Linking Cash and Voucher Assistance with Humanitarian Response and Social Protection Systems

Experience of Baphalali Eswatini Red Cross Society

Date: March 2021

Background

The Kingdom of Eswatini is a small, landlocked, lower-middle-income country in Southern Africa, bordering South Africa and Mozambique, with a population of 1.2 million Swazis.

Smallholder agriculture remains the backbone of rural livelihoods with more than 70% of the total population (of whom 60% are women) relying on subsistence farming. Recurring droughts and consecutive failed harvests are pushing more households into poverty and increasing their vulnerability, especially in the South East of the country, in the regions of Shiselweni and Lubombo, the main areas of focus for humanitarian interventions.

At the end of 2020, 70% of the rural population were living below the national poverty line and 25% were living in extreme poverty. The prevalence of food insecurity is a result of the high poverty levels and leaves the poorest people chronically vulnerable.

With 26% of the adult population infected, Eswatini has the highest HIV prevalence in the world, affecting mainly women. One out of every two people in the Kingdom of Eswatini is a child under 18 years, and 45% of them are orphaned and vulnerable due to AIDS.

In March 2020 the country faced a new challenge with the spread of COVID-19. This case study looks at how the Baphalali Eswatini Red Cross Society (BERCS) and the Government of Eswatini supported the most vulnerable prior to and during this pandemic, with a focus on humanitarian cash grants and modifications to the existing social protection (SP) system.
Disaster management coordination in Eswatini

In order to understand how BERCS and the Government of Eswatini worked together to respond to COVID-19 it is first important to understand how the country’s disaster response is structured.

The Deputy Prime Minister’s office (DPMO) oversees four government departments (see the diagram below). The NDMD is the department in charge of policy development, regulation and strategy for disaster management and disaster risk reduction. The interventions are implemented by the National Disaster Management Agency (NDMA) which coordinates with BERCS.

### National Disaster Management Agency

The NDMA is a parastatal entity (with a CEO and Board) in charge of the nationwide humanitarian response coordination. It coordinates needs assessments, priority areas, targeting criteria, modalities and the use of homogenised tools and standards.

NDMA works closely with BERCS, who are the main implementor of the government, and with other humanitarian actors including World Food Programme (WFP), World Vision and Save the Children.

The DM Department can also draw on government resources to directly implement humanitarian responses, as was done during the COVID-19 response. Government-funded humanitarian responses have traditionally supported vulnerable people through in-kind distributions of food and non-food items.

### Baphalali Eswatini Red Cross Society

As a member of the Red Cross Red Crescent Movement since 1979, BERCS’ mandate is to support the improvement of health, prevention of disease and reduction of human suffering.

With five regional offices, around 60 staff and a network of over 4,750 volunteers, the BERCS implement programmes related to health services, first aid, organizational development, and disaster management.

**BERCS is the main implementor of humanitarian responses funded by the Government of Eswatini, coordinated by NDMA.** The BERCS receives 65% of its annual budget from the government, while 35% is sourced from partners and local resource mobilisation.

BERCS has trusted working relationships with NDMA and the DPMO, including strong coordination and transparent communication, and BERCS is present in all coordination meetings. The National Society is also well perceived nationwide and receives positive coverage from the media, promoting its humanitarian work.
Addressing poverty - social protection programmes in Eswatini

The International Labour Organisation define social protection (SP) as a “set of policies and programs aimed at preventing or protecting all people against poverty, vulnerability and social exclusion throughout their lifecycle, with a particular emphasis towards vulnerable groups”. Shock-responsive social protection is “the adaptation of routine social protection programmes and systems to cope with changes in context and demand following large scale shocks. In this way, SP can complement and support other emergency response interventions”.

SP is a wide system that can include contributory programmes, such as social insurance and labour market interventions, and non-contributory programmes, including social assistance and social care services, as outlined in the following diagram:

Source: Adapted from O’Brien et al. (2018)
In Eswatini, the Department of Social Welfare (DSW) currently implements four social assistance programmes:

<table>
<thead>
<tr>
<th>Programme</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>Old Age Grant</strong></td>
<td>Universal grant provided to people over 60 years, E400² provided per month in quarterly instalments.</td>
</tr>
<tr>
<td><strong>Disability Grant</strong></td>
<td>Means tested grant for poor disabled people, E180 transferred per month.</td>
</tr>
<tr>
<td><strong>Orphans and Vulnerable Children Education Grant</strong></td>
<td>Means tested bursary for poor orphans and vulnerable children in 260 secondary and high schools, providing E1950 per year, paid directly to schools.</td>
</tr>
<tr>
<td><strong>Ex-Service Men Grant</strong></td>
<td>Military pension for ex-service men. Full details unavailable, but the number of recipients receiving this grant is expected to be low compared to other grants.</td>
</tr>
</tbody>
</table>

