



# A review of evidence of humanitarian cash transfer programming in urban areas

## Annexes

---

Gabrielle Smith and Lili Mohiddin

Working Paper Annexes

December 2015

---

**Urban**

---

*Keywords:*  
urban crises, humanitarian,  
cities and climate change

## About the authors

Gabrielle Smith is a freelance consultant with over ten years' experience in social and economic development, social protection and humanitarian programming. She is a cash transfer specialist with extensive knowledge of markets-based programming and of cash assistance in urban contexts. Recent assignments include a lessons-learned review of cash coordination during the response to Typhoon Haiyan in the Philippines, and an evaluation of the European Commission's Humanitarian Aid and Civil Protection (ECHO) department's global cash and voucher programme portfolio. Prior to this she worked as a technical adviser for cash transfers and safety nets at Concern Worldwide, supporting cash-based operations in eleven country programmes including Nairobi, Mogadishu and Port-au-Prince. She has extensively researched the use of electronic payments in emergency and development programmes. Gab\_smithers@hotmail.com

Lili Mohiddin has worked in the humanitarian sector for over 15 years in food security and livelihoods. She has technical experience in cash-based programming, urban needs assessments, market analysis and capacity building. Although currently working as a freelance consultant, previously she worked for the Cash Learning Partnership (CaLP) as their technical coordinator and with Oxfam GB as a technical adviser. Recent deployments undertaken by her with the Danish Refugee Council (DRC), CaLP and the Norwegian Refugee Council (NRC) in Lebanon, the Philippines, Nepal and Ethiopia have highlighted the challenges surrounding protracted refugee and urban emergencies and the importance of strategic coordination and host-government engagement in preparedness and response planning – areas she is particularly interested in. Lilimohiddin@gmail.com

## Produced by IIED's Human Settlements Group

The Human Settlements Group works to reduce poverty and improve health and housing conditions in the urban centres of Africa, Asia and Latin America. It seeks to combine this with promoting good governance and more ecologically sustainable patterns of urban development and rural-urban linkages.

## Urban Crises

The International Institute for Environment and Development (IIED), on behalf of the Department for International Development (DFID), has commissioned this paper as part of their 'Urban Crises Learning Fund'. The purpose of this paper is to provide an initial review of literature as a foundation for informing practice and policy decisions of humanitarian actors, as well as identifying gaps in documentation and knowledge for further research.

International Institute for Environment and Development  
80-86 Gray's Inn Road, London WC1X 8NH, UK  
Tel: +44 (0)20 3463 7399  
Fax: +44 (0)20 3514 9055  
email: [info@iied.org](mailto:info@iied.org)  
[www.iied.org](http://www.iied.org)

 @iied

 [www.facebook.com/thelIED](http://www.facebook.com/thelIED)

Download more publications at [www.iied.org/pubs](http://www.iied.org/pubs)

## Acknowledgements

The authors are pleased to present this review of the evidence of humanitarian cash transfer programming in urban areas to the International Institute for Environment and Development (IIED) and the UK Department for International Development (DFID). This work is the product of the contributions of a number of people and organisations.

The authors are indebted to the many policymakers and practitioners engaged in urban humanitarian programming in Lebanon, Jordan, the Philippines, Kenya, Somalia and globally, for their contributions to this report in the form of documents, sharing key contacts and guidance. This includes contributions from the World Food Programme (WFP), the United Nations High Commissioner for Refugees (UNHCR), CaLP, the Active Learning Network for Accountability and Performance in Humanitarian Action (ALNAP), DFID, Save the Children, Oxfam, Mercy Corps, Catholic Relief Services (CRS), International Rescue Committee (IRC), International Federation of Red Cross and Red Crescent Societies (IFRC), NRC, Action Contre la Faim (ACF), Overseas Development Institute (ODI), the Global Food Security Cluster (GFSC), and several freelance consultants. Full details of key informants can be found in the Annex.

Particular thanks go to Laura Phelps (NRC), Anne Burlat (Groupe URD or Group Urgence, Réhabilitation, Développement), Rick Bauer (NRC), Agnes Shihemi (Adeso), Victoria Stodart (IFRC), Jamie Richardson (CRS), Joseph Ashmore (International Organization for Migration or IOM) and the Cash Learning Partnership for their helpful feedback on the draft report. Thanks also to Diane Archer (IIED), Lucy Earle and Heidi Gilert (DFID) for their help and guidance throughout the study.

This is an independent report and does not necessarily reflect the views of IIED or DFID. Any errors are on the part of the authors.

These working paper annexes are generously funded by the UK Department for International Development (DFID) through the DFID-IRC Advocacy and Learning Partnership on Urban Crises. The partnership is part of the DFID Urban Crises Programme on the urban aspects of humanitarian action, which involves the International Rescue Committee (IRC) and the International Institute for Environment and Development (IIED). Outputs from the programme will feed into a broader consultative process on the urban aspects of humanitarian action, focused on the World Humanitarian Summit and Habitat III. The process is led by the World Humanitarian Summit Secretariat, UN-Habitat, IRC and DFID.

Published by IIED, December 2015

<http://pubs.iied.org/10764IIED>

Available online only.

These Annexes accompany the Working Paper:

Gabrielle Smith and Lili Mohiddin. 2015. *A review of evidence of humanitarian cash transfer programming in urban areas*. IIED Working Paper. IIED, London.

<http://pubs.iied.org/10759IIED>

Urban poor populations frequently experience disasters of varying typology and intensity. When set against a backdrop of poverty and marginalisation, their needs can be complex. As recent urban crises have pushed humanitarian agencies to respond in urban areas, this literature review examines the opportunities and challenges afforded by cash transfer programming in urban areas. The evidence indicates a role for cash transfer programming in first phase urban humanitarian response objectives and potentially contributing to longer-term development objectives. However, effective and sustainable urban humanitarian cash responses demand cooperation, coordination, capacity, commitment and funding across key humanitarian, development and private-sector stakeholders, under the leadership of a strategic and answerable body, which is no easy task.

## Contents

|                                      |           |
|--------------------------------------|-----------|
| <b>Annex 1: Research methodology</b> | <b>4</b>  |
| <b>Annex 3: Country case studies</b> | <b>5</b>  |
| <b>Annex 4: Key informants</b>       | <b>13</b> |

# Annex 1: Research methodology

This section discusses the methodology used to in this report following an inception meeting that was held with IIED to better understand the research objectives of the literature review, the conceptual framework and parameters of the study.

