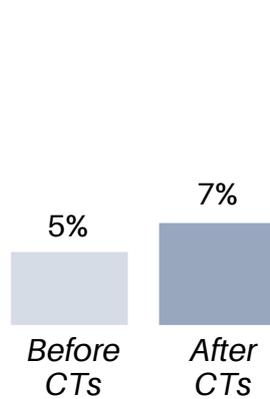
# FINDINGS - OVERALL EFFECTIVENESS

## Economic Indicators

### Without any debt



### Savings



### After finishing cash transfers:

- A higher proportion of households report **not being in debt**
- **No clear effect on savings** is visible
- **Only small differences** in the expenditure patterns

### Expenditure Pattern

#### After CTs



#### Before CTs



**To note**, in line with the observable effect of cash on debt, there is a small increase of 4% points in the average proportion of the household income being used to repay debt, and a larger proportion of households reporting repaying debt at all (61% before and 70% after) after the cash support.

■ Food ■ Water ■ Debt ■ Social Services ■ Business Investment ■ Other

## Cash Impact

### Access to food

**97%**

of the households reported post-activity that they perceive their access to **food items** improved

### Access to NFIs

**76%**

of the households reported post-activity that they perceive their access to **non-food items** improved

## Cost Efficiency of Cash Projects

In addition to the effectiveness analysis conducted by the AMEU, **ACTED's Finance Department analyzed the cost efficiency of the 10 projects included** in the Cash Programming Review.

### To summarize:

ACTED directly transferred **65%** of its total budget for cash activities to cash recipients.

Overall, for transferring 1 USD to cash recipients, ACTED spent **0.55 USD** on additional program and support cost.

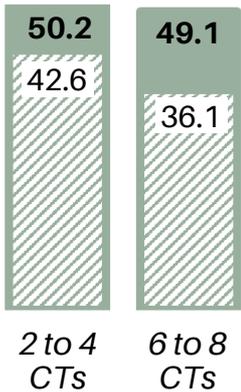
Details on the cost efficiency calculations and values per projects can be found under Annex 2.

# FINDINGS - TRANSFER DURATION

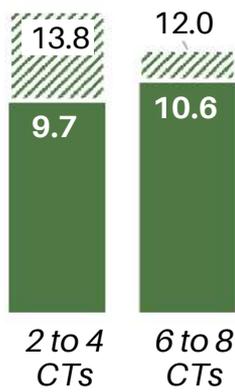
To analyze the role that the number of cash cycles plays when looking at the cash transfer outcomes, ACTED grouped the data entries into those ones who will or have received "2 to 4 transfers" and "6 to 8 transfers"<sup>7</sup>.

## Food Security Indicators

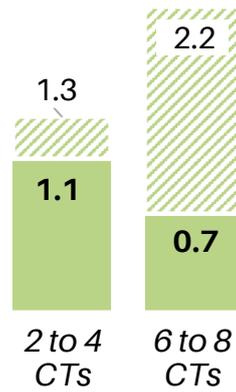
### Food Consumption Score



### Reduced Coping Score Index



### Household Hunger Scale



▨ Before CTs    ■ After CTs

When comparing pre-post changes between those receiving cash for **2 to 4 transfers** and those receiving cash for **6 to 8 transfers**:

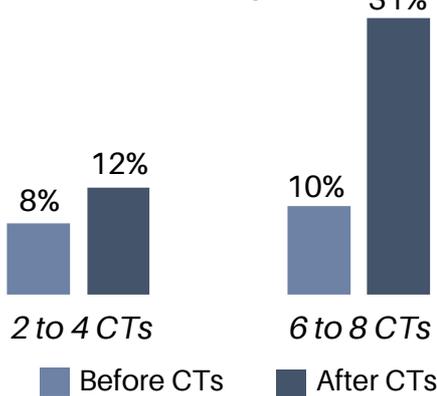
➤ There are no large differences in the effect of cash on FCS and rCSI visible.

➤ There is a slightly larger decrease in the mean HHS score visible among the group with 6 to 8 transfers.

In terms of the improvement of households' food security status, cash is effective when given both for a shorter as well as a longer transfer duration.

