

Karen Peachey: Hello, I'm Karen Peachey. You're listening to CashCast. In this series, we're asking if cash is one of the keys to transforming humanitarian aid, what's stopping it?

In our last episode, we heard that cash hasn't yet brought the transformational change that many had hoped for, particularly so at the level of the international humanitarian system and the way responses are structured.

Building on that, let's hear some more from Christina Bennett, CEO of the Start Network.

Christina Bennett: You can see that the political interests are still front and center, and you still see lots of aid agencies still driven by what they have to give, what their mandate is as an organization rather than looking at community needs on the ground.

We have to get away from thinking that everything revolves around us as the international aid system.

Karen Peachey: But whilst there hasn't yet been transformational change many important changes have occurred. The increased use of cash has begun to provide flexibility, fungibility, and timely response to people affected by crisis.

Christina Bennett: Cash has been an incredibly useful tool as a medium that really does help us with the change that we want to see.

Karen Peachey: Today on CashCast, we'll be taking a closer look at how these changes have affected people living through crises. What's working? What's not working? And how can we move forward? Bottom line, if cash is going to transform the humanitarian system, what changes need to happen to help it reach its full potential?

Meg Sattler: I think we haven't necessarily changed a lot of the things around cash to create the kinds of environments that would enable cash to live up to that transformational potential. Lack of empowerment, lack of transparency, particularly questions around the very limited nature of assistance. What if someone really had choices in humanitarian settings, what would that look like?

I think a scale up of cash coupled with some savvy sort of research and a lot of kind of deep perception work would show us a lot more about that.

Karen Peachey: That's Meg Sattler, the CEO of Ground Truth Solutions, an organization that helps people affected by crises influence the design and the implementation of humanitarian responses.

Meg Sattler: Ground Truth Solutions was founded To try and fill, I guess, a gap in humanitarian monitoring and evaluation. We basically just talk to people and find out from them how they view humanitarian assistance, to what extent they feel it's working for them, how they think it could improve. Um, and we use that to try and feed into various policy processes as well as monitoring processes at the sort of program level.

Karen Peachey: By talking with people in many different crises around the world. Ground Truth Solutions generates up close and personal perspectives of how well humanitarian assistance is or isn't functioning. So if we're going to find out why transformational change hasn't occurred, this seems like a good place to start.

Ground Truth Research consistently finds that, despite big changes in the humanitarian system in recent years, there are still worrying problems occurring.

Meg Sattler: We're still seeing people selling their aid en masse, you know, to buy other forms of aid. I've got a quite stark, recent example of that from Chad.

The humanitarian crisis is characterized very much as a food crisis, and it's really underfunded, and most of the funding is going to food security, if you look at the humanitarian response planning documents. A huge proportion of aid recipients there are selling the food that they're given to buy other food.

Some of the quotes we have are quite And the one that comes to mind is, I'm paraphrasing, but the quote was something like, they give us food, but the, this is the food that we would give to animals, that we would give to sheep and goats. And so obviously we would not eat it. There is always, I think, this prevailing sense of gratitude for aid, but there is always kind of this sense of we're, we're given something and I, you know, I know that it was well intended, um, but it's just not useful for us. And you know, I'm sure that there are multiple complex reasons for that, that I don't necessarily understand. But surely there's a bit of an ethical question there when you know that need is so prevalent and money is so scarce, as is the case there, I think funding is sitting at around, you know, probably less than 50%.

For every person who does that, for every person who takes the aid they've received, sells it, receives a lower transfer value, coupled with the costs of just planning and distributing food for those distributions that they're receiving, I mean, it's just not a good use of dwindling resources. And so I think even just as if we look at things like the percentage of cash assistance, I think there is quite a, a long way to go.

Karen Peachey: The example Meg has just given highlights a number of issues. Around what people want, the efficiency of aid, and ethical concerns. And as Meg says, this phenomenon isn't about Chad.

Meg Sattler: People selling aid is something that I would say we see probably everywhere where we do, um, surveys and discussions with people.

Karen Peachey: At this point, it seems like it would be easy to just say, well, there's an obvious answer. People just want cash. So let's give them cash. And while it seems likely that would help, to some extent, it may not resolve things entirely. As Meg describes, their findings on cash aren't entirely clear cut either.

Meg Sattler: The data that we see, that it's already being collected about how people spend cash is fascinating. People aren't spending it in the way that these lovely technical cash people have sat there and designed their expenditure basket and worked out that's how much they were going to get. I mean, they're just doing it in their own way.

There was some recent data that we got about people who were taking their cash assistance and were managing to save a little bit of it because they knew that if they did that they'd be able to then put it into a business or something that was a bit more sort of livelihoods focused.

Karen Peachey: So both in kind and cash aid are being used differently than intended, but what about in the longer term? Is cash helping people recover more quickly?

