



HUMANITARIAN CASH AND SOCIAL PROTECTION IN YEMEN

CaLP Case Study

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ACRONYMS

CaLP	Cash and Learning Partnership
CBY	Central Bank of Yemen
CCD	Collaborative Cash Delivery Network
CCY	Cash Consortium of Yemen
CMWG	Cash and Markets Working Group
DFID (FCDO)	Department for International Development (in the process of transitioning to the Foreign Commonwealth and Development Office)
ECHO	European Commission Humanitarian Office
FTS	Financial Tracking System
GDP	Gross Domestic Product
GFD	General Food Distribution
GoY	Government of Yemen
HCT	Humanitarian Country Team
IDP	Internally Displaced Person(s)
IOM	International Organisation for Migration
IRG	Internationally Recognised Government
MFIs	Multilateral Financial Institutions
RRM	Rapid Response Mechanism
SFD	Social Fund for Development
SP	Social Protection
SWF	Social Welfare Fund
UN	United Nations
UNICEF	United Nations Children's Fund
USD	United States Dollar
WB	World Bank
WFP	World Food Programme
YER	Yemeni Real

EXECUTIVE SUMMARY FOR HUMANITARIAN COUNTRY TEAM

Cash transfers in Yemen, delivered through humanitarian actors and social protection systems, offer great opportunities for beneficiary impact and alignment with donor priorities – but this potential is not fully utilized, due to lack of a common vision and strategic direction.

In the Yemen context, cash programming takes place at large scale, in a context characterised by political, security and economic complexity. The scale of the program represents an achievement – but cash programming is fragmented. Humanitarian and social protection systems do not work together, beneficiary caseloads are likely to overlap and coordination mechanisms are weak.

This weakness has three major impacts: (1) the most vulnerable may not receive appropriate support and combined program impact is not maximised, (2) the humanitarian system's resources are used inefficiently, and (3) risks associated with cash transfers are exacerbated.

For the humanitarian and social protection systems, the larger impacts of these weaknesses are: (1) that the system, as currently stands, may face challenges to efficiently absorb large-scale funding responding to COVID-19, (2) the response still has a significant way to go to align with global best practice on cash, and global guidelines including the Common Donor Approach to Humanitarian Cash Programming and the UN Common Cash Statement commitments, and (3) the system is not optimally placed to build nexus programming.

Significant efforts have been made to ensure that cash programming has the maximum impact on saving lives and preventing humanitarian suffering in this challenging context. The Cash and Markets Working Group (CMWG) has been strengthened with additional resources, and a new SMEB value has been introduced. OCHA is taking measures to support exchange of information about beneficiary lists. A consultant has been selected to support work on data interoperability between WFP, UNHCR and UNICEF. UNCCS agencies have developed a Yemen Action Plan with specific actions around collaborative procurements. All of these initiatives represent steps to improve efficiency– but much still remains to be done.

This is a critical moment for the HCT to shape future programming. Both social protection and humanitarian funding cycles are being renewed, and in this process, donors and implementing partners are reviewing program effectiveness. There is a strong cash infrastructure, as well as a variety of projects that can act as building blocks for a more effective system. In order to strengthen humanitarian response in Yemen it is necessary both to take immediate steps to support more effective working between humanitarian and social protection cash programs, and to adopt five programming principles.

In the next 6 months, the HCT should, together with the donor community:

- **Develop a common program vision for all cash assistance**, covering objectives, targeting and success criteria. Cash actors, in both the humanitarian and social protection sphere, need to be operating within a shared program vision and framework. To develop this vision, donors and the HCT should first develop consensus between themselves, then organise an in-depth workshop with all relevant actors, resulting in a concise shared vision statement and a roadmap for achieving this.
- **Conduct a big-picture mapping**. When a common vision is developed, critical missing elements – that is, aspects of the big picture that are not commonly understood by the major actors (which may include the possible level and degree of overlap between beneficiary lists and district level mapping of interventions) – should be identified. Donors should provide resources and agencies should cooperate to fill in these gaps, at an overarching big picture level, in the short term.
- **Conduct referrals, accompanied by a learning program**. Referrals between humanitarian and social protection programs enable smooth and seamless support to beneficiaries with multiple needs, and help to ensure that beneficiaries receive the most appropriate services. However referral systems are currently weak. To better understand practical barriers that prevent referrals between cash programmes (and between cash programmes and other types of assistance) small scale referral pilots should be conducted focusing on small numbers of beneficiaries in few governorates. These pilots should be accompanied by a structured learning platform. The learnings from such pilots can inform larger scale systems.



- **Ensure consistent, well staffed coordination mechanisms.** Resources should be invested into strengthening existing coordination mechanisms and developing new ones where necessary. A mechanism should be designed which includes systemic links between the existing cash coordination group (CMWG) and social protection systems (currently no single forum), and in which the two systems systematically exchange information and learnings.
- **Strengthen donor coordination.** Donors have made significant efforts to improve coordination on this issue, but these could be more inclusive.. Coordination is currently driven largely by ECHO and FCDO, who fund large cash programs and have clear priorities for cash assistance in Yemen, but these efforts should more explicitly include the World Bank (WB) and smaller donors. A coordinated donor push is needed to develop infrastructure for harmonisation and ensure that actors have appropriate incentives to cooperate.
- **In the longer term**, the HCT and the donor community should adopt the following principles:
- **Harmonisation, not Homogenisation.** In a context with high need, it is possible for actors to operate differently while working toward a common goal. The key aspect of harmonisation is not to ensure that each cash program is the same, but to ensure that activities are complementary and efficiencies are gained through the use of harmonised tools and approaches. As such, it is possible for programs to target different beneficiary groups and use different transfer values in a harmonised system. It is important that the reasons for differences between agencies are clear and well communicated between different actors.
- **In a context with high levels of need, prioritisation is key.** 80% of the population is currently in humanitarian need, under the poverty line, or both. It is unlikely that the humanitarian and social protection systems will be able to meet all need, and as a result, it is necessary to prioritise target populations. Given the limited resources available, a choice must be made between breadth of coverage – reaching a large number of people – and coverage with impact – providing enough to households that have been reached to ensure that they can build resilience.
- **Optimise Resources.** To the degree possible, coordination mechanisms should be designed to be lean and to employ the minimum human and financial resources possible. Simultaneously, these mechanisms should, in the design phase, build in links to other systems: that is, the CMWG should have systematic linkages to social protection systems, as well as to cash plus programs. If possible, the CMWG and social protection systems should use one coordination mechanism.
- **Work from Big Picture to Details.** Harmonisation is most likely to be achieved if decisions and changes to the system are structured and planned; such planning is likely to require a ‘funnel’ approach in which actors move from the big picture to the details. In some cases, big picture alignment will lead to quick and easy wins; these issues should be prioritised in the workplan.
- **Build Structural Links to Non-Cash Programming.** It may be appropriate to design a program vision for cash with structural links to non-cash programs. Such a design – identifying points at which cash beneficiaries can be transferred to other sectors, programs to which they could be transferred, and priority sectors for transfer – is likely to maximise the impact of cash-plus programming and support a streamlined and harmonised fashion.

PROBLEM STATEMENT

Cash programming in Yemen offers great opportunities for both beneficiary impact and increased funding – but this potential is not fully utilized, due to lack of a common vision and strategic direction between humanitarian programming and social protection.

Communities in Yemen have used cash remittances since the 1960s. As a result of the remittance flow, there is a strong cash infrastructure reaching hard-to-access areas. The Government of Yemen (GoY) set up cash-based social protection mechanisms in the 1990s. In parallel, the humanitarian system scaled up cash dramatically at the start of the conflict. In 2016, according to Financial Tracking System (FTS) figures, Yemen was the humanitarian response with the highest proportion of cash-based programming.

In the aftermath of COVID-19, and in the context of a global system which prioritises nexus programming, Yemen should be a candidate for significant additional cash assistance, despite market volatility. However, the system faces major constraints to scaling up. Many of these constraints are rooted in lack of coordination between humanitarian and social protection systems. This study indicates that both humanitarian and social protection actors perceive the current system as fragmented and lacking in strategic direction. This has several implications:

- **Fragmentation leads to worse outcomes for the most vulnerable.** It is challenging, given the complexity of the system, to identify who the most vulnerable are. In case the most vulnerable are identified and enrolled in one program, they also face challenges in receiving sequential and/or multi-sectoral support, through cash plus and referral programmes.
- **The current system is characterised by inefficiency.** A significant amount of humanitarian resources are channelled to cash programming in Yemen. There is currently no joint mapping of humanitarian and social protection cash transfer programs, and as result there is potential for overlap and inefficient use of resources.
- **Fragmentation leads to inappropriate and sub-optimal risk mitigation.** The Yemeni context is characterised by macroeconomic level risks, including currency volatility and dependence on imports, as well as risks associated with political fragmentation, conflict and socio-economic instability. When cash actors work together, it is possible to better mitigate these risks; when actors do not work together, shocks have a greater negative effect.

OBJECTIVES AND METHODOLOGY

COVID-19 has generated not only massive consequences for individuals and health systems, but secondary shocks to economies, food systems and labour markets. It is estimated that an additional 8.3 million people in the Arab region could fall into poverty (UNICEF social protection report, 2020).

At the global and regional levels, there has been a push to respond to COVID-19 through social protection systems. The UN developed a framework for immediate socio-economic response to COVID. One key pillars of this response plan is the use of government social protection systems to reach the most vulnerable populations. Specifically, the UN's COVID-19 response framework prioritises support for social protection systems that (1) are resilient and pro-poor, (2) work to meet basic needs and (3) support vulnerable groups.

It is anticipated that the cash response to COVID-19 will be governed by best practices identified over years of cash programming. Recognising the need for improved collaboration between humanitarian cash actors, over the past years there have been a number of initiatives to better harmonize humanitarian cash assistance. These include the Collaborative Cash Delivery Network (CCD), consisting of 15 NGOs, and the UN's Common Cash Statement, agreed between WFP, UNHCR, UNICEF and OCHA. The Common Donor Approaches to Humanitarian Cash Programming also play a key role in identifying and supporting the adoption of best practices. Some of the key elements defined in these exercises include the need to maximise efficiency, develop common approaches and develop linkages and coordination between different types of programming.

