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CashHub



# DIGNITY IN ACTION

Key data and learning on cash and  
voucher assistance from across the  
Red Cross Red Crescent Movement





Rashida Begum. Bangladesh. Bangladesh Red Crescent/IFRC. December 2021 © IFRC

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# Introduction




Cash and voucher assistance (CVA) is one of the most rigorously evaluated and well-researched humanitarian tools of the last decade. Evidence shows that providing CVA is an efficient, effective and transparent way of supporting crisis affected populations, a tool which fundamentally promotes people’s independence and choice.

In line with the broader humanitarian sector and convinced of the transformational power of CVA, the International Red Cross and Red Crescent Movement (the Movement) has increasingly used CVA as a means of responding to crises and disasters both in the immediate and the long term, striving to put the people affected by crisis at the centre of the humanitarian response and empowering them to recover with dignity.

The Movement is currently the second largest humanitarian distributor of CVA in the world, providing around 20% of the total humanitarian cash assistance delivered<sup>1</sup>. In 2020 alone, the Movement supported over 10 million people in 116 countries, providing 867 million CHF directly into the hands of crisis affected populations. More than 60 National Societies are now “cash ready” by significantly investing in cash preparedness to provide timely, scalable and accountable CVA.

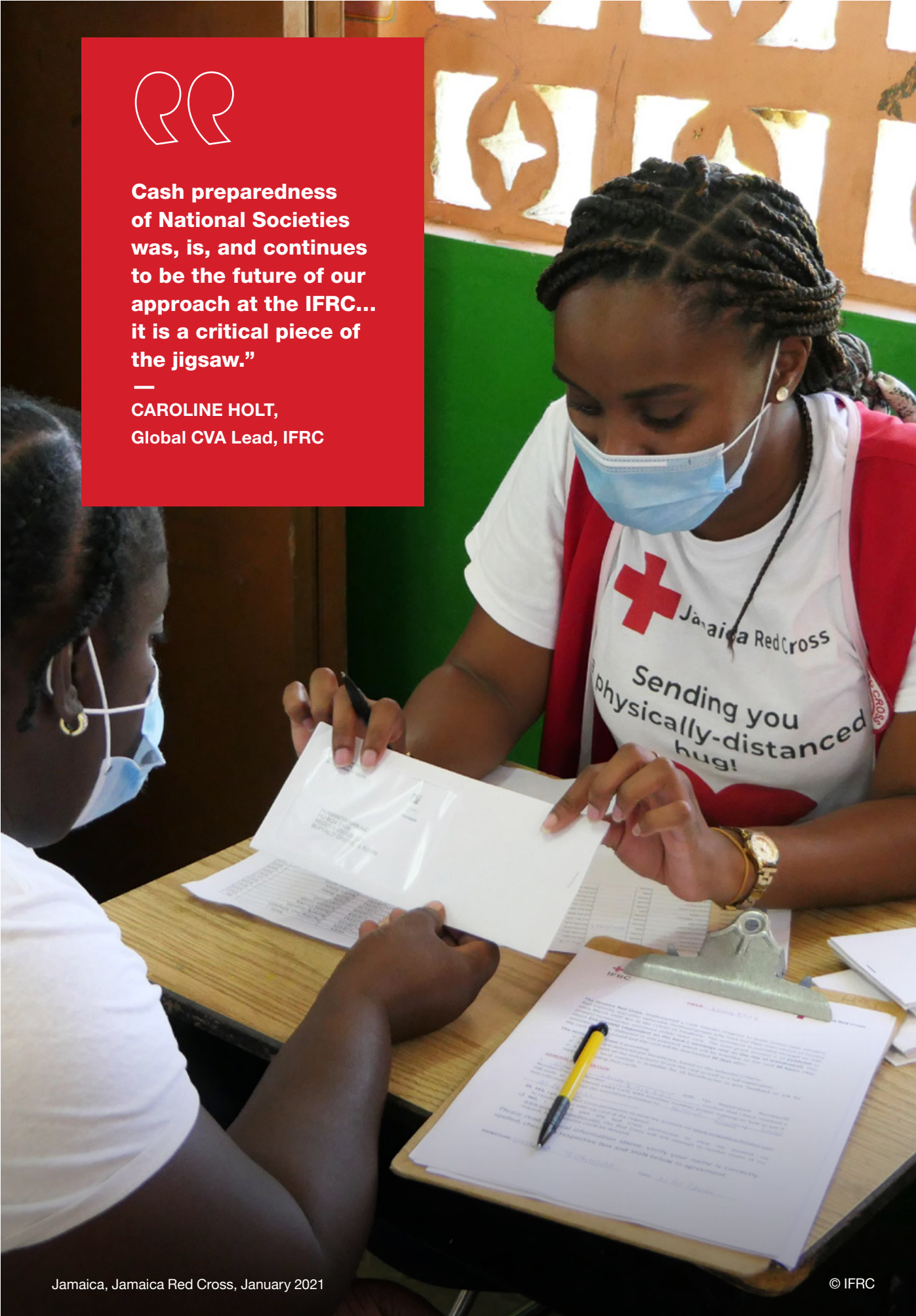
The COVID-19 pandemic has further demonstrated the advantages of CVA as a practical and effective tool for assisting large numbers of those in need, and the Movement’s existing CVA expertise and experience proved vital in reaching and supporting those requiring assistance. The Movement’s response to the COVID-19 pandemic saw 75 National Societies delivering CVA, a number of which were already “cash ready” and in a position to scale-up CVA in order to meet pandemic-related needs. Evidence from the response to the COVID-19 crisis has shown that CVA can be quickly scalable, delivered safely and remotely through digital payment mechanisms, and be effective in combating some of the additional socio-economic impacts of the pandemic. Hence, in 2020, the Movement have seen an annual increase of 58% more people reached with CVA across 116 countries.