## Identifying key stakeholders

Due to the emergence of learning in the urban programming sector, especially considering the use of cash assistance, the researchers identified a number of key stakeholders with whom communication was established to facilitate access to published and grey literature and personal communications/opinions. The key stakeholders were from diverse backgrounds including humanitarian donors, academic institutions, humanitarian organisations, researchers and consultants. In total at least 80 people were contacted (see Annex 4 for a list of stakeholders).

## Literature review

The authors sought literature from a broad range of urban emergencies. The literature was used to compile a series of urban emergency-related case studies that reflected as wide a range of emergency contexts as possible. The table below provides a summary of the types of documents reviewed, the countries and emergency contexts they referred to.

Drawing upon recommendations made by key informants and using portals such as the ALNAP Urban Humanitarian Response Portal<sup>1</sup> and the Cash Learning Partnership resources page,<sup>2</sup> a range of existing literature straddling both humanitarian and development contexts were collated. This included both published, peer-reviewed publications, and a variety of 'grey literature' documents. By the end of the review, at least 200 documents had been reviewed and 170 are referenced in the document. Document sources included humanitarian organisations that have

implemented cash programmes in urban areas including the British Red Cross, IFRC, Syrian and Jordanian Red Crescent Societies, UNHCR, WFP, IRC, URD, Save the Children, Adeso, Concern Worldwide, Oxfam GB, NRC, ACF, CRS and DRC. These can be found in the references section.

Types of documents consulted and referenced included the following:

- Programme reports and evaluations (approx. 50 documents)
- Articles and reports (approx. 30 documents)
- Case studies (approx. 30 documents)
- Research documents (approx. 25 documents)
- Desk reviews and literature reviews (approx. 12 documents)
- Lesson learnt and good practice reviews (approx. 20 documents)
- Assessments (approx. 9 documents)
- Policy papers and strategies (approx. 6 documents)

## Interviews with key informants

Where required, the key informants were interviewed to supplement findings from the desk review. The interviews focused on identifying relevant documents, discussing key themes, and verifying the findings.

## Document and case-study review by urban specialists

Drafts of the research paper and case studies were shared with urban and cash specialists to ensure the credibility of the research, especially in terms of the breadth and depth of literature sourced and the recommendations made.

<sup>1</sup> See: [www.urban-response.org](http://www.urban-response.org)

<sup>2</sup> See: [www.cashlearning.org](http://www.cashlearning.org)

# Annex 3: Country case studies

## Case study 1. Delivering cash to vulnerable populations in insecure locations in Somalia

Cash transfer programme responses to the famine in Somalia in 2011–12 were a watershed for humanitarian agencies working in complex insecure urban contexts and have paved the way for cash programmes in similar regions. Between August 2011 and 2012 a consortium of NGOs<sup>3</sup> reached 1.5 million beneficiaries with cash and vouchers (Humanitarian Futures Programme 2014). Credible evaluations (Hedlund *et al.* 2013; Dunn *et al.* 2013) of the response concluded that cash was an appropriate response tool that could be used at scale in insecure urban contexts where affected population vulnerability was considerable and remote-programming approaches had been in use due to deteriorating security.

Subsequent cash programmes (Oxfam GB 2012; Oxfam Somalia 2012; CRS 2015; Concern Worldwide 2013; NRC 2015a) have built on the learning from this response, incorporating technology where relevant, strengthening relationships with powerbrokers/gatekeepers<sup>4</sup> and targeting vulnerable host community households. These programmes indicate positive outcomes related to strengthening market function and formalising informal market sectors, increasing literacy and numeracy skills, enhancing protection through discreet cash transfers, supporting school attendance, and strengthening community cohesion (Oxfam GB 2012; CRS 2015; NRC 2015b). However, these claims tend to be less rigorously researched.

Learning related to urban cash programme implementation in insecure environments and the representation and inclusion of vulnerable communities can be summarised from the available literature. As stated in Hedlund *et al.* (2013), many of these concerns are pertinent to any assistance provided in such contexts. These include, but are not limited to:

## Understanding governance structures, power dynamics and how vulnerable populations and households are represented

Hedlund *et al.* (2013) found a higher incidence of diversion in urban areas where there were weak governance structures, and social networks often used to ensure accountability were weak and ineffectual. As found by Dunn *et al.* (2013), this can be further exacerbated by dynamic changes in urban community structures which do not enable the establishment of a focal point for communication and accountability mechanisms and fear on the part of beneficiaries to report taxation or diversion of their entitlement.

To understand the operational context better, with a specific focus on governance, beneficiary access and gender better, the Somalia Cash Consortium undertook research in both urban and rural locations on a number of aspects including:

- Gatekeepers, due to the role they play as powerful intermediaries between IDPs and aid organisations. Gatekeepers are found predominantly in urban areas of Somalia and are not a new phenomenon in Somalia (Bryld *et al.* 2013).
- Gender impact analysis on unconditional cash transfers, with a focus on gender relations and decision making, amongst other aspects (Wasilkowska 2012).

Although the following findings and recommendations made are not all aimed at urban cash programmes per se, they are relevant for urban programming in similar contexts:

- **Spending patterns differ between male and female beneficiaries, especially in urban areas.** Female beneficiaries spend twice as much on school fees than male beneficiaries, especially in urban areas. Increased access to schools can enable female school attendance, and change attitudes to female education (Wasilkowska 2012).

<sup>3</sup>The Somalia Cash Consortium included Action Against Hunger, Adeso, Danish Refugee Council and Save the Children.

<sup>4</sup>'A person or thing that controls access to something, or that monitors, selects, and can withhold, information, etc' (Bryld *et al.* 2013: 11).

- **There is an increase in perceived risk of theft and risk of taxation reported by beneficiaries.** However, actual incidences were not clearly reported (acknowledging the difficulties in reporting on such sensitive issues) (Wasilkowska 2012).
- **Some evidence that cash may contribute to long-term outcomes that may prove transformative to gender relations was seen.** This was due to the cash increasing women's bargaining power and access to credit, their ability to reduce debts, decrease the migration of men for work and increase the time fathers spent with children (Wasilkowska 2012). One may assume that this influence was stronger in urban areas due to the higher proportion of women in urban areas and their access to credit.
- **Raise gatekeeper awareness and capacity** in aspects of IDP protection, human rights, good leadership, transparency, accountability and management (Bryld *et al.* 2013). At the same time, move away from remote management and ensure the regular presence of humanitarian agency staff (Bryld *et al.* 2013).
- **Gender and power analysis is possible** in insecure dynamic contexts. Programmes should review analysis on a regular basis to ensure its pertinence (Wasilkowska 2012).
- **Protection by design:** realistic and feasible approaches to enhance beneficiary protection should be included in cash programme cycle management – from community engagement in targeting criteria, providing an appropriate complaints procedure, recruiting staff that represent both genders and in thinking through how beneficiaries will access their entitlements in a manner that does not increase their protection and vulnerability risks (Wasilkowska 2012).