While humanitarian actors continue focus on improving collaboration and coordination between themselves, the challenge of improved coordination between humanitarian and social protection systems has become

increasingly acute in the context of COVID-19. In this context, CaLP has commissioned a Country Review of humanitarian and social protection cash programming in Yemen to understand the practical steps needed to better link these actors.

The purpose of the Country Review is to support key actors (HCT, MFIs, donors) in understanding the landscape of existing multipurpose cash transfer systems and critical next steps to better link these and scale them to mitigate the effects of COVID 19 for the most vulnerable in Yemen. The report aims to support actors to put in place minimum levels of interaction between humanitarian programs and social protection (SP) programs, to support easier absorption of funds in a post-COVID context.

The report is based on both primary and secondary research, and is coherent with previous work done by CaLP in the Yemen context. 15 key informant interviews were conducted encompassing 21 respondents and 41 documents (published and unpublished) were reviewed with the aim of developing actionable recommendations. Only one government actor was directly interviewed; interviews with government were limited due to the desire to minimise any potential political disruptions.

CONTEXT

Yemen has been in a state of active conflict since 2015, when the state capital, Sana'a, was taken over by opposition forces. This prompted military intervention by the Kingdom of Saudi Arabia and other Arab states. At a national level, there are two major players: the Houthis, based in the Sana'a, and the Internationally Recognised Government (IRG), based in Aden. In addition, a variety of other armed actors including Al Qaeda, also hold territory. At the governorate and district level, the conflict becomes still more complex, with tribal politics and local level actors affecting power dynamics.

As the conflict continues, the humanitarian condition is also steadily worsening. Over 80% of the population is in humanitarian need; a similar proportion of the population is under the poverty line. OCHA estimates that more than 20 million people are food insecure. Humanitarian need is exacerbated by conflict-induced displacement. The country currently hosts 3.34 million IDPs and 1.01 million IDP returnees. In addition, in 2020, flash floods and natural disasters generated new emergency caseloads.

The Yemeni economy has contracted dramatically since the start of the conflict. GDP is estimated to be at 50% of pre-war levels. Loss of economic growth and earnings amount to approximately 102 billion USD from 2015 – 2018 compared to pre-war levels. Prior to the conflict, 25% of Yemen's GDP came from oil and gas; oil and gas production is at 10% of pre-war levels, and income has reduced accordingly. Yemen is heavily dependent on imports for food, with 80 – 90% of its food coming from imports.

Historically, part of Yemen's economic fragility has been compensated for by remittances. Before the conflict, remittances formed to 10% of GDP pre-crisis, but since 2015, they form 20% of the GDP and make up an inflow of over 3 billion USD. COVID-19, however, is likely to significantly reduce the remittance flow. Yemenis traditionally work in Gulf countries; these countries are less likely to provide work for Yemeni migrants who may be carrying COVID-19.

In parallel with this economic fragility, the Yemeni currency is highly volatile. In 2017, the YER lost around 40% of its value, and in late 2018, the YER had a rapid significant devaluation. This depreciation has strong humanitarian outcomes; devaluation of the YER leads to almost immediate inflation and consequent increase in prices of basic goods, including food.

The systems underlying the economy – the central bank and the monetary systems – have broken down. The Yemen Central Bank (CBY) has historically served four purposes: to service international debt, to stabilize the Yemeni real against the USD, to pay public sector salaries and to guarantee food imports. Since the start of the conflict, the CBY has lost almost all its foreign exchange reserves. The CBY has also split into two: there is a CBY-Aden representing the IRG and a CBY-Sanaa representing the Houthi authorities. Since December 2019, there have also been two currencies.

SOCIAL PROTECTION AND CASH LANDSCAPE MAPPING

Social protection systems and cash transfer systems have some key underlying differences. Social protection systems – that is, programs developed and implemented primarily by government actors, with the aim of preventing, managing, and overcoming situations that adversely affect people’s well-being – is critically linked to the role of the state. Strengthening social protection systems implies working closely with government actors, supporting them in leading processes and supporting a wider social contract. Humanitarian action, on the other hand, is critically linked to humanitarian principles – including the principle of neutrality. Holding to the principle of neutrality can preclude or discourage systematic engagement with government actors. In many conflict-affected contexts, including Yemen, it can be challenging to reconcile the system-focused social protection approach with the beneficiary-focused humanitarian cash and voucher approach.

SOCIAL PROTECTION SYSTEM

Two social protection systems operate in Yemen. The Social Fund for Development (SFD), established in 1997 by the Yemeni government, conducts a variety of ‘cash plus’ programs in which cash is linked with other sectoral initiatives, including livelihoods initiatives (such as agricultural extension and small business support) and nutrition initiatives.

The Social Welfare Fund (SWF), established in 1996, originally transferred cash through the Yemeni postal system. In the aftermath of the conflict, SWF halted its operations and UNICEF with WB funding has stepped in to continue the disbursement of cash transfers to the 1.5 million beneficiaries of SWF while maintaining the social protection floor. Though building on the parameters of SWF, adjustments were made to the cash delivery model to enable delivery in a high risk environment including the delivery of cash through banks and microfinance institutions.

The goal of both the SFD and the UNICEF-WB funded ECT is to provide a social safety net – that is predictable and regular transfers that are available to those most in need for the long term.

The focus on the long term, and on working with governments, creates some challenges for social protection systems in responding to rapidly evolving needs in a conflict-affected context. In order to change beneficiary lists, it is necessary to gain buy in from a range of government actors – which can be complex given the political complexities associated with the conflict. Similarly, if top-ups were provided for COVID-19 impacts, it would be necessary to communicate clearly to beneficiaries that the change was temporary. Finally, the system as a whole must remain ‘whole’ for both SFD and SWF; engagement with these systems must take place in such a way that the systems can be handed back to GoY after the conflict is over.

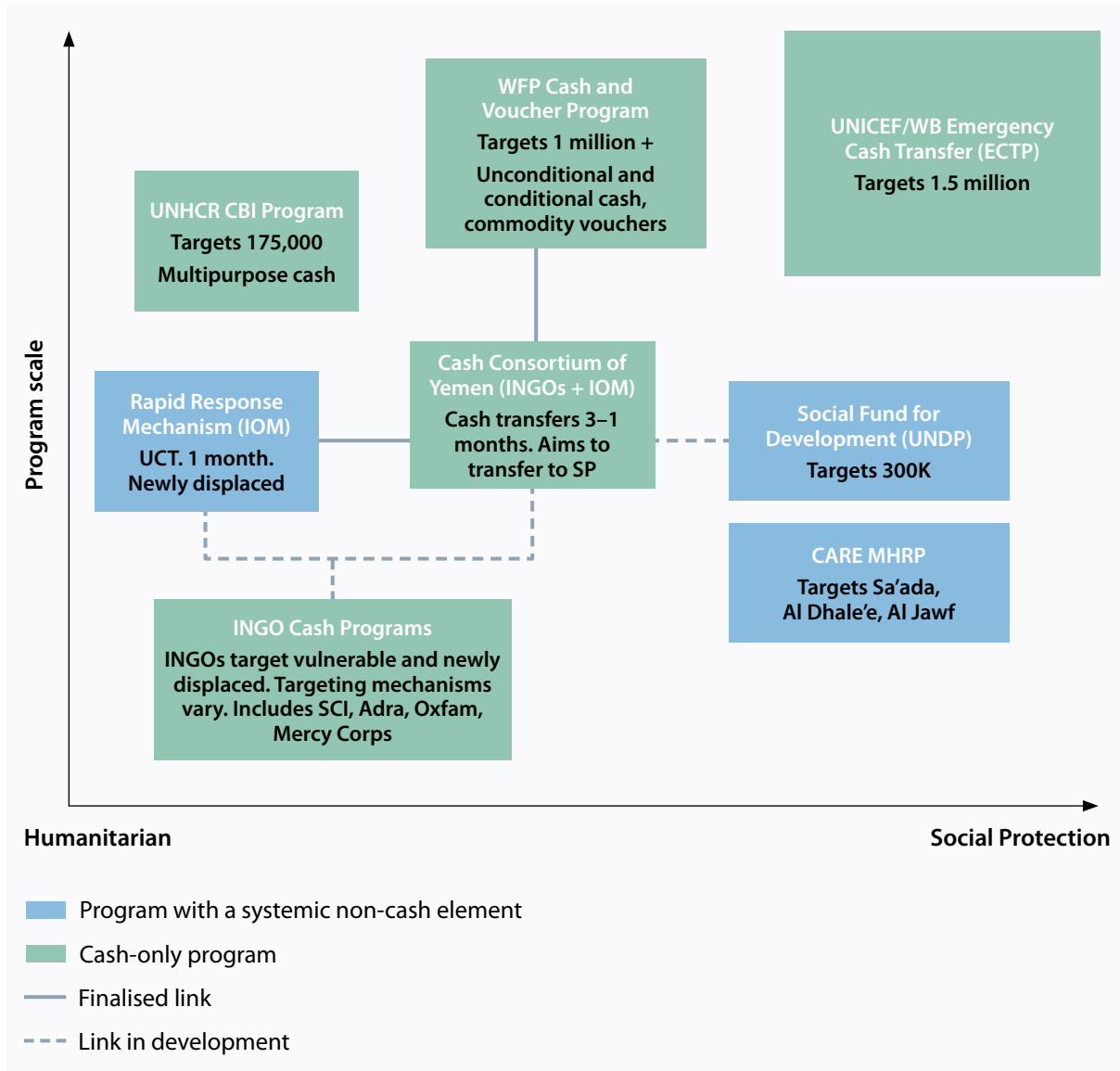
HUMANITARIAN CASH AND VOUCHER SYSTEM

Humanitarian cash programming in Yemen is sizeable. Please note that in this overview of cash programming we have focused on multipurpose cash on the humanitarian side and omitted the many ongoing sectoral cash interventions, as large scale multipurpose cash is the most similar in nature to social protection transfers.