The Movement’s collective ability to reach people using CVA has increased year on year as National Societies become increasingly “cash ready”<sup>2</sup>.

	2019	2020	% difference
 <b>NUMBER OF PEOPLE REACHED</b>	6,485,396	10,236,872	58%
 <b>COUNTRIES AND REGIONS</b>	93	116	25%
 <b>TOTAL CASH DELIVERED (CHF)</b>	842,785,473	867,298,446	2.9%

Data collected from ICRC, IFRC and National Societies

<sup>1</sup> CaLP (2020) State of the World's Cash Report.  
<https://www.culpnetwork.org/publication/the-state-of-the-worlds-cash-2020-full-report/>  
<sup>2</sup> Movement Counting Cash data has been collected annually since 2017.



Jamaica, Jamaica Red Cross, January 2021

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The widespread growth in the use of CVA also testifies to its versatility. CVA is a cross-sector, multi-purpose tool, which can be used flexibly to respond to people affected by small, medium and large crises, including natural disasters as well as conflict-related crises. This is evidenced through the exponential growth of CVA in conflict settings where the volume of CVA delivered by the ICRC, often working with National Societies, has grown 1000% and the number of people reached has grown 800% from 2012 to 2020 (ICRC, 2020). The Movement employs various delivery mechanisms to support affected populations, ranging from direct cash to digital payments via financial service providers (FSPs) - including pre-paid and smart cards, and mobile money. Recipients continue to highlight the value of CVA in terms of providing them with dignity, agency and choice, empowering them in a way which in-kind donations do not.

Whilst donor support for CVA continues to grow, at a time when aid budgets are tightening, the Movement must balance the demand for cost-efficiency with programme effectiveness, ensuring that those in need are supported in the most appropriate ways and no one who needs assistance is left behind. The provision of CVA, tailored to needs and to context, remains a priority. National Societies, the IFRC and the ICRC continue to work together with those affected by crisis and disaster, to learn from ongoing programmes and harness evidence to

continuously improve responses that are most appropriate for those in need.

Key learning to date highlights the ability of CVA to reach large numbers of people when disaster and conflict strikes, both at speed and in an empowering way. Research has shown that the provision of CVA can also help to sustain and stimulate markets during, and post disaster, and that the role of local and national actors, including affected populations, is critical to the implementation of effective CVA responses.

With their networks of staff and volunteers and strong connections with those affected by crisis, National Societies have demonstrated the vital and unique role that they can play in assisting those in need both in the short and long term. The IFRC Secretariat and Movement partners' continued technical support for CVA, in particular CVA preparedness, has been central in ensuring that National Societies are ready to respond in times of crisis, with the Movement ready to support with global surge mechanisms relevant for CVA when needed. The focus remains on strengthening local action, reinforced by the Movement's global reach and surge support when needed. In situations of conflict and violence, often working with National Societies, the ICRC's CVA delivery has benefitted those in need of economic security support as well as supporting health, shelter, water and habitat, and protection responses.

