The social meaning of money:
Multidimensional implications of humanitarian cash and voucher assistance

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Abstract
Cash and voucher assistance (CVA) have become a widespread humanitarian tool to support people affected by conflicts, displacement and disasters. It promises improved ways to meet the diverse needs of aid beneficiaries. To date, current policy and academic debates mainly centre on technocratic questions around economy, effectiveness, economy and equity, and, to a lesser extent, the impact on individual recipients and households. This article challenges the assumption of CVA as a linear process and argues that the shift to CVA is more than changing the delivery platform of aid. It argues that scholarship and practice so far overlook the social meaning of money, and therefore its broader implications for humanitarian aid and local markets. The article presents evidence that CVA impacts on social relations and risks creating new, or exacerbating existing, conflicts in already fragile contexts. It highlights less explored areas of CVA and outlines a multidimensional research agenda that emphasises its potential social and socio-economic impacts.

Key words: humanitarianism; aid; humanitarian cash-assistance; conflict; everyday economics; displacement

The Directorate-General for European Civil Protection and Humanitarian Aid Operations¹ (ECHO) advocates for a streamlined and scaled-up approach to cash- and voucher assistance (CVA) (ECHO, 2019). It reflects the increasing acceptance and use of cash-based humanitarian approaches within the humanitarian sector to support the basic needs of people affected by conflicts, disasters and chronic emergencies. In the humanitarian context, CVA refers to the provision of cash transfers, or vouchers given to individuals, household or community recipients.² In 2016, CVA still accounted for only approximately ten per cent of humanitarian aid (CaLP, 2018, p. 3) making ECHO’s statement a vision of future humanitarianism rather than the current norm. However, the move towards CVA is underlined with commitments and research priorities by several international agencies, including agreements such as the Grand Bargain³, a range of commitments made at the World Humanitarian Summit in Istanbul in 2016, or ECHO’s 10 Principles for increasing the adoption of multi-purpose grants that no longer silo aid into different sectors or needs. And indeed, the value of assistance
delivered in the form of cash and vouchers between 2015 and 2016 increased by 40% (CalP, 2018) confirming the sector’s commitment to cash.

Expectations towards cash-based assistance are high: the provision of humanitarian aid through CVA is thought to be more cost-effective and efficient than in-kind assistance (OECD, 2017), meaning that in a global context of more and prolonged humanitarian crisis (UNHCR, 2015), where humanitarian needs exceed available resources, more people can be reached with the same means (Tappis and Doocy, 2018, p. 121). In addition, cash awards recipients, in theory, a greater deal of flexibility and supports their diverse and actual (rather than assumed) needs in crisis situations and enables them to buy goods and services they choose (ECHO, 2009; Bailey and Harvey, 2017; Hellberg, 2018). Before the sector moves forward, this article reflects on the broader implications of increasing CVA and suggests that cash has social connotations and meaning different from in-kind assistance. This, so far, has received less consideration. While humanitarians have always faced multiple challenges in connection with humanitarian action (Terry, 2002), and CVA shares many of the already known issues of aid delivery and potential resource conflicts, it also comes with new and unique challenges. Yet, the current research agenda is largely driven by policy and evaluative questions. In particular humanitarian nongovernmental organizations (NGOs) and United Nations (UN) agencies evaluate their interventions and work predominantly in an output-oriented manner asking whether the intervention reached the appropriate segments of society in a timely, efficient, effective and safe way at the appropriate scale and scope (Bailey, 2014; Venton et al, 2015; ODI, 2015; Smith, 2015), and occasionally include the experience of beneficiaries (Julliard et al, 2020; Vogel, 2020). This neglects the perceptions of affected communities, and the symbolic value of cash compared to in-kind assistance. Even though the targeting is done as objectively as possible from the organisations’ point of view, “cash is attractive to everybody [and] it may be more difficult to target, as even the wealthy will want to be included” (Harvey 2005, p. 2). In other contexts, scholarship has discussed the complexity of cash through the concept of the social meaning of money (Zelizer, 1994) which introduces complex socio-economic, political, social-cultural and political economy dimensions of money. To capture these symbolic and less tangible aspects of CVA and their implications for relational community life of affected populations, the concept is a useful lens which allows us to go beyond directly observable implications of CVA. It is through this concept that we can recognize that money is different to other aid resources as it carries its own, context specific, meaning.

This paper does not argue for a move away from cash-based assistance in the humanitarian sector, or offer practical advice on how to improve its implementation. Instead, it calls for an understanding of its multidimensional implications beyond technocratic debates to make academics, policy makers and humanitarian actors likewise aware of potential pitfalls connected to cash and its
social meaning, if the future of humanitarian aid is cash-based. To start this debate, the article makes interventions into two different albeit related debates: First, it poses questions about how CVA shapes our understanding of humanitarian action, and, interrelated, how it implies assumptions about aid recipients. Secondly, it demonstrates that programmes are not implemented in a political, economic and social vacuum but impact on recipients, non-recipients, and their relationships (Tschunkert, 2019). This ties in with emerging research agendas that place more emphasis on the connection between the economic, social and political in situations of conflicts and interventions (Jennings and Bøås, 2015; Distler et al, 2018).