In 2016, Yemen was the humanitarian operation with the largest proportion of cash programming, and one of the largest humanitarian cash operations in the world. While humanitarian cash was initially fragmented, operating across nine sectors and three cash transfer modalities, harmonisation has recently taken place. Specifically, harmonisation is taking place around the Rapid Response Mechanism and the newly established Cash Consortium of Yemen. The Rapid Response Mechanism, led by UNFPA and co-led by IOM, acts as a first-response system, whereas the Cash Consortium of Yemen acts as a second tier response that offers opportunities to link to social protection systems. The RRM and the CCY use a single enrolment system for vulnerable individuals that also corresponds to WFP’s General Food Distribution enrolment mechanism. Apart from these systems, which are developing interoperable mechanisms, other large scale programs such as Care’s Multisectoral Humanitarian Response (MHRP) program also provide cash transfers. Several programs also provide links to non-cash programming; in particular, they use a ‘cash plus’ approach to link cash to livelihoods, nutrition and protection interventions.

The broad outline of the cash system (covering multipurpose cash only) in Yemen is visualised in Figure 1; please note that the figure is not to scale.

Figure 1



World Food Programme’s Linkages to Import Companies. The World Food Programme’s process of linking to import companies is an example of optimising resources already available in the country (Principle 4)

WFP currently provides both cash and in kind assistance to the humanitarian caseload, as well as elements of the structurally disadvantaged caseload. Their in-kind caseload is significantly larger than their cash caseload. They reach 13 million beneficiaries through in kind assistance, compared to 660,000 beneficiaries through cash programming.

The reach of WFP’s cash programming was achieved, not solely through imports, but also through cooperation with existing Yemeni market systems. In particular, WFP works with four Yemeni food importers. These importers have an existing network of suppliers, as well as distributors within Yemen. By working with existing importers, WFP both helped to support part of Yemen’s existing market infrastructure and leveraged Yemen’s historical cash and food distribution infrastructure.

In persisting and using local importers, WFP set up a program that supports, at least to an extent, the local Yemeni economy, leverages existing infrastructure and meets humanitarian need.

STRENGTHS

Strong cash infrastructure. Yemen's strong infrastructure is based on two factors: (1) its historical reliance on remittances and (2) its pre-conflict social protection systems. Historically, Yemen had a long-standing reliance on cash-based remittances, with remittances forming, at various times, up to 70% of Yemen's GDP. Before the crisis, remittances formed 10% of GDP, but in the first years of the conflict, remittances jumped to 20% of GDP and generated an inflow of foreign revenue amounting to 3 billion USD. In terms of social protection systems, Yemen has two major systems – the SWF and the SFD – which became operational in 1996 and 1997 respectively. Both of these systems had a broad community outreach and a wide coverage, with SWF covering over 1.5 million households before the conflict¹.

The existence of high remittance flows and strong, government-run social protection programs necessitated the development of a strong cash infrastructure. The most pertinent element of this infrastructure is financial service providers (FSPs). Yemen has a variety of private, grassroots, FSPs who not only have long-standing experience in cash transfer programming, but also have strong outreach, including to rural areas. The outreach of FSPs is particularly linked to remittances, which were often sent by individuals working in Gulf countries to their households, who lived in rural areas.

As a result of this cash infrastructure, humanitarian and social protection cash programs in Yemen have strong outreach, including to rural areas, and they have a mechanism to access more complex communities and environments.

Strong market presence and community acceptance. Yemen has, not only a history of remittance flows and social protection systems, but also a structural reliance on imports, with 80 – 90% of food being imported from other countries. As a result of this combination of factors – cash inflows into rural areas and also reliance on imports – Yemen has developed both strong and resilient markets and community acceptance of cash as a way of working.

Cash has been flowing into rural areas of Yemen, through remittances, since at least the 1960s. In order to ensure this cash was usable, it was critical for markets to develop in rural areas, and also, given the complex history of the country to develop resilience. Strong import companies were established in the pre-conflict period, and although the conflict has damaged capacity on the part of these actors to conduct business, they still have logistical networks into rural areas. WFP has leveraged part of this market strength by working with four importers to support its in-kind commodity distributions. UNICEF has also been able to leverage non-financial actors, such as local traders, to ensure the availability of sufficient liquidity and, in rural areas where financial institutions are absent, serve as payment sites for beneficiaries. Cash programming is likely to be more effective and generate more impact because there is an existing market infrastructure (even if the market itself may have been halted due to conflict) to support provision of basic goods.

Communities have a strong knowledge of cash, at both the community level and the household level. At the community level, in pre-conflict social protection systems, communities were engaged in beneficiary selection processes, so have knowledge around what constitutes vulnerable households, and appropriate mechanisms of conducting distributions. At a household level, cash has been a long-standing coping mechanism, and thus extra inflows of cash reduce negative coping strategies; this has been demonstrated in evaluations of NGO programmes. It should be noted, however, that knowledge of cash programming can sometimes pose a challenge as well: some key informant interviews for this study indicated that communities were used to equitable distribution of cash (that is, all members of the community receiving the same amount of money) and were unwilling to adopt selection criteria mandatory for international agencies².

Best practices and lessons learned from interactions between social protection and humanitarian cash systems. In the wake of the conflict, humanitarian agencies in Yemen scaled up their programmes dramatically; cash programs, in particular, were scaled up. In some cases, humanitarian actors integrated social protection cash transfer systems. The UNICEF-World Bank Emergency Cash Transfer Program represented a continuation of the SWF, with the addition of an independent beneficiary verification and payment delivery infrastructure through

¹ SFD's pre-conflict coverage is not currently available.

² Please note that, while this issue was raised by 3 key informants, other agencies had more positive experiences. In the ECT experience, once the cash payments were resumed through UNICEF, there was wide acceptance of the project even if the humanitarian situation in the country had largely deteriorated.

private sector service providers. The SFD changed modalities and programs to provide services appropriate to the conflict. The existing attempts to link humanitarian and social protection programs, as well as the evolution of both programmes, provide best practices and lessons learned for the process of harmonisation and scale-up. These lessons have not yet been collated, assessed or documented. If such a documentation and assessment effort is made, then the HCT can use the results to support improved capacity to absorb funds in the current environment.

WEAKNESSES

Lack of common vision regarding vulnerability and program goals. The current cash landscape in Yemen is characterised by fragmentation. It is universally acknowledged that cash is necessary in Yemen – over 80% of the population is in acute humanitarian need, and markets are functional, though volatile. Despite the level of acute need, humanitarian and social protection actors have not developed a common vision, either between themselves, or communally.

Humanitarian actors interviewed for this analysis generally indicate a similar overall vision for their programming – they aim to save lives and ensure that the most vulnerable have access to basic goods and services. Despite the fact that the program has a common goal, however, actors work to achieve the goal in different ways, with some prioritising access among conflict affected populations, others working to build systems that harmonise with social protection and still others aiming to integrate cash into multi-sectoral responses. There is a push, led primarily by ECHO, the Rapid Response Mechanism, the Cash Consortium of Yemen and WFP through the General Food Distribution programme, to develop interoperability between humanitarian actors. UNICEF has been supporting these same efforts, for example by funding a MIS interoperability assessment and supporting the social protection consultative committee. This includes agreement on targeting mechanisms and coordination around transfer values; transfer mechanisms have also been discussed, though less widely.

Social protection actors, unlike humanitarian actors, do not share an overall vision of their programming. In the interviews for this study, different actors in the social protection space outlined three types of impact they wanted to achieve: (1) reduction of poverty in Yemen (that is, targeting of anyone falling into the 80% of people who are below the poverty line and in humanitarian need), (2) maintenance of government systems and infrastructure, in preparation for the post-conflict phase, and (3) targeted support to systematically vulnerable population groups (such as people with disabilities). Even actors who cooperate on implementation of a single social protection program failed to harmonise around their program vision, and around their target population.

WFP's General Food Distribution program may provide a way of spanning the divide between humanitarian and social protection programs. Like the SWF, the GFD program used a government-based beneficiary list at the beginning of the conflict; unlike the SWF, the GFD program has adjusted the list based on stringent targeting criteria which reflect humanitarian, rather than social protection systematic, needs (eg critical food insecurity). It may be possible for other agencies which play a role in both humanitarian cash transfer programming and social protection programming to play a similar bridging role; in order to do so, however, they would need have either the flexibility to alter some parameters of social protection programs or the ability to advocate for such changes.

Lack of interoperability or harmonisation. In general, there is relatively limited interoperability between different forms of cash programming in Yemen, where interoperability is defined as the ability of different cash systems to transfer information between themselves and operate in conjunction with each other. The lack of interoperability includes a divide between humanitarian and social protection programs, as well as divides within each type of program. Lack of interoperability occurs across all major aspects of programming, and is most visible in terms of targeting, transfer amounts and transfer mechanisms.

Harmonisation of cash program design and interoperability of programs is critical to achieve commitments under the Grand Bargain cash workstream. The cash workstream includes several commitments to scale up (commitment 1, 2 and 6). It also aims to adopt common markers (commitment 1 and 2); fulfilment of this commitment requires a degree of harmonisation. Finally, and most importantly, the Grand Bargain cash workstream specifies as a priority the development of standards and guidelines in commitment 3. This places explicit emphasis on interoperability.

The use of different targeting, transfer value and transfer mechanisms leads to inefficient and sub-optimal outcomes. The use of different targeting criteria leads to loss of impact – some beneficiaries may be targeted

twice, others in need may receive no support at all. The use of different transfer values is not, in itself, an issue, as it is possible for transfer values to correspond to a part of the SMEB, or to asset-building at the household level. However, the lack of understanding between actors of transfer values indicates that beneficiaries are not transferred to the most appropriate follow up program. In the case of the SWF, the social protection nature of the program precludes changes in the transfer value amount. Associated failure to adjust the transfer value to compensate for exchange rates and inflation has led to a dramatic negative effect on the impact of the program. The use of different transfer mechanisms between agencies can increase agency exposure to risk; FSPs can negotiate different values with different agencies, and agencies also have relatively little leverage in a situation with high currency volatility. It may also mean that agencies compete with each other to secure financial services, often leading to higher agency cost, though this issue is a focus of the UNCCS Yemen Action Plan and progress is being made by UNCCS participating agencies.