Interestingly, the Hedlund *et al.* (2013) evaluation also indicated instances where Al-Shabab<sup>5</sup> represented a positive outcome, as in some localities their representatives were in favour of the inclusion of vulnerable households and reductions in assistance diversion at the community representation level.

### Use of technology

In response to growing humanitarian needs and continued insecurity, Oxfam spearheaded the use of mobile money transfers in urban Somalia in early 2012, in partnership with a local NGO Hijra and the mobile network operator Nation Link that provided the E-Maal mobile money transfer service (Oxfam GB 2012). The technological infrastructure in Somalia was suitable, providing humanitarian organisations with alternative cash delivery mechanism to that of Hawala, which

was the predominant mechanism used up to that time. Concerns related to the Hawala systems had been raised, not only in relation to counter-terrorism and financial security concerns (Pantuliano *et al.* 2011) but also in terms of reducing beneficiary exposure to security risks and time used in travelling to distribution points and in waiting in queues (Oxfam GB 2012). Since Oxfam's first foray into electronic cash transfers, a number of organisations, such as CRS and NRC have piloted similar programmes with mixed results. These findings with regards providing vulnerable urban populations with cash assistance are listed below.

- Improved security and safety: as recipients were able to choose when and where to collect their money (Oxfam GB 2012).
- Financial inclusion: as mobile money platforms can also provide recipients with access to formal financial systems, they had an opportunity to save small amounts of money (Oxfam GB 2012).
- Reduced travel and waiting times, especially for pregnant women, old people, those with disabilities and the chronically sick (Oxfam GB 2012).
- Lack of technological know-how and illiteracy resulted in constant training, coaching and use of staff time (Oxfam Somalia 2012).

In 2014 CRS considered the potential of shifting away from paper vouchers for food to electronic vouchers in Mogadishu. A pilot project in which bulk text messages were sent to beneficiaries with a unique code to present to the vendor at the time of voucher redemption was seen as a viable approach to test the feasibility of changing modality (Brick 2015). Despite the inclusion of training and sensitisation as part of the project, discouraging findings resulted in a continuation of a non-electronic voucher programme (see CRS 2015). Findings included:

*Low literacy level among the beneficiaries proved a challenge in the use of the SMS system. Since people cannot read it was difficult to distinguish between spam SMS and project SMS resulting in a large number of deleted SMS during the life of the pilot. Several other factors contributed to low presentation rates of SMS at redemption including: beneficiaries sharing phones, actual phone owner not present in Mogadishu at the time of distribution, and lack of power to charge phone at critical times. Based on the experience with the SMS system, it is not recommended for scale up or duplication (Brick 2015).*

<sup>5</sup>Harakat al-Shabaab al-Mujahidin (commonly known as Al-Shabab or Al-Shabaab) is an al-Qaeda-linked militant group and US-designated Foreign Terrorist Organization fighting for the creation of a fundamentalist Islamic state in Somalia. See: [www.cfr.org/somalia/al-shabab/p18650](http://www.cfr.org/somalia/al-shabab/p18650)

As reflected in the examples above, the importance of ascertaining beneficiary preference, technological capacity and literacy levels are key in determining what technology cash programmes can and should utilise – challenges that may not always be surmountable with the provision of training.

### Understand urban vulnerability and consider IDP and host-community households

Cities are host to a multitude of poor and vulnerable individuals and households, many of whom may satisfy the criteria for programme inclusion, despite not being the target group, recent IDPs. The inclusion of poor host community households in programmes has strengthened relationships and reduced conflict (CRS 2015) – valuable learning considering the number of refugees and IDPs of varying residency period living in urban areas globally<sup>6</sup>. In such a dynamic context of evolving needs and population movements and strong rural urban linkages, the need to frequently review vulnerability and targeting criteria is highlighted by Dunn *et al.* (2013).

Hedlund *et al.* (2013) reflect on the challenges of understanding vulnerability and undertaking targeting in a dynamic urban context in which more traditional community-based targeting methods that assume a level of trust between organisations and the affected community do not function. Recommendations include adapting vulnerability criteria to the urban context and the socio-economic and cultural background of the poor and vulnerable (Hedlund *et al.* 2013) and engaging the affected community and their representatives in understanding vulnerability and in targeting methodologies and thus reducing potential conflict over assistance (CRS 2015). Hedlund *et al.* (2013) introduces a method used by Adeso, inclusive community-based targeting (ICBT) which promotes open, public meetings where information about entitlements is made public, enabling public dialogue.

### Case study 2. NRC's Integrated Shelter Programme in Jordan

As of June 2015, Jordan hosts almost 630,000 Syrian refugees, around 10 per cent of its population (NRC 2015c). In Jordan, approximately 91 per cent (460,000) of refugees are living outside camps, mostly in urban centres in rented apartments (UNHCR 2013). Some 86 per cent of Syrian refugees are now living below the Jordanian poverty line (US\$96 per capita per month) (UNHCR 2013). Assessments show that rent consumes the largest share of refugee expenditures and shelter has been reported as the single most pressing need of refugees (Sloane 2014; NRC 2015c; Buecher *et al.* 2014).

International humanitarian actors began implementing cash assistance programmes for basic needs including shelter in mid-2012. Across the various organisations, disbursement amounts have ranged from JoD50–200 per month, generally for three months. Numerous evaluations and reviews have shown the relevance and effectiveness of cash assistance in supporting refugees to meet their housing needs (Sloane 2014; Herrmann 2014); however, the housing market in Jordan faced an annual shortfall of 3,400 housing units before the crisis. NRC estimates that in 2015 there are now at least 48,000 housing units needed (NRC 2015). As a result, average rental prices across the country rose by 14 per cent between January 2013 and January 2015 (NRC 2015c). An assessment by Care showed Syrian households in urban areas were paying on average 28 per cent more than at the onset of the crisis (Buecher *et al.* 2014). Rising rent is also affecting Jordanians, fuelling tensions between host and refugee communities. Tenure insecurity in this context is also a growing concern, with growing incidence of forced eviction reported (Buecher *et al.* 2014; NRC 2015c).