Following a brief review of the current discussions around CVA, the article highlights three distinct areas that require further investigation. The first section takes a theoretical perspective and explores the implications of CVA on the idea of humanitarianism and humanitarian aid. Narratives of marketisation frame aid recipients as consumers with preferences (Fiori et al, 2016). In this context, cash acquires the meaning of freedom, individual choice and dignity. This connects to discussions on how cash transfers are part of the wider marketisation of the humanitarian sector (Barnett, 2005, 2011; Carbonnier, 2015a; Fiori et al, 2016; Hopgood, 2005). The succeeding two sections turn to the economic and socio-economic transformations of markets and communities. Findings suggest that CVA injected into the local economy has intangible impacts on the market, and social relations on three different levels: inter-group relations between recipients and non-recipients across identity lines, intra-group relations within target groups6, and the relationship between governments and their populations. The article concludes that CVA programmes have a wide range of unintended and hitherto unexplored consequences that researchers across policy and academic institutions should engage with. To conclude, it outlines a broader research agenda that encourages researchers to take the complex social and socio-economic impacts and their political economy implications into account. This is essential for the sector to be prepared if CVA is going to be a central mode of future humanitarian aid delivery.

**From food to cash – current debates and shifts in practice**

Traditionally, crisis-affected people have been supported with goods such as food, shelter, tents, clothing, water, and medical treatment. Media images of UN convoys from which humanitarian workers distribute items to crowds of people are well known and shaped public imaginaries of humanitarian assistance. The 2004 response to the Indian Ocean Tsunami marked a turning point in the use of CVA in the humanitarian sector and the imaginary of aid (Bailey, 2014). Its use in Sri Lanka and Indonesia has been largely evaluated positively (Adams, 2007) but reports also acknowledge that the nature and context of the disaster played a role in the appropriateness of CVA (ibid). While
different operational models, such as linking with national social security nets or the consolidation of grants, have advantages and disadvantages according to the context they are implemented in (Juillard et al, 2020), CVA generally bypasses the logistical issues of transporting large quantities of food and other goods into conflict and disaster affected areas. This can be particularly important if aid is needed in remote areas, or in areas with a lack of physical infrastructure.

A key point in the push for CVA is that it allows people in crisis to act as independent economic agents. CVA is seen as a way to empower recipients by increasing (product) choice and decision-making; or what is referred to as “dignity of choice" (Bailey and Harvey, 2017; Hellberg, 2018). It contrasts traditional ways of in-kind distribution that often depict aid recipients as helpless, and incapable of making their own decisions. Pugh (2011) and Jabri (2013) suggest this view stems from a colonial outlook within the humanitarian and peacebuilding sector, and that colonial practice to remove agency from ‘subjects’ has carried forward into international norms that govern how international actors plan interventions and programmes.7

From a development studies perspective, cash transfers are also tools to accomplish a number of social and human development objectives. In Latin America, cash transfers are conditional on, for instance, parents sending their children to school or attending regular health checks. The aim of this is to break the “intergenerational transmission of poverty” (Stampini and Tornarolli, 2012, p. 2). Arguably, however, it is the conditionality of the transfer, rather than the transfer value itself that in many cases achieves these objectives. Similarly, there are a range of studies on women’s empowerment through cash transfer looking at the possible connection between cash and gender dynamics (Hagen-Zanker et al, 2017; Farah Quijano, 2009; Molyneux and Thomson, 2011; Gil-García, 2016). Further, cash-based assistance is seen as a simultaneous form of humanitarian aid/ relief and development aid. Development theory assumes a multiplier effect on the market, meaning that CVA is boosting local economies and markets at the same time as supporting individual recipients. We will unpack this assumption further in the article.

The above-mentioned advantages are opposed by risks such as an increased danger of corruption, and inflation, that CVA could be spent on vice goods or be more at risk of theft (Idris, 2017). Likewise, the fluctuation of exchange rates or high inflation rates can impact on the actual value of the transfer received or what beneficiaries are able to afford with it, bringing a potential element of instability and insecurity for both recipients and organisations. Most of the identified issues are rather technical in nature and adequate programming and risk management should be able to address them, or, regarding the latter, have so far not shown to be occurring in practice (ibid).

At the same time there are well known problems with the delivery of humanitarian aid more
generally that likewise apply to CVA. The literature has long debated the idea of the “paradox of aid” (Terry, 2002), meaning that practitioners and scholars are well aware of the conflict inducing implications humanitarian action can have. This includes tensions between refugees and host communities over resources, or the possibility that combatants and conflict parties benefit from international aid to support war efforts (Lischer, 2005; Terry, 2002). Yet, CVA is unique in that it offers new ways of using the aid resource beyond fulfilling immediate needs. While it has always been possible for recipients to sell in-kind assistance and in particular food aid (Doocy et al., 2011) to generate cash and use this money otherwise, in-kind assistance is, in theory, predetermined in its usage. Thus, its meaning as a livelihood resource is limited compared to CVA. In line with the Humanitarian-Development-Peace Nexus that has recently gained momentum, CVA programmes aim to contribute to an integrated approach by linking cash to asset creation, skill training, reconstruction or livelihood activities (Hövelmann, 2020) in the attempt to realise diverse Sustainable Development Goals (SDGs) in pursuit of ‘zero hunger’ and ‘peaceful, just and inclusive societies’ (WFP, 2019). On the ground, a fundamental constraint for cash (or liquidated in-kind assistance) as a livelihood resource remains that amounts often are inadequate, and, particularly in refugee settings, people have highly constrained livelihood options.