Meg Sattler: We do tend to ask people, you know, if you receive cash, do you feel that the aid that you're receiving would enable you to recover from this crisis or to be able to get back on your feet faster? Unfortunately, from a sort of statistical standpoint, we don't really see that.

We just did some work in the DRC in Congo where cash is hugely the preferred modality. I think about 80 percent of people said they preferred cash and more than half said the cash was the modality that was most likely to help them meet

their needs. But there was really no difference between cash recipients and non cash recipients when it came to this question about, do you feel that aid helps you to become self sufficient?

Karen Peachey: So while cash is still strongly preferred, it's not necessarily helping people in the way they would like, and it's also not necessarily helping them in the longer term.

Innocent Tshilombo: I usually say that, uh, I'm lucky because, uh, I had the experience, uh, both end, uh, first experience, the receiving end of cash and now also going into that direction of being a designer of cash programs. And, you know, uh, that's something that I feel very proud of since it gives me a different perspective.

Karen Peachey: Innocent fled the Democratic Republic of Congo in 2009 and lived in Kakuma Refugee Camp in Kenya for over a decade.

Innocent is a holder of a master's degree in humanitarian action, now works as a humanitarian. His experiences as a refugee have strongly informed his perspectives, and he's outspoken about the aid system not doing enough to help people break from the cycle of dependency. When he first arrived at Kakuma Refugee Camp, he needed assistance.

Innocent Tshilombo: I needed immediate assistance, and I received it. I received some shelter, I received some food ration, I received some healthcare. Which was really very important for me, given that I was in really need of receiving some relief. But as times went by, I realized that I needed more than basic needs, because, you know, you can survive for a few days, but, you know, your needs keep changing.

Karen Peachey: But as Innocent's needs changed, the aid he received stayed largely the same. However after being in the camp for a few years, Innocent started to receive vouchers, which could be redeemed for specific items. While the vouchers seemed to offer more options, the mix of vouchers and in kind assistance still proved to be very limiting.

And similar to Meg's story earlier, the people in the camp would often sell the vouchers in order to be able to buy the things they really wanted.

Innocent Tshilombo: People are not yet empowered at 100%. They're empowered partially, let's say at 10%, 20 percent because currently cash

voucher assistance is just implemented for a fraction of what is being provided as aid.

And you know, that is like a string that people are tied to. You can't do much, you can't, because you need to depend on that 80 percent that is given to you and the 20 percent that's where you can just maneuver.

Karen Peachey: Without being able to choose for themselves what they wanted, people felt perpetually attached to that piece of string that Innocent refers to, and felt powerless.

Innocent believes the way to escape this is to give people the responsibility to decide for themselves.

Innocent Tshilombo: If someone has been kept on the cycle of dependency, that person is being given something that will not help him or her to move to the next step. They'll need to know how best they can invest, how best they can do businesses, how best they can take things in their own hands.

And that responsibility should be given to people so that at least they don't become too much dependent on aid. For me, cash voucher assistance If implemented correctly, can help people break the cycle of dependency.

Karen Peachey: We'll hear more from Innocent in the next episode when we discuss people centered aid. But for now, let's take stock for a moment.

Innocent's story brings to life many of the issues that Meg described seeing in her data. And the same issues seem to come up time and again. Whilst the humanitarian system can do a good job in providing for people's basic needs in the early stage of an emergency, it seems to be struggling to support them as time goes on, when their needs change and they need help to get on with their lives.

And even cash and voucher assistance, which should be giving people more choices and flexibility, isn't always living up to its promises, because of limits or restrictions on the way it is used. In short, it seems as if what we're providing isn't matching up with what people want, especially as time goes on.

Meg Sattler: I think nobody is trying to just withstand a crisis, you know, everyone is trying to recover from it and to get out of it. If there's one finding that is probably the most common to everything across Ground Truth, it's that

it's that people sort of really feel that, you know, no matter how much aid was maybe useful at a limited time at a very certain moment.

What they need and want is something that will enable them to be able to think more about their tomorrows. And I think that's just human nature. And when you don't have what you need for the week, you don't have the money or food that you need, and of course you're thinking, how am I going to feed my family?

But I think you're already thinking, what am I going to do next week so that I'm not asking myself this question again? People just want things to work, you know, it's kind of common sense, like you and I do. I've had questions this week about a healthcare card, and it's involved hours of me being on the phone and dead end phone calls and snail mail and I still don't have what I need and it's infuriating and stressful.

And I think a lot of those experiences and feelings are very common around the world. And even though that's very obvious, we don't take that into account when we have these endless discussions about things like people centered aid and accountability. We seem to always be thinking, Oh, what we need to do is to set up more feedback mechanisms or we need more surveys or whatever it is.

