

HPG Commissioned Report

Cash, vouchers or in-kind?

Guidance on evaluating how transfers are made in emergency programming

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1 Introduction

In humanitarian settings, aid agencies often assist populations by transferring resources, usually using cash, vouchers or in-kind aid, such as food rations, shelter materials, seeds and tools and kits of household items. The use of cash or vouchers to replace in-kind aid is most pronounced in food assistance programming, but it is increasingly being considered for emergency shelter, education and many other kinds of programming. Several manuals and reports discuss the relative advantages and disadvantages of providing aid in-kind, giving recipients cash that they can use to meet their needs as they think best, or giving them some form of voucher, which makes the assistance available through a local market system but restricts to some degree what recipients can buy or where they can make their purchases (see Annex).

The choice of how to transfer assistance – whether through in-kind aid, cash or vouchers – to people in crises may be an important decision. In order to constantly improve practice, the humanitarian community needs evidence about the diverse impacts of different choices. In order to ensure that the best decisions are made, evidence is also needed about the decision-making processes that lead to these choices. However, evaluations of these interventions have rarely examined this choice, and no explicit guidance exists for evaluators on how to examine the decision or the decision-making process. This guidance is a first attempt to fill that gap, with the aim both of encouraging evaluators to give more explicit attention to the choice of transfer and also providing some assistance on how this can be examined.

This guidance offers a set of questions about the choice of transfer that can be incorporated into an evaluation (or monitoring) of an intervention that transferred resources to people or households, whether provided as cash, vouchers and/or in-kind. It prompts an evaluation to examine explicitly how the decision on the type of transfer was made and the appropriateness of this choice at the time, and how that choice influenced the effectiveness, cost and impact of the intervention. It is not a guide to undertaking evaluations, which is available elsewhere (see Annex). This guidance is an additional resource specifically for analysing the choice of transfer.

Structure of the guidance

The guidance sets out essential questions that can be included in an evaluation with a brief explanation of why the questions are important, and suggests key issues and sub-questions to consider in exploring them. It also suggests additional possible questions that evaluation planners could include in the terms of reference (TORs) for their evaluations or research, depending on their interests and the resources available. The guidance is intended to support evaluations to give clear and reasoned conclusions on the appropriateness of the decision-making process about the transfer, the appropriateness of the actual choice of transfer and recommendations on which type of transfer(s) to consider in the future.

There are challenges inherent in exploring these questions. Apart from the normal constraints of limited time and resources, evaluations are supposed to make a comparison between the situation *with* the project and the situation *without* it. It is a common mistake to draw conclusions about the impact of a project from the difference between the situation *before* a project and the situation *after* it, as if life would have otherwise remained unchanged. Because different types of transfers are often not provided at the same time, it may not be possible to make direct comparisons between kinds of transfer. Any comparison will have to be with a ‘counterfactual’ – the hypothetical situation which would have existed if the project had been different. This often makes it impossible to *prove* the impact of a project. However, most evaluations face such challenges, which should not be allowed to prevent analysis on the choice of transfer. This guidance does not address the issues of proving impact; rather, it is written to support intelligent, grounded discussion.

Target and scope

This guidance is intended for evaluators, aid agencies that commission evaluations and undertake internal

reviews of their programming, and individuals who manage and support evaluations. It is intended to be useful for establishing evaluation TORs, conducting evaluations, managing evaluations and reading and reviewing evaluation reports.

How to use the guidance

Staff who are planning and managing evaluations, monitoring or other learning exercises

- The guidance can help to inform the content of an evaluation.¹ The essential questions in the guide should be considered when drafting the TORs. Research topics and optional questions should be considered if the commissioning agency is interested in particular issues and can allocate sufficient time and resources.
- The guidance can form the basis of discussions between those conducting the evaluation, whether internal or external, and the evaluation manager regarding the scope and methodology of the evaluation and the essential content of the evaluation report.
- Good management of an evaluation is crucial to getting a good evaluation report. This requires dedicated time to shape the terms of reference, seek out a skilled evaluator, maintain contact with the evaluator during the process and provide feedback on the draft report. The evaluation report should result in conclusions that are based on findings, and it may be necessary to proactively ask for findings and evidence to support any conclusions and recommendations. This guidance

is intended to be a useful reference document for the evaluation manager throughout the evaluation process.²

- In order to answer the questions in this guidance, evaluator(s) will have to be provided with all the relevant data and documents, such as assessments, the literature or data used in project design, project documents, minutes of meetings where design decisions were discussed, organisational country strategy documents, post-distribution monitoring data and reports, price monitoring or any other monitoring data and previous evaluations.

Evaluators

- Not all of the evaluation questions covered in this guidance will necessarily be included in the TOR for an evaluation. It is still recommended to read it all, though, as some issues not included in the scope of the evaluation may arise during other lines of inquiry.
- The answers to the sub-questions should provide enough information to answer the broader question, but other sub-questions and lines of enquiry can be added as appropriate.
- For each question, potential challenges and issues to consider are highlighted.
- The questions here are not intended as interview questions, but as questions for the evaluator(s) to answer. The guidance does not discuss how the information should be gathered (e.g. focus group discussions, reviewing monitoring data, individual interviews, surveys).
- The questions are not intended to result in 'yes' or 'no' answers, but to lead to analysis and conclusions that are clearly based on evidence.

¹ For brevity, the guidance will usually refer only to evaluations, though the guidelines are equally applicable for ongoing monitoring, mid-term reviews, specific study exercises, etc.

² See Buchanan-Smith and Cosgrave (2013) for detailed guidance on evaluation management.