## Economic Indicators

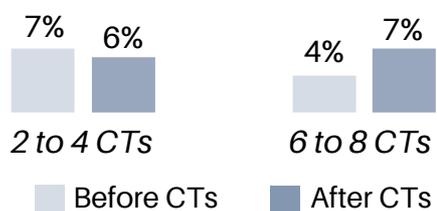
### Without any debt



**+ 4%** points increase in recipients without any debt when given **2 to 4 transfers**

**+21%** points increase in recipients without any debt when given **6 to 8 transfers**

### Savings



While ACTED could **not find any influence of the transfer duration on other economic indicators** (savings and expenditure patterns), it was found that:

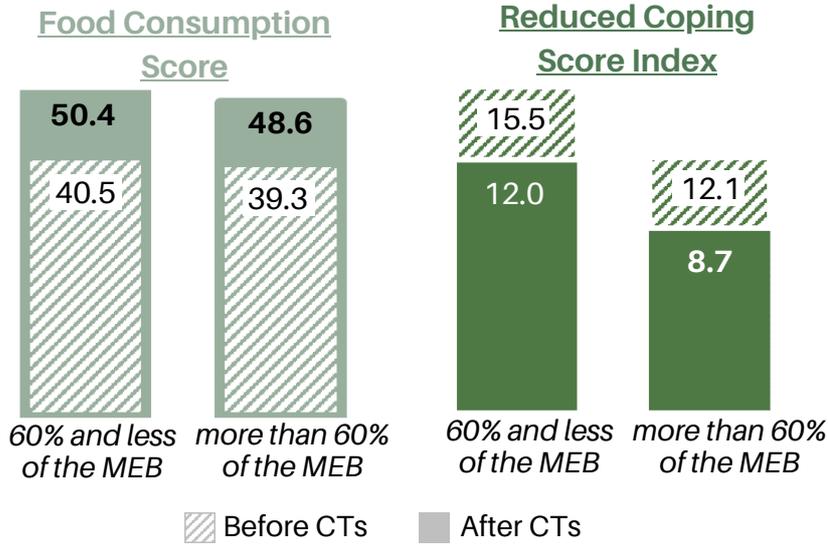
**The effect of cash on debt is stronger if it is given for 6 and more monthly transfers.**

<sup>7</sup> None of the projects included five cycles of cash. All transfers were given on a monthly basis.

# FINDINGS - TRANSFER AMOUNT

ACTED used the % of the full Minimum Expenditure Basket (MEB) for each target region in the month of the first cash transfer<sup>8</sup> to analyze the effect of the transfer amount in cash transfer outcomes. In a similar manner as done for the transfer duration, the transfer amounts (ranging from 28% to 121%) were split into two groups: “60% of the full MEB and less” and “more than 60% of the full MEB”.