**Drawing on learning and experience from across the world, this report focuses on six key messages for advancing CVA in the Movement, aiming to build on the significant progress and achievements to date:**



**1. CVA can have transformational benefits in terms of dignity and choice – robust community engagement is central to measuring these impacts.**

The use of CVA ensures that recipients have the ability to prioritise their own needs. Community engagement and accountability is central in the design and implementation of CVA interventions, and in gathering evidence not only on the use of CVA but also on dignity and empowerment (related impacts).



**2. The key to providing quality and timely cash and voucher assistance to those in need is preparedness.**

Preparedness includes ongoing investment in building and sustaining organisational capacity and the state of readiness by integrating CVA into organisational tools, systems, procedures, and staff capacity, as well as strengthening active leadership support, internal and external coordination, and effective communication.



**3. Implementing cash and voucher assistance at scale requires local leadership, including active participation in local and national level coordination structures.**

Commitment to and investment in strengthening local leadership in CVA and in the coordination of cash at all levels within the broader humanitarian system remains critical to enabling effective and efficient locally-led humanitarian response.



**4. National Societies are well placed to develop links with government social protection programmes which can facilitate the provision of cash at scale to populations in crisis.**

Linking with government social protection interventions can benefit populations in need in a number of ways, including increasing the number of people assisted; ensuring the inclusion of marginalised and hard-to-reach populations; avoiding duplication; and enabling longer-term support.



**5. Increasing use of technology in CVA presents real opportunities but risks need to be considered.**

In using technology and digital payment mechanisms, there are opportunities to ensure CVA is delivered rapidly and securely, at scale and promoting financial inclusion for many. It is critical to adopt a “do no digital harm” approach to CVA, ensuring appropriate protection of people's data as well as ensuring that those who are unable to access digital payments receive their assistance in a way that is most appropriate for them.



**6. Cash remains the main means of survival for most people around the world including in armed conflict.**

Many of the benefits of CVA hold equally true in situations of armed conflict - increasing people's dignity, power, autonomy, and choice in how people manage their survival and recovery. Although cash is often best, it may not always be the most appropriate for people living through armed conflict. Principled humanitarian action and careful response options analysis with affected people is vital to determine when and why cash is appropriate to deliver the desired humanitarian impact.





# 1

## MEASURING THE TRANSFORMATION BENEFITS OF CASH AND VOUCHER ASSISTANCE -

Evidencing dignity and choice



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### Key message

**CVA can have transformational benefits in terms of dignity and choice – robust community engagement is central to measuring these impacts.**

The use of CVA ensures that recipients have the ability to prioritise their own needs. Community engagement and accountability is central in the design and implementation of CVA interventions, and in gathering evidence not only on the use of CVA but also on dignity and empowerment (related impacts).

### Key learning

Decades of supporting those in need with CVA in multiple contexts has consistently highlighted its importance not only in terms of covering essential needs, but just as critically, the value CVA has in empowering people when they are at their most vulnerable, enabling them to make choices in relation to their own priorities rather than letting others decide for them. Ensuring that those in need of assistance are central to decisions taken, decisions which affect their lives and their wellbeing, requires their systematic and consistent inclusion from the outset. Mechanisms to facilitate dialogue, ensuring that all groups are represented, are critical. The Movement continues to seek robust ways to ensure the increased inclusion of crisis affected people, and for a system wide approach in this regard.

- **CVA impacts which go beyond addressing basic needs and livelihoods support:** Evidence from across the Movement demonstrates that CVA can help recipients cover their essential and basic needs whilst investing in and protecting their own livelihoods (both pre- and post-shock) as well as preventing the need to resort to negative coping mechanisms. Although there is more limited evidence on the less tangible well-being impacts, such as having control over one's life, developing potential, having a sense of purpose, and experiencing positive relationships, available data serves to underscore the positive impacts that access to CVA can have for individuals and communities.