Targeting varies widely both within humanitarian actors and between humanitarian and social protection actors. While a degree of difference in targeting modalities is understood and perhaps even good for wider program impact, the current variance in targeting is characterised by lack of understanding, among actors, of the targeting mechanisms of others, and strong possibility of overlap.

- For humanitarian actors, targeting is driven by individual program requirements and boundaries. Different organisations may have varying intentions in targeting (some may target conflict-affected populations, other may target particular structural vulnerabilities, etc); these may be driven, in some cases, by donor requirements or preferences. Despite the initial levels of variance, there is currently a push for convergence, specifically driven by ECHO and OFDA. The Cash Consortium of Yemen, funded by ECHO and OFDA and led by DRC, aims to link various humanitarian programs together (specifically the first-response Rapid Response Mechanism and second-phase programs) and to act at scale to enable actors to harmonise.
- Social protection actors have targeting mechanisms that vary widely not only compared to humanitarian programs, but also compared to each other. The SWF has a single beneficiary list that has remained unchanged since the start of the conflict in 2014, and combines categorical targeting with a proxy-means testing exercise performed in conjunction with the WB. UNICEF is currently the custodian of the SWF beneficiary list; this list was established by centralised authorities before the conflict, and UNICEF is not able to add or remove names from the list³. The SFD, on the other hand, uses a Distress Indicator to target; the DI includes food insecurity, displacement status and needs (eg female-headed household). In this context, it should be noted that the WB/UNICEF program and the WFP program evolved from the same beneficiary list established by centralised authorities, using categorical targeting and a proxy means test. UNICEF has, due to its role as a social protection actor, maintained the list, whereas WFP used this list to establish initial GFD distribution, but has shifted and changed the list over time; these changes are associated with its role as a humanitarian actor.

³ For the existing beneficiaries and those without IDs, face to face verification is done and where beneficiaries do not have the project accepted IDs, UNICEF put in place a mechanism to support them in obtaining one. Updates from beneficiaries comes through the well-established, UNICEF- managed Grievance Redressal Mechanism and sometimes from the payment sites visits. In the current context, new targeting is not feasible.

Table 1

	Humanitarian Cash and Voucher	Social Protection
Targeting Mechanisms	<p>Driven by individual program requirements and boundaries.</p> <p>Different organisations may have varying intentions in targeting</p> <p>Donor priorities likely to affect targeting priorities</p> <p>Generally focused on shock affected and newly displaced or displacement affected.</p> <p>Currently there is a push for convergence led by donors</p>	<p>The SWF has a single beneficiary list that has remained unchanged since the start of the conflict in 2014, and combines categorical targeting with a proxy-means testing exercise performed in conjunction with the WB.</p> <p>The SFD uses a Distress Indicator to target; the DI includes food insecurity, displacement status and needs (eg female-headed household).</p>
Transfer Values	<p>Based on a (Survival) Minimum Expenditure Basket (SMEB), calculated to cover basic needs at current market prices.</p> <p>In 2020, the SMEB was calculated at YER 102,000 in the North and YER 117,000 in the South for a family of 7.</p> <p>Humanitarian actors vary the amount of their transfer values</p> <p>The SMEB was revised in 2018/2019 and is currently under revision again.</p> <p>The current revision aims to link the SMEB not only to shocks to the market and exchange rate, but also to required impact</p>	<p>The WB/UNICEF program uses the benefit amount determined by SWF in 2014, which ranges from 9,000 to 18,000 YER depending on the household size. The WB/UNICEF programme transfer rate is arguably too low to achieve a real impact or to meet basic needs.</p> <p>The SFD has a high transfer value: on average, SFD cash for work programs transfer approximately 500 USD to 1 household over 6 months; nutrition programs transfer approximately 10,000 YER to a family over 1 month.</p>
Transfer Mechanisms	<p>Humanitarian actors use a wide variety of transfer mechanisms, ranging from mobile money to hawalas to microfinance banks.</p>	<p>The ECT project uses a network of microfinance banks with a broad reach through Yemen. It relies on and strengthens existing systems.</p>

Transfer values have a lower level of variance compared to targeting – but still vary significantly.

- Multi-purpose cash in humanitarian programmes is based on a (Survival) Minimum Expenditure Basket, calculated to cover basic needs at current market prices. The SMEB was last calculated in 2017, totalling YER 41,000 or US\$ 111 (at the 370 YER rate) for a family of 7. This included food (59%), water, some hygiene items and transport. Humanitarian actors vary the amount of their transfer values, in the Yemen context, for two reasons: (1) many actors provide only a contribution to the SMEB, rather than the full amount; WFP, for instance, provides cash to meet the food needs in the SMEB, and (2) since the calculation of the SMEB in 2017, the country has undergone various macroeconomic level shocks, including dramatic exchange rate volatility, and actors have adjusted differently for these shocks. The SMEB was revised in 2018/2019 and is currently under revision again. The current revision aims to link the SMEB not only to shocks to the market and exchange rate, but also to required impact⁴
- Social protection actors have a transfer value that is dramatically different compared to humanitarian actors. The WB/UNICEF program uses the benefit amount determined by SWF in 2014, which ranges from 9,000 to 18,000 YER depending on the household size. The WB/UNICEF programme transfer rate is arguably too low to achieve a real impact on poverty or for meeting basic needs (it contributes to but does not cover the SMEB, and has not been mapped against the SMEB). The SFD has a transfer value that is significantly higher than that of the WB/UNICEF program: on average, SFD cash for work programs transfer approximately 500 USD to 1 household over 6 months; nutrition programs transfer approximately 10,000 YER to a family over 1 month. Neither the WB/UNICEF program nor SFD has been mapped against the minimum expenditure. This is due to the fact that both programs are social safety net programs rather than humanitarian programs.

Transfer mechanisms also vary between actors. Variance in transfer mechanisms is less strongly divided between humanitarian and social protection systems compared to variance in transfer values and selection mechanisms. Many transfer mechanisms are based on traditional, pre-conflict modes of work. For example, many microfinance banks in Yemen had strong existing systems, and therefore are used by humanitarian actors to distribute cash. The SWF, in the pre-conflict period, transferred cash through the Yemeni postal services; the service stopped during the conflict. When UNICEF and the WB started implementing cash transfers to SWF beneficiaries, they made use of local microfinance banks with existing reach. Pilots have been undertaken to use mobile money to distribute cash, but these pilots have been hindered by bureaucratic and administrative hurdles. Specifically, in the North it can be challenging for mobile operators to gain permission to distribute cash transfers, and to work with humanitarian systems. UNICEF attempted to use mobile money but the usage rate was very low for reasons including overall poor phone coverage in Yemen and lack of ownership of mobile phones particularly among the poorest of the poor. UNICEF investigated the feasibility of mobile money through beneficiary engagement. Beneficiaries were contacted either via phone or at payment sites to check interest and enroll in e-payments. There was very low interest in this option and even lower uptake amongst those who actually enrolled for the service. The mobile money market in Yemen is not yet mature and current system only allow for bank-led e-payments. Despite these challenges, UNICEF found aspects of this pilot to be a success and is considering rolling it out more widely.

⁴ McLean, Calum. (2020). Yemen Social Protection and Humanitarian Cash Linkages: Evidence review, gap analysis and value for money & risk assessment of cash-plus and complementary livelihoods programming in Yemen. BASIC: DFID/DAI

Lack of coordination and sequenced harmonisation efforts. The coordination between humanitarian and social protection cash transfer systems in Yemen has not been optimal. Coordination within each system has also been complex.

Coordination between humanitarian and social protection systems is currently close to non-existent. This is, in large, part, due to historical factors – before the conflict, social protection systems were the dominant means of transferring cash. Humanitarian cash transfers formed a small part of the total aid caseload, and coordination was, to a degree, not necessary. Since the conflict, no systematic coordination mechanism has been set up to ensure smooth programming between humanitarian and social protection systems. This is likely to be due to the fact that humanitarian systems required all their resources for scale-up, whereas government social protection systems were rapidly losing financial and human resources to support coordination.

At the level of humanitarian actors, levels of coordination have varied over the course of the conflict. Humanitarian cash programming has always been diverse: A CaLP study identified nine different sector-specific CTP modalities and CTP also took three different forms (unconditional transfers, cash for work and vouchers). Despite this variability, at the start of the conflict, the CMWG was strong and active, with a coordination mailing list to cross share information, a wide and engaged set of members and regular engagement with social protection donors. The CMWG was perceived to “create parity across agencies, and provide appropriate technical guidance that mitigates risks for staff, beneficiaries and donors.”⁵ In 2019 and 2020, significantly fewer resources have been dedicated to the CMWG, and coordination was perceived as weaker. Currently, efforts are ongoing to strengthen the CMWG, including secondment of a CashCap specialist. During the research and writing of this study the CMWG made significant progress in a number of areas, including the SMEB update and support to the 2021 HRP development.

Social protection actors coordinated primarily through government mechanisms in the pre-conflict period. During the conflict, however, resources were diverted away from social resources. The state’s public revenue declined by 53.7% in 2015 compared to 2014; partially because of this, government social protection actors have limited access to both human and financial resources. Currently there is no mechanism to coordinate between the two primary social protection mechanisms in the country, notably SWF and SFD; this has been noted by a variety of actors, including donor and nexus actors.

Social Fund for Development Cash Plus Programs. The SFD program provides an example of ways in which structural linkages can be built between cash programs and non-cash programs (Principle 5).