Some studies have considered that there is strong evidence that cash assistance, though helping refugees pay their rent in the short term, is contributing to rising rental costs (ACAPS 2015; Sloane 2014; Herrmann 2014). Studies have recommended that humanitarian actors should develop programmes that also seek to address supply-side barriers and support vulnerable Jordanians and Syrian refugees in accessing more secure, longer-term rental contracts. It is one of the key approaches outlined in the Syria Regional Response Plan and in the government of Jordan's National Resilience Plan (2014–2016). In Jordan families commonly build houses over many years to support their children when they marry and there is a large stock of partially finished housing units. In 2014 NRC piloted a model for an integrated urban shelter programme in Irbid, Jerash and Ajloun governorates where most hosted refugees are concentrated.

NRC provides conditional cash grants and technical support to Jordanian landlords in order to complete unfinished buildings and bring good-quality new housing units onto the rental market. In return they provide rent-free accommodation for a period of 12–24 months for vulnerable refugees. Given the risk that overcrowding can increase violence towards and early marriage of girls, 50 per cent of the beneficiaries are women and girls. The programme provides cash assistance to these refugees to assist with relocation costs. The complementary information, counselling and legal assistance (ICLA) component of the programme provides information and counselling services to refugees living in urban areas along with eviction monitoring and collaborative dispute resolution for landlords and tenants.

<sup>6</sup><http://www.unhcr.org/pages/4b0e4cba6.html>

By the end of 2014 NRC had supported 1,000 Jordanian landlords to create 4,000 housing units, providing secure shelter to 13,000 refugees (8 per cent of the total refugee population in these locations). Not having to pay for rent has enabled refugees to reduce negative coping mechanisms, repay debts and increase expenditures on health and education. Beneficiaries report that after years of displacement, the psychological impact of housing security is of significant value. The programme also benefits the host community since it is addressing one of the root causes of the shelter crisis, which will help stabilise rents whilst local labour is employed on the construction. NRC estimates that this directly invests US\$8 million in the local economy with an overall economic impact of US\$44–61.6 million. NRC's approach of actively engaging with local governors and municipalities and developing legal guidance for programme activities holds promise as a mechanism that can help resolve conflicts as they arise, improve transparency of the rental market, and build support of local authorities. Some limitations of the approach have been identified – notably the continued ban on refugees accessing (legal) employment meaning that a period of rent-free shelter can only stall further economic difficulties for refugees. Another issue is the trend emerging (in two thirds of cases) for landlords to set a relatively high rent for the property at the end of the lease agreement which refugee beneficiaries cannot afford.

### Case study 3: Designing and implementing multipurpose grants in Lebanon

The conflict in Syria has led to a protracted refugee crisis in the region with over 2.4 million individuals registered in surrounding countries in 2014 (Campbell 2014). Seventy-nine per cent of refugees are living in urban settings rather than camps (Sami *et al.* 2014). As of May 2014 UNHCR had registered over a million refugees in Lebanon mainly living in over 1,200 urban and peri-urban communities. The urban and middle-income country context, with refugees who are used to meeting a whole range of needs through the market, meant many agencies opted to provide cash assistance. The well-developed and reliable communications network and financial services sector also meant agencies opted for delivery of cash through ATM cards. The first CTPs started at the end of 2012. In 2013 195,714 people received direct cash assistance,

particularly for winterisation<sup>7</sup>, which was the first attempt to harmonise CTP across agencies (Slim and Trombetta 2014). Evaluations and lessons learnt reviews highlighted that cash assistance was highly relevant, with a wide range of needs being met with the cash, particularly food and rent. However, this was at the expense of meeting their equally essential winterisation needs because grant values had been designed to meet a sector-specific need and had not factored in the variety of economic needs of households (Lehmann and Masterson 2014; Pelly 2015). Studies also pointed to the lack of coordination of CTP more broadly, with a large number of agencies delivering CTP with different objectives, targeting approaches, and delivery channels (Avenir Analytics 2014; Pongracz 2015).<sup>8</sup>

Building on these lessons, humanitarian actors saw the opportunity to do business differently in this urban context and moved to the provision of longer-term and more harmonised market-based assistance to meet needs across sectors. The approach developed since 2014 has been flagged as the first at-scale effort to implement a single programme approach to a refugee crisis, providing multipurpose cash grants to meet needs across sectors that can be supplied by the market, through a coordinated multi-agency approach (Pelly 2015; ECHO 2015). In 2014 the MPG programme was aiming to support 28 per cent of Syrian refugees – those identified as highly economically vulnerable (66,700 households) – to prevent an increase in negative coping mechanisms. A transfer value of US\$175 per household per month was calculated based upon an understanding of the average monthly survival MEB for urban dwellers comprising food, rent, water, NFIs, transportation, clothes and communication needs and the average gap in household income to meet this (with the rest expected to come from WFP food assistance vouchers and household's own income sources) (Pelly 2015). The intention was to optimise efficiencies through dividing responsibilities between agencies: i) transitioning to a single delivery platform through the ATM card system already used in WFP's e-voucher programme; ii) working with UNHCR's database of beneficiaries and eligibility lists; and iii) working with NGOs to provide the monitoring and follow up (Avenir Analytics 2014).

The scale of the crisis in Lebanon and such innovations in assistance mean there have been a number of studies and reviews emerging. These highlight a number of successes of the MPG approach in Lebanon. IRC's

<sup>7</sup> Winter cash transfer programme run by UNHCR and partners from November 2013 to April 2014. The programme gave US\$575 via ATM cards to 87,700 registered Syrian refugees (Lehman and Masterson 2014).

<sup>8</sup> DFID's value for money research in 2014 highlighted that whilst cash and vouchers constituted less than 10 per cent of the total response amount of nearly US\$1.73 billion, 43 per cent of the 71 partners involved in the Regional Response Plan were involved in CTP. Half of the 30 cash actors used the same delivery mechanisms. However, until 2014 most agencies issued cards for each CTP they ran so that many households had several cards and around 100,000 duplicate cards could be in circulation (Pongracz 2015).

evaluation of MPG showed that money was prioritised for food, rent and healthcare, whilst expenditure patterns changed significantly month by month and according to the demographics of the beneficiaries, demonstrating the dynamic and changing nature of beneficiary needs which a fungible grant was well placed to meet (Campbell 2014). The move to MPG has meant an evolution from a fragmented approach to CTP where every agency had a different targeting and delivery system, into a single harmonised programme. Studies are anticipating that continuing to streamline operations as per the above operational recommendations should contribute to more effective aid delivery as well as significant cost efficiency gains (ECHO 2015; Pongracz 2015).<sup>9</sup>

Studies also identified several challenges with the MPG programme in the urban refugee context that should be taken into account by the humanitarian community.