It is in this distinction of presumed choice, however, that it becomes apparent that money carries its own social meaning that can vary according to cultural contexts. Referring back to the concept of the social meaning of money (Zelizer, 1994): A dollar is not just a dollar, and it matters who earns it, and how it is earned and spent. It puts the linearity of CVA linked to fungibility into question as in reality, money is multiple and in practice, there are limits to fungibility (Dodd, 2014) as it comes with strings and labels attached (Carruthers, 2010). Money does not only function as a tool for economic exchange but also as a medium of communication. Money is reciprocally influenced by cultural and social structural factors that exist ‘outside’ the market. These factors shape money’s uses, its users, the allocation system in which it is used, the way it is controlled, and where it comes from (Dodd 2014). Shared meanings actively shape money as a tool of calculation and as a means of creating and sustaining differences in social hierarchy and rank (ibid.). Simmel (1991) suggests that money is an ‘extremely strong social bond’ among members of an economic circle (as cited in Dodd, 2014, p. 277). The theoretical frame of the social meaning of money (Zelizer, 1994; Dodd, 2014; Bandelj, Wherry and Zelizer, 2017) is useful in constructing a more holistic and nuanced understanding of how individuals use their agency in order to attach meaning to these resources and the ways in which they frame their everyday socio-economic interaction on the market and beyond. Without ignoring the tangible impacts that humanitarian aid has on the market and on host-refugee relations, the concept of the social meaning of money permits a look behind the imminently
observable and therewith complements the mainstream perspective of the literature on livelihoods, humanitarian impacts and liberal peacebuilding.

The above differentiates CVA to other aid resources, not always in its actual use as argued above, but in its perception by beneficiaries and non-beneficiaries alike. It changes both the general humanitarian narrative and means that the sector is confronted with new challenges in addition to the already known problems that aid delivery entails. The following sections therefore intent to (re-)frame some of debates by drawing attention to the political, social and socio-economic implications of the use of cash in humanitarian contexts and how the social meaning of money plays out in practice.

A note on methodology

Our methodological approach draws on a desk-based analysis of existing literature and of new empirical data from Lebanon. For the desk-based analysis, we conducted a systematic review that considered academic studies and non-academic reports on the subject of CVA. We are focusing exclusively on CVA in refugee and displacement contexts. The review analysed the discourses that emerged in regards to aid recipients, and what visions of humanitarian aid were presented in these narratives. The review encompassed roughly 25 documents and texts. In addition, we looked at the data from in-depth fieldwork on CVA to Syrian refugees in Lebanon. During extended fieldwork of nine months, from October 2017 to July 2018, Tschunkert conducted 42 semi-structured interviews; mainly with Syrian and Lebanese shopkeepers in the Bekaa Valley in Lebanon. The main research aim was to explore the perceived socio-economic impacts of CVA on host-refugee relations on the market and beyond. Vogel further contributed to a multi-case FCDO commissioned project that looked at Colombia, Jordan, Kenya and Turkey. Rather than using these findings to present a single or in-depth case study, we use the material illustratively, or as an extreme case. Extreme cases are rich in information because “they are unusual or special in some way and may be especially enlightening” (Patton, 1990, p. 169). In that sense, “the extreme case can be well-suited for getting a point across in an especially dramatic way” (Flyvbjerg, 2006, p. 229). This approach supports the paper’s objective to highlight and draw attention to under-researched areas in the cash agenda for the attention of academics and practitioners alike. To show that the data of this extreme case are not specific to Lebanon only, the findings are brought into conversation with other existing global evidence.
Changing imaginaries of aid and recipients

The humanitarian system faces ongoing criticism from within and without the humanitarian community. Although humanitarian aid has reached more places and people than ever before, literature identifies a prolonged and public identity crisis as Allen et al. (2018) observe. Persistent obstacles are, among others, that the system is too paternalistic, bureaucratic, and expansive in its ambitions (Dubois, 2018, p. 1). With an increasing demand for more ‘efficient’, ‘effective’, and ‘professional’ humanitarian aid, and under growing criticisms about their effectiveness and efficiency, humanitarian organisations have been under pressure from within the community and from politics within donor governments to become more rational and professional (Barnett, 2011; Carbonnier, 2015a, 2015b). This pressure has emerged out of a wider rise of market-based approaches in Western societies since the 1990s. Particularly, normative arguments reflect a fundamental problematisation of the role of the state, which is depicted as inefficient and ineffective in producing and delivering public goods, and a push towards an increasing role of various actors from the private sector and civil society (Torfing et al., 2012). The emphasis on the capacity for ‘self-regulation and –organisation’ of society as more flexible and efficient has blurred the line of responsibilities: In order to overcome the discomfort with the state as the main locus of policy-making and implementation has led to a division of responsibilities and labour between state and non-state actors in order to achieve more ‘efficient’ and ‘effective’ social services (Neil, 2009, p. 239).

The spirit of marketisation and the call for more efficient and effective interventions have also led to an increase in market-based approaches in the humanitarian sector, as they offer a new framework to address recipients of aid in light of the idea of self-organisation. The idea of humanitarian aid as giving as an act of solidarity and human compassion, promoted by the founder of the International Committee of the Red Cross (ICRC), Henry Dunant, in the late 19th century and widely accepted, seems hence in transition (Warner, 2013). The focus on the victimhood, vulnerability, poverty and helplessness of recipients became increasingly criticised for its paternalism (Kennedy, 2009). Today, delivering food and goods is more and more seen as unsuitable for meeting people’s ‘real’ needs. The commitment to cash-based assistance changed the expectation of what humanitarian aid should achieve, as the very idea of aid recipients transforms: people in need should be seen as individual consumers, capable of making their own choices, and dignified through money. Cash, in this narrative, will provide them with individual freedoms and therefore acquires meaning beyond that of an emergency aid resource.

