UNCONDITIONAL CASH TRANSFERS TO AFFECTED POPULATIONS: CHECKLIST FOR THE CCCS

UNICEF experience and lessons learned
Emergency cash transfers are a flexible tool that can be used to deliver the CCCs while responding at scale to a humanitarian crisis. They have been used since 2010 by UNICEF – as an alternative or to complement the distribution of food and goods - in several cases including the Philippines, Somalia, DRC and Afghanistan. They have proven effective in very high risk environments like Somalia. Where the required conditions exist, using cash-based programming can be more cost-efficient, effective and timely than food aid and in-kind distributions. It can facilitate an intersectoral/cross-sectoral response. Cash transfers strengthen the dignity and empowerment of affected populations. They should not be dependent on conditions, not least as experience has shown that beneficiaries use the cash to fulfil basic needs.

Delivering the CCCs: a checklist for the use of unconditional cash transfers
Country offices should carry out the following brief assessments to inform their decision to use unconditional cash transfers:

Market assessment
- Markets (including trade routes) need to be operational in the areas where cash transfers will take place. UNICEF may be able to use market and trade route assessments carried out by INGOs or WFP.

Targeting of beneficiaries
- A quick vulnerability assessment – including a gender analysis - should be done to identify the most vulnerable (eg households with children under 5, female-headed households, pregnant/lactating mothers).

Risk assessment
- Include assessments of: security for partners and beneficiaries, risk of inflation, risk of inadequate targeting, possible tensions created by the distribution of cash within communities, feasibility of a third party monitoring system.
- Develop mitigation measures to reduce the risks of diversion and misuse of cash.

Capacity analysis of potential partners
- For INGOs, analysis must include: administrative and financial ability to deal with frequent and large cash disbursements, size of the INGO, reputation and integrity of the INGO, experience of the INGO in using cash transfers.
- Potential partnerships with the private sector (such as money vendors, mobile phone providers, local banks) should be examined, especially for the delivery of the cash.

Delivery mechanisms
- Remember that delivery mechanisms are specific to local context and closely linked to the risk assessment. Where possible, use the private sector for the following delivery mechanisms: money vendors, mobile phones, local banks, smart cards etc.

Third party monitoring
- This must be included in the design phase of the programme.
- Tool to use: monthly post-distribution surveys (qualitative and quantitative tool)

Consultation and coordination with key stakeholders: UN agencies, INGOs, local NGOs, government structures at central and local levels
- Coordination with other stakeholders is crucial at the following stages: establishing the amount of the cash transfer, establishing the geographic coverage, establishing the delivery mechanism. If other agencies are also using cash transfers, it may make sense to establish a joint contract with a private sector delivery mechanism.

Role of UNICEF with regards to cash-based programming
- Act as a donor to facilitate the scaling of existing cash programmes.
- Possible niche of UNICEF: use of unconditional cash transfer to the most vulnerable households (eg households that are not enrolled in cash for work programmes)
- Coordination role, especially in terms of monitoring and evaluation.

Further information and case studies
Cash grant to emergency-affected households: Technical note
Democratic Republic of the Congo case study
Somalia case study