But people really just want things to work.

Karen Peachey: And it seems as if, when things do actually work, people are largely satisfied with them.

Meg Sattler: In Nigeria last year, we did some work with cash recipients. We really did see evidence that if they felt that the nuts and bolts of cash were working for them, you know, it was multi purpose, it was coming when it was supposed to, they knew how long they would have it.

They not only felt more satisfied, but they also felt like they didn't actually need a lot of engagement, because it was kind of there if they needed it and they knew that it would work. But overall, aid was kind of working for them. And to me, that's a really nice illustration of the point of people centered aid, to use this term that we keep throwing around.

I think it's really, the more that I think about it, about aid relevancy and aid just being better.

Karen Peachey: One of the things that is consistent across all these problems is that we should know what the solution is. After all, people are telling us what they want.

Innocent Tshilombo: People, in some extent, they're tired of giving feedback because they don't hear back.

You give recommendations, you make complaints, or you ask questions. No one is attending, you know, you feed, but you don't get feedback.

Meg Sattler: You know, I think we just need to remember that people are human beings. And, that if they say that they need something, they probably need it. And that the way that they may spend money that they get may change from one day to the next, or may not fit with the certain sector that they maybe would have ticked on a Sunday, and then they get the aid on Thursday and they spend it on something else.

Karen Peachey: So it seems like we're gathering lots of information and feedback. But for some reason, this isn't translating into the change that people want to see. Perhaps part of the reason is that their feedback doesn't fit within the existing structure and ways of the humanitarian system. Over to Meg again.

Meg Sattler: We ask people a lot of questions.

A question that we usually ask people is what are your priority unmet needs at the moment? And a lot of people say cash. And we get told off sometimes from technical experts who say, well, you shouldn't ask them, you shouldn't give them cash as an option because cash is not a need, cash is a modality and the need is for example, and then they start telling us, you know, these nice sectorized things like it's health or it's food or it's education or whatever it is, but we don't actually give them that option, we just ask them the question and a lot of them end up saying, cash.

We need more money. That is the need that we have at the moment.

Karen Peachey: While many people agree that the humanitarian system needs to change, there are very many different perspectives on what needs to change and to what extent. For example, Meg described a situation where organizations might come to them for help in revising their policies.

Meg Sattler: They come to Ground Truth because they need to revise their accountability to affected people policy and they say, how do we do

accountability? And we come back to them and say things like, well, think about, can you give more cash and can you get rid of the humanitarian program cycle? And, you know, can we look at some of the, the systems that are operating around the aid system in a certain regional area, and can you consider taking more regional approaches?

And they sort of say, well, we didn't want that. We just want you to give us, you know, a checklist about how we can find out more information better or something like that.

Karen Peachey: So it sounds like in some cases, organizations want to change, but they're finding it difficult to change.

Meg Sattler: A few agencies now who have started referring to people who use their services as clients. And if you look at certain agencies, they say, you know, we have client responsiveness or client feedback or whatever it is. And I guess it was an attempt to, to recognize people's agency and to stop calling them that ghastly beneficiaries word.

Um, but this discussion that I was in someone, actually a representative from a national society of the Red Cross, stood up and he was just quite angry. And he said, you know, you, you use all these words cause they make you feel good, but if you call someone a client, it means they have choices and these people don't have any choices just cause you've called them something else. It doesn't mean that inherently they suddenly are operating as though they're a client and that they have the right to turn down your services. But I think actually we should all try and be a bit more human in the way that we interact with people. Um, cause otherwise I just think if we keep using these words like people centered aid and people at the center and agency and then completely ignoring them in the way that we're designing programs, it just seems to be a bit of a disconnect there.

Karen Peachey: From what Meg and Innocent described, there seems to be a problem with how accountability is working. People living through crises are telling us where the problems are, what they want and what they need. But it seems that that's not easily translating into change. Part of that may be because their feedback doesn't always fit within the way the humanitarian machine works.

And perhaps this speaks to the problems we've seen with cash. Transformational change is being resisted by the status quo.

Meg Sattler: I think you would assume that if cash had transformed everything and allowed for aid delivery to be more streamlined, that those delivering the aid might end up looking quite different.

And if you think about that in the context of a society, you know, if you have people delivering clothes and water and food and medicine and services, and then suddenly they were all replaced by cash. You would imagine that many of those local service providers would go out of business, but we haven't seen that in the humanitarian sector.

We've seen more of a power grab, I guess, who can make the best cash system or who can have the best card system to deliver cash. And I think that's been a bit of a shame. Clearly cash has changed the sector. If you look at, for example, the targets that have been set by IFRC and ECHO and others, um, I just saw yesterday that IRC has this why not cash policy, and has said concretely that cash is part of people centered aid.