Perceiving people in need as ‘clients’ or ‘consumers’ of a service rather than encountering them as ‘victims’ with pity as expression of human compassion can be interpreted as a fundamental
shift of what humanitarian aid should bring to people, namely, less predefined aid but more choices of services (Barnett, 2005, p. 725). While people may receive an envelope of cash, a plastic card or a digital money transfer to a mobile phone to purchase what they require, cash programmes, it is argued, empower aid recipients by respecting their dignity of choice (Kent, Armstrong, and Obrecht, 2013). The rationale behind such narratives follows the logic of consumerism and assumption of *homo economicus*, the consistently rational economic man. Here, dignity is reflected in an ability to consume according to individual preferences. Hence, by turning people in crises into consumers of tomorrow with the means to purchase the goods and services that they most want, people should get ‘more control over their lives’ (Barder et al. 2015, p. 8). A quote by Jan Egeland, Secretary General of the Norwegian Refugee Council, in the Foreword of *The state of the World’s Cash Report* (2018), illustrates this idea:

‘Imagine that you had to flee your home with your young children and elderly parents. That you had to leave everything behind. At long last, and aid organization arrives in your displacement camp. They come from far away and know neither you nor your heritage. Fortunately, they ask a question first: ‘Would you like us to give you boxes containing what we think you need, or would you like to receive cash and decide for yourself?’ Which one would you choose?’

Whilst CVA is seen to enhance accountability towards aid recipients by offering them choice, this market logic has been criticised for some shortcomings. Fiori et al. (2016) reflect that downward accountability is highly influenced by today’s interpretation of humanitarian aid as marketplace and neo-managerialism in a sense that accountability tools present affected people rather as consumers of humanitarian aid. As consumers, they are supposed to express their preferences through accountability tools in order to evaluate and choose products (Fiori et al, 2016, p. 47). However, there is no such thing as a free market in humanitarian aid, and if consumer power is in part exercised through choice, this does not apply in humanitarian aid, a point Davies (2007, p. 12) suggests to consider: ‘In crisis zones there is usually no choice of provider – aid agencies have a monopoly.’

In the same spirit, the idea of ‘refugee economies’ shifts the representation of refugees as passive victims to groups who are self-reliant and innovative (Crush et al., 2017). This promotion of refugees as self-reliant agents challenges the idea of refugees as a burden or a threat and frames them as an ‘opportunity’ or a ‘resource’ instead (Turner, 2020). It emphasises the fact that refugees are actively involved in processes of production, consumption, exchange, and development of markets in host countries (Crush et al, 2017), something CVA enables them to do to an even greater
extend. Yet, as Turner (2020, p. 19) points out, promoting refugees as self-reliant entrepreneurs feeds into ideas of neoliberalised resiliency humanitarianism which “downplay refugees’ rights and foreground refugees’ integration into economic markets, all undergirded by the contention that global capitalism can come to the rescue of the refugee system”.

The shift to CVA thus mirrors the broader marketisation debate in the humanitarian sector. Money carries the positive meaning of freedom and independence for crisis affected populations, often, as the following sections will show, without considering that money also carries different social meanings in other contexts, and can change markets, relationships and economic practices, both negatively and positively.

**Changing markets and economic practices**

There is indeed evidence that CVA positively contributes to market growth, and has indirect benefits such as reducing the need to resort to negative coping mechanisms (ODI, 2015). On the national level, CVA is a positive stimulator for the local economy. A recent study on equilibrium effects of cash transfers in Kenya found that cash transfers had generated a local fiscal multiplier of 2.5 (Egger et al., 2019). The same study identified spill-overs to households not receiving the intervention as their annual consumption expenditure was 13% higher than before cash was injected into the community. Likewise, a study on the winterisation cash-transfer programme implemented in Lebanon suggests a multiplier effect of 2.13, meaning that the injected USD 51 million generated a further USD 109 million to the local economy (Lehmann and Masterson, 2014). Interestingly, Egger et al (2019) also documented a rise in revenue of local enterprises with 87% of revenues accruing to owners who live in the village where the enterprise is located. Yet, while relevant in the specific context, the studies did not engage with the particular political economy they are set in. CVA has the potential to have wider impacts as an economic stimulus when the spending creates multiplier effects across vulnerable areas and is invested locally (ICRC, 2018). If, on the other hand, the distribution of profits is narrow it might reinforce existing inequalities and hierarchies (Jennings and Bøås, 2015). In Somalia, for instance, the shift from in-kind to cash assistance has involved more traders and retailers at the local level but food supply still depends on a few large traders, and thus the use of aid in boosting power and political patronage continues where the distribution of resources and production is determined by alliances, and the most vulnerable are marginalised and excluded further (Jaspars, Adan and Majid, 2019).

These implications can be further unpacked with reference to Syrian refugees in Lebanon. Within the framework of market-based intervention that aims to meet its recipients’ or, as argued above, customers’ basic needs, CVA facilitates “access to basic goods and services available in the
market” (Government of Lebanon and United Nations, 2018: 39). The UN depicts the country as a “thriving free market economy” (Creti, 2015) able to meet all demand, including the increased demand by the injection of cash. However, the Lebanese market is fraught with inefficiencies. Lebanon imports far more than it produces (UN & ESCWA, 2016) and these imports are regulated by state-protected monopolies (Kraft et al., 2008). The market for up to half of the goods sold in Lebanon is controlled by a few dominant suppliers (UN & ESCWA, 2016). This privileged market access suppresses competition, and the small size of the local market restricts the growth of small and medium-size enterprises (Kraft et al., 2008). In this particular political economy, it is therefore questionable if CVA has similar outright positive spill-over effects to the local economy as it was the case in Kenya (Egger et al., 2019). Furthermore, as suggested above, the humanitarian market is not free, but highly dominated by international organisations. Selecting partner shops, and restricting goods that can be purchased, privileges some businesses and products over others.