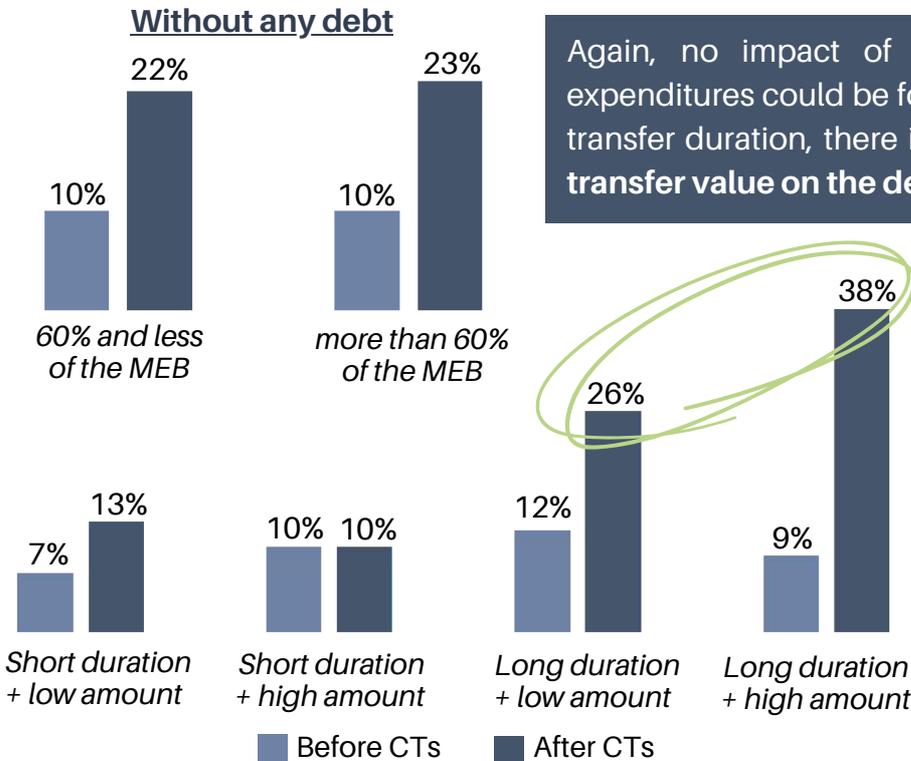
## Food Security Indicators



Between the group of those receiving 60% of the full MEB and less and those receiving more than 60%, there are **no clear differences regarding the effect of cash on FCS and rCSI**<sup>9</sup> visible.

In terms of the improvement of households' food security status, **cash is effective when given both in a smaller as well as in a larger transfer amount.**

## Economic Indicators



Again, no impact of the transfer amount on savings and expenditures could be found. In opposition to the findings on the transfer duration, there is **no immediately visible impact of the transfer value on the debt outcome.**

### However:

A higher proportion of recipients report being debt-free after the cash transfers **if both** receiving a higher transfer amount (>60% of the full MEB) **and** receiving this amount for more cash cycles (>5).

**Giving a higher amount of cash can further enhance the influence of a longer transfer duration on the debt outcome.**

<sup>8</sup> As published by the Food Security and Nutrition Analysis Unit Somalia (FSNAU - part of the Somali Cash Working Group) here: <https://fsnau.org/downloads>

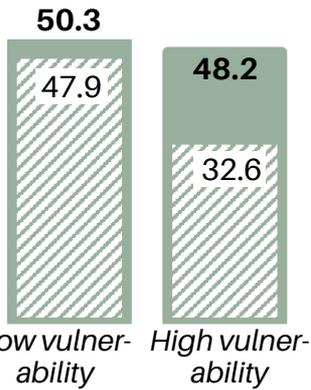
<sup>9</sup> HHS is not reported here as the sample size for those who received more than 60% of the MEB is not sufficient to see clear findings (n = 28 at baseline, n = 51 at endline)

# FINDINGS - BASELINE VULNERABILITY

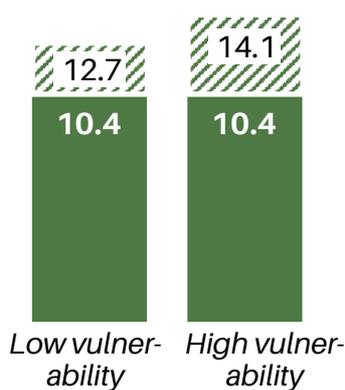
ACTED determined the baseline vulnerability (or baseline food insecurity) based on a joint score of FCS and rCSI. Including HHS would have reduced the sample size to a large extent and it was therefore excluded from the baseline vulnerability calculation.

## Food Security Indicators

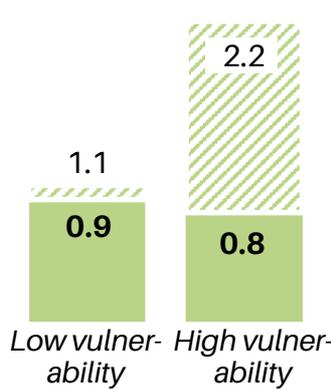
### Food Consumption Score



### Reduced Coping Score Index



### Household Hunger Scale



There is a **stronger effect** of cash on FCS, rCSI and HHS noticeable among beneficiaries who were **more vulnerable/food insecure** before being targeted by ACTED's cash activities. However, there are **no differences in the mean scores** after the cash transfers visible.