- **Understanding the implications of CVA on broader well-being:** Including well-being indicators in programme design, monitoring and evaluation provides a foundation for better understanding the impacts that the provision of CVA can contribute to, in terms of their current and future well-being and resilience. Using indicators related to well-being allows for a more participatory approach in designing CVA by better understanding the objectives and priorities of the recipient. This also emphasises the inherent value of CVA in supporting recipients' own priorities rather than the priorities of others including donors and humanitarian agencies.

- **Based on participatory practices and understanding of needs and well-being:** The power of CVA is that people can prioritise their own needs which we know include their daily or basic needs as well as medium- and longer-term aspirations. Grant values and the frequency of instalments should be adjusted to ensure that the assistance is making the greatest gains to peoples' well-being and resilience.

- **The importance of robust community engagement and accountability (CEA) mechanisms:** There is consistent evidence that where the conditions are right, communities in need of assistance prefer receiving cash as it allows them to make their own choices in relation to prioritising needs in a dignified manner. Systematically including communities from the outset to understand their preferences for how to receive their assistance and on an ongoing basis to plan CVA and engage in two-way communication is essential to ensure people's needs are met in the most appropriate way and opportunities to build resilience and well-being are harnessed.



**I felt so alone and helpless - your help bought me things I desperately needed...and lifted my spirit greatly"**

**CASH RECIPIENT**  
(British Red Cross Hardship Fund)

**When we started receiving the money, I was able to plan for my needs and budget for what is most important."**

**DAVID, CASH RECIPIENT**  
in Isiolo (Kenya Red Cross)

**We then received the money just a day before we were to sell the last cow. We didn't sell the cow. We will have a fresh start."**

**CASH RECIPIENT**  
(Somalia Red Crescent Society)





**It means I am free. I can choose where to spend it.”**

—  
**BANA, CASH RECIPIENT**  
(Jordan Red Crescent)

**I will buy goats or chickens. It will help my family – I will at least recover from some of the loss I faced due to the floods.”**

—  
**CASH RECIPIENT**  
(Bangladesh Red Crescent Society)

**Maybe if we get some more, we could start some small business. We only think about making business after eating well. If we receive more money, we could eat better and think about how to invest what’s left. Isn’t it? In this way, they could help us to be independent.”**

—  
**CASH RECIPIENT IN TOMBOKOIREY**  
(Niger Red Cross)



**If we didn’t have the Red Crescent card, I wouldn’t be working on accomplishing my dream.”**

—  
**MOHAMMED,**  
**RECIPIENT OF ESSN PROGRAMME**  
(Turkish Red Crescent)

**People in the community face many other problems, not only lack of food, that’s why they prefer cash, as this is the way to cope with other problems”**

—  
**CHINCHIMANI, NATIONAL SOCIETY STAFF MEMBER**  
(Niger Red Cross)



Ethiopia. IFRC / Swiss Red Cross & Ethiopia Red Crescent Society. 2021 © IFRC



## National Society and Movement examples

In the Democratic Republic of the Congo, the **ICRC** has tested a range of well-being indicators with conflict-affected people who received multipurpose cash assistance. Overall, results from the well-being indicators found that receiving the assistance had had a positive impact on their relationships within the household and the community and contributed to more positive levels of life satisfaction. The well-being indicators showed that cash assistance recipients set goals beyond covering their basic needs and the expenditure patterns showed that, even with small cash amounts, recipients were prioritising longer-term goals such as investments in education, assets, land and livelihoods, over typical basic needs.

In the UK, the **British Red Cross** established a Hardship Fund to provide cash assistance to those most vulnerable to financial insecurity during the COVID-19 pandemic. An evaluation of the Fund aimed to understand the impact, drawing together data from ongoing monitoring as well as end of programme interviews. Operational data was collected, and unsolicited feedback was also shared throughout the programme through anonymised email inboxes. Data showed the importance of the cash transfers not only to cover basic needs but also the impact on improving people's overall well-being and mental health. 92% of people felt the financial assistance they received reduced their feelings of stress and anxiety. Some interviewees felt that the Hardship Fund helped them to stay connected with their loved ones and to access online services during the pandemic, especially as many services moved online. This was because the flexible and cash-based nature of the support allowed people to purchase data and top up phone credit.

The **Bangladesh Red Crescent Society** has ensured that CEA is a cross cutting theme across all its programming, including CVA. The National Society serves communities in hard-to-reach locations and through the COVID-19 pandemic sought to continue to ensure that its CVA interventions were well-informed by recipients, by putting in place a range of mechanisms to ensure that two-way communication was continued. This included in-person discussions; the establishment of a mobile hotline; and the use of feedback emails.