### Challenges in calculating the transfer value

A cash working group (CWG) was set up to calculate the MEB. The household's total survival budget proved much harder to estimate than the value of particular commodities. It was also a challenge since refugees live in different circumstances across urban and peri-urban environments making the cost of living vary significantly (Campbell 2014; Twose *et al.* 2015). What needs were included in the basket and the acceptable minimums were also quite subjective (ECHO 2015). Whilst international standards can help, those that exist are typically based on experiences in low-income, rural contexts (Twose *et al.* 2015).

Despite efforts to accurately set the transfer value, resource constraints have also meant it is extremely difficult to provide such a comprehensive package of assistance to every family in need. The original MEB was US\$607 based on an average apartment rent, 13 food commodities and health and education needs. This is more in line with the expenditure poverty line in Lebanon (Twose *et al.* 2015). However, funding constraints and the need to support a greater number of people meant the group re-calculated a 'survival' MEB of US\$435 using the average rent of a tent in an informal tented settlement (ITS) and 8 food items. Thus households still had a deficit to bridge in order to meet

their MEB requirements. When it was calculated the value of the MPG also took into account in-kind and food voucher support from UNHCR and WFP. The level of this support has since reduced on account of the plateauing of humanitarian funding for the Syria crisis, widening the gap households face in meeting their survival MEB (Pelly 2015; ECHO 2015; Maunder *et al.* 2015; ACAPS 2015).

### Difficulties in targeting

The relatively large transfers being provided and the overall funding constraints have led to a major effort to identify and support 'the most vulnerable' with the MPG. This is no easy task in a context of such great need and the targeting task force took months to decide on the best targeting mechanism for the MPG – whether to stick with the multisector household survey assessment methodology of the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR)<sup>10</sup> used in 2013 and 2014 by WFP or to move towards alternative approaches for assessing economic vulnerability such as a proxy means test methodology (promoted by UNHCR).

The outcome was a delay of seven months to move forward with targeting exercises. In the end agencies opted to include both methods, with targeting based on VASyR continuing for WFP's food assistance whilst the cash consortium used a combination of vulnerability targeting and proxy means testing (Pelly 2015; Maunder *et al.* 2015; ECHO 2015; Twose *et al.* 2015). Several reviews considered that this would lead to beneficiary and agency confusion as well as reducing potential efficiency gains. ECHO's global evaluation of cash assistance considered that the MPG approach in Lebanon may contribute to disproportionate expenditure on beneficiary targeting, since these targeting requirements are time consuming and expensive (US\$25 per household visit). It cautions that the aim of identifying the 'most vulnerable' proportion within a large and needy caseload may be unrealistic, especially since needs change over time.

### Coordination between agencies

A number of reviews have pointed out the challenges of coordination of the MPG approach in Lebanon, which requires cross-sectoral engagement at a technical and

<sup>9</sup> DFID's value for money study in 2014 estimated that efficiency savings could be achieved through three main channels: (i) combining transfers into a single monthly payment delivered through a single card (reduces card production costs and bank loading fees); (ii) rationalisation of humanitarian actors since separate sectoral programmes are combined (economies of scale and reduces costs of duplicate assessments, staffing and implementation costs); and (iii) more radical change to the humanitarian coordination structure to reduce the hierarchical approach to transferring of funds from donors to beneficiaries (which would reduce indirect support costs). Based on the funding envisaged for CTP under the sixth Regional Response Plan, this was estimated to have possible savings of (i) US\$3.5 million; (ii) US\$10 million; and (iii) up to US\$30 million.

<sup>10</sup> The VASyR profiles the population according to indicators reflecting economic vulnerability, education, food security, health, non-food items, protection, shelter and water and sanitation. Results have been used to select eight sector-level vulnerability criteria and thus generate an overall vulnerability score which places households into one of four vulnerability categories (low, mild, moderate and severe vulnerability). Households classified as severe or highly vulnerable are deemed to be in need of assistance to cover their basic needs. The cash consortium of six international NGOs implementing the MPG (Save the Children, IRC, Care, ACTED, Solidarities International and World Vision International) target the severely vulnerable.

strategic level (Pelly 2015; ECHO 2015; Campbell 2014). Besides the difficulty of achieving this in a system geared towards sector-based coordination and mandates, these reviews also point to the reticence on the part of some agencies to move towards this approach because of the perception that the roles of particular institutions will be reduced. An example given in various reviews was WFP's continued use of an e-voucher for food, something that delayed the development of a single card platform for basic needs assistance throughout 2014. Whilst studies point to an expected benefit of such programming being the rationalisation of actors within the system (Pongracz 2015; Avenir Analytics 2014), the implication of this has yet to be fully discussed within the humanitarian community.

### Governance

In Lebanon, a lessons learnt report on experiences of MPG reports that there were challenges in engaging with the government of Lebanon on MPG. The government had difficulties accepting the proposed survival minimum expenditure basket for refugees and the value of cash assistance that was planned. They were concerned about such assistance increasing tensions between refugees and poor Lebanese, who receive only basic social assistance (subsidised education and healthcare) through the Ministry of Social Affairs, as well as the broader economic impact of cash on certain Lebanese markets.

### Protection concerns in host communities

A number of studies point to increasing tensions evident between Syrian refugees and host communities in 2013 and 2014<sup>11</sup>, as the refugee influx increased demand for services and poor Lebanese faced increased competition for work (IASC 2010; Harb and Saab 2014; Juillard and Pinault 2015; ECHO 2015). The number of poor in Lebanon has risen to 2.1 million since 2011 (Juillard and Pinault 2015). Cash transfers – particularly MPGs – have potential to fuel this tension. A study into social cohesion points to the perception amongst Lebanese that Syrian refugees are receiving disproportionately high amounts of international aid, while poverty-stricken Lebanese citizens are left neglected. Among the Lebanese, research highlighted widespread grievances toward international NGOs at the perceived unfairness of agencies only targeting refugees, and offering such high levels of assistance including for food, clothes, fuel, education and rent when the Lebanese are struggling to access these (Harb and Saab 2014).