SFD programs are built with intrinsic cash-plus elements. Examples of SFD programs with cash-plus elements include: (1) Cash for Work projects focused on building infrastructure according to standards developed in the pre-conflict era, (2) small business grants that provide tailored amounts based on business plans, (3) cash transfer amounts that are developed with the aim of supporting households in building their asset bases.

The cash plus elements of the SFD program are built upon market dynamics. They are based on analysis of markets and longitudinal work with communities; there are components such as developing agricultural extension services that link to grassroots educational institutions and institutions supported by local authorities.

Currently, a small number of international actors engage with SFD programs outside formal programs – in key informant interviews, two agencies mentioned referring beneficiaries to local NGOs supported by SFD. However, the exact nature of the linkages were not clearly understood by agencies making the referrals; neither of the agencies had a clear idea of the government programs supporting local CBOs.

The network of agencies and programs built by SFD offers opportunities for long term cash plus programming with impact, firmly rooted in sustainable government systems. In order to capitalise on this, however, several factors are necessary. Firstly, international agencies need to build referral mechanisms with SFD. Secondly, SFD needs to outline its maximum capacity for expansion, so it is not overwhelmed by requests. Thirdly, the network of CBOs and institutions with which SFD works needs to be analysed to better understand their geographic locations, their capacity for expansion, and any investments that may be required by other actors.

⁵ Hutton, Josephine, Shawn Boeser and Marilise Turnbull. (2018). CTP in Challenging Contexts: Case Study on CTP and risks in Yemen 2015 – 2018. Pg 32. Website: CaLP (<https://www.calpnetwork.org/wp-content/uploads/2020/03/1540822102.CaLP-Yemen-CTP-Case-Study-1.pdf>)

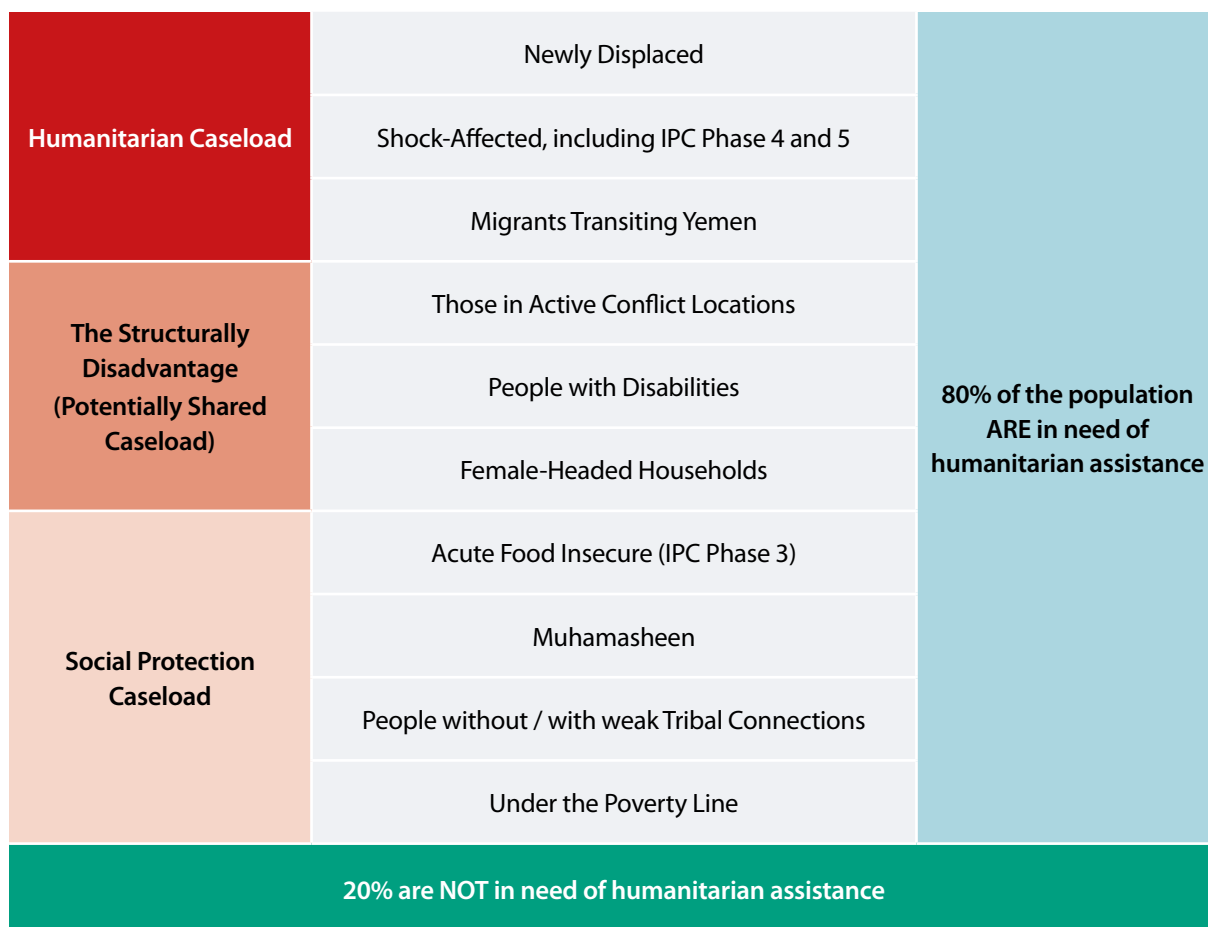
PEOPLE IN NEED

Over 80% of people within Yemen are in need of humanitarian assistance. The sheer scale of the crisis is so great that it can be challenging to identify the groups for whom humanitarian and social protection actors can generate tangible impact. This section will identify critical sub-groups within the humanitarian, social protection, and shared caseloads who can receive targeted assistance. Figure 2 summarises the major aspects of the humanitarian, structurally disadvantaged, and social protection caseloads and proposes a way of prioritising need.

Given the many different types of need present in Yemen, it may be necessary for a harmonised vision of cash programming to include structured prioritisation of different beneficiary groups. Humanitarian actors have, according to key informant interviews, already developed a consensus that their priority target population are the newly displaced, shock affected, and migrants. Social protection actors have a greater variety of targets; in the course of key informant interviews, at least six different priority groups were identified for social protection actors. It is possible for social protection actors to focus on populations who are structurally disadvantaged; these groups are identified in Figure 2. Such a focus would support social protection actors in delivering a more targeted and measurable outcome. In contrast, focus on the ‘usual’ social protection caseload – that is, everyone under the poverty line – is not likely to generate impact in a context such as Yemen with very high levels of need.

If humanitarian and social protection actors first identify the beneficiary types which are their priority, they can then focus on geographic coverage, and can identify gaps in coverage; these gaps can be linked to specific population group. Increased focus will support the humanitarian and social protection communities to program and advocate around particularly vulnerable and disadvantaged groups.

Figure 2



UNICEF Muhamasheen program. The UNICEF Muhamasheen program is an example of how existing cash infrastructure (in this case the WB/UNICEF/SWF program) can be strategically used to target a specific structurally vulnerable population group (Principle 2).

In addition to the standardised cash transfer program, UNICEF also implemented a targeted cash transfer to Muhamasheen communities – that is, people residing in Yemen of East African origin. This group is structurally disadvantaged both because they lack tribal connections and networks and because they face widespread stigma and discrimination.

The Muhamasheen targeted distribution took place using the UNICEF and SWF infrastructure – that is, through a network of local Yemeni microfinance banks, with the sign off of a wide range of local authorities – but a specific structurally vulnerable group was targeted, and a transfer value tailored to the needs of this group was delivered. The model also integrated cash transfers with non-income inputs, services and linkages to services.

The muhamasheen program operated by UNICEF appears to have been a short-term, one-off program; it was identified as a success in the literature review, but not mentioned at all (either as a success or as a lesson learned) by any key informants.

Newly displaced or displacement affected. Newly displaced populations, as well as the communities into which they have been displaced, are critical recipients of humanitarian aid. The newly displaced have lost access to their own household and community resources and can often no longer generate income. In addition, it is likely that their vulnerability is compounded by factors related to conflict or displacement; such factors would include injury due to conflict and loss of ID due to displacement. The communities into which people displace also require support. Communities that host IDPs often themselves have limited resilience. Community assets and resources must be stretched further to support newly arrived IDPs. Within the group of newly displaced, those who are particularly vulnerable include female headed households, elderly headed households, households containing members with disabilities and child headed households and/or unaccompanied children.

Shock-affected. Yemen has been consistently affected by a variety of climatic and other shocks, ranging from flash floods to severe food insecurity. Shocks may cause displacement, erode the value of household assets and limit households' capacities to generate income. If shocks generate displacement, then households affected by the shock fall into need, as do host communities. As with the newly displaced, female headed households, elderly headed households, households containing members with disabilities and child headed households and/or unaccompanied children are critically vulnerable.

Migrants transiting through Yemen. Approximately 150,000 migrants transit from the Horn of Africa through Yemen to Gulf countries. These migrants are often not fully informed of the risks along the route and in particular the risks associated with conflict. Due in part to the smuggling networks which move them, and in part to need among some migrants to earn income on the route, migrants fall into humanitarian need in Yemen. The level of need among this group can be severe, as it results not only from physical deprivation and the consequences of conflict, but also from various forms of abuse perpetrated by smuggling groups. This group is firmly a part of the humanitarian caseload as migrants do not generally have the right to access government-operated social protection systems.

Households in Active Conflict Areas. Households in active conflict areas are likely to be more at risk compared to their counterparts. In some cases, this is due to the way in which conflict is conducted: food production resources have been actively targeted in the conflict; this affects not only food availability for Yemen as a whole, but also food availability for the specific area targeted. Active conflict also disrupts supply chains that provide food and resources. It can be difficult for households to continue income generation activities in the face of an active conflict. Finally, few service providers can continue providing services in areas with active conflict. Households in active conflict areas are therefore vulnerable. While it may not always be possible to reach conflict areas, the wide reach of microfinance banks and of existing programs, in particular the SWF, indicates that there may be possibilities to reach these households through cash programming

People with disabilities. Among those interviewed for this review, there was strong consensus that people with disabilities face structural disadvantages. The disadvantages take several forms. Those with disabilities are less likely to be able to contribute to household income, household income needs to be higher to ensure that people with disabilities have access to care, there are few specialised services for people with disabilities, and there is cultural stigma around people with disabilities. There was also an acute understanding among key informants that the conflict, and civilian casualties in the conflict, is generating higher levels of disability. Following the immediate humanitarian support received in the case of a shock, people and households with disabilities may require additional support on a structural and longer term basis.