In addition, the injection of cash is not only a continuation of local market practices but a pervasive intervention that alters everyday common practices on the market and beyond. This is important, as the market is also an integral part of social life and an “inherently relational phenomenon” (Stroschein, 2013, p. 276). Jennings (2018), for instance, explored economic impacts of peacekeeping interventions and suggests that transactions linked to them are highly visible within the affected communities who first and foremost see them as ‘peacekeeping-as-enterprise’. People in the affected communities attach themselves to this economy in order to survive and build opportunities. In many cases, prices, and goods and services available on the market change as a result (Bøås, 2015, Thomas and Vogel, 2018) to “get while the getting is good” (Jennings, 2015, p. 307). As Bøås (2015, p. 124) argues, humanitarian and market-based interventions create “a particular type of refugee-host economy”, something we found confirmed looking at CVA.

During research in Majdal Anjar, where the population almost doubled with the Syrian refugee crisis, refugee ‘innovators’ (Betts, Omata and Bloom, 2017) developed their businesses, navigating the local market in ways that drive economic change. The number of small Syrian-run shops exceeded the number of those owned by Lebanese in 2018 (261 to 62 respectively). This can be seen as a way for Syrians to continue their way of life rather than an arguably exceptional state of refugeehood, given the fact that in Syria, it was very common to open small shops with small amounts of capital and little previous experience in order to make a living (Rabo, 2005). In that sense, CVA succeeded as a livelihood resource. However, long-term residents of Majdal Anjar expressed their concern that ‘Syrian style’ practices of keeping shops open longer than their Lebanese counterparts, and offering products and services at lower prices than common on the market was ‘unfair’ and ‘unjust’, breaking the informal rules of the local economy. This led to
considerable tensions and protests by parts of the Lebanese community. Lebanese interlocutors claimed that undercutting prices was possible due to humanitarian aid given to Syrian shopkeepers. While Syrian shopkeepers draw on assets and financial capital from various sources, CVA has played a role in supporting Syrian businesses in some cases. More importantly, the perception among Lebanese shopkeepers is that it has played a core role.

These interventions have created ‘winners’ and ‘losers’ (Betts Bloom and Kaplan, 2017) and influenced power dynamics on the market. Some Syrian and Lebanese shopkeepers were able to adapt to the socio-economic transformations that the Syrian crisis brought with it, including a market altered by humanitarian interventions, while others could not and felt left behind. It is imperative to remember that Syrians work under tight legal restrictions in Lebanon, leading to economic life in limbo. However, those Lebanese that identify as ‘winners’, for example landlords, aid Syrian business people to keep a ‘low profile’ for legal reasons in return for financial benefits through rent. These economically powerful and influential supporters enable Syrians to dominate the marketplace. These market changes elicit feelings of ‘relative deprivation’ among those who identify as ‘losers’ (Crow and Rees, 1999) often blamed on the Syrian presence on the market who are perceived to be supported by CVA and other humanitarian resources.

### Changing social relations and local dynamics

Linked to the above discussion on marked-based approaches is the notion that CVA is an infinitely fungible tool of market transactions. Cash received by individuals and households frees up or provides income that is then spent in the local economy (Hagen-Zanker, Ulrichs and Holmes, 2018). However, the assumption neglects effects that are difficult to measure objectively (Pelzer, Weuts and Gourbin, 2018), resulting in an incomplete evaluation of social and socio-economic implications of CVA. In order to provide a more nuanced picture, it is necessary to look beyond tangible implications. Interviews with Syrian and Lebanese shopkeepers in particular called the notion of fungibility into question. Money is more than an infinitely fungible means of economic exchange. It has social, political and cultural meaning as discussed earlier (Zelizer, 1994). During research in Lebanon, the social side of money was evident as money impacted on the social setting in which it was injected. In the context of refugee crises, our data suggest that CVA has implications for social relations on at least three different levels: between host-refugee groups; between different groups within each community; and between governments and their populations.

This materialised in three different but intertwined ways in the community in Lebanon; through processes of earmarking, through differentiations between legitimate or socially acceptable ways of spending CVA, and through perceptions of who is deserving of CVA and who is not. Zelizer
(1994) questions the fungibility of money as people tend to ‘earmark’ their income from different sources into separate imaginary accounts for rent, entertainment or investment purposes among others, which influences their consumption and saving choices. The World Food Programme (WFP) distributes assistance via credit cards. This money is at least partly restricted to buying certain food items in selected shops. Through these restrictions, WFP intervenes in recipients’ earmarking processes, and their consumption choices. For example, a dual-country evaluation of the cash-based programming showed that recipients who received non-restricted cash chose to predominantly buy from shops not affiliated with WFP: on average, 20-30% of unrestricted cash was spent in WFP affiliated shops compared to 50-65% of restricted cash (Boston Consulting Group, 2017). These regulations of how the money is spent could be seen to view the ‘poor’ aid recipients as ‘incompetent consumers’, as Zelizer (1994, p. 150) puts it, which is reflected in perceptions of the wider community regarding how a ‘legitimate’ aid recipient should behave on the market.

During observations in selected WFP-contracted shops, many of the Lebanese interlocutors commented on the spending behaviour of Syrian consumers, suggesting that spending their ‘aid money’ on items like Nescafe or chocolate, products Lebanese interlocutors deemed to be unnecessary for survival, is irresponsible and illegitimate. In fact, even Syrian shopkeepers reiterated ‘wrong’ and ‘right’ ways of spending the CVA, which reflected the earmarking by WFP. This reiteration of legitimate ways of spending CVA suggests that aid recipients have taken on, and in many cases have been performing the roles of responsible consumers, in order to meet expectations of both the humanitarian organisations and the Lebanese communities. Interviews revealed that Syrian aid recipients also did this in order to keep a ‘low profile’ which they suggested was necessary to avoid conflict with their Lebanese hosts.