### Case study 4. Cash transfers and linking relief to development in informal settlements in Kenya

The urban population in Kenya is rapidly expanding and is estimated to be about 32 per cent of the total population. Urbanisation is outpacing the rate of urban infrastructure development and service delivery. More than 50 per cent of the urban population resides in unplanned, overcrowded informal settlements with limited access to basic services including safe and affordable drinking water and sanitation. Most residents rely on informal employment, characterised by low pay and poor working conditions (Smith and Abdulla 2011). Inhabitants include rural migrants, refugees and displaced people for whom a lack of vocational skills and financial and social capital act as barriers to formal and self-employment. Women are five times more likely to be unemployed than men (Mohanty 2011). Chronic poverty, social diversity and reduced social capital contribute to high levels of insecurity (Abdulla *et al.* 2012).

Those living in informal settlements are especially vulnerable to rising prices, being highly dependent on the market for almost all their household food and non-food needs and with low and insecure income sources (Brady and Mohanty 2013; Abdulla *et al.* 2012). The Kenya Food Security Steering Group (KFSSG) estimates that at least 3.5 million urban dwellers have difficulty meeting their food needs on a regular basis (Smith and Abdulla 2011). The rates of chronic malnutrition are higher in Nairobi's informal settlements than national rates due to the levels of food insecurity combined with poor social care and public health issues (Brady and Mohanty 2013). The government of Kenya has initiated a number of social protection programmes to address poverty in the country, however, few cover urban areas.

In 2009 the prices of basic food items in urban areas escalated by up to 133 per cent due to prolonged drought exacerbated by the effects of Kenya's 2008 post-election violence and the global escalation of food prices. The KFSSG estimated that 9.5 million people were at risk of starvation, with 4.1 million of these living in urban informal settlements as poor households struggled to purchase sufficient food (Mohanty 2011). Research commissioned by Care, Concern Worldwide and Oxfam in the slums of Nairobi indicated that poor families were increasingly resorting to negative coping strategies and the numbers of malnourished children were increasing. A taskforce of government ministries and international partners (WFP, Concern, Oxfam) was

<sup>11</sup> A countrywide survey of Syrian refugees in Lebanon shows that around 32 per cent do not feel safe in their new settlements, mainly due to crime and prejudice against them (BRIC 2013, in Harb and Saab 2014).

created, with the objective of addressing the food crisis in urban areas and reducing vulnerability of the urban poor to future food crises. The taskforce designed a programme comprising three components:

- i) Relief phase: humanitarian cash assistance to protect slum dwellers' ability to meet basic food needs in the face of economic shocks, complemented by referrals to health and psychosocial services.
- ii) Recovery and rehabilitation phase: cash assistance linked to skills building in sectors for which a market assessment showed there were employment opportunities in the slums, in order for beneficiaries to be able to join the labour market or become self-employed. This was linked to business grants and improved access to savings schemes to enhance future income security.
- iii) Advocacy component: working at community level to ensure the voices of the poorest were heard by authorities and at national level to encourage the government of Kenya to address the lack of long-term safety nets for the urban poor, as a preventative measure against food crises.

The programme was implemented in 2009–2010 in two informal settlements, Korogocho in Nairobi and Nyalenda in Kisumu and targeted mainly female-headed households. Five thousand households received payments of US\$20 per month for 8 months through the mobile money transfer system, M-PESA. The programme has been extensively reviewed and researched and generated a number of important lessons about CTP in urban contexts.

### Effectiveness of CTP in addressing urban vulnerabilities contributing to food insecurity

Cash transfers were proven to help women in urban contexts address their day-to-day challenge of income insecurity and to meet some of their most immediate needs. This provided a starting point for the other longer-term components to build on. Half of all households were able to start, improve or revive small businesses, helping them build resilience to future shocks. School enrolment rates also increased due to the cash transfers as fewer children needed to work or resort to begging.

### Difficulty determining when cash assistance should start and finish

It is well documented that there is no clear and agreed system or criteria for humanitarian actors to use to trigger engagement and exit from humanitarian response to food emergencies in urban areas (MacAuslan and Phelps 2012; MacAuslan and Schofield 2011). Concern Worldwide and Oxfam needed to argue the case for intervention using their own data to persuade donors of

the need to respond, whilst the end date was reportedly driven by funding constraints rather than changes in vulnerability. A review of Oxfam's programme pointed out that if exit was based on vulnerability indicators, the programme would probably have entered a further phase of cash assistance in the settlement, rather than exiting (MacAuslan and Phelps 2012). The review highlights the challenges of creating such a system in urban areas including: difficulties with repeated surveillance activities in a densely populated area with high mobility; complexity of urban livelihoods and markets creating challenges in identifying simple measures of well-being, vulnerability, income or expenditure; and the rapidity with which conditions change.

### Experiences of targeting in urban areas

The programme sought to target only the most vulnerable on account of funding constraints. Working in the slums was noted to pose problems in relation to targeting due to the scale of the need, the heterogeneity of the informal settlements and the lack of cohesion and mobility of populations within the slums. Each slum is made up of numerous villages, and each of these has several thousand people in them. Communities are also highly fluid and so it is challenging to meaningfully engage the community (Concern Worldwide and Oxfam GB 2011; MacAuslan and Schofield 2011; MacAuslan and Phelps 2012).

As a first stage, agencies targeted geographically, identifying the poorest areas within the settlements using statistics and information from local leaders. Individual households were then targeted within the areas defined as the poorest through a modified community-based targeting methodology which aimed to engage with and get buy-in from local leaders whilst ensuring selection was objective, because experience of previous CTP in the settlements had shown community leaders to be biased. Village elders were consulted about targeting criteria based on local understanding of vulnerability; however, agencies enlisted support of local stakeholders (health and social workers) who knew the community in order to select beneficiary households. Rather than a community meeting, selection was based upon household visits to assess households against the criteria for eligibility.

Evaluation showed that, overall, communities considered these house-to-house visits to be fairer. However, the size of the area, density of households and the timeframe meant it was impossible to visit all households. Rather, targeting teams were directed to particular houses by 'knowledgeable' individuals. This, the lack of public information about the targeting exercise and the need for household heads to work during the day meant that this excluded some of the most vulnerable from the assessment including those with fewer social connections, new arrivals, those in

areas with less effective health workers, and those who live hand to mouth (MacAuslan and Crawford 2012; MacAuslan and Phelps 2012). Other issues included the low coverage rate meaning exclusion errors were inevitable, and reliance on subjective observation to identify vulnerability. Research found communities had some concerns with the targeting process and that this led to some ill feeling amongst those who were excluded (MacAuslan and Schofield 2011; Concern Worldwide and Oxfam GB 2011).