Female headed households. Female headed households experience a variety of structural disadvantages. Women are less likely to be able to leave home for work and when they do leave home, their ability to generate income is likely to be lower. They are more at risk of protection violations, particularly in a fragile, conflict-affected context. Female headed households also often face social stigma. In addition, women may not be able to access basic goods and services, or may be less able to access basic goods and services compared to males. In the Yemen context, due to conflict, it is likely that the number of female headed households is also growing.

Muhamasheen and Those with Weak Tribal Connections. Tribal connections and networks have been very important in Yemen historically. As discussed previously, these connections also formed a key part of the pre-war social and economic structure. Those with tribal connections are likely to be able to access resources, whereas those with weaker or no tribal connections are unlikely to be able to access goods, services and other resources. The muhamasheen community – a population with origins in the Horn of Africa but who have been resident in Yemen for periods ranging between generations and decades – are the most visible community in this category. The muhamasheen community has had lower access to national ID and documentation, as well as to social protection systems, due to their lack of tribal links. They continue, in some communities, to be the last to receive access to humanitarian and other support.

The Food Insecure. 20 million people are food insecure, and fall into IPC 3, 4 or 5⁶. Households that are food insecure require assistance in achieving basic income and nutrition outcomes. In addition, it is possible for food insecure households to use cash to build an asset base, thus building resilience to future shocks. In order to generate longer-term impact for food insecure households, however, it is likely that higher per-household investment levels will be needed. It is also likely that cash will need to be combined with other types of programming (eg access to agricultural extension services, access to small business grants, access to the job market, etc).

Those Below the Poverty Line. In addition to households that are food insecure, a high proportion of the Yemeni population lives below the poverty line. Those who are below the poverty line are the traditional target of social protection systems. These populations are vulnerable to shocks. Additional support to these populations would build their resilience, and as such support the overall system in Yemen. Similar to those who are food insecure, it is likely that higher investments would be needed to build resilience in this population.

⁶ The IPC Acute Food Insecurity (IPC AFI) classification provides strategically relevant information to decision makers that focuses on short-term objectives to prevent, mitigate or decrease severe food insecurity that threatens lives or livelihoods.. Phase 3 = Acute Food and Livelihood Crisis; Phase 4 = humanitarian emergency; Phase 5 = famine/ humanitarian catastrophe.

FACTORS AFFECTING THE WAY FORWARD

Humanitarian and social protection actors face several concrete barriers to harmonisation, as well as opportunities for harmonisation. Some critical elements are analysed below.

BARRIERS

Overwhelming level of need. 80% of the population is in humanitarian need, according to OCHA; the WB confirms that roughly 80% of the population is under the poverty line.

In humanitarian situations with less extensive levels need, humanitarian actors aim to provide assistance to those who are subject to shocks and also to households at the border of need. Humanitarian actors generally, for example, target IPC classifications 3 to 5 – that is, they target not only those who are severely food insecure, but also those who are food insecure but not yet at critical stage. In Yemen, in contrast to other situations, humanitarian actors cannot even fully meet the needs of those who are in acute need. As a result ‘borderline’ populations have, by and large, not been considered a priority in the response. For social protection actors, the overall goal of social protection is often extremely wide – for instance, the WB aims at general poverty reduction, and as such, a reasonable ‘target’ for the WB is anyone under the poverty line. Similarly, for organisations targeting vulnerable women, it is likely that they are targeting 80% of the women in Yemen.

In a context in which everyone is in need, it can be challenging to narrow down and agree on the specific nature of need and targeting – particularly when different actors need to agree on how to harmonise. Humanitarian actors appear to have a reasonable level of consensus, at a theoretical level, about their target group. Key informants indicated that the primary ‘target’ beneficiaries for humanitarians are those displaced by conflict or shocks and those otherwise affected by conflict or shocks (injured, lost houses, lost breadwinner, etc). Social protection actors, on the other hand, have a multiplicity of targets. Some social protection actors have identified anyone under the poverty line as their target, others identified structurally vulnerable, and still others identified government systems, and maintaining them in anticipation of post-conflict systems, as their primary beneficiaries.

Prioritisation among those in need may be relatively simple in theory; the previous section provides one example of a prioritisation mechanism. However, to be effective, a prioritisation mechanism would need to be agreed between humanitarian and social protection actors. The coordination required for such an agreement may be challenging.

Complex programming context reliant on networks. Due to the intensity of the conflict, large portions of the country remain inaccessible to humanitarian actors. In January 2020, the UN indicated that access constraints affect delivery of humanitarian aid to 6.7 million people. Access has been limited throughout the conflict, and although ceasefires have taken place, they are not likely to remain stable. Humanitarian agencies face challenges in accessing districts most affected by conflict; government and social protection actors may also not have the credibility to access these areas. In districts most affected by conflict, it is likely that complex negotiations will take place with de-facto authorities to ensure access.

The lack of humanitarian access has been superimposed on a pre-war context that was characterised by a strong reliance on patronage systems. Patronage extended across political, economic, military and social systems. Tribal and military elites were favoured over business and technocratic elites, and a system was built in which close links were developed between the four areas. In particular, patronage systems were used as a way of distributing resources often collected through corruption. In the pre-war era, the division of resources reflected political necessities and compromises. The old patronage system carried over into the post-conflict period through the adoption of beneficiary lists made when the system was dominant, and through local hierarchies that reflect pre-conflict power structures.

Humanitarian and social protection actors both engage actively with the patronage system. They (a) rely on local networks and connections to permit access, and (b) carefully protect their access, particularly to areas that are more subject to conflict. Humanitarian actors clearly state that they receive requests from local authorities to alter beneficiary lists; they believe that these requests are rooted in efforts to cement power or divert aid. Some social protection actors, particularly those who identify continuation of government systems as a goal, work with

beneficiary lists which were made before the conflict and have not changed; they thus perpetuate the existing system. In addition, there is competition between humanitarian and social protection actors for access; this includes competition for gatekeepers to more vulnerable communities, approval from local authorities who can play different actors against each other and even competition for community support and well being.

The fact that cash programming takes place in an environment which is structured to perpetuate the inequalities of the patronage system makes harmonisation more complicated. Organisations receive short-term, tangible gains by building their own networks; in contrast, harmonisation does not immediately provide benefits, either in terms of access and beneficiary reach or in terms of

Need for leadership on harmonisation. Harmonisation between humanitarian and social protection systems requires a strong degree of leadership. The first stages of harmonisation are often driven by donors, due to the fact that humanitarian actors often need to manage competing priorities, and may not have the incentive to harmonise. The role donors play in harmonisation is clear in other contexts: there were clear recommendations for donors to harmonise in Iraq during the Mosul humanitarian response, and donors also led harmonisation efforts in the Afghan context. Donor coordination has also been recognised by the EU as a critical part of ensuring effective cash programming.

Until now, in the Yemen context, both humanitarian and social protection actors have needed to focus on scale-up; humanitarian actors received large quantities of money divided over several sectors and modalities, and social protection actors needed to change their approach to fit the varying requirements of the humanitarian and international aid systems. In this context, with a variety of competing priorities, it is not surprising that coordination between the two systems is weak. Currently there are indications of a desire to promote coordination. ECHO has supported the development of the CCY with the intention of developing interoperability between systems; DFID (FCDO) has commissioned in depth examinations of the ways in which social protection and humanitarian systems can link. Donor leadership on questions of harmonisation signals both political will for harmonisation and an implicit understanding that resources will be more likely to be allocated to agencies that coordinate. Not only has coordination improved among donor agencies, but there are also indications that UN agencies are open to collaboration. Efforts are being made to implement the UN Common Cash Statement (UNCCS) to improve interoperability, utilize common service providers and improve overall efficiency and effectiveness in cash programming.

A clear push by the HCT, in coordination with donors, can help to support consistent and more impactful programming. In order to maintain leadership through various stages in the crisis, it will be necessary for the HCT to agree on who should lead these efforts and how efforts will be resourced and supported.

Lack of trust between various actors. The level of interaction and trust between humanitarian and social protection actors is limited; this lack of trust occurs at field, country and regional levels. Lack of trust was evidenced clearly by key informants in several ways: some had very little information about other actors, others expressed doubts about the impact of the type of programming they were not involved in.

Lack of trust is driven by a variety of factors. At the field and country levels, it arises from (1) lack of information sharing about targeting criteria and transfer values and mechanisms, (2) lack of understanding about the reasons behind targeting, transfer value and transfer mechanism choices, and (3) lack of necessity to work together (necessity is often driven by donors). At the donor level, lack of trust appears to be driven by a variety of factors, notably (1) lack of information about activities being undertaken by the other donor type, (2) lack of trust in the data being used by the other donor type and (3) challenges associated with coordination across various mandates, geographic areas, time zones, and levels of understanding around social protection and humanitarian response. Lack of understanding is a particularly significant issue – there is a need to ensure common understanding between humanitarian and social protection actors around objectives, methods of programming, and even terms and definitions.

Lack of understanding and trust between humanitarian and social protection actors has had several negative consequences for cash programming until this point. Relatively few referrals and transfers have been made from the humanitarian to the social protection system; this lack of transfers has resulted in a cyclical vulnerability for conflict-affected populations. In the conflict cycle, beneficiaries receive humanitarian aid, sufficient only to meet basic needs, for 3 months; when they stop receiving aid, they fall into critical conditions, and remain there until aid is provided again. In addition, lack of communication and trust between humanitarian and social protection actors has consequences for the structurally vulnerable: people and households with disabilities, those with weak tribal links, female headed households and muhamasheen communities. These structurally disadvantaged groups are not a priority for humanitarian actors; they are also lost among the large social protection caseload. Few measures have been taken to address these specifically vulnerable groups.