## Challenges for the Movement

- Beyond anecdotal evidence, measuring the dignity, empowerment and wellbeing impacts of CVA remains challenging. Understanding the true effects that CVA can have on recipients, requires robust CEA processes to understand the goals of recipients beyond meeting basic needs and to monitor progress towards supporting achievement of these goals.
- CVA design, monitoring and evaluation processes need to be adapted to systematically include well-being indicators and move away from purely output focused measurements.
- The participation of the affected population is critical across all aspects of humanitarian action; CVA is a tool that can support this people-centred approach. Humanitarian organisations must continually adapt what and how assistance is provided based on community participation from the outset.



Amal, Turkey, Turkish Red Crescent / IFRC, April 2021

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# 2

## CASH AND VOUCHER PREPAREDNESS



Ethiopia. Derashe. ERCS. Swiss Red Cross/ IFRC. June 2021

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### Key message

**The key to providing quality and timely cash and voucher assistance to those in need is preparedness.**

Preparedness includes ongoing investment in building and sustaining organisational capacity and the state of readiness by integrating CVA into organisational tools, systems, procedures, and staff capacity, as well as strengthening active leadership support, internal and external coordination, and effective communication.

**The Movement has been a pioneer of Cash and Voucher Assistance Preparedness, establishing and strengthening core CVA capacities across the following five areas:**



### Key learning

Recognising the importance of preparedness, the Movement has made significant investments to be able to provide quality, timely assistance by: strengthening CVA processes, systems, tools; ensuring sufficient financial and human resources are in place; and learning from and contributing to local coordination efforts as well as communication and advocacy on CVA. Leadership support continues to be an essential element of CVA preparedness (CVAP) and this has been critical in positioning the Movement as a CVA leader, ready to respond at scale across a range of operating environments.

- Operational and organisational capacity and mainstreaming:** CVAP is critical for ensuring that the Movement is able to effectively deliver cash in a timely manner in response to any crisis. Long-term Movement investment in CVAP has underscored the importance of strengthening both operational and organisational National Society capacities, mainstreaming CVA throughout the National Society both organisationally and operationally.



- **Data management and protection:** The COVID-19 pandemic has further highlighted that an essential aspect of CVAP is to build data management systems which can generate robust data to rapidly inform programming in a way which ensures that data protection requirements are respected.
- **Leadership:** National Society leadership buy-in is crucial for the successful implementation of CVA. National Society leaders play a critical role in promoting and facilitating internal organisational and operational adaptations to integrate and mainstream CVA; and externally, the leadership is well placed to advocate for the use of CVA with and by governments and local authorities, promoting the role of the National Society through its community reach and cash readiness to support CVA.
- **Anticipatory action:** The use of forecast-based financing to allocate emergency funding ahead of predicted disasters, including the provision of pre-crisis cash grants, can help communities take the necessary measures to protect themselves from climate-related risks. Fulfilling CVAP actions ensures that National Societies are able to register and provide pre-crisis cash to vulnerable communities which can result in the protection of homes, livelihoods and health whilst ensuring the ability to swiftly and safely scale up CVA if required.
- **Financial Service Provider framework agreements:** Having Financial Service Provider (FSP) framework agreements in place pre-disaster or shock is vital in order to ensure the ability to reach those in need swiftly and safely.



**Using cash transfers increases flexibility, dignity of recipients and it gives them a choice to make... as the communities have different priorities. Some people need money for medication, some need money for food, some for school fees, so having cash makes all these options possible. This is why at the Zimbabwe Red Cross Society we are proud of using cash and voucher assistance."**

**STAFF MEMBER,  
Zimbabwe Red Cross Society**

**In 2021, 72 National Societies were actively investing in Cash and Voucher Assistance Preparedness.**



72  
COUNTRIES  
INVESTING IN CVAP



## National Society examples

Investing in CVAP strengthens and increases the capacity or readiness of a **National Society** to provide impactful assistance, alongside increased recognition and profile of the National Society as a strong local humanitarian actor. In the case of the Burkinabe Red Cross, prioritising and investing in CVAP and scaling up their CVA resulting in increased donor support both from within (Belgian Red Cross) and outside (ECHO and UNICEF) the Movement<sup>3</sup>. We see this more and more with National Societies, such as in Uganda, Kenya, Kenya, Zambia and the Bahamas, who are demonstrating their ability to deliver quality CVA to often marginalised and vulnerable communities increasingly supported directly by a wider pool of donors.