These social assistance grants are funded by the government, and administrated and managed by the DSW. They are distributed mostly via cash in envelopes at the sub-regional district level, i.e. the constituency centre or tinkhundla. Grants can also be paid directly into bank accounts, but few people benefit from this due to limited financial inclusion in the formal banking system. Transaction costs applied by banks are also high.

The DSW has a mandate to implement comprehensive social welfare services for all vulnerable groups, including children and youths, ex-servicemen, people suffering with substance abuse and persons affected by HIV/AIDS. However, government funding has largely been absorbed by the Old Age Grant, a non-contributory grant introduced in 2005 that is universal to all people aged 60 and above. In 2018, the Old Age Grant reached 69,697 recipients and accounted for 67% of the social assistance budget. The Orphans and Vulnerable Children Education Grant reached 51,000 recipients, whilst the Disability Grant reached 4,744, but is currently capped and not accepting new beneficiaries.

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¹ [https://www.unicef.org/eswatini/reports/social-assistance-budget-brief](https://www.unicef.org/eswatini/reports/social-assistance-budget-brief)
² E: Swazi Lilangeni
Challenges related to social protection in Eswatini

There are currently a range of challenges limiting the impact of the SP mechanisms in Eswatini, which are aiming to respond to needs, to allocate funding efficiently, to become shock responsive and ultimately alleviate poverty.

These challenges include:

! **Targeting**: some individuals who are eligible to receive social protection grants do not receive assistance, due to targeting errors and limited funding. Other vulnerable groups are not covered by the existing social protection mechanisms, such as extremely poor households with children.

! **Registration**: in most cases, people need to self-register and must have a National Identity Card or Personal Identity Number to do so. Lack of ID is a major barrier and an administrative burden, and costs of obtaining an ID exclude the most vulnerable.

! **Data management**: the absence of a robust and centralised data management system means there is weak information-sharing between government departments. When departments manage separate databases, data can be inconsistent and crucial information can be missing, for instance death certificates or school dropouts, that can lead to incorrect or duplicate grant payments.

! **Delivery mechanisms**: the bulk of assistance is delivered through cash in envelopes which is time consuming and labor intensive. Beneficiaries are encouraged to use electronic bank payments but at their own cost. There is also a concern about personal safety when travelling to the constituency centre to collect payments.

! **Coordination**: The social protection cluster created by the DSW lacks a term of reference, clear objectives or functional rules. This limits active participation and restricts opportunities for inter-cluster coordination, including possible linkages between social protection and emergency response.

! **The Social Assistance Draft Bill**, which aims to improve the efficiency and effectiveness of social programmes in reducing extreme poverty, has been pending since 2015 due to lack of funding. This bill is supported by UN agencies.
Introduction of CVA and advocacy work

BERCS was the first actor to introduce cash and voucher assistance (CVA) as a humanitarian response modality in Eswatini, when they launched a multi-purpose cash intervention in 2016. Advocacy and close collaboration between BERCS and the government was a key factor in its success. This opened the door for future CVA interventions by BERCS and other agencies.

1. Inception

In 2016 in response to an El Niño-induced drought, BERCS secured funding to assist 4,200 households, supported by their long-term partner the Finnish Red Cross. The funding came from an ECHO grant which specified the funds were to be used for a cash and voucher response.

Cash and voucher assistance for humanitarian response was a new concept in Eswatini. Although BERCS had a strong reputation, many government representatives were sceptical about the distribution of cash instead of traditional in-kind distributions. Common concerns included the possible misuse of money, gender violence, the new technology needed and political and economic interests that favoured in-kind distributions.

2. Early advocacy

BERCS recognised that they must first address the government’s concerns and misconceptions about CVA. They ensured their programme design was thorough and were able to provide a clear picture to the government of how a cash programme could be delivered.

BERCS established open communication with national and local leaders. At the national level this included officials from the NDMA, DPMO, Cabinet Ministers and the Prime Minister. At the local level, BERCS met community leaders and Members of Parliament representing the targeted constituencies, who had significant leverage in Parliament.