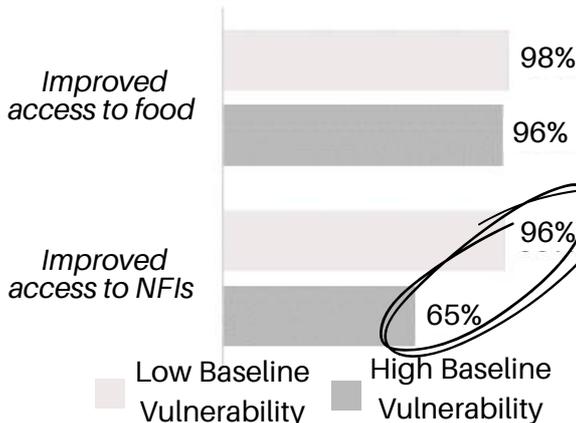
Cash lifts food security scores among those with a high baseline vulnerability to the same level as the ones with a low baseline vulnerability.

▨ Before CTs    ■ After CTs

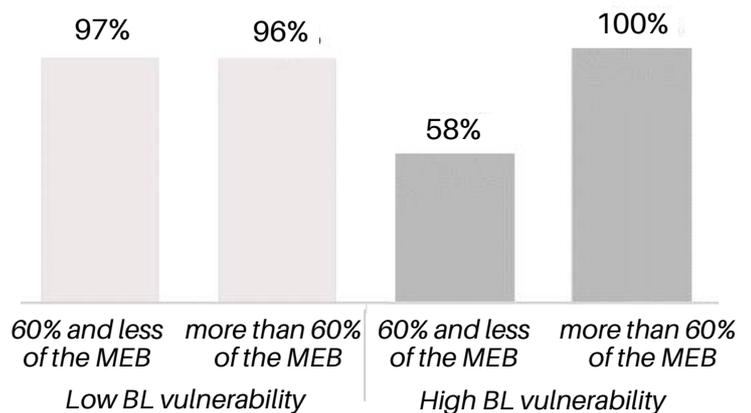


Differences between mean scores at baseline and endline

## Cash Impact



### Improved access to NFIs per transfer amount



For both, the group with a lower as well as the one with a higher baseline vulnerability/food insecurity, **almost all of the beneficiaries feel that their access to food is improved** after having received cash transfers. A considerably **smaller proportion** of those with **high baseline vulnerability**, however, perceive that additionally their **access to NFIs** has improved with receiving cash.

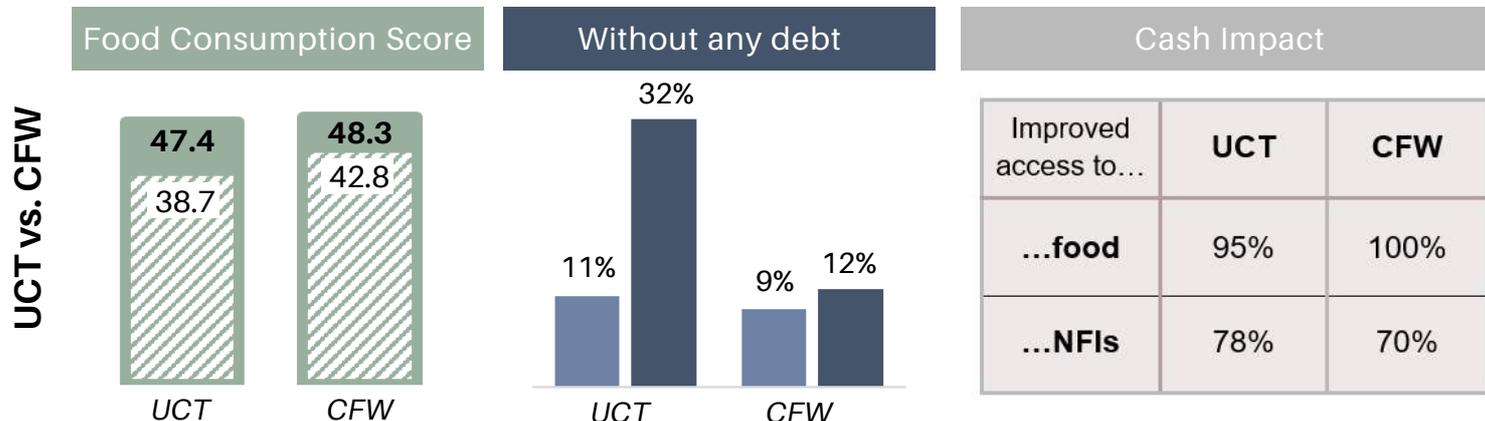
### Howeer:

Almost all of the beneficiaries with high baseline vulnerability **did see their access to NFIs improved if they were given more than 60% of the full MEB.**

A higher transfer amount is needed if cash activities aim to improve access to items beyond food for highly vulnerable beneficiaries.