WFP and the United Nations High Commissioner for Refugees (UNHCR) target their CVA according to certain socio-economic vulnerability criteria which do not always correspond to the way local communities would frame ‘deservingness’. Interviews with both Syrian and Lebanese shopkeepers suggest the perception exists that UNHCR and WFP target and give preference to those refugees living in informal tented settlements, neglecting the majority that live within the host community in houses or apartments. This sentiment is echoed in the literature confirming that “it is likely that the so-called vulnerable groups... tend to be more heavily represented in settlements” (Kuhlman, 1994 cited in Werker, 2007, p. 473). Some interviewees even described life in the tents as a ‘business’ believing that some might only live there during vulnerability assessment visits and to go back to their apartments afterwards. Some return to Syria where they actually live and where the US$ is worth much more than in Lebanon. This does not only show that some beneficiaries ‘work the system’ in order to access resources, but also how ideas around ‘deservingness’ elicit a
need for resourceful acts in the first place. These were then described by Lebanese, as well as those Syrian shopkeepers who did not receive CVA, as ‘illicit’ ways to access resources which leads to judgments of deservingness by people in the community and runs the risk of categorising all people living in tented settlements as ‘undeserving’. As a consequence, earmarking and targeting by WFP and UNHCR have resulted in resentment of both humanitarian organisations and their ways of delivering assistance and the wider Syrian population by ways of categorisation, as the following quotes show:

\[ \text{There is a misallocation of [humanitarian] resources between those that receive [it] and those that don’t but are in need [of it]. It’s the fault of the NGO assessment}\]^{18}; ‘those Syrians that live in tents, they live there just to receive assistance, but they don’t actually need it.’^{15}

These processes show how CVA evolves from being a means of transaction only to a medium of exchange that carries social value both in and outside the market. This has an impact not only on Syrian-Lebanese relations but also on intra-Syrian relations as the account above shows.

Resources, in this case CVA, are distributed according to levels of vulnerability, mostly based on material need. This is a challenging task as the level of need of potential recipients estimated by the distributor is often at odds with the perceived level of need (Vermunt and Törnblom, 2016). It was noticeable that Syrian and Lebanese shopkeepers mainly mentioned concerns about tensions within the Syrian community regarding resource distribution rather than between host and refugee groups which contrasts the claims of humanitarian organisations that emphasise host-refugee tensions as a criterion for funding allocations to municipalities in Lebanon.\(^19\) The Syrian community is not homogenous and many identity sub-groups exist. Picking up the above example of resentment between Syrians living in apartments and those living in tents suggests that when looking at unintended consequences of CVA linked to the social meaning of money, an understanding of cross-cultural, between-group resource allocation as a driver for social tensions (e.g. Fjelde and Østby, 2014; Leung and Stephan, 1998) is too simple. By overlooking tensions created through perceived unequal and unjust targeting and distribution of CVA between identity sub-groups, humanitarian assistance can exacerbate some of the tensions that it is meant to alleviate.

Last, CVA can create tensions between governments and their own populations, something, often outside the scope of traditional cash evaluations. The avoidance of such tensions can play a critical role in the political decision making of host governments to support the implementation of CVA programmes, and the aid distributed via existing social security networks. As demonstrated above, discourses often touch on the questions of the deservingness of recipients.

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exacerbated if cash is distributed in socially disadvantaged regions and if host communities themselves would technically meet the targeting criteria of aid providers. Here, the operational model of CVA can have implications on social tensions. For example, linking the distribution of CVA to existing social protection systems has positive implications for the efficiency of the cash distribution, as no parallel structures have to be set up and aid agencies can tap into distribution networks run by governments (Juillard et al., 2020). However, on a social level, it can have some unanticipated costs: local populations may assume that the assistance is resourced by their government and national budgets rather than (I)NGOs. In Turkey, for example, the international multi-purpose cash programme *Emergency Social Safety Net (ESSN)*\(^{20}\) is a monthly cash transfer scheme providing aid to about 1.5 million refugees in Turkey, and currently the largest humanitarian cash transfer programme in the world (Cuevas et al., 2019).\(^{21}\) Because of its size and national research, the programme is linked to and distributed via the Turkish national security system to increase its efficiency. The Turkish government, however, was considerate of the possible implications and insisted on lowering the transfer value for refugees as a condition for this cooperation. The international consortium, who supplies the funds for the ESSN programme, initially calculated the required aid value as 180TL\(^{22}\) (Juillard et al., 2020). Due to government concerns about perceptions, and possible tensions, the transfer value was set at 100TL instead. Humanitarian actors argued that the needs of refugees were greater than those of poor Turks who were already living in the area, and monitoring data showed that the amount was not sufficient to achieve the desired outcomes (ibid). Eventually, the government agreed to an increase to 120TL, and the possibility for further top ups (quarterly household top-ups varying in size according to size of the household, and a disability). However, this example not only introduces a possible third level of tensions (government-local host community), but suggests that the fear of such tensions and possible resulting pressure on the host-government can impact on transfer sizes and the actual support received by recipients. It again demonstrates the importance of the social meaning of the transfer value in contrast to less controversial in-kind distributions.