After disseminating information, engaging leaders, and successfully advocating for the pressing needs and advantages of CVA, the NDMA agreed that BERCS could pilot this cash programme.
BERCS and NDMA agreed that the programme would require close collaboration between both agencies, involving monitoring and regular reporting on the progress of implementation. This included the following:

- BERCS transparently shared information and maintained close collaboration with NDMA, who were involved in every discussion, as well as with the DPMO.
- The cash transfer value of E700 (approximately USD 50) was confirmed with NDMA.
- BERCS was required to report monthly to the DPMO, openly sharing challenges and successes faced on the ground, as well as the discussions that took place with communities.
- Quarterly reports were shared with the wider government, detailing all humanitarian interventions.
- Lessons learnt were identified jointly with NDMA, DPMO, key officials, MPs and community leaders.
- Government officials were invited to observe the cash disbursement processes.

BERCS distributed the cash assistance using mobile money. BERCS worked closely with the mobile network company MTN to make sure the systems were ready and efficient. They disseminated information about the new technology, distributed SIM cards, activated wallets, and ensured there were sufficient MTN agents and liquidity to provide cash in the targeted areas.

People without a National ID are unable to have a mobile money account, so systems were put in place to enable them to receive cash via proxy or cash in envelopes.

BERCS also worked with traders to ensure the availability of food in shops and in some instances to set up mobile shops.

With the NDMA's backing, BERCS was able to implement the first multipurpose cash assistance programme in Eswatini, reaching 4,200 HH with mobile cash in the most affected areas of Shiselweni region, supported by their long-term partner the Finnish Red Cross.

The experience was successful. Those who received cash assistance expressed a preference for this modality compared to in-kind assistance, and as a result MPs started to promote the benefits of CVA in parliament.

Due to the success of the pilot, BERCS was able to scale up the intervention to reach a further 9,800 HH when additional ECHO funding became available. BERCS also became the implementing partner for WFP during the UN agency's first cash activities in the north of Eswatini in 2017. Through these interventions, mobile cash started to become an accepted response modality in Eswatini, paving the way for other humanitarian actors to adopt the approach, including World Vision who mounted a cash programme with USAID funding in late 2018.

In 2019, NDMA requested support from BERCS to address increasing food insecurity in Eswatini. With support from the Finnish and British Red Cross, BERCS initiated a three-month, multipurpose cash response via mobile money, to assist 2,000 HH in the most affected communities to cover basic needs. Again, BERCS maintained close communication and coordination with NDMA and continued to share transparently the outcomes of the response.
CVA, social protection and the COVID-19 response

In March 2020, a state of emergency was declared in Eswatini due to COVID-19. Movement restrictions were put in place, gatherings were limited to 20 people and physical distancing was promoted. These measures had major economic and social impacts, with many households losing their regular sources of income, especially the most vulnerable.

The Government of Eswatini wanted to support the most affected families nationwide, but response options were limited due to the COVID-19 restrictions. It was not possible to safely and efficiently distribute goods in-kind or social assistance grants via cash in envelopes in the traditional way.

These challenges triggered the need for a new approach to provide government funded assistance at scale. The government considered the innovative solution that BERCS had pioneered since 2016 and explored options for implementing a CVA response.

The DPMO consulted BERCS and NDMA to develop a response plan, including the feasibility of using mobile money to overcome the risk of COVID-19 transmission and reduce administrative costs associated with the longer timeframe for which assistance was required.

Due to the success of previous Red Cross and WFP cash transfer programmes and advocacy activities, the availability of the mobile network nationwide, and functioning markets, BERCS were in a strong position to advocate for mobile money as a preferred form of assistance.

BERCS went the extra mile to demonstrate the advantages of using mobile cash assistance in humanitarian responses and social protection mechanisms, and its relevance in the COVID-19 context. Their advocacy activities included:

- BERCS held meetings with NDMA, the DPMO and Head of the DSW to discuss the use of nationwide cash transfers and the practical details of achieving this.
- Information on previous Red Cross work and the mitigated risks of mobile technology were disseminated to MPs and key government officials, such as Regional Administrators and Principal Secretaries.
- Government officials were invited to observe the cash disbursement process in ongoing programmes.
- Lessons learnt from previous cash transfer programmes were shared with the NDMA and social protection officials.
- BERCS collaborated with UN agencies such as WFP, who also advocated for the use of cash transfers.

As a result of BERCS efforts the government opted for a mobile cash response. This approach was extended to the Department of Social Welfare, with existing social assistance programmes, switching from cash in envelopes to mobile cash transfers. Mobile money companies were quickly enrolled to facilitate the roll-out.