OPPORTUNITIES

Harmonisation would generate a wide variety of opportunities for humanitarian and social protection actors, not only with regard to each other, but also with regard to managing the wider context and leveraging opportunities for impact.

Timing. One barrier to ‘nexus’ programming lies in the details of project cycle management –humanitarian programs have much shorter life-cycles than development programs, and as a result harmonisation effort may need to wait for periods of up to 5 years for development programs to run their program cycles.

Currently, however, timing for harmonisation of humanitarian and social protection programming in Yemen is optimal. Several development funding cycles are ending, including funding cycles of major actors such as DFID (FCDO) and the WB. As such, this is an optimal moment for the humanitarian country team to engage with a variety of actors, including social protection donors, to push for harmonisation. Discussions are currently ongoing regarding large-scale changes to social protection programs; if these discussions include major humanitarian actors, then interfaces between different programs can be built into the next phase of programming.

Timing is positive not only because the funding cycles of humanitarian and development actors are coinciding, but because a significant amount of groundwork has been done. Effective harmonisation requires strong understanding of the context – both in terms of the political and economic background, and in terms of existing programs. The work that donors have done provide a solid basis for shared understanding of context. Some examples include exercises undertaken by DFID (FCDO) to map the cash landscape and the establishment of the Cash Consortium of Yemen, which aims to act as a standard for humanitarian actors and to link actors that are both humanitarian and social protection. Implementing partners have worked with donors to develop linkages between different systems – one of the most notable examples is the linkage between the Rapid Response Mechanism, the Cash Consortium of Yemen and WFP’s General Food Distribution. In parallel, social protection programmes have been conducting systematic reviews; the SFD has conducted rigorous impact evaluations, together with the WB, to identify effective elements of programming and to better inform the next stage of programming.

Lastly, the COVID-19 context provides a sense of urgency. The structural and economic impacts of COVID-19 are currently being analysed, but even in these early stages, it is clear that the pandemic will have massive economic effects. As global systems work to free resources to mitigate the effects of COVID-19, country-level systems such as Yemen’s have an increased incentive to coordinate and harmonise to absorb resources effectively.

Management of context-related risks. The Yemen context entails a host of risks for program implementing partners. These risks include, but are not limited to, exchange rate volatility, targeting of food production and distribution resources in the conflict, corruption and poor practices on the part of FSPs, diversion, management of two banking systems and challenges related to geographic access.

Management of context-related risks can be challenging. ACAPS, CaLP and others have suggested that joint management of context related risks is more effective than management by individual agencies. Ways in which agencies can jointly manage risk include, but are not limited to, the following:

- Large-scale joint analysis of macroeconomic risks can be developed by humanitarian and social protection actors, and disseminated across both the humanitarian and social protection communities. Such analysis will support all agencies in developing a common understanding of the broader economic situation.
- Coordinated interactions with FSPs may help to manage risks. Both ACAPS and CALP have suggested that such coordinated approaches would provide advantages. ACAPS points out that jointly, agencies can “push for the best possible exchange rate conversions, on the basis of fair risk sharing.” Such joint action would also support agencies in identifying the amount of funds going to different FSPs; given that risk sharing is appropriate in the Yemeni context, it is important to ensure that agencies have a clear picture of the size of humanitarian funds going to various institutions.
- Joint advocacy regarding the context and appropriate ways of managing risks. Advocacy plays a key role in managing an economy which is reliant on external factors. It is likely that joint advocacy can play a role in two main areas: (1) Yemen’s food production and distribution resources have been targeted in the conflict, with a disproportionate humanitarian impact; concerted messaging from humanitarian and social protection actors regarding this targeting could be more effective than individual messages. Similarly, (2) Yemen’s exchange rate is being maintained by large injections of resources from Saudi Arabia; the current commitment ends at the end of 2020. Continuation of foreign exchange inflows is necessary – but by no means guaranteed. Humanitarian and social protection actors can make a stronger statement regarding the necessity of this measure if they operate jointly.

Programming for Impact. Recent programming in Yemen has been driven by the need to save lives; given the extent of the crisis, resources are often directed to immediate humanitarian issues, rather than to building resilience among communities. Until now, this approach has been widely adopted by both donors and implementers. COVID-19, however, has highlighted the need to simultaneously address humanitarian need and build community capacity and assets.

Programming for impact involves developing links, not only to social protection activities, but also to other sectors, including livelihoods, health, nutrition and education. Currently, humanitarian actors try to do such programming in a variety of ways: (1) CARE, together with other actors, through its Multi-sectoral Humanitarian Response Programme (MHRP) implements cash and livelihoods programming with a cash-plus element, (2) several agencies, including CCY members DRC, NRC, ACTED and IOM implement an area-based approach, where they work to transition beneficiaries through programs in different sectors funded by a variety of donors and (3) referral mechanisms aim to transition beneficiaries between NGOs and between NGOs and UN agencies.

Despite the fact that the current humanitarian system has some referral links in place, these links are not always systematised or effective. In some cases, referrals are limited by the environment – in some governorates in Yemen, very few NGOs and social services are present. As a result, it can be difficult to set up a robust referral system. In other cases, referrals are held back due to lack of information about other services, lack of coordination, and lack of mechanisms to support transfers. It would be possible to push the cluster system to put a greater focus on referrals, particularly from cash programming – but this would require a dedicated commitment from the HCT.

On the social protection side, the SWF has made relatively little effort to engage with other sectors; the SWF provides basic levels of cash, but does not actively engage with UN or NGO activities. SFD has a mandate to support multi-sectoral programming; in the pre-war period, it focused on supporting access to education. In the aftermath of the conflict, SFD has developed a variety of multi-sectoral programmes, including cash for nutrition programming, cash for work that links to public infrastructure projects and small and medium enterprise programming.

RECOMMENDATIONS FOR A WAY FORWARD

Current cash programming in Yemen is characterised by fragmentation; more conscious coordination will support improved programming outcomes for beneficiaries and wider, more diverse and more sustainable funding for the system as a whole. In order to achieve this coordination, however, systematic harmonisation needs to take place. Such harmonisation needs to be guided by clear, consistent program principles, adopted by donors, the HCT and key social protection and government actors. The way forward outlined below moves from short term, to medium term, to the overarching principles required for a coordinated, effective response.

SHORT-TERM

In the next 6 months, the HCT should, together with the donor community:

- **Develop a common program vision.** In order to pursue the goal of harmonisation of cash programming, cash actors, in both the humanitarian and social protection sphere, need to be operating within a shared program vision and framework. The vision should consist of a concise statement around which actors agree; the framework should include objectives for cash programming as a whole, targeting and vulnerability priorities and success criteria. The vision should be accompanied by a roadmap for implementation. To develop this vision, donors and the HCT should organise an in-depth workshop with all relevant actors; the goal of the workshop would be development of a common vision. After the workshop, donors and the HCT should drive adoption of the framework by major agencies.
- **Conduct a big-picture mapping.** Currently, there is confusion among implementing partners about several basic aspects, including: (1) which actors are operational in which districts, (2) the likelihood of overlap between major beneficiary lists, which is estimated differently by different agencies, and (3) cash terminology. When a common vision is developed, critical missing elements – that is, aspects of the big picture that are not commonly understood by the major actors – should be identified. Agencies should cooperate to fill in these gaps, at an overarching big picture level, in the short term. Filling of these gaps can help agencies to develop greater commonalities on the details of targeting, transfer amounts and transfer mechanisms.
- **Conduct referrals, accompanied by a learning program.** Harmonised cash programming in Yemen, where actors targeting different vulnerability groups with different mechanisms, is contingent on development and implementation of referral mechanisms, where beneficiaries transfer seamlessly between programs, and therefore avoid gaps in assistance. Such transfer between different types of programming is necessary to ensure that beneficiaries receive the most appropriate types of cash support in the most efficient way possible. In Yemen, however, referral mechanisms between programs are currently weak; this has been pointed out by several protection actors in the country. In order to better understand practical barriers, small scale referral pilots should be conducted (focusing on small numbers of beneficiaries in few governorates). These pilots should be accompanied by a structured learning platform, that accompanies beneficiaries and organisations through the referral process to identify strengths, weaknesses, and structural barriers. The learnings from such pilots can inform larger scale harmonised systems.
- **Ensure consistent, well staffed coordination mechanisms.** Although the humanitarian CVA program was, in the initial stages of the emergency, strongly coordinated, its capacity has dropped in the last two years, according to interviewees. Social protection programs are not currently coordinated structurally at all, with major actors unable to identify a key coordination forum. Resources should be invested into strong coordination. This should include building on the recent efforts to strengthen the CMWG, , developing a mechanism for coordination of social protection actors and developing systemic links between cash and social protection systems. Interaction between humanitarian and social protection systems should be systemically mandated, including exchange of information and learnings.
- **Strengthen donor coordination.** A substantial degree of coordination already exists between donors to push for harmonised cash and social protection mechanisms. DFID (FCDO) has invested in knowledge and information development and documentation on cash and social protection systems; ECHO and OFDA have supported the development of the CCY with the intention of building linkages to social protection systems. Donor coordination needs to more explicitly include the WB and smaller actors. A donor push is also needed in the short term to develop the basic infrastructure for harmonisation.