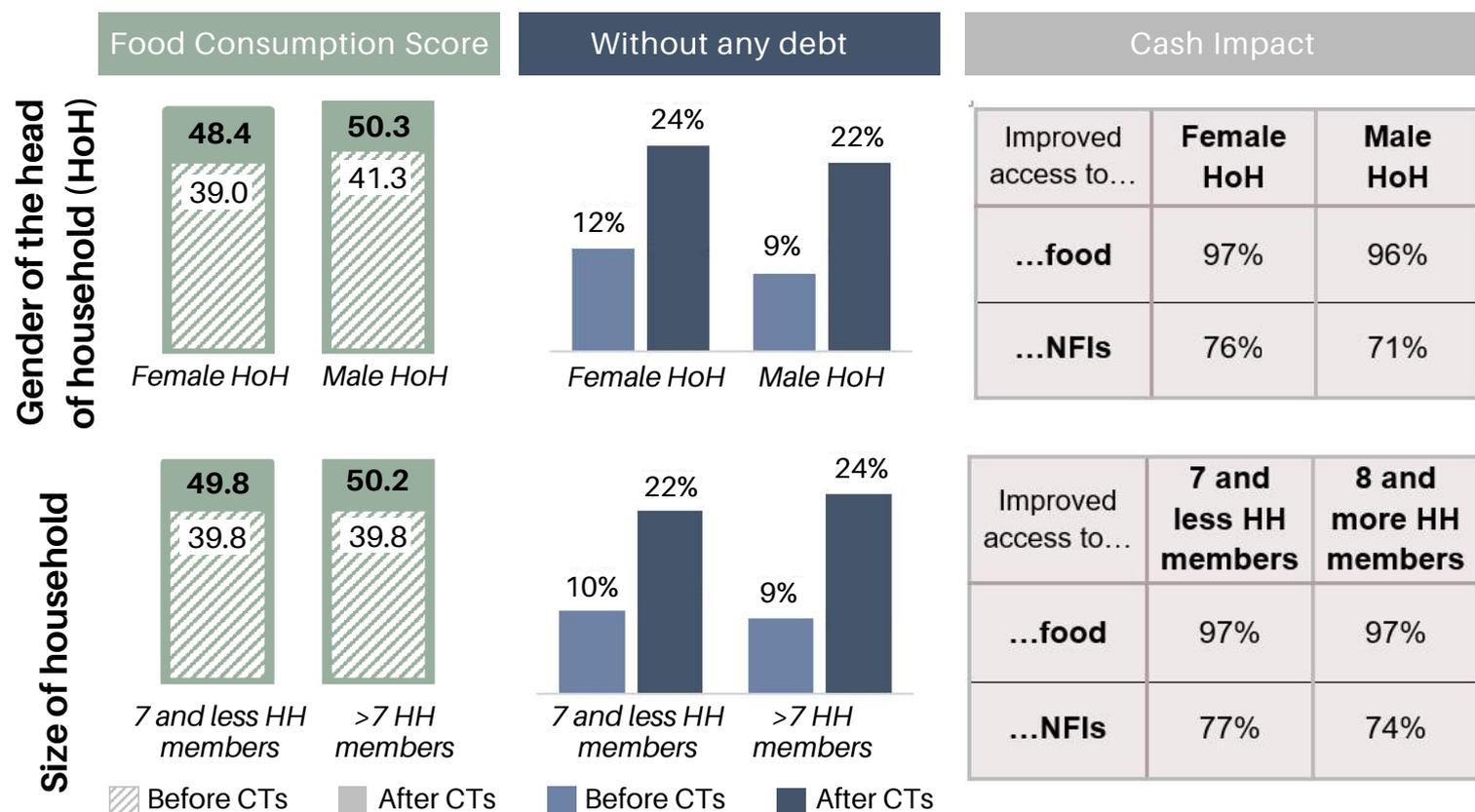
# FINDINGS - CASH CONDITIONALITY

When comparing the outcomes among those who have received UCTs and those who received conditional CFW, ACTED's findings do not show any larger differences. The figures and tables below exemplarily demonstrate this for each analyzed outcome category. To note, while there is a larger increase in people without debt among UCT recipients, there are no such findings for the other economic indicators (savings and expenditure pattern).