*Source: BERCS, 2020*
The government responded nationally to distribute cash assistance using mobile money. NDMA also coordinated with BERCS and other humanitarian agencies to deliver a harmonised, multi-agency humanitarian cash transfer programme nationwide. All participating actors committed to:

- Mapping the most affected areas, presence of actors and available funding
- Delivering monthly multipurpose cash for basic needs with a common value of E700/household (equivalent to USD 39) per month
- Using mobile cash as the assistance modality for those with ID, and using a proxy or cash in envelopes for those without ID cards
- A common set of vulnerability selection criteria
- Common community engagement and accountability mechanisms
- Consistent data collection and data sharing, (NDMA developed a national database for humanitarian response data)
- Consistent post distribution monitoring tools collecting comparable data
- Coordination with MTN, the mobile network company, to enable smooth distribution with sufficient agents and cash liquidity

Response outcomes

BERCS was already implementing cash responses for food security at this time. Through funding from the Red Cross Movement, BERCS adapted their response to COVID-19 and contributed to the national response by assisting:

<table>
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<tr>
<th>ECHO funded</th>
<th>IFRC Emergency Appeal</th>
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<td>3,201 households (19,500 people) from February to June 2020, extended to April 2021 through the Red Cross consortium (Finnish and British RC)</td>
<td>2,300 households (14,200 people) from February to July 2020</td>
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In addition, the DPMO responded nationally and supported 65,000 households (300,000 people) across all 59 constituencies for six months. By June 2020, the government managed to distribute the first round of cash assistance to 29 out of 59 constituencies, in less than three months. By early August 2020, the government completed the first round for all recipients, successfully supporting more than 25% of the total population of Eswatini with mobile cash for the first time.

Post distribution monitoring data issued in September 2020 found that feedback was overwhelmingly positive. 91.4% of beneficiaries were satisfied with cash and most of the cash distributed was used to purchase food. Learnings identified the need to monitor prices and sensitise market traders to avoid speculation and potential price rises, and to adapt the financial assistance for large families. While there is room for improvement, the response has demonstrated that there is capacity and willingness to implement cash assistance quickly and at scale in Eswatini.

BERCS food security crisis response in Shiselweni.
Source: BERCS, 2020
Role of BERCS

BERCS played an innovative role and acted as a consulting advisor on CVA to the government, linking this opportunity to the humanitarian response for COVID-19. Through a snowball effect, this influenced the social protection system to adopt mobile cash for the distribution of social grants to the elderly and disabled, a permanent change even after the COVID-19 response ends.

BERCS contributed to this link through transparency, ongoing communication and regularly reporting to the government on programme activities. The efforts made by BERCS to incorporate learning into their response design, to support and improve the services offered by financial service providers in Eswatini, and to communicate with all stakeholders on CVA enabled BERCS to answer all questions and help the government to establish their mobile cash mechanisms for the COVID-19 humanitarian response and the main social protection mechanisms.

Role of WFP and other agencies in supporting BERCS

The role of other humanitarian actors is key in any cash advocacy work and progress relies on trusted relationships, transparency and common interest between agencies.

BERCS, with the support of the Finnish Red Cross, managed to access ECHO funding in 2016, which introduced CVA into Eswatini. This new source of restricted funding and the success of the ECHO funded programme created opportunities for BERCS and other humanitarian actors to access new sources of funding for CVA programming. Cooperation and collaboration among humanitarian actors helped to ensure successful cash responses that attracted more funding.

BERCS and WFP have been collaborating on CVA and discussing approaches at the strategic and technical level from the beginning. On the ground, they have been implementing the same ECHO funding which encouraged synchronisation and homogenisation. BERCS was an implementing agency for WFP’s first cash activities in Eswatini in 2017, which enabled them to share their ways of working, processes and network of volunteers. WFP and BERCS have also collaborated to set up a common feedback and complaints mechanism, managed by a third party.

In late 2017/early 2018, World Vision funded by USAID delivered humanitarian cash grants in Eswatini and have contributed to advocacy efforts for the use of cash. The status of WFP as a UN agency helped add leverage to cash advocacy discussions with the government. By communicating and coordinating the same messages, BERCS and WFP were able to successfully advocate for the use of mobile money in this response to both NMDA and DPMO. This partnership is ongoing with both organisations advocating for the use of cash in other sectors, such as livelihoods.