But I think what we haven't seen is many of those organisations maybe getting out of the way.

Karen Peachey: This disconnect between words and actions links to what Innocent said earlier, that the impact of cash assistance depends on how it's implemented. So, is the issue that we really need to be fixing accountability? Back to Meg.

Meg Sattler: We need to really start thinking as a sector, if this is really meaningful for us. What incentives or carrots or sticks or punishments or however you want to describe it, are we actually willing and able to put in place so that we can create some of that accountability that we apparently all are working towards?

Because otherwise it just feels a little bit like we're all just kind of busy, but there's no real pressure. To actually make sure that we're moving the needle on this question about people centered aid or accountable aid. I think it's easy for people to rehash commitments every couple of years, but it's, it's crazy that as a sector we don't really collectively say, yeah, but what, what is different than the last time that you made this commitment?

At the sort of practitioner level also we find A lot of agencies, individuals within agencies really committed to improving this stuff, really trying their best to make sure that aid is as sort of people centered and relevant as it can be. But I think overall there's just not the, there's still not the incentives.

There's not any sort of real incentive for anyone to demonstrate I really listened to people, you know, I found out what was working and what wasn't. I took the hard road of changing everything that I had programmed to make it more people centered. I went out of my way to find these development actors and private sector and think differently about how I could help this community. Um, we just don't really see the, the energy put behind that. And there's also no punishment if that doesn't happen.

Karen Peachey: Maybe there's a win win situation to be had here. Maybe introducing more cash into the situation would not only give people what they want, but perhaps it would also help with accountability.

Meg Sattler: I think money is an amazing way to think about questions of accountability and transparency because it's the way that we all think about those things anyway. Um, you know, the more cash that we're sort of involving in humanitarian assistance, I think the easier it is for a number of different people to engage with this accountability question because it's just sort of easier for people to understand.

And I think what I like about cash is that it doesn't, it's not a humanitarian intervention or it's not a humanitarian invention, you know, it's cash, it's money, you know, money makes the world go round. And I think once people have the liquidity that they need, they're then able to take themselves out of the confines of this sector.

Karen Peachey: Earlier, we touched on how people want to change their lives and how cash can help. That talks to the transformative potential of cash. To make more progress, some argue there is need for much greater change in the way the humanitarian system thinks and how it's structured. And from what we've heard so far, it does sound as if the way we think and the way that we're structured is creating obstacles to providing better aid.

Perhaps we just need to start looking at everything from the perspective of people in crisis and understand more about their experiences. As with Meg's example earlier, people don't think of cash in neat boxes of needs or modalities. They just want to be able to make their lives better. Here's how Meg reacted

when she found data suggesting that cash recipients had been saving their money to spend in other ways.

Meg Sattler: When I saw that data, my first thought was, you know, they didn't get a lot of money. So if they're saving half of it, you know, what does that

mean for their family or for their ability to kind of look after themselves now? And those, those are the sorts of choices that I guess parents make all the time.

But that's when you have to check yourself and say, well, that's not, you know, it's not necessarily, it's not up to me to then go in and, and change that. What is maybe up to us is to think, you know, if we know that those decisions are being made and that people are rightly thinking about their futures, how do we try and increase that amount?

Um, how do we try and make some of the conditions around that a bit more conducive to them being able to make the decisions that would serve them in the longer term? I think if we're going to really listen to what crisis affected people are telling us and if we're also going to accept that so many crises now are in situations that are protracted and so this distinction between humanitarian and sort of longer term recovery and development and livelihoods It's very blurry.

And then throw it that climate change, which obviously is this massive existential problem that is going to need so many resources thrown at it. I don't think we can really afford to keep making those distinctions if we're going to be able to listen to people properly.

Karen Peachey: As we wrap up this session. I'm left with some very uncomfortable questions.

How is it acceptable that people in Chad and in many other places are selling aid so they can buy what they actually want? Why do we think we know better than people in crisis? Is there need for a more fundamental shift in accountability in the system? And the list of questions goes on. Next time on CashCast, we'll be looking at a possible solution to this that's been gaining popularity in recent years. People Centred Aid. What is it? How does it work? And what does it look like in practice?

Innocent Tshilombo: People centered CVA means involving the people throughout the project cycle. They understand local dynamics. And when you have local people on board, then you have local knowledge also on board.

Caroline Tetti: Are we committed to making sure that our programs are actually people centered? Or are we just changing one word for another? The things that we prioritize are the things that will determine whether we are truly people centered or not.

Karen Peachey: Is there a magic bullet? Or are we just rehashing ideas of the past? Join us on the next episode of Cashcast to find out. And in the meantime, let's continue the conversation.

We want to hear from you. Feel free to share your thoughts or questions with us through the different channels indicated in the description of this episode. So until next time, goodbye.