MEDIUM TERM

- **Common framework for understanding needs.** One of the reasons for the gap between humanitarian and social protection systems is a lack of trust – and specifically, a lack of trust in information about humanitarian need and poverty in the Yemen context. Given that (1) Yemen is systematically affected by a variety of economic and climate related shocks, and (2) the conflict is likely to be of long duration, the international community should invest in a common, recurring and mutually agreed system of analysing vulnerability. It is possible to build on existing successful practices from elsewhere, including Somalia's Post-Gu and Post-Deyr food security analyses, conducted by WFP's VAM unit, and the Survey of the Afghan People in Afghanistan, conducted by the Asia Foundation. Key aspects of this initiative would include: (1) developing a methodology that is considered robust by key actors, (2) ensuring that the actor in charge of the project has capacity and long-term commitment to the project, and (3) ensuring that the first outputs are widely disseminated to support buy in, particularly among the donor community.
- **Ensure that there is an 'owner' for harmonisation efforts.** A donor and HCT push will be required to ensure that the infrastructure for harmonisation is established, and it is likely that such a push will be followed by buy in and additional funding. Following the initial inflow of funding, however, it is possible that coordination will taper off – that actors will revert to organisational targeting criteria and transfer mechanisms. Such tapering off has occurred in other contexts, including Iraq. In order to ensure that harmonisation takes place over a longer period of time, an 'owner' should be appointed for harmonisation; this would ideally be an organisation or group of organisations (such as a donor coordination group) that have an interest in effective and efficient distribution of resources, and are able to commit to pushing harmonisation in the long term. ECHO and DFID (FCDO) would be well placed to own this process, especially given the focus both actors are placing on improving cash programming.

Systemic evaluation and learning efforts. Prioritisation of need, and focusing on structurally vulnerable groups in Yemen, has the advantage of narrowing the focus of cash actors and producing impact for targeted beneficiary populations. In order to show the consequences of harmonisation for beneficiaries, however, a systemic evaluation effort will be required. Such an evaluation should focus on structurally vulnerable groups prioritised in the programmatic vision, and should identify the impact on cash programming on groups which have been prioritised. Evaluation can take place in a variety of ways: real time learning mechanisms can be set up; systemic annual evaluations comparing progress against given indicators can be set up; or a one-off in depth evaluation can take place, ideally two or three years after harmonisation efforts start. The evaluation should be undertaken by an actor which does not implement cash programming in Yemen in order to ensure impartiality.

PRINCIPLES

Harmonisation, not Homogenisation. Harmonisation between humanitarian and social protection is often assumed to mean that all actors need to use the same targeting strategies, transfer amounts and transfer modalities. However, in a context with the high need, such as Yemen, it is possible for actors to maintain differences while working toward a common goal. For example, one amount (the SMEB) can be adopted by actors intending to ensure that humanitarian need is met, whereas different amounts can be adopted by cash plus actors looking to support households in building resilience through construction of an asset base. The key objective of harmonisation, in the Yemen context, is not to ensure that each cash program is the same, but to ensure that activities are complementary. For example, households with structural disadvantages could be moved from cash programs providing SMEB to those providing larger sums to build asset bases.

Harmonisation that includes differentiation – that is, harmonisation that is not homogenisation – can only take place if cash actors have a clear and common understanding of need, vulnerability and the cash landscape.

In a context with high levels of need, prioritisation is key. 80% of the population is currently in humanitarian need, under the poverty line, or both. Given that humanitarian and government actors have relatively limited resources, a choice must be made between breadth of coverage – reaching a large number of people – and coverage with impact – providing enough to households that have been reached to ensure that they can build resilience. The conflict in Yemen has continued for 5 years and signs of peace are not yet in sight; in this context, it makes sense for humanitarian and social protection actors to focus on building longer-term resilience for populations in need. Such resilience can be built through joint prioritisation of need.

Humanitarian actors have a clear and defined target group – those affected by conflict, those displaced by conflict, and those affected by shocks. Social protection actors currently have a wider remit. If social protection actors make the structural decision to focus on strategically disadvantaged groups, it may be possible for actors to work hand-in-hand to concretely reduce need among specific sectors of the population.

Careful delineation of the targets of social protection activities will not only support social protection actors in achieving an impact, but will also support interaction between the humanitarian and social protection systems; humanitarian actors will have clear guidance regarding the populations that are suitable for transfer into social protection systems.

Optimise Resources. The Yemen conflict has taken a lower place on the world stage compared to other humanitarian crises; nonetheless, over the last 3 years, a substantial amount of funds has flowed into Yemen. For humanitarian actors, the rapid increase in funding, while unequivocally positive in increasing the ability to reach the most vulnerable, also creates systems and caseloads which will be hard to sustain if and when funding levels reduce. For social protection actors, their funding has reduced since the conflict, and is unlikely to increase significantly in the short term. Resources are further constrained by conditions: it can be challenging for both humanitarian and social protection organisations to leverage the experience provided by expatriate staff, and even hiring and management of local staff faces a variety of challenges linked to the conflict and the shifting context.

Optimisation of resources is, in these circumstances, essential. To the degree possible, coordination mechanisms should be designed to be lean and to employ the minimum human and financial resources possible. Simultaneously, these mechanisms should, in the design phase, build in links to other systems: that is, the CMWG should have systematic linkages to social protection systems, as well as to cash plus programs. If possible, the CMWG and social protection systems should use one coordination mechanism.

It is possible to design coordination systems, as well as programs, to take into account international best practices that support harmonisation and minimisation of resources. This checklist of practical steps from SPACE⁷, this CaLP crib sheet⁸ and this tip sheet for Cash Working Groups⁹ all contain tips for building coordination systems which link humanitarian cash and social protection.

Work from Big Picture to Details. Current discussions around harmonisation in Yemen are challenging, partially because humanitarian and social protection actors do not have a common vision, and partially because the discussion has not yet been structured. Harmonisation is most likely to be achieved if decisions and changes to the system are structured and planned; such planning is likely to require a ‘funnel’ approach in which actors move from the big picture to the details.

Currently, when discussing harmonisation, actors enter quickly into often complex details – examples include the details of issuing national IDs to reduce ‘ghost’ beneficiaries, how to overcome the technical hurdles associated with biometric identification and how to ensure compliance with global data protection laws. These discussions lack an anchor because the broader pictures have not been agreed, disagreement over smaller details is a reason for minimising harmonisation efforts.

If the broader direction and vision for harmonisation is set out – ideally by donors together with the HCT – then it is possible for discussions to be anchored in common goals. Following this, it will be necessary for coordination actors to identify major aspects around which to achieve harmonisation, and to develop a method of sequencing harmonisation. An example could be: (1) actors first develop a harmonisation plan around target groups, (2) actors assess the needs of various types of target groups, as well as the intended outcomes, (3) on the basis of such outcomes, transfer values are defined for target groups at various stages (meeting humanitarian needs, transition, building resilience), (4) actors assess the ways in which target groups currently receive cash, (5) on the basis of actual transfer mechanisms, actors develop a communal transfer mechanism strategy.

⁷ www.calpnetwork.org/wp-content/uploads/ninja-forms/2/SPACE-Linking-HCT-and-SP-15072020-v1.PDF

⁸ www.calpnetwork.org/wp-content/uploads/2020/07/CaLP-MENA-Crib-Sheet.pdf

⁹ Link to be inserted once published

Build Structural Links to Non-Cash Programming. Evaluations of programming in the Yemen context systematically indicate that cash programming generates the most impact when it is conducted together with other sectoral interventions. As such, it may be appropriate to design a program vision for cash with structural links to non-cash programs. Such a design – identifying points at which cash beneficiaries can be transferred to other sectors, programs to which they could be transferred, and priority sectors for transfer – is likely to maximise the impact of cash-plus programming and support a streamlined and harmonised fashion.

There are a variety of programs around which non-cash linkages can be built. SFD engages in cash for work programs, small business development and cash for nutrition; as such, it is possible to envision a program in which beneficiaries are transitioned from humanitarian programs to social protection programs with a cash plus aspect. In addition, NGOs implement a variety of non-cash programs, either through explicitly multisectoral programming (such as Care’s MHRP) or through area based programming (adopted by DRC and others).

It is likely that if non-cash linkages are built into the system, actors will need to analyse the prevalence of different types of need (eg health, education, nutrition) among humanitarian caseloads. Such an analysis will support building of appropriate linkages into the system. Simultaneously, non-cash linkages are likely to require a strongly coordinated referral system; these systems are weak in Yemen. However, a variety of lessons learned and best practices are likely to be available through protection actors, who have been working through the conflict to build referral systems.

The first step to building systematic linkages to non-cash programming may be to analyse existing referral mechanisms. An analysis that takes place across several governorates and organisations, coordinated by a central body such as the Cash and Markets Working Group, may provide lessons learned and best practices for more robust longer-term systematic cash plus programming.

Cash Consortium of Yemen and Linkages to World Food Programme. The CCY’s process of building linkages to the World Food Program is an example of moving from the big picture to the details (Principle 3).

The Cash Consortium of Yemen was conceptualised as a method of both delivering cash and transferring beneficiaries who were shock or conflict affected to longer-term programs such as WFP’s General Food Distribution, or SWF or SFD. Currently, links to SWF and SFD have not been developed, but beneficiaries are being transferred to WFP’s long term GFD lists.

The link between CCY and WFP’s GFD was built at the project design stage. Strategic links between GFD and CCY were discussed and agreed at the project design stage. In project inception, CCY developed its targeting system to partially overlap with GFD’s targeting. Intake forms and assessment methodologies were also harmonised, with the intention of building a systematic link between CCY’s beneficiary database and the SCOPES database. This linkage has not yet been operationalised, due to regional and HQ level administrative questions. In the meantime, referrals are taking place through a manual upload from CCY’s database into GFD’s SCOPES database.

The linkage between CCY and WFP’s GFD provides an example of several best practices: the two agencies moved from the programmatic principles – identification of what referrals they were trying to achieve and why – to the programmatic details – how to structure targeting and assessments. They worked issues out in a sequential fashion. Although several elements still remain to be finalised, notably the systemic link between databases, significant progress has been made. The two programs also developed a common and overlapping vision, focusing on a clear subset of beneficiaries.

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The Cash Learning Partnership

Since the onset of the COVID-19 pandemic we have seen a significant increase in the use of humanitarian cash transfers to protect lives and livelihoods. At the same time we have seen a massive expansion of social protection systems to meet growing needs. This study looks at how humanitarian and social protection systems could work more effectively together in Yemen, to maximise their combined impact on the most vulnerable, setting out clear recommendations for the country team.

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