# FINDINGS - HOUSEHOLD DEMOGRAPHICS

Similarly, ACTED's analysis could not show any influence of household (HH) demographics, such as the gender of the head of household (HoH) and the household size, on the effect of cash on any of the outcomes. As above for the findings on cash conditionality, the figures and table below are representing this finding for each outcome category.



# LIMITATIONS

## Limitations in the cash activities themselves:

- The review includes a large variety of projects over four years. This means that the cash transfers were conducted in many different - partly quickly evolving - external contexts (security, economic, social, cultural, etc.) that might potentially lead to a distortion of the observed outcomes.
- While for all projects it was planned to distribute monthly cycles of cash, in reality this was not always the case with some **cycles being transferred weeks after the planned distribution date** due to different contextual factors influencing the cash activities. These temporal irregularities might have influenced the effect of cash but could rarely be considered in the data analysis.
- In some cases, the **cash transfer designs changed throughout the project implementation**, e.g., with CFW being transformed to UCT with the outbreak of COVID-19 or the distribution of additional cash cycles in case of remaining budget. While this was considered as much as possible when consolidating and analyzing the data, it cannot be ruled out that these changes have influenced the presented findings on cash effectiveness.

## Methodological limitations:

- The assessments were conducted in **different seasons throughout the year**. An effect of seasonality particularly on food security (but also economical) outcomes is very likely. This might lead to both an overestimation as well as an underestimation of the effectiveness of cash (e.g., in case the baseline assessment was conducted outside and the endline assessment was conducted during the harvesting season and vice versa).
- The findings presented in this review are **solely based on quantitative data** and, hence, cannot consider in-depth views of cash recipients and their understanding of the effects of cash assistance.
- The **duration between the assessments and the cash transfers varied largely**. Especially for PDMs and endline assessments, this might lead to differences in the observable outcomes due to 1) memory biases as well as 2) potential changes in the effect of cash over the time after it has been given.
- The amount of endline data collected more than four weeks after the last cash transfer is limited. It was therefore **not possible to analyze if and how giving cash impacts the recipient's life** beyond the actual transfer duration **on a longer term**.

# CONCLUSION

Two overall conclusions of ACTED's Cash Programming Review Somalia can be drawn: **1) Cash is effective**, and **2) the effectiveness of cash varies**.

## 1) CASH IS EFFECTIVE

ACTED's evidence supports findings of a large amount of already existing literature demonstrating the benefits and positive outcomes from giving cash:

### Cash-receiving households...

- ▶ have an **increased access to food and non-food items**.
- ▶ demonstrate a **higher food consumption quantity and diversity**.
- ▶ use **less negative coping strategies** that indicate food shortage.
- ▶ experience **less hunger**.
- ▶ are enabled to **repay** their (food and non-food related) **debt**.

It should be noted that the findings could not show any visible impact of cash on savings of the receiving households indicating that the cash support was used to cover **immediate needs** only.

## 2) THE EFFECTIVENESS OF CASH VARIES

The review goes further than validating previous findings on the effectiveness of cash. By identifying if and how different factors of transfer design (transfer amount, transfer duration, conditional and unconditional transfers) and beneficiary characteristics (household demographics, baseline vulnerability) influence the effect of cash.

Importantly, ACTED's evidence demonstrates that the **positive effect of cash on food security indicators can be found for different transfer designs** showing that there is a "general" effect of the past cash activities. Nevertheless, **the degree of improvement in these food security indicators clearly varies with the vulnerability of households before receiving cash**. Larger improvements are seen among households who demonstrated lower food security before the beginning of a cash intervention. Giving cash brings households onto a similar level of food security and appears to even out food security differences that were existing before.