The Kyrgyzstan Red Crescent Society embarked on strengthening its CVAP in 2016, allowing it to move from a one off-response to 300 households that year, and since then to the provision of CVA one-off to more than 46,000 people during response to the effects of the COVID-19 pandemic in 2020. The National Society credits its investment in two critical CVAP actions to ensuring its ability to provide CVA in a timely manner and at scale - leadership support for CVA responses, which has ensured that CVA is systematically considered as the default response option; and HQ and branch level capacity building which has included building enabling systems and establishing CVA focal points in each programme department and CVA-trained staff and volunteers throughout the country.

A pivotal factor in enabling the Niger Red Cross Society's readiness to implement CVA interventions has been the development of Standard Operating Procedures (SOPs). In turn, the existence of SOPs, combined with staff training, has helped to mainstream CVA throughout the National Society.

The Nepal Red Cross Society developed CVA Standard Operating Procedures and tools in 2019 and since then has established as an internal Cash Technical Working Group within their National Society. This multi-departmental group has led the institutionalisation of CVA within the Nepal Red Cross Society, engaging 'cash champions' at all levels of the organisation. National Society staff and volunteers are now able to systematically plan, implement and monitor CVA whilst also promoting its use as a reliable instrument through which to rapidly deliver assistance directly to disaster-affected populations.

## Challenges for the Movement

- **Continuing to strengthen National Society leadership buy-in** to support and promote CVA both internally and externally, recognising that CVAP requires long-term investment and mainstreaming throughout the National Society.
- **Advocating towards donors** to guarantee their understanding that quality and timely CVA is dependent upon CVAP, resulting in donor commitment to providing predictable, multi-year investment in Movement CVAP.
- **Ensure multi-year funding is allocated to CVAP**, enabling longer term organisational development and cash readiness.



Abaco Island, Bahamas. Bahamas Red Cross/ IFRC, 2019

<sup>3</sup> Cash Hub & CashCap (2021) Strengthening locally led humanitarian action through cash preparedness. <https://cash-hub.org/resource/strengthening-locally-led-humanitarian-action-through-cash-preparedness/>



# 3

## LOCALISATION OF CASH; NATIONAL SOCIETY LEADERSHIP



### Key message

**Implementing cash and voucher assistance at scale requires local leadership, including active participation in local and national level coordination structures.**

Commitment to and investment in strengthening local leadership in CVA and in the coordination of cash at all levels within the broader humanitarian system remains critical to enabling effective and efficient locally-led humanitarian response.

**The foundation of locally-led CVA is preparedness. When National Societies have sufficient technical and organisational capacity to implement effective, quality, and timely CVA, their profile as a lead CVA actor is raised, and their ability to lead or participate in coordination and delivery of CVA is enhanced.**

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### Seven dimensions of locally led humanitarian action:



**1. Funding:** 25% of available funding to go 'as directly as possible' to local organisations, with a focus as much on quality (flexibility, ability to cover core costs) as quantity.



**2. Partnerships:** more equitable and 'genuine' partnerships, with less sub-contracting.



**3. Capacity:** providing support to build sustainable, local institutional capacity, and preventing local capacity from being undermined by international actors (e.g. funding direct project costs only; hiring away the best staff of national actors for their surge capacity).



**4. Participation Revolution:** fuller and more influential involvement of crisis-affected people in what relief is provided to them, and how.



**5. Coordination Mechanisms:** more presence and influence of national governmental and NGO actors in humanitarian coordination mechanisms, and support to existing national mechanisms.



**6. Visibility:** greater public recognition and visibility of the role, effort, contribution, innovation, and achievements of local actors.



**7. Policy Influence:** increased presence of national actors in international policy discussions and greater accounting of their views and proposals.