Source: BERCS, 2020
Support to the existing social protection systems

Social protection programmes can be adapted in different ways. The most common methods are: design tweaks, piggybacking, vertical or horizontal expansion, and alignment, as explained in the diagram below. The best approaches to shock-responsive social protection may involve a combination of these options.

In the case of Eswatini, the government’s adoption of mobile cash during the COVID-19 response introduced cash as the mechanism for delivering both humanitarian response and social assistance grants. Shifting the modality of distribution for social assistance grants from cash in envelopes to mobile money represented a design tweak to the existing social protection programmes. BERCS’ experience with the mobile money service provider allowed the government to switch more smoothly to the new mechanism and anticipate possible bottlenecks. The DSW has reported positive feedback on the switch to mobile cash transfers, and learnings are being identified that will help to further tweak and improve the system. Connecting humanitarian CVA with existing government-run social protection programmes has improved their efficiency and effectiveness.

The DSW has now shifted all social assistance grants previously delivered via cash in envelopes to mobile cash. DSW shared their database with NDMA for consolidation into the national beneficiary management tool created during COVID-19, enabling them to check for duplications.

The Old Age Grant is still disbursed quarterly and during the COVID-19 response, the government opted to maintain the grant transfer value at E400 (equivalent to USD 22) rather than topping up the grant amount to match the COVID-19 humanitarian assistance transfer value of E700 (USD 39) for those fitting selection criteria. The selection criteria for the COVID-19 humanitarian response included the elderly and people living with disabilities, meaning that some people who are excluded from the current social protection mechanisms were able to receive financial assistance for the duration of the COVID-19 response. However, there were no referral mechanisms to enable eligible people to receive longer-term social assistance after the response ended.

Effective design of social protection programmes can introduce flexibility, that maintains regular service provision for existing beneficiaries in the event of a shock and represents a gentle introduction to shock-responsive social protection. In Eswatini, there is an opportunity to start the dialogue between humanitarian actors, NDMA, DSW and BERCS about shock-responsiveness and to raise awareness of this possibility. The current social protection system does not yet allow further links between humanitarian response and social protection, but progress on a solid and common data management system, the Social Protection Bill, and further dialogue and advocacy could create the possibility for piggybacking and vertical and horizontal expansion. The social protection system could become shock responsive and the links and complementarity could support recovery and development programmes in the future.
The role of National Societies as an auxiliary to government in SP responses to humanitarian crises

Many governments have introduced or adapted existing social protection programming in response to COVID-19. Overall, cash transfers represent 30% of global social protection measures for COVID-19.

National Societies are well positioned to engage with their governments on social protection. The Red Cross Red Crescent Movement has longstanding expertise in CVA and National Societies each have a unique legal mandate as auxiliaries to their governments, with a formal role in national disaster management architecture. As such, they are integral to their country’s ability to prepare for and respond to humanitarian crises and are often the first frontline responders.

National Societies are also often able to use their auxiliary role, experience and expertise, to advocate for wider use of CVA and to help strengthen existing social protection systems, making them more efficient and effective. When delivering cash and social protection interventions, National Societies have a unique opportunity to position themselves as the partner of choice for governments, humanitarian and development organisations and donors. Their auxiliary role, experience, networks, flexibility and expertise mean they can support social protection systems to:

- **Be quicker** – by being flexible, agile and adaptive, and ready to respond.
- **Reduce duplication** – by improving targeting and registration systems.
- **Reach those in need** – by using community engagement, reaching remote areas and advocating on behalf of vulnerable people.
- **Be more predictable** – by helping improve early warning systems, connecting with community preparedness initiatives, and increasing use of early action protocols.
- **Be more cost effective** – by using their existing networks of volunteers, experience of creating agile mechanisms and ability to facilitate dialogue between groups.
- **Be more sustainable** – by linking with long-term programmes, drawing on other RCRC societies’ experiences and advocating for innovative approaches.
In the case of Eswatini, there are opportunities for BERCS to continue to pursue their enabling role, including:

- Developing a written commitment with NDMA to outline how BERCS will implement their auxiliary role to government in disaster preparedness and response. This commitment should ideally be long term and not ad-hoc.
- Leading on the development of standard operating procedures for CVA in humanitarian response in Eswatini for the government, NDMA and BERCS.
- Supporting and strengthening monitoring and community engagement and accountability.
- Promoting effective data management by encouraging the use of an integrated and centralised system, rather than a siloed approach.
- Improving targeting: BERCS can contribute their experience to advise on different targeting methods, including participatory approaches and community engagement and accountability, to improve targeting and registration systems and support in defining appropriate objectives for a social protection programme that responds to needs.
- Advocating to the DSW on the benefits of shock responsive social protection, including the dissemination of information.
- Supporting DSW in its coordination role in the Social Protection Cluster.
- Advocating for and facilitating administrative registration to enable more people to obtain a national ID card, which is needed to access government services and receive cash payments through the mobile money network.