### Engaging with government and linking relief to development

One of the programme's objectives was to generate evidence in order to influence duty bearers to take appropriate action to address urban poverty and vulnerability and prevent future emergencies, specifically through inclusion of the urban poor in social safety nets. The agencies engaged with the government of Kenya from the design stage and this objective of achieving a long-term, sustainable outcome from the programme led to certain compromises in the design of the humanitarian CTP. One documented example was in the size of the transfer. Whilst both agencies wanted to fund up to 50 per cent of households' monthly expenditure needs, after consultation with the government the transfer value was set at under 30 per cent so as to be in line with the government of Kenya's guidelines for social assistance. On the one hand this ensured better buy-in from the government required for achievement of the longer-term objective, on the other hand the amounts given were not commensurate with the level of identified humanitarian need and did not take into account variation in family size (MacAuslan and Phelps 2012; Concern Worldwide and Oxfam GB 2011).

### Limitations of the referral process

Evaluation of the programme found that the provision of referral services was relevant to the multi-dimensional vulnerability faced by urban households and that leveraging of the CTP targeting mechanism as a basis for identifying vulnerable households and referring them seemed an appropriate model that could be scaled up. However, the success of the mechanism is contingent on services being of good quality and being able to absorb additional users. The review concluded that the latter assumption was questionable and that the capacity of these services is likely to be limited (MacAuslan and Crawford 2012).

### Limitations of the livelihoods recovery component

Reviews recommended that for such activities to lead to sustained improvements in income security for beneficiaries, programmes need to be designed based

upon a clear understanding of the key constraints that vulnerable urban populations – female-headed households in this case – face in accessing livelihood opportunities (Concern Worldwide and Oxfam GB 2011; MacAuslan and Phelps 2012; Mohanty 2011; MacAuslan and Crawford 2012). The programme was designed based on the assumption that a lack of access to credit and skills were key constraints; however, reviews considered that others may include insecurity, corruption, lack of information and property rights, whilst a gendered analysis of vulnerabilities, constraints and opportunities for women (including access to finance, no childcare support, little knowledge of business management, risk of gender-based violence) had not been undertaken. The reviews found that it was not clear what financial returns were likely to be generated from the investments made in households' skills and assets. It was clear that some households did advance as a result whereas others who faced particular constraints (many dependents, poor health, low human and social capital) were more likely to descend into their initial state of low food consumption and use of negative coping strategies at the end of the CTP (Wiseman 2011; Concern Worldwide and Oxfam GB 2011). They concluded that transitioning from a hand-to-mouth existence to run viable small-scale businesses takes a range of strategies and that this was beyond the scope of a programme of this duration. It was recommended that alternative exit strategies needed to be considered – which could include developing linkages with training, employment or microfinance institutions rather than direct investment in these areas. Another challenge noted was in terms of scaling up such approaches from individual NGO projects to respond to wider needs in cities, which would generate a higher supply of products, services or skills and may saturate the market (MacAuslan and Crawford 2012; MacAuslan and Phelps 2012).

### Benefits of e-payment systems in the urban context

A host of studies point to the effectiveness and value for money of the programme's mobile money delivery mechanism in the context of slums (Concern Worldwide and Oxfam GB 2011; Smith and Abdulla 2011; Wiseman 2011; MacAuslan and Phelps 2012; Mohanty 2011; MacAuslan and Schofield 2011; MacAuslan and Crawford 2012). Beneficiaries were familiar with mobile phones and network coverage and coverage of mobile money agents was high. Beneficiaries reportedly liked the reliability, security and rapidity of withdrawal conferred by the system and administrative costs were low. One barrier identified was the legal requirement for mobile money clients to have a national ID card which effectively excluded approximately 5 per cent of the target group.

# Annex 4:

## Key informants

The following people were contacted for information as part of this literature review.

|    | <b>ORGANISATION</b>                             | <b>NAME</b>             | <b>POSITION</b>  |
|----|---|-------------------------|--|
| 1  | ACF   | Julien Morel            | FS adviser   |
| 2  | ACF   | Julien Jacob            | FS adviser   |
| 3  | Adeso   | Agnes Shihemi           | Technical adviser  |
| 4  | ALNAP   | Leah Campbell           | ALNAP Urban  |
| 5  | British Red Cross                               | José Luis Peña          | Head of Technical Unit FSL, DRR & Shelter                |
| 6  | CaLP  | Nadia Zuodar            | Ex-technical adviser                                     |
| 7  | CaLP  | Sara Almer              | Coordinator  |
| 8  | CARE  | Justus Liko             | Senior advisor: Emergency Food and Nutrition Security    |
| 9  | CRS   | Jamie Richardson        | Shelter adviser  |
| 10 | CRS   | Sarah Gilbert           |  |
| 11 | CRS   | Maggie Holmesheoran     |  |
| 12 | CRS   | Geraldine Brick         | Market and cash adviser                                  |
| 13 | Concern Worldwide                               | Jenny Morgan            | Social protection and safety nets adviser                |
| 14 | Concern Worldwide                               | Sarah King              | ACD Somalia  |
| 15 | Concern Worldwide                               | Wendy Erasmus           | CD Kenya   |
| 16 | DCA   | Glenn Hughson           | Cash adviser and ex-CaLP                                 |
| 17 | DFID  | Tim Waites              | CHASE head policy – leading work on the high level panel |
| 18 | DFID  | Heidi Gilert            | CHASE/ Cash focal point                                  |
| 19 | DRC   | Louisa Seferis          | FSL regional adviser                                     |
| 20 | ECHO  | Alexander Castellano    |  |
| 21 | ECHO  | Calum Mclean            | Global Food Coordinator                                  |
| 22 | FAO Somalia                                     | Mulugeta Shibru Behailu | Food security specialist                                 |
| 23 | Habitat for Humanity                            | Jake Zarins             | Shelter Adviser  |
| 24 | International Committee of the Red Cross (ICRC) | Geraud Devred           | Cash focal point/based in Nairobi                        |
| 25 | Independent                                     | Koko Sossouvi           |  |
| 26 | Independent                                     | Paul Currian            |  |
| 27 | Independent                                     | Sarah Bailey            |  |
| 28 | Independent                                     | Rosie Jackson           |  |
| 29 | Independent                                     | Marianne Vik            |  |