Source: Patel and Van Brabant 2017<sup>4</sup>

### Key learning

National Societies have shown their ability to be local and national leaders in CVA and, as respected humanitarian actors and with links to government through their auxiliary role, they have played a critical role in the coordination of CVA interventions. Though their networks of branches, National Society presence at community level, often as first responders, has proved vital in ensuring the centrality of those affected at all stages of CVA interventions. This combination of local presence and national influence means that National Societies are well placed to lead on the coordination of CVA between different stakeholder groups at policy and operational levels.

- **Auxiliary role:** The auxiliary role played by National Societies in times of crisis, underpinned by the application of the Movement's fundamental principles and complemented by nationwide networks of staff and volunteers, places the Movement in a unique position to provide local leadership and ownership of CVA.



- **Coordination mechanisms:** National Societies are well-placed to participate in and co-chair national CVA coordination mechanisms, such as Cash Working Groups. Experience has shown that combined with their auxiliary role, this engagement can facilitate other local and national actors to work effectively with government bodies in supporting, advocating for and implementing CVA.
- **People-centred responses:** As with all humanitarian action, the delivery of effective and efficient CVA is driven by the empowerment and involvement of those affected by disaster and crisis. This requires ongoing effort to ensure that affected communities are involved in all aspects of CVA decision-making, monitoring, and implementation, working with National Society staff at all levels to ensure genuine and comprehensive local humanitarian action. Designating National Society CVA focal points at branch level ensures local level participation and leadership at national and sub-national levels.
- **Leadership buy-in:** National Society leadership buy-in is critical for the development of CVA, including ongoing investment in organisational cash readiness and the transformational change required in the way humanitarian assistance is delivered.
- **Complementarity:** Implementing and maintaining locally-led effective CVA requires sustained support, harnessing the comparative advantages and strengths of the different components of the Movement and other stakeholders.



**All of the cash modalities used in the Hurricane Dorian's relief efforts not only brought relief and satisfaction to the beneficiaries, but it strengthened the National Society's capacity. It caused us to think of ways to assist the persons in those affected communities without taking away their dignity or self-respect during a most distressing time, while building the capacity of the National Society."**

**TEREZ CURRY,**  
President, Bahamas Red Cross



**National Societies are present in most, if not all, of the 39 current national inter-agency Cash Working Groups actively driving local response, of which 12% are playing a lead role in national cash coordination.**

## National Society examples

After a long-term and sustained investment in CVAP, the Kenya Red Cross Society is a key CVA leader both within the Movement and externally. Today, the National Society is a role model in CVA from developing early action interventions to emergency responses and linking these to longer-term government social protection programmes. The Kenya Red Cross Society's involvement in Movement peer-to-peer learning, including through piloting innovative approaches to CVA, has led to neighbouring National Societies highlighting the value of being able to discuss common operational challenges with peers. Underscoring the capability that National Societies can have within the humanitarian sector, the Kenya Red Cross Society has been instrumental in restarting the previously inactive national Cash Working Group and ensuring co-leadership of the group with the government. In line with its auxiliary role, presence in all 47 counties of the country and recognised CVA capacity, the National Society is mandated by the government to respond with CVA at times of emergency, including at scale. The National Society has also played an active role in the development of the government's social protection programmes both at operational and policy levels.

Designating CVA focal points across multiple disaster-prone provinces has been critical in ensuring the ability of the Viet Nam Red Cross to implement rapid CVA at scale, including as part of its COVID-19 response. Building capacity at the grassroots level, which has included the involvement of commune level community leaders in CVA implementation, has been a key factor.

Supported by the Belgian Flanders Red Cross and World Food Programme (WFP), the Burundi Red Cross' investment in CVAP, including training, systems strengthening and real-time simulation exercises, has contributed to ensuring the ability to rapidly respond to sudden onset crisis more quickly than any other actor. This in turn has led to the development of a tripartite agreement with WFP where the National Society is seen as a principal local CVA partner and leader.

As co-chair of the National Cash Working Group, the Cruz Roja Colombiana (Colombia Red Cross) has been a key actor in ensuring collaboration and alignment between the local government and humanitarian organisations in the CVA response to support migrants. This has resulted in alignment with government policies through a joint responsibility to ensure eligibility criteria, and a revision and increase in the transfer value of cash assistance. Humanitarian organisations were also provided with access to official databases to avoid duplication – after ensuring confidentiality measures – and a joint market assessment was conducted. Common messages were developed between all actors to share with the communities, other sectors and the local authorities.



Challenges for the Movement