After cashing out the assistance of E700 from BERCS, beneficiaries are able to purchase maize meal, rice, beans, vegetables and many other food items. Source: BERCS, 2020
Is there a “way back to the old days”?

There can be strong temptations to return to the old ways and seek reinstatement of traditional delivery mechanisms, as new challenges have been encountered when using CVA. However, in Eswatini, the benefits of this “new way of working” are widely supported.

The Government of Eswatini has implemented the shift from in-kind to mobile cash at the Parliamentary level, receiving positive support from MPs, and this mechanism responds to beneficiary preferences and food security objectives. COVID-19 has triggered a culture change and political engagement, positioning mobile cash as a relevant mechanism for both humanitarian response and social protection. It has generated savings in time and money, making it highly cost-efficient.

In Eswatini, both the Government and humanitarian organisations are committed to work hand in hand to make this shift sustainable.

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**Identified risks that can jeopardise the shift to CVA**

- **Data management system**
  
  The lack of an integrated data management system between government departments contributes to a lack of coordination, and a siloed approach in gathering and sharing data.

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**Commitments to avoid these risks**

- **NDMA is finalising a new integrated database** that will record registration and distribution data for humanitarian response. NDMA is willing to promote integration between government departments and intend to integrate social protection data into this database. This will improve coordination between humanitarian assistance and social protection and make it easier to identify vulnerable people for future interventions.

- **DSW is also working to promote integration** between government departments through an integrated data management system.
### Identified risks that can jeopardise the shift to CVA

- **Resistance to CVA as a modality**
  CVA versus in-kind can be a political matter, although the positive experience of the COVID-19 response is reducing resistance to mobile cash.

- **Institutionalising CVA within BERCS**
  It will require capacity, time and resources to continue building the national capacity of BERCS staff and volunteers on CVA, CEA, targeting and data collection. Currently there is overreliance on a small group of experienced people.

- **Funding constraints**
  Limited funding is a barrier to improving the social protection system and could limit the benefits of linking social protection with humanitarian assistance.

### Commitments to avoid these risks

- Government departments can rely on and mandate BERCS as an auxiliary humanitarian organisation. BERCS is viewed as a strong actor due to their advanced experience, network of volunteers and community reach, and remains a key reference on CVA for the government.

- The government can also rely on the presence of strong humanitarian actors, such as WFP and others, who have experience working with CVA.

- BERCS has partnerships with other Red Cross National Societies that provide capacity building support. The Finnish RC are a long-term partner, supporting BERCS with a focus on organisational development. As part of an upcoming programme, the British RC will support BERCS with CVA preparedness activities and to facilitate, together with Ministry of Home affairs, the administrative registration of the most vulnerable citizens to obtain ID cards.

- WFP and UNICEF are engaged in ongoing discussions about the Social Protection Bill.

- Proficiency in CVA enables actors to attract new sources of funding when the government budget is not sufficient to respond to needs.
Red Cross Red Crescent Movement Guidance on Social Protection is available in EN and FR

https://cash-hub.org/resources/cash-and-social-protection/
- For National Societies advocating to governments on the use of Cash and Social Protection during COVID-19
- Orientation guidance for Red Cross Red Crescent National Societies
- Social protection in the age of COVID-19

Acknowledgements

British Red Cross would like to thank all those who contributed their time and experience to inform this case study, including representatives from the Government of Eswatini National Disaster Management Department, National Disaster Management Agency and Department of Social Welfare; representatives from the World Food Programme; and the Baphalali Eswatini Red Cross Society, without whom this case study would not have been possible.

Contact information

For more information on this case study please contact:

**Baphalali Eswatini Red Cross Society:**
Danger Nhalbatsi, Secretary General of Baphalali Eswatini Red Cross Society
  t: +268 76028861
  e: dnhlabatsi@redcross.org.sz

**British Red Cross:**
Marta Alejano, Country Cluster Manager Southern Africa
  t: +263 772 412 224
  e: MAlejano@redcross.org.uk