**Defining a more complex research agenda for CVA**

The above examples brought some less discussed elements of the CVA debate to the forefront. They offer food for thought for further research. Firstly, CVA has implications on how we think about humanitarian action and its organisation. The article argued that every type of humanitarian aid reflects a specific worldview and conception of humans and humanity that significantly frames the way the aid sector approach people in need. In light of changing values and a marketisation of humanitarian aid that follows the rationale of individual economic behaviour, the turn towards CVA
reflects changed expectations of what humanitarian aid stands for, namely, dignifying potential consumers with the means to afford the goods and services they want. Cash is given the meaning of being able to meet these new standards of aid. This, in turn, suggests that CVA is not only a new modality but simultaneously causes and requires major restructurings processes of the governance of humanitarian aid, with implications that have yet to be fully understood. For example, the humanitarian sector tends to compartmentalise needs in sectors (food, WASH, shelter). It remains to be seen what new partnerships and multi-purpose cash assistance mean for “single-purpose” agencies and their role in the humanitarian arena.

The turn to CVA further introduces a range of new partners into the humanitarian community, or at least closely associates with them (see also Bailey, 2014, p. 24). This includes the business community beyond their traditional Corporate Social Responsibility role. For example, the distribution of cash relies on the inclusion of financial service providers, which work under different moral and legal frameworks and incentives; for example, know your customer regulations vs. humanitarian principles. It remains to be seen, how the engagement with the private sector impacts on the ideas and imaginaries of humanitarian action in the future. It also begs whom companies, and by extension the humanitarian sector, are accountable to (Schlaepfer, 2017). This new organisation of aid, and the enlarged set of actors involved, leaves a range of practical questions. Responsible data management is among the most pressing areas of study. The collection of sensitive data has always been part of humanitarian aid, but with the use of digital technologies to deliver CVA – such as electronic cards, blockchain, or biometric identification – come unique challenges in a humanitarian setting. In every cash transfer programme, a much larger amount of data than in the distribution of goods is collected, stored, analysed, and shared with third parties, such as banks and financial service providers (Lutz et al., 2017, p. 17). As such, the strong trend towards scaling up cash-based programmes emphasises the need for humanitarian agencies to think about what types of data are collected, stored and shared with partners. There is the need to examine how technical and operational standards are applied throughout a programme’s planning, setup, implementation and ending depending on the cash transfer programme implemented, third parties contracted, and regulations to be met. Although several important attempts have been made by scholars and practitioners to develop data protection guidelines, policies and toolkits to put into practice, these key aspects need to be considered further to strengthen cash transfer programmes from the perspective of beneficiaries’ privacy and security so that beneficiaries do not have to give up their right to privacy for dignity of choice.

Second, the current literature mainly engages with technocratic questions that are concerned with optimising processes. However, the cash-debate needs to move forward from cash-
optimism to a more nuanced research agenda, namely, one that considers the complex social and socio-economic dimensions of switching in kind contributions for money. This research agenda needs to investigate the potential inequalities CVA can reinforce or cause. While various studies have confirmed multiplier effects of CVA, we know little about how the additional gains are distributed in society and how they interact with existing inequalities. Looking at GDP growth in post-conflict situations, there is evidence that despite rapid economic growth after the end of violent conflict, the benefits are rarely equally distributed. For example, in a comparative analysis of several post-conflict countries, Vogel (2021) demonstrates that despite GDP growth, the Gini coefficient did increase too, meaning that societies became more unequal despite national and international investment and aid programmes. Our research data from Lebanon likewise suggests that the economic benefits of CVA are highly concentrated on a small group. Future research thus needs to focus not only on the fact that there are multiplier effects as a result of CVA, but who benefits, and how it impacts social cohesion between and within groups.

Likewise, this agenda needs to consider the role of people’s perceptions on inequality and social justice in order to understand what dynamics might foster violence and conflict, and likewise how programming can reduce inequalities and alleviate social tensions. It is important to acknowledge that CVA is an instrument with vast impact on people and their everyday lives, and one that affects society on multiple levels. The article highlighted some of these unintended consequences with direct impact on host communities and recipients alike. We have shown how new conflicts and tensions emerged on three distinct levels: between distinct social groups, in the case provided here between host-refugee groups; CVA contributes to tensions on the market as refugee businesses are perceived to be supported by CVA giving them a competitive advantage; likewise, intra-group tensions within distinct social groups, in our case between Lebanese ‘winners’ and ‘losers’ and within the Syrian community. As shown with the Lebanon example, it does not matter if people “deserve” their cash transfers according to targeting criteria, but it matters that large segments of the community think they do not.

All three levels warrant studies that focus on the details of these dynamics and how they across different contexts. If less visible or less obvious tensions continue to be overlooked, and are not given due attention by humanitarian organisations, CVA runs the risk of fuelling some of the conflicts that it is meant to alleviate. This includes the need to further investigate the government-community relations. Tensions on this level can have implication on what aid is offered to crisis-affected people as demonstrated by the case of the Turkish government. Here, in an attempt to avoid conflicts, capping transfer values in line with national guidelines or SSN regulations, led to a situation where recipients had a choice what to buy with their allowance, but did not have enough
to actually meet their needs. CVA might further fuel a crisis of legitimacy in the state of intervention. Legitimacy requires the liberal state to be perceived as acting and governing in the interest of its citizens in a just way (Habermas, 1988). In the case of Lebanon, however, the state is unwilling and unable to provide services, leaving it in the hands of for instance international NGOs that gain legitimacy through being perceived as having “a lot to offer, as they often have something the government has not” (Tschunkert and Mac Ginty, 2020, p. 254). On the other hand, this gain of legitimacy for INGOs can lead to a decrease of legitimacy of the state as not providing services might elicit feelings of injustice concerning pre-existing inequalities perceived to emerge from state abandonment (Carpi, 2014). It can feed into existing austerity measures of a country government that has supported economic development at the expense of equal distribution of resources (Tschunkert, 2019), leaving responsibility of economic well-being solely in the hands of ‘consumers’.