|    | <b>ORGANISATION</b>           | <b>NAME</b>         | <b>POSITION</b>                                |
|----|-------------------------------|---------------------|--|
| 30 | Independent                   | Kerren Hedlund      |  |
| 31 | Independent                   | Sharon Truelove     |  |
| 32 | Independent                   | Nick Maunder        |  |
| 33 | Independent                   | Ian Pinault         |  |
| 34 | IFRC/ Shelter Cluster (Nepal) | Siobhan Kennedy     | Shelter Cluster coordinator                    |
| 35 | IFRC                          | Claire Holman       | Cash adviser                                   |
| 36 | IFRC (Asia)                   | Jonathan Brass      | IFRC regional cash adviser                     |
| 37 | IFRC                          | Emma Delo           | Cash and preparedness                          |
| 38 | IFRC/Shelter Cluster          | Victoria Stodart    | Shelter adviser                                |
| 39 | IRC                           | Natalia Strigin     | Economic adviser                               |
| 40 | IRC                           | Greg Matthews       | Economic adviser                               |
| 41 | Mercy Corps                   | Sara Murray         | Cash adviser                                   |
| 42 | Mercy Corps                   | Vaidehi Krishnan    | Cash adviser Nepal                             |
| 43 | Mercy Corps                   | Alexa Swift         | Urban adviser                                  |
| 44 | Mercy Corps                   | Lily Frey           | Electronic cash transfer officer               |
| 45 | NRC                           | Mark Henderson      | Cash adviser                                   |
| 46 | NRC                           | Laura Phelps        | Urban adviser                                  |
| 47 | NRC                           | Martin Suvatne      | Shelter adviser                                |
| 48 | NRC                           | Rick Bauer          | WASH adviser (Shelter background)              |
| 49 | NRC (Somalia)                 | Peter Opio          | Food security and livelihoods adviser, Somalia |
| 50 | OCHA                          | Juliet Lang         | Cash focal point                               |
| 51 | ODI                           | Sara Pavanello      | Researcher                                     |
| 52 | OPM                           | Clare O'Brien       | Researcher                                     |
| 53 | Oxfam                         | Andy Bastable       | WASH adviser                                   |
| 54 | Oxfam                         | Jenny Lamb          | WASH adviser                                   |
| 55 | Oxfam                         | Jude Powell         | EFSL adviser                                   |
| 56 | Oxfam                         | Marie Boulinaud     | EFSL adviser                                   |
| 57 | Save the Children             | Isabelle Pelly      | EFSL adviser                                   |
| 58 | Save the Children             | Tom White           | Based in Lebanon – consortium adviser          |
| 59 | SDC                           | Rudolf Gsell        | Cash unit                                      |
| 60 | SDC                           | André Dürr          | Cash unit                                      |
| 61 | UNHCR                         | Mamta Khanal Basnet | Cash specialist                                |
| 62 | UNHCR                         | Alexander Beck      | Protection unit                                |
| 63 | UNHCR                         | Marco Sanguineti    | Cash unit                                      |
| 64 | UNHCR                         | Hanna Mattinen      | Food security and livelihoods adviser          |
| 65 | UNHCR cash coordination       | Carla Lacerda       | Cash coordinator                               |
| 66 | UNHCR Lebanon                 | Loreto Palmera      | Cash adviser                                   |
| 67 | UNHCR Jordan                  | Volker Schimmel     | Cash adviser                                   |
| 68 | UNHCR                         | Joanna Friedman     | Protection unit                                |
| 69 | UNHCR Niger                   | Pierre Camara       |  |

|    | <b>ORGANISATION</b>  | <b>NAME</b>        | <b>POSITION</b>  |
|----|----------------------|--------------------|--|
| 70 | UNRWA                | Ansa Masaud        | Head, Shelter Management Unit                          |
| 71 | URD                  | François Grünewald | Executive and scientific director                      |
| 72 | USAID                | Laura Meissner     | Economic recovery and market systems technical advisor |
| 73 | USAID                | Tom Wildman        | WASH adviser (ex OGB)                                  |
| 74 | WFP                  | Blake Audsley      | Food security specialist                               |
| 75 | WFP (S Sudan)        | George Fedha       |  |
| 76 | WFP (Asia)           | Nicola Peach       | Cash and voucher officer Asia region                   |
| 77 | WFP                  | Bernard Mrewa      | Food Security Cluster coordinator Somalia              |
| 78 | WFP                  | Cheryl Harrison    | Head, innovations in East Africa                       |
| 79 | WFP                  | Marina Angeloni    | Food Security Cluster lead/urban focus                 |
| 80 | WVI Cash and Markets | Alesh Brown        | Humanitarian cash, markets and technology specialist   |
| 81 | WVI Food assistance  | Belete Temesgen    | Food security and livelihoods adviser                  |

Urban poor populations frequently experience disasters of varying typology and intensity. When set against a backdrop of poverty and marginalisation, their needs can be complex. As recent urban crises have pushed humanitarian agencies to respond in urban areas, this literature review examines the opportunities and challenges afforded by cash transfer programming in urban areas. The evidence indicates a role for cash transfer programming in first phase urban humanitarian response objectives and potentially contributing to longer-term development objectives. However, effective and sustainable urban humanitarian cash responses demand cooperation, coordination, capacity, commitment and funding across key humanitarian, development and private-sector stakeholders, under the leadership of a strategic and answerable body, which is no easy task.

IIED is a policy and action research organisation. We promote sustainable development to improve livelihoods and protect the environments on which these livelihoods are built. We specialise in linking local priorities to global challenges. IIED is based in London and works in Africa, Asia, Latin America, the Middle East and the Pacific, with some of the world's most vulnerable people. We work with them to strengthen their voice in the decision-making arenas that affect them — from village councils to international conventions.



International Institute for Environment and Development  
80-86 Gray's Inn Road, London WC1X 8NH, UK  
Tel: +44 (0)20 3463 7399  
Fax: +44 (0)20 3514 9055  
email: [info@iied.org](mailto:info@iied.org)  
[www.iied.org](http://www.iied.org)

Funded by:



This research was funded by UK aid from the UK Government, however the views expressed do not necessarily reflect the views of the UK Government.



Knowledge  
Products