2 Summary of essential questions

Table 1: Essential questions

Issue	Overall evaluation question
Choice of transfer	
1. Decision-making	What criteria were considered in choosing the transfer? How reasonable was the decision?
Impact of the choice of transfer	
2. Effectiveness³	How was the effectiveness of the intervention influenced by the type of transfer used?
3. Impact⁴	How were wider effects of the intervention influenced by the type of transfer used?
4. Efficiency⁵ and cost	How did the costs incurred by providing this type of transfer compare with the costs of other transfers?
5. Protection and gender	How has the choice of transfer affected protection risks (including those related to gender) and the intervention's support to protection?
6. Risk	How were other risks related to the choice of transfer identified and managed?
7. Management	Were appropriate systems (including monitoring) in place to manage an intervention with the chosen transfer? Was monitoring information used to adapt the project as necessary in the light of changes in circumstances, or where assumptions were incorrect?
Conclusion on choice/impact of choice	
8. Conclusions on transfer choice	Was the choice of transfer appropriate? Would another form of transfer potentially have been more appropriate and/or should another form of transfer be considered in the future?

3 *Effectiveness* is defined as the extent to which an intervention achieves its desired outcome(s). Adapted from OECD-DAC (2001), *Glossary of Key Terms in Evaluation and Results-based Management*.

4 *Impact* is defined as the wider effects of the intervention on individuals, communities and institutions. Impacts can be

intended and unintended, positive and negative. Adapted from OECD-DAC (2001) *Glossary of Key Terms in Evaluation and Results-based Management* and OECD-DAC (1999) *Evaluating Humanitarian Assistance in Complex Emergencies*.

5 *Efficiency* compares the costs or inputs needed by alternative approaches to achieve the same outputs.

3 Essential questions on the choice of transfer

To analyse the choice of transfer three questions need to be distinguished: 1) How good was the process of decision making? 2) Was the decision reasonable (i.e. *without* hindsight) or should other types of transfers have been more strongly considered? 3) *With* hindsight how appropriate was the choice of transfer? The choice of which transfer to make is a judgement based on available information at the time, and which priority was made between different criteria (e.g. impact, cost, beneficiary preference). Others may legitimately have made a different choice even with the same information. The discussion of transfer choice should not always look for ‘right’ or ‘wrong’ decisions, but should first assess whether the decisions were well-reasoned and justified given the evidence that was then available.

Essential question 1: Decision-making

What criteria were considered in choosing the transfer, and how reasonable was the decision?

Sub-questions

- 1.1. What decision-making guidance, if any, was used to inform the decision?
- 1.2. What sources of information were used to inform the decision (e.g. market assessments, needs assessments, previous evaluations, previous experience)? Which stakeholders were consulted (e.g. partners, donors, government, traders)?
- 1.3. Did decision-makers consider the different types of transfers? Was the option to combine different transfer types considered?
- 1.4. Key criteria for choosing the transfer are listed in Table 2, p. 6. Which of these were considered? When applying the criteria, were any important issues left out?
- 1.5. Not all criteria necessarily point in the same direction. How were competing arguments balanced against each other? What weight or priority was given to different criteria? To what extent were these arguments based on evidence (as opposed to assumptions)?
- 1.6. What organisational procedures and guidance were available at the time the decision was made? Were these useful? Were they adequately followed?
- 1.7. Was documentation of the decision-making adequate to support monitoring and future management decisions and organisational learning?
- 1.8. Conclusion: Was the choice of transfer reasonable given the information available at the time? At the time the decision was made, could another form of transfer potentially have been chosen or considered more strongly? Were there any important weaknesses in the decision-making process that need to be addressed?

Guidance notes

- These questions on decision-making refer to what was known, or what should have been known, when programming decisions were being taken (i.e. without the benefit of hindsight).
- Sometimes, projects have specific objectives that will require technical expertise by an evaluator, for example assessing the technical appropriateness of distributing ‘improved’ seeds to substitute for local varieties, the relevance of distributing hygiene equipment to achieve health objectives, or using expertise in nutrition to assess the relevance of specific nutritional objectives or the appropriateness of solutions to meet them. An evaluator without necessary technical expertise should ensure such expertise is made available.
- Some criteria might be so self-evident that they were not explicitly considered in decision-making. Evaluators should still check if the assumptions were reasonable.
- It is possible to expend disproportionate attention and resources in making these decisions, for example investing resources in a market assessment

when information on markets is available through other agencies.

- Evaluators should judge whether criteria were adequately considered, or if only superficial attention was given.
- Evaluators should consider the quality of the information and evidence used in decision-making and the effort made to gather evidence to substantiate assumptions. Evidence can take the form of data (e.g. monitoring data, market data), evaluations, research and previous experience, even if this was not documented.
- Guidance for decision-making on transfers exists within some aid agencies and through general resources on response analysis and cash transfer programming (examples are listed in

the Annex, though the list is not exhaustive). As aid agencies and donors begin to focus more on cost-effectiveness and value for money, specific resources for such analysis are also becoming available. For example, WFP has developed the Omega Value⁶ to compare the projected cost and nutrient value of food assistance transfers, and DFID was in the process of developing guidance on analysing value for money of cash, in-kind and voucher transfers. Guidance within aid agencies is constantly evolving so evaluators should verify what guidance is available. Evaluators should always consider whether following guidance led to optimal decisions on which transfer(s) to provide.

6 Ryckembusch et al., 2013.

Table 2: Criteria for deciding on the transfer

Criteria	Issues to consider
<p>Markets</p> <p>Ability of markets to supply goods at appropriate price and quality⁷</p> <p>Access of beneficiaries to markets</p>	<p>The feasibility of cash and vouchers rests on the expected future ability of markets to respond to increased demand if cash or vouchers were provided, and not simply on the state of the market before any intervention. Decision-making should include consideration of possible measures that could be taken to address any market constraints (e.g. addressing constraints facing traders, such as capital, credit, storage and transport).</p> <p>Seasonal, regional and global trends can all influence prices. Possible price rises caused by external factors do not rule out the use of cash and vouchers, if they can be managed through the programme design.</p> <p>There is no consensus on when a comprehensive assessment of markets is necessary, when a 'light' assessment makes sense or the extent of analysis required in areas with well-functioning markets. If in-kind assistance is purchased locally or regionally, the ability of traders to ensure timely supply at an appropriate price and quality may be critical.</p> <p>The potential impacts on markets of different types of transfers should also be considered.</p>
<p>Predicted effectiveness</p> <p>The predicted effectiveness of different transfers in meeting the desired outcome</p> <p>Timeliness (which transfers can be delivered in time to meet urgent needs)</p>	<p>Effectiveness is measured in relation to objectives, and so the effectiveness of different kinds of transfer will partly depend on the specific objectives of a project. Evaluators need first to assess how far the stated objectives matched the needs of the target groups (i.e. in the language of the OECD-DAC evaluation criteria, to assess their 'relevance').</p> <p>Evaluators should look at the parameters or indicators of outcomes considered (e.g. food consumption, malnutrition rates, school enrolment rates) to see how well they capture the desired objective.</p> <p>The choice of transfer may have included explicit justification based on effectiveness. Evidence underlying any assumptions made should be scrutinised to see how realistic they were.</p>

7 It is beyond the scope of these guidelines to discuss the details of market analysis. A number of tools and manuals are available at www.cashlearning.org.

Table 2: Continued

Criteria	Issues to consider
<p>Predicted effectiveness (<i>continued</i>)</p>	<p>Different kinds of transfers will usually result in different results since people will rarely buy exactly the same items that are chosen for them by aid agencies (e.g. they may prefer to buy cheaper building material or different kinds of food). Their actual choices are hard to predict, since different households will make different decisions, based on their circumstances and priorities. An evaluator should assess how sensible any assumptions made were (e.g. about likely expenditures or consumption outcomes) and how well-reasoned the link was between choice of transfer and desired outcomes at the decision-making stage. Timeliness is an important aspect of effectiveness, particularly in emergencies.⁸ The time required to set up and deliver an intervention should be considered in decision-making, when urgency is a priority. The effectiveness of a transfer may depend far more upon its size/value, targeting, etc. than on the type of transfer.</p>
<p>Impact Potential benefits and positive impacts beyond the specific project objectives Potential negative impacts of different types of transfers</p>	<p>The type of transfer can influence the wider effects of an intervention, positively and negatively. Consideration should have been given to the probability, importance and likely scale of these impacts.</p> <p>Projects can have desired outcomes that are not explicitly mentioned as 'objectives' in project documents. Evaluators should check that important likely impacts were given due consideration in choosing how to make a transfer.</p> <p>Potential desired outcomes could include supporting the local economy, enabling households to meet other priority needs (i.e. not those covered by the objective), providing recipients with more choice, supporting their dignity, supporting livelihoods, strengthening local markets and promoting financial inclusion.</p> <p>Potential negative impacts include intra-household conflict, community tensions and undermining local markets.</p> <p>See also 'protection and gender' (below).</p>
<p>Efficiency and cost Comparison of the probable costs of providing different types of transfers</p>	<p>A full cost comparison between different types of transfers is challenging both for decision-making and for evaluation. Still, a basic comparison should have been made between different transfers.</p> <p>Apart from delivery costs, cost comparisons include the cost of the transfer itself, and thus they rely on establishing a value of cash or vouchers which would be 'equivalent' to a given in-kind transfer. Decision-makers and evaluators need to carefully identify any assumptions that they are making when comparing costs and ensure that these are always explicit and reasonable.</p> <p>Programming should have been based upon reasonable price predictions, ideally using time-series data which cover all seasons, rather than prices on the day the calculation was done; this should be examined by evaluators.</p>

8 OECD-DAC (1999) *Evaluating Humanitarian Assistance in Complex Emergencies*.

Table 2: Continued

Criteria	Issues to consider
<p>Risk Risks incurred with different types of transfers and the extent to which these can be managed</p>	<p>Risks are always present, and different transfers might run different risks. Were any significant risks missed? Risks that should have been considered include security, corruption/diversion, delays in providing transfers and market failures. See also ‘protection and gender’ (below) for risks related to protection.</p> <p>If a transfer type was rejected because of identified risks, consider whether these or comparable risks existed for other choices, if the risks could have been managed and whether an inappropriate degree of risk aversion was shown.</p>
<p>Protection and gender Protection (i.e. the safety, dignity and integrity of affected populations), including issues related to gender</p>	<p>At a minimum, the transfer and delivery mechanism should be acceptable and accessible to female beneficiaries and those who face constraints related to gender, age and other factors that might affect access to assistance.⁹</p> <p>The effect of transfers on the safety, dignity and integrity of recipients should have been considered.</p> <p>No intervention can guarantee an absence of risk, but decision-makers should be able to show that they have considered risks related to protection (i.e. safety of beneficiaries, social tensions, intra-household dynamics).</p> <p>Gender issues incorporated into decision-making should be based on evidence and not assumptions about gender roles and preferences.</p>
<p>Capacity The capacity of organisations to deliver different types of transfers</p>	<p>Some aid agencies have more experience managing in-kind transfers than cash or vouchers. There is, though, a responsibility to provide appropriate assistance, and so choices should not be justified based only on pre-existing skills and experience: there is an obligation to ensure that necessary skills and experience are recruited. However, it is unreasonable to expect capacity to deliver ‘new’ transfer types to be built up immediately. An evaluator should consider whether consideration was given to the organisation’s ability to build its capacity to the scale of the project being undertaken – a massive, urgent emergency response may not be the time to depend on newly acquired skills.</p>
<p>Delivery mechanisms Reliable delivery mechanisms are available or can be established to deliver the transfer</p>	<p>Depending on the transfer, the delivery mechanism will be determined by the retail supply chain, the financial sector, Information and Communications Technology (ICT) capacity or in-kind systems.</p> <p>Decision-makers should consider the different delivery mechanisms that could be used with different transfers (in-kind aid is usually delivered via procurement and direct distribution; cash transfers can be delivered via banks, mobile transfers, smart cards or cash in envelopes; vouchers can be printed or electronic systems can be used or established, etc.).</p> <p>The choice of transfer should consider the reliability of delivery mechanisms that exist or can be established.</p>

⁹ Certain characteristics may affect the vulnerability of individuals and groups to the impacts of shocks and stresses, their ability to receive assistance and the degree to which they benefit from

it. These include gender, age, health status (e.g. chronic illness, disability), family status (e.g. divorced, widowed), displacement (e.g. IDPs, refugees), nationality and ethnicity.

Table 2: Continued

Criteria	Issues to consider
<p>Preference The preference of beneficiaries for a particular form of transfer</p>	<p>Decision-makers should have considered the preference of beneficiaries for different types of transfers, but evaluators should recognise that preference is difficult to take into account, for reasons discussed below. See Question 2: Effectiveness (Guidance notes).</p>
<p>Government policies, local acceptance and strategic coordination Whether various forms of transfers are acceptable to local communities and to local and national governments The potential for links with social protection programming/handover to government The implications of different interventions by different actors using different transfer modalities</p>	<p>The transfer chosen should be acceptable to local communities and to local and national governments. Where the government or other agencies are using transfers of food, vouchers or cash for emergency, social protection or recovery activities, the implications of establishing different systems should be considered. This is particularly important for longer-term programmes if there is any intention that the assistance be taken over by the government any stage. Links with government policy and programming might be particularly important in contexts with safety nets that transfer resources to households.</p>
<p>Other factors Encouragement/pressure from government, donors or others Availability of funding for different transfer modalities Organisational learning and capacity-building Any other factors</p>	<p>Where pressure was given on the transfer choice, whether externally (e.g. by government or donors) or internally, programme designers should still have verified the suitability of the transfer and, if it was seen not to be reasonable, have presented evidence to this effect. Evaluators should verify how this was done. Where the choice of transfer was specifically chosen in order to pilot or to learn lessons, aid agencies should still have ensured that the transfer chosen was at least feasible and reasonable.</p>

4 Essential questions on the impact of transfer choice

The previous question examined whether the decision on the transfer choice made sense at the time it was made (i.e. before the intervention was implemented). This section contains a set of questions that explore the impact of that choice on the effectiveness, impact and cost of the programme, and the probable role of the transfer in influencing each of these. It also explores how the type of transfer related to risk, protection and gender and management issues.

Essential question 2: Effectiveness

How was the effectiveness of the intervention influenced by the type of transfer used?

Understanding the changes that result from an intervention is the most important aspect of evaluation. This includes both the extent to which an intervention meets stated objectives and wider effects on individuals, households, communities and institutions. The former are considered in this section and the latter in the next section. It is impossible to expect an evaluation to study precisely all the possible changes which an intervention brings about, and priority will usually be given to those effects which were intended. However, it is critically important that evaluators use their judgement to understand which effects were most needed by the populations in question and the extent to which these needs were captured by stated objectives (i.e. the *relevance* of the objectives).

There are two difficulties in analysing the choice of transfer from the perspective of effectiveness and impact. First, it is always difficult to attribute changes to any specific intervention, since there are always many other processes of change going on (e.g. seasonal changes). Second, there is an additional difficulty in attributing change to the type of transfer. Outcomes may be influenced more by other aspects of programme design (targeting, size of transfer, etc.) and the quality of implementation.

However, analysis on effectiveness and impact is essential for all evaluations. The only additional task required to evaluate the choice of transfer is to tease out the part played by that choice in determining the effects of the intervention. For the purposes of clarity and to ensure comprehensiveness, this guidance includes some broader questions related to assessing effectiveness and impact, so that the probable role of the choice of transfer can be judged. An evaluation should be explicit about how it has approached these questions and its limitations in drawing conclusions.

Sub-questions

- 2.1. What did the transfer enable people to do that they might not otherwise have been able to do? What changes occurred as a result of the transfer?
- 2.2. Were people able to access vendors or distribution points? If cash or vouchers were provided, was the market able to provide the right goods, of the right quality at the right price?
- 2.3. Were there any delays related to the choice of transfer? If so, what caused the delays? What were the consequences?
- 2.4. What are the main benefits of the project according to beneficiaries? What do they feel are the main downsides? What type of transfer would beneficiaries have preferred and why?
- 2.5. What were the main benefits of the project according to other key stakeholders? What do they feel are the main downsides?
- 2.6. Was the transfer value and duration appropriate to meet programme objectives? Did operations with a 'mixed' transfer (e.g. cash and in-kind aid) allocate resources appropriately between the different kinds?
- 2.7. Was the specific delivery mechanism (e.g. electronic vouchers, cash through bank accounts, transporting of sacks of grain to distribution points) successful in delivering the transfer to recipients? Were any major challenges encountered?
- 2.8. Did the type of transfer affect the targeting process or targeting outcomes?

2.9. What outcome indicators were monitored? Were these appropriate? What do monitoring and other sources of information show about change? What was the probable role of the intervention in that change? What was the probable role of the way the transfer was made in that change?

Guidance notes

- There is more than one definition of effectiveness. According to the OECD-DAC evaluation criteria, it is the extent to which an intervention achieved the stated objectives of the project, not the extent to which it met the needs (perceived or otherwise) of a targeted population.¹⁰ An evaluation should therefore comment both on the appropriateness of these objectives and on the appropriateness of the programme design in achieving them. An intervention may be sensibly designed for the needs of a crisis-affected population and also bring positive benefits, but not actually well geared to meeting the specific objectives in the proposal or logframe. These nuances should be discussed in the evaluation. These issues go beyond the general scope of this guidance, but cannot be separated from an evaluation of the choice of transfer because the programme objective – and consideration of wider impacts – is so central to this particular decision.
- *Use of the transfer.* There are challenges of ‘fungibility’¹¹ when asking beneficiaries how they used aid – particularly cash transfers. The assistance provided must be thought of as an addition to a household’s other resources and in the context of all its needs. It is rarely important which source of income, for example, is used to make a particular purchase. In-kind aid is also fungible: it can free up money for other purchases. The impact of a transfer is not simply how it was used, but what extra things it allowed a household to do or buy. The most accurate way to understand the net benefit of a transfer is through an analysis of the whole economy of the household that shows how

¹⁰ In defining cost-effectiveness DFID adopts a slightly wider understanding: the extent to which ‘desired outcomes’ were achieved. These would often be broader than the specific objectives in a project document.

¹¹ Fungibility is the ability of resources to be substituted for each other. In the context of aid, even if the physical resources or actual cash given were used for the purpose wished for by the project, their real benefit to the recipient may be that they freed up other resources to be spent in other ways.

overall consumption and expenditure patterns changed after receiving the transfer. However, this is time-consuming and requires good baseline data. The usual approach is to ask households directly how they used the transfer, ignoring the problem of fungibility. It is essential to also ask what the transfer (cash, vouchers or in-kind aid) enabled them to do that they might not otherwise have been able to. For example, the value of in-kind food aid is revealed by understanding how it was consumed, sold, traded and shared, and also by how the income that might otherwise have been spent on food was used. An evaluation should check and comment on what information on the use of transfers is available from monitoring data. Data on the use of a transfer, whether from monitoring surveys or primary research by the evaluator, should always be accompanied by analysis and explanations of the expenditure choices.

- *Sharing.* The type of transfer may affect sharing practices. While sharing of assistance might potentially undermine targeting, it might also benefit the sharer by reinforcing their informal social protection systems. It may also benefit needy people who were left out of the intervention. Sharing may appear particularly sensitive to the choice of transfer, e.g. it is sometimes stated that in-kind aid is more likely to be shared than cash. However, if receiving cash enabled recipients to share other things more easily, this is part of the real impact of the transfer.
- *Right goods of the right quality at the right price.* An important issue to consider is whether items desired by beneficiaries were available, whether through the market (in the case of a cash transfer), shopkeepers/fairs (in the case of vouchers) or provided directly as in-kind aid. Opinions on quality of items might differ between project staff and beneficiaries owing to local preferences and priorities. If prices were considered high, note whether this was anticipated when the project was planned and whether there were any repercussions for the effectiveness of the intervention.
- *Preference* is a surprisingly difficult issue to understand. There is a tendency for recipients to express a preference for the type of assistance that they are used to receiving and which they know the agency tends to provide. Respondent replies will also reflect thoughts on the expected value of the transfer, so they may favour cash if they have seen that, in the past, it was worth more than a food ration, or they may favour in-kind aid if they have

seen non-indexed cash transfers eroded by inflation. If informants are asked to make comparisons and judgements between kinds of transfer, it is important to be specific about the values and quantities of items being compared. Reasons for preference should always be explored. These may also relate to the intervention's effectiveness and impacts.

- *Outcome indicators.* The outcome indicators included in a logframe or monitoring plans ought to be useful in assessing effectiveness and should always be examined. An evaluator must also analyse how reliable they are as indicators of the project objectives, and the degree to which these indicators actually capture important outcomes, though this is not specific to the choice of transfer. Sufficient data on outcome indicators may not be available from monitoring reports. It is beyond the scope of most evaluations to conduct a full impact analysis, especially in the absence of adequate baselines. As already discussed, care is needed in attributing changes in outcome indicators to the intervention.
- *Delays.* Any delays should be analysed to see whether they were related to the choice of transfer (e.g. delays in making purchases that would not have applied to cash or vouchers, or delays in setting up payment systems), and whether they could have been foreseen and managed. The effects of any delays should be considered both on recipients and on other stakeholders, such as traders (particularly in the case of vouchers).
- *Targeting.* Targeting is a challenge in any intervention, and most targeting challenges are beyond the scope of this guidance since they are independent of the choice of transfer.

Essential question 3: Impact

How were wider effects of the programme influenced by the type of transfer used?

The choice of transfer can bring wider benefit – or harm – to beneficiary and non-beneficiary households and to local communities. In some cases these benefits, such as supporting local markets or production, are a significant reason for the choice of transfer; in other cases, these impacts (positive or negative) were not intended. Whether or not the impacts were intended, their relevance to the population's needs should be considered. Building up the evidence that leads to a better understanding of wider impacts is also important for future decision-making. However, some of these issues, such as economic impact, require

specific specialised study and are beyond the scope of most evaluations (see Optional Questions, p. 21).

Sub-questions

- 3.1 Has the assistance caused any obvious positive or negative impacts on the economy?¹² Is there reason to think that the choice of transfer has influenced production or local trade? Has the intervention encouraged or discouraged the supply of certain goods? Has it caused changes in the prices of any goods or in exchange rates (if transfers are made in a foreign currency)?
- 3.2 Has the assistance resulted in any positive or negative impacts on households beyond the stated objective?
- 3.3 Has the assistance resulted in any positive or negative impacts on non-beneficiaries and communities?
- 3.4 Which kinds of traders (e.g. large or small, local or capital city-based) have benefited or lost out from the intervention? In the case of vouchers, how has the intervention affected the business of traders not included in the intervention?
- 3.5 Has the type of transfer created any opportunities for exit strategies, sustainability or linking with government programmes/strategies?

Guidance notes

- *Economic impacts.* If the prices of any goods or exchange rates changed, it is necessary to ascertain whether price changes were linked to the intervention – this can be seen for, example, by whether or not the same price rises or falls were seen outside the programme area. Evaluations are not usually detailed market studies and attributing the role of the intervention in affecting prices is not always possible. Be aware of such limitations when discussing this issue: it is often better to refrain from speculative conclusions, or at least to indicate where they are merely anecdotal reports, where the evidence and analysis were, quite legitimately, beyond the scope of the evaluation.
- *Other impacts for households.* Wider possible benefits of any transfer might include meeting needs

¹² It is expected that most evaluators will address this question qualitatively, though this should not imply a lack of rigour in any assessment.

other than those intended by the intervention, investment in livelihoods, accessing basic services, accessing credit or positive changes in caring practices of children. Evaluators should try to understand the relevance and importance of these impacts. As with other questions, analysis should consider whether the changes were related to the type of transfer provided.

- *Other impacts for non-beneficiaries and communities.* Local traders may see increased business from cash and either increased or decreased levels of turnover from vouchers, depending on how the traders are selected for inclusion in the project. Production in rural areas may be affected, with knock-on implications for prices and for local trade and employment. However, these will be difficult to establish reliably in the framework of a normal evaluation.
- *Negative impacts to households and communities.* See Protection and Gender.

Essential question 4: Efficiency and cost

How did the costs incurred by providing this type of transfer compare with the costs of other types?

Efficiency considers how resources are converted into outputs. For the purpose of this guidance, the main question of interest is whether a different form of transfer might have been significantly more or less costly. However, comparing the costs of different transfers is challenging for two reasons. First, it is sometimes more difficult than expected to calculate all of an intervention's costs (especially any indirect costs or where an organisation's administrative costs are not separated out by project). Second, it is challenging to establish the hypothetical costs of using an alternative transfer. Evaluators therefore should be clear and explicit about the assumptions that they make when analysing cost and efficiency, as well as the limitations of conclusions.

Sub-questions

- 4.1. How does the cost of the transfer compare with the provision of other possible transfer types at the same scale?
- 4.2. What costs (including opportunity costs) were incurred by beneficiaries (e.g. travel, transport of goods, time)?
- 4.3. How did the actual costs compare with the predicted costs used in planning and decision-making?
- 4.4. Are there ways to improve efficiency?
- 4.5. If the transfer chosen was more expensive than alternatives, were fewer people served than would otherwise have been, or did the choice attract extra funding that covered the additional costs?

Guidance notes

- Cost calculations should always be made between different transfer options that would have been feasible and appropriate.
- There are three basic elements to the costing of an assistance project: the cost of the transfer itself; the costs of its distribution (including transport or transfer fees, staff and management costs); and, in the case of newer kinds of programming, any additional costs related to set-up, piloting or learning about new ways of making transfers (i.e. costs that would not have been incurred if an organisation was already familiar with that way of making transfers). The costs related to the start-up of new programming should be separated, and comparisons made using only 'normal' operating costs. Such additional costs might include costs of establishing new systems, a higher proportion of indirect costs due to the small scale of a pilot and additional staff costs as an investment in learning.
- A cost comparison of a transfer depends upon establishing which goods are equivalent in value to which value of cash or vouchers, as discussed under Essential Question 1: Decision-making. The evaluator must then check how far any assumptions or predictions turned out to be correct, including about prices and how transfers are used/spent.
- Cost information should be available from the implementing agency, but where it is running several interventions in the same country, costs (especially relating to logistics, administration and transport) may not be disaggregated in a way that allows the calculation of the real costs of delivering assistance to specific households or using a specific type of transfer. It cannot be assumed that staff costs would be the same with different choices about how to make a transfer.
- Note whether the costs incurred by beneficiaries (e.g. travel, transport of goods, time) were considered in the programme design, for example when establishing the transfer value.

- Even where costs cannot be fully quantified precisely, this should not prevent an evaluation from making observations on cost. For example, additional costs might have been incurred or reduced had an alternative transfer been used (e.g. vouchers may require more staff time for engagement with traders). Evaluators should not be reluctant to make such observations, and to qualify them by clearly indicating any imprecision, assumptions or missing information.
- Efficiency is not only about cost, but also considers how economically resources were used. This includes financial resources, as well as staff time. The evaluator should consider if there are ways to improve the efficiency with which the transfer is designed, delivered and monitored (e.g. by improving or using alternative delivery mechanisms).

Essential question 5: Protection and gender

How has the choice of transfer affected protection risks (including those related to gender) and the intervention's support to protection?

Although protection may not be a specific objective of an emergency intervention involving a transfer of assets, such as a shelter or food assistance programme, an agency should take responsibility for ensuring that at the very least it does not increase the protection risks faced by recipients. Where possible it should contribute to the safety, dignity and integrity of vulnerable people. There are two levels to analysing protection and gender as they relate to the choice of transfer. The first is how protection risks, including those related to gender, were considered *ex ante* in choosing the transfer (Essential Question 1: Decision-making). The second is how the transfer actually affected protection risks and supported (or undermined) contributions to protection and gender. Other features of the design of the intervention are often of greater importance in affecting protection risk than the choice of transfer, and protection and gender are complex issues for which not all evaluators will have a great deal of expertise. While it is unrealistic to expect all evaluations to provide in-depth analysis, it is important that they consider some basic issues.

Sub-questions

- 5.1 Has the type of transfer caused or reduced any tensions in the community?
- 5.2 Has the choice of transfer caused, increased or reduced any tensions in the household?
- 5.3 How were decisions on the use of the transfer made in the household?
- 5.4 Would women prefer a different type of transfer in the future?
- 5.5 Has the type of transfer provided created any challenges or opportunities for contributing to the safety of recipients?
- 5.6 Has the type of transfer contributed to the dignity and integrity of recipients?
- 5.7 Has the type of transfer created any problems or opportunities for people who face constraints related to gender, age, health status (e.g. chronic illness, disability), family status (e.g. divorced, widowed), displacement (e.g. IDPs, refugees), nationality and ethnicity?
- 5.8 If identification is normally required to collect the transfer, have all intended recipients (including women, the elderly, displaced persons) been able to access assistance?

Guidance notes

- *Gender* is a nuanced issue and it is important to avoid simple dichotomies and stereotypes about men and women. It is rarely the case that all women have exactly the same experiences and opinions, or that decision-making is entirely in the hands of the man or the woman. It is also dangerous to assume, as people often do, that female decision-making is necessarily 'better' for household well-being, or that gender relations will best be served by providing assistance in a way that gives men less responsibility for the welfare of their families. Such conclusions should either be grounded in evidence or avoided.
- *Household tensions*. The provision of assistance may reduce or increase tensions within the household, which may or may not be linked to the way in which a transfer was made. Possible sources of household tension that might be affected by assistance (for better or worse) include how decisions are made and how resources are used. It is important to consider whether any changes in household tensions relate to the specific type of transfer used.
- *Household decision-making*. It is often believed that women have more control over aid given in-kind

(particularly food or household items) than they do over cash. However, despite stereotypes and assumptions, household decision-making is rarely clear-cut. To ascertain whether any changes have taken place in decision-making, evaluators can analyse how decisions are taken 'normally' and how decisions were taken about the use of assistance.

- *Community tensions/social cohesion.* Injections of resources, which usually leave out certain people, have the potential to create tensions in communities. Assistance can also promote harmony, such as by enabling people to contribute to community events, or because recipients share the assistance with non-recipients. Try to ascertain if the type of transfer played a role in any tensions caused or eased. Care should be taken to distinguish between generic problems related to the provision of assistance and targeting problems and those specifically associated with the type of transfer chosen.
- *Dignity.* The type of transfer provided, and how it is provided, may contribute to dignity (or have a less negative impact on it) in several ways. For instance, the transfer could be provided in a way that does not identify the person as a beneficiary, that provides choice, that enables recipients to contribute to the community and that enables recipients to feel a sense of control over their lives and needs.
- *Empowerment.* Situations where households are forced to rely on external assistance, such as humanitarian settings, are disempowering. Even in development contexts it would often be overambitious to expect empowerment to result simply from the provision of a transfer, though a transfer could be used as one tool in a holistic approach to mitigate the disempowerment of a crisis. Empowerment has many dimensions which vary a great deal in different cultures and contexts: any attempt to assess empowerment that is not grounded in an extremely good understanding of the local context may be misleading. It may be unrealistic to expect an evaluation to provide an analysis on empowerment, unless this was an objective of the intervention (see Optional Questions, p. 21).

Essential question 6: Risk

How were risks related to the choice of transfer identified and managed?

Different types of transfers pose different risks for staff, beneficiaries and partners, and to agency

reputation. Risks can never be eliminated, but most – if identified in advance – can be managed. An evaluation should assess how risks were identified, which risks were avoided and how other risks were monitored and managed, and whether this was all done in a way that was reasonable. Even if possible dangers do not in fact arise, this does not mean that appropriate decisions on risk had been made. Equally, projects which choose to avoid as many risks as possible are not necessarily well designed if as a result of risk aversion they achieve less impact. Risks which are familiar are usually perceived as less threatening, so that types of transfers that are familiar to decision-makers and managers may seem less risky than those that are not, even where this is not in fact the case. This is a challenge for risk management.

Sub-questions

- 6.1. Were all of the most important risks considered in programme design?
- 6.2. Was a risk management strategy in place?
- 6.3. Was the level of risk management appropriate? Was there risk aversion, over-management or under-management of risk?
- 6.4. Were any of the risks realised? Were appropriate actions taken in response?

Guidance notes

- Risks that the evaluator should consider include security (for beneficiaries, staff and partners), corruption or diversion, difficulties in making the necessary purchases and delivering the assistance on time and delays in providing transfers (see the previous section for risks related to protection, i.e. beneficiary safety, social and intra-household tensions).
- The purpose of understanding whether risks were realised is not to assign blame, but to explore how the risk was considered in the first place, how the incident was managed and whether the type of transfer played a role.
- The appropriateness of risk management strategies should be considered. It is possible to be too risk averse and to take disproportionate measures in an effort to control/mitigate risks.
- Often valuable information on risks (especially diversion) will come from interviewing non-beneficiaries who have less personal stake in

providing such information. However, every attempt should be made to substantiate any criticisms that they offer, since those excluded from aid may be tempted to make accusations for a variety of reasons.

Essential question 7: Management

Were appropriate systems (including monitoring) in place to manage a programme with the chosen kind of transfer? If information used in decision-making was incorrect or changed, did those managing the project know about it and consider the need to change?

Appropriate systems should be in place to implement a programme with the chosen transfer type. This includes establishing and running a monitoring system that can check the assumptions which were the basis of decision-making. While decisions should be based on evidence and knowledge of the context, emergency contexts are often complex, and there is no crystal ball that shows the future. Lessons from the past are often a useful guide and it is important that the assumptions used in decision-making (e.g. predicted effectiveness, cost, preference, timeliness of delivery) were monitored in some way – and that the intervention was modified as appropriate where these were shown not to hold.

Sub-questions

- 7.1. Was an appropriate monitoring system put in place and used?
- 7.2. For cash or voucher interventions, if prices used in calculating the transfer value changed, how was the programme adjusted?
- 7.3. Were appropriate human resources in place and was staffing well managed to support a programme with the transfer used?
- 7.4. Were appropriate business processes, administrative and financial systems in place (or developed) to support a programme with the transfer used?
- 7.5. If other grounds used in decision-making proved not to be accurate, were these identified? If so, was the programme adjusted?
- 7.6. Was there adequate internal coordination between programme and finance departments and other potentially relevant departments?
- 7.7. How did the choice of transfer affect external coordination? If it created differences with other operational practice for assistance in the context, did this create difficulties for coordination, either on the ground among recipients or between agencies, including government?
- 7.8. Were appropriate systems in place or developed in order to provide the transfer in an accountable manner?

Guidance notes

- Potential ways that managers could modify programmes include adjusting the value of a cash transfer or voucher (or, in the case of in-kind aid, changing the quantity or type of goods provided) or switching to a different kind of transfer. There is no universal ‘threshold’, e.g. price changes, that should be used as a trigger for changing the kind of transfer, and evaluators could consider commenting on whether such a threshold would make sense in the context of a particular project. Changing the type of transfer during an intervention is easier in theory than in practice – evaluators should bear in mind there are costs to such shifts.
- Cash and vouchers are often a new approach for agencies (see discussion on capacity in Table 2). Those new to cash and vouchers might face a learning curve related to financial and administrative systems (e.g. approval processes for transferring large sums to money, systems for tracking payments to beneficiaries). It is important to consider whether the challenges and problems related to new modalities are reasonable. For example, if financial procedures resulted in delays in providing cash or vouchers, were these reasonable or avoidable?
- All assistance programmes should have sufficient and appropriate human resources to ensure quality programming. Less familiar modalities, such as cash or vouchers, may require new skills, or staff may need to use existing skills in new ways, such as making decisions based on market information and working with new types of partners. Given the resources on cash and voucher programming that exist within the humanitarian sector, it is reasonable to expect staff to be familiar with key issues when engaging in new modalities.

5 Conclusions and recommendations on the transfer choice

Evaluations are useful when they draw conclusions and make recommendations, rather than simply collating data or presenting the views of people interviewed. In order to draw conclusions related to the type of transfer, evaluators must go beyond stating facts and must use their judgement about what the facts mean. Evaluators must have the ability and the confidence to do this, making it clear how they have used their judgement and the evidence on which they have relied.

Essential question 8: Conclusions and recommendations

Was the choice of transfer appropriate? Would another form of transfer potentially have been more appropriate and/or should another form of transfer be considered in the future?

The purpose of this guidance is to encourage analysis of the kind of transfer and its impact on programming. Findings from the previous questions should be used to draw a conclusion on the appropriateness of the transfer choice, including whether or not it was reasonable at the time the decision was made, and whether with hindsight it proved a good decision. It is possible to make a reasonable and justifiable choice that turns out not to be the optimal form of transfer. Conversely, an inadequate decision-making process could still fortuitously result in the best transfer being selected. Thus it is important to arrive at a conclusion both on the decision-making process and on the impact of the choice made.

Sub-questions

- 8.1. Was the decision-making process adequate?
(Conclusion from Question 1: Decision-making)
- 8.2. Was the choice of transfer reasonable? Should another form of transfer have been given stronger

consideration? (Conclusion from Question 1: Decision-making)

- 8.3. Based upon the analysis of cost, impacts, effectiveness, gender/protection and risk, with hindsight was the optimal type of transfer selected? Should other types of transfers be used or given stronger consideration in the future?
- 8.4. What were the most significant consequences (positive and negative) of the choice of transfer?
- 8.5. What are the recommendations for future decision-making processes? What are the recommendations for future decisions? Which type(s) of transfers should be more strongly considered in which circumstances?
- 8.6. What are the recommendations for ensuring that appropriate systems are in place (including monitoring) to manage programmes and monitor the grounds for decision-making?
- 8.7. What are the key lessons on the choice of transfer (and the impact of this choice) for wider learning for the humanitarian sector as whole?

Guidance notes

- A judgement on the success of a programme, and whether the optimal type of transfer was used, often depends on which issues (e.g. cost, effectiveness, impacts, gender, risk) are given most weight. *There is no formula that determines how these criteria should be weighed* when undertaking such an analysis. Evaluators should have the confidence to use their judgement, but must make explicit the relative importance they gave to different criteria and justify this choice. It is good practice to explain how the conclusions could be different if different prioritisation of criteria were used or how the conclusion would change if circumstances changed. When concluding whether the optimal type of transfer was used and which transfers should be considered in the future, balance is needed

between two issues: 1) the need to be cost-effective in meeting objectives; and 2) the need to assess the value of impacts in relation to the needs of people affected by or vulnerable to crisis, beyond a narrow focus on the specific objectives of a project document. Such objectives may well leave out important issues related to people's lives (including gender/protection, risk and the role of markets).

- It is advised that cost-effectiveness be approached as a discussion, and not as a simple calculation, in the conclusion.
- The evaluation should provide a clear conclusion about the quality of the decision-making process on the choice of the type of transfer, and on whether this was appropriate, whether another form of transfer might have been more appropriate and whether other type(s) of transfers should be used (or more strongly considered) in the future.
- Recommendations should be focused and practical. The evaluation should recommend which types of transfers should be used or strongly considered in the future, while keeping in mind that factors influencing the appropriateness of transfers might change. Recommendations should be proposed with a view to resolving any programming

shortcomings or gaps that were identified and to reinforce good practice.

- Recommendations should have a clear link with evaluation findings. They should be realistic, and consider the realities that the implementing agency faces in the settings where it operates and the efforts that would be required to implement them.
- Where relevant, recommendations can be made to actors beyond the commissioning organisation, e.g. government, donors, the international headquarters of the implementing agency or other agencies. For example, evaluation findings might lead to recommendations about how the international systems of the implementing agency could be improved to support interventions delivering a particular type of transfer.
- Evaluations are an essential tool for the learning of every organisation, but others in the sector (governments, NGOs, UN agencies, donors, research institutions) are also interested in evaluation findings and in promoting good decision-making and good practice. Evaluators should highlight any key lessons, findings or good practice that might be relevant for learning in the sector as a whole.

6 Research topics and optional questions

The resources available for an evaluation and the interest of those commissioning the evaluation shape its scope and content. Table 3 contains further questions related to the choice of type of transfer

which an evaluation could also include. Some of these topics are complex and beyond the scope of an evaluation to cover in detail, and may be more suited for exploration through more specific research studies.

Table 3: Research topics and optional questions

Issue	Question
Sharing of transfer/impact on local support systems	Do households receiving the transfer share it directly with other households or, if they receive cash or vouchers, do they share any of the items they purchase with the assistance? How does the transfer affect their overall sharing behaviour? Has this impacted community relations?
Empowerment	Did the form of the transfer have any benefits in terms of empowerment for a particular class, socio-economic group or gender?
Comparison of different delivery mechanisms	What were the benefits or costs related to the specific delivery mechanism used to provide the transfer? Are there other delivery mechanisms that should be considered in the future? Do the transfer mechanisms pose any challenges or opportunities for women or for people who face constraints related to age, disability, illness, etc.?
Conditions	Conditions refer to actions that need to be undertaken by recipients in order to receive the transfer (e.g. sending children to school, attending a health sensitisation, participating in work projects). Are the conditions appropriate? What role are conditions thought to have played in the efficiency, effectiveness and impact of the intervention?
Contingency planning/preparedness	Was the potential to provide different types of transfers included in contingency planning and preparedness measures? How did this affect the implementation of the programme?
Debt	How did the type of transfer used affect a household's ability to make or acquire loans?
Potential research	
In-depth analysis of gender issues	What are the implications of the type of transfer on gender dynamics?
In-depth analysis of market impacts	What is the impact of the type of transfer on the local economy?
In-depth analysis of protection	What are the implications of the type of transfer on supporting protection outcomes?

Annex

References and resources on evaluation and decision-making on transfers

Humanitarian evaluation guidance

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Guidelines, tools and resources on response analysis and cash transfer programming

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her ration card in Abu Shouk IDP
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