All of the above suggests that programmes should not overlook the social meaning of money, and the implication it has on social relations. CVA programmes are often implemented in already fragile contexts with dynamic pre-existing conflicts on various levels of society.

Conclusion

The article highlighted various tensions between the theoretical and intended use of CVA and realities in refugee situations. A shift from in-kind to cash is not as technical as often portrayed. This article challenged the assumption of cash-based assistance as a linear process and argued that the move towards cash has much deeper implications for humanitarian aid and the imaginaries of humanitarianism than just changing the operational model. While CVA fits well into the framework of marked-based humanitarian approaches, there remains contradiction between the ideas that cash enhances recipients’ individual choice, dignity on the one hand, and cash-conditionality on the other. Market-based approaches also ascribes key roles to new actors, and changes imaginaries of what humanitarian aid should deliver. It further outlined the contradiction between its supposed enhancement of individual agency and cash-conditionality, and how CVA is bearing the danger of creating new or excavating existing conflicts on multiple levels of society if we do not consider it social meaning. The sector needs to take such risks seriously and address them, to be prepared if cash-based approaches are a major future modality of humanitarian aid delivery. Thus, if humanitarian assistance is not seen in its complex entirety, it might lead to a legitimacy crisis of humanitarian intervention. This is linked to the notion that humanitarian intervention per se is part of the problem and can exacerbate crises, damage local economies and sustain conflicts as suggested by Mary Anderson’s Do No Harm (1999), Fiona Terry’s Condemned to Repeat (2002) or
Alex de Waal’s Famine Crimes (1997). Ultimately, humanitarian aid remains humanitarian aid. It is an intervention into crises and people’s suffering that raises a range of ethical, moral and practical questions. New forms of delivery do not resolve any of these fundamental difficulties of humanitarian assistance, but they add new questions that should be carefully investigated in order to have a clear picture what consequences CVA might have on already complex, and often tense, crisis situations and people’s lives. This article has therefore outlined a range of necessary inquiries into humanitarian CVA that future research agendas need to incorporate.

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1 The Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) is the European Commission's department for overseas humanitarian aid and for civil protection.

2 While way and modality of how cash assistance is delivered currently significantly varies, CVA generally encompasses all programmes that rely on cash or vouchers for goods or services, which are directly provided to beneficiaries. This excludes payments to governments or state actors, remittances and microfinance in humanitarian interventions, although microfinance, money transfer institutions and existing national protection systems may be used for the actual delivery of cash.

3 The Grand Bargain is an agreement between 24 states, diverse United Nations agencies and NGOs, as well as the Red Cross and Red Crescent Movements and the OECD.

4 On the ground, in-kind assistance has also long been sold on, and receiving in-kind assistance frees up other resources for recipients. However, the intention of in-kind assistance is not primary as a livelihood resource, while cash assistance is explicitly thought to support a development objective.

5 The article later concludes that inclusive targeting processes can help to mitigate these problems.

6 There is also an element of recipients/ non-recipients within each identity group. We will elaborate that further in the analysis.

7 Shifts toward the localisation of aid challenge these old paradigms and push for more localised solutions that also give more autonomy of programme design to local actors (see for example Roepstorff, 2019; Fast and Bennett, 2020).

8 We refer to SDGs 2, 16 and 17 in particular.

9 Many thanks to the reviewer for making this point.

10 The full studies and results, including more detailed methodologies for each project can be read here: Tschunkert 2019; Julliard et al 2020; Vogel 2020.

11 See for more details: OCHA (2019a).

12 The winterisation programme was an inter-agency programme that began providing cash transfers to around 60% of all refugees from Syria (including Palestinians), Lebanese returnees, and some vulnerable Lebanese families in Lebanon. The findings of the cited study from Lehmann and Masterson are on the impacts from November 2013 to April 2014.

13 Field observation, April 2018, Majdal Anjar, Lebanon.
In a 2017 report, UNDP suggests that competition for services are identified to be the main driver for inter-community tensions, which has resulted in providing support to the most vulnerable municipalities to alleviate resource pressure (UNDP and Government of Lebanon, 2017: 26).

ESSN is resources by the EU’s Facility for Refugees in Turkey through its humanitarian arm, ECHO. The program is implemented nationwide in partnership with the Ministry of Family, Labour and Social Services, WFP, and the Turkish Red Crescent (for more see Cuevas et al, 2019, 5).

The majority of refugees, about 3.6 million in total, come from neighboring Syria.

100 TL roughly equate to US $17.50 (September 2019).

Examples include: OCHA’s (2019b) Data Responsibility Guidelines, ICRC’s (Kuner and Marelli 2017) Handbook on Data Protection in Humanitarian Action, the ICRC’s (2019) Policy on the Processing of Biometric Data, the CaLP’s (2013) Principles and Operational Standards for the Secure Use of Personal Data in Cash and E-Transfer Programmes, World Vision’s (Lutz et al. 2017) Data Protection, Privacy and Security for Humanitarian & Development Programs, WFP’s (2016) Guide to Personal Data Protection and Privacy, and the Mercy Corps-hosted Electronic Cash Transfers Learning Network (ELAN) which offers training kits for NGOs on data protection in digital CVA.

The Gini index is currently the most commonly used index to measure inequality. It is by far not a perfect or accurate tool to understand inequality, but it can indicate some general trends about resource allocation within society (see Vogel, 2021).