The review shows that **transfer amount and duration impact in how far recipients are able to use the cash to access non-food items and/or to become debt-free**. A notable larger proportion of beneficiaries were **able to repay all of their debt** during the cash activities if they were given **more cash transfers for a longer period** (6 monthly transfers and more). This proportion increases even more when looking at households receiving **both more cash transfers and a larger transfer amount** (>60% of the full MEB). Similarly, for beneficiaries being **highly food insecure** before receiving support, cash can only reliably **improve access to non-food items if given in a larger amount**.

No differences in the effectiveness of cash could be found when comparing unconditional and conditional transfers.

# RECOMMENDATIONS

## Recommendations for future programming:

- Continue to transfer cash to improve access to (more diverse) food in food-insecure areas.
- Continue to target the most vulnerable households with cash transfers to see larger improvements in food security outcomes.
- If aiming to reliably improve beneficiaries' access to non-food items and to enable them to repay their debt, give cash covering above 60% of the full MEB for a period of 6 months and more.

## Recommendations for future cash programming reviews:

- Keep and update a master database with consolidated M&E data on cash projects to allow a quick and easy analysis contributing to evidence on effective cash programming.
- Systematically follow up on targeted households after a longer period after the end of cash activities to be able to identify long-term effects of cash and their determinants.
- Incorporate a larger methodological variety into future cash programming reviews (such as qualitative methods and/or longitudinal designs) to gain deeper insights into the effects of cash and their determinants.

# ANNEX 2 - COST EFFICIENCY

Measuring the cost-effectiveness of cash activities comes down to asking **how much money is spent on administration and program management for every dollar transferred to participants.**

Cash-related costs can be distinguished into two parts: **direct and indirect program costs.** Direct costs are the value of the cash given to participants as part of an unconditional cash transfer or Cash for Work activity. Indirect cash activities, or administrative costs, refer to all the resources used to send money to participants, e.g., identification and registration, transfer fees, SIM cards, tools for CfW activities, transportation, and paid field staff. This term also includes **structural costs**, e.g., support staff (logistics, security, finance, HR, cleaners), office rental, office supplies, staff per diem, etc. Note that in multi-purpose projects, some resources are shared between the different project activities. For this reason, a ratio of indirect costs to the total project budget was used to identify the proportion of shared costs. The underlying logic is that it represents the "effort", in monetary units, used to deliver cash transfers.

There are different measures for analyzing the efficiency of a cash transfer program. For a fair comparison, values have been converted to USD using the average exchange rate over the respective project duration.

### Cost-Transfer Ratio (CTR):

Proportion of indirect costs to the value directly transferred to cash recipients - For example, a CTR of 55% means that it takes 0.55 USD to transfer 1 USD.<sup>10</sup>

### Total Cost-Transfer Ratio (TCTR):

Ratio of the value directly transferred to cash recipients to the total cost of the cash program - A TCTR of 65% means that beneficiaries receive 0.65 USD of every USD spent on the cash program.<sup>11</sup>

### Non-cash costs per CT per HH:

The amount of indirect costs (everything but the cash itself) spent on transferring on cycle of cash to one household.<sup>10</sup>

#	# of households receiving cash transfers	# of cash cycles	Average # of cash cycles per HH	Transfer value (USD)	Average transfer value per HH (USD)	CTR	TCTR	"Other" cost per transfer (USD)
1	9,500	4, 6 or 8	4.9	40 - 80	67	87%	54%	56
2	1,000	4	4	33 - 75	73	80%	55%	60
3	13,151	4	4	40-55	43	12%	89%	5
4	1,614	4	4	30	30	55%	65%	16
5	892	4 or 5	4.7	32.5 - 75	64	30%	77%	19
6	7,601	7	7	30 - 60	41	74%	57%	40
7	900	2	2	70	70	46%	68%	32
8	1,077	4	4	33 - 80	62	19%	84%	8
9	24,995	2, 4 or 6	4.5	46 - 95	58	47%	68%	13
10	5,114	6	6	63 - 88	85	37%	73%	29

<sup>10</sup> International Rescue Committee (2016). "Cost Efficiency: Unconditional Cash Transfers".

<sup>11</sup> European Union (2022). "DG ECHO Thematic Policy Document No 3 - Cash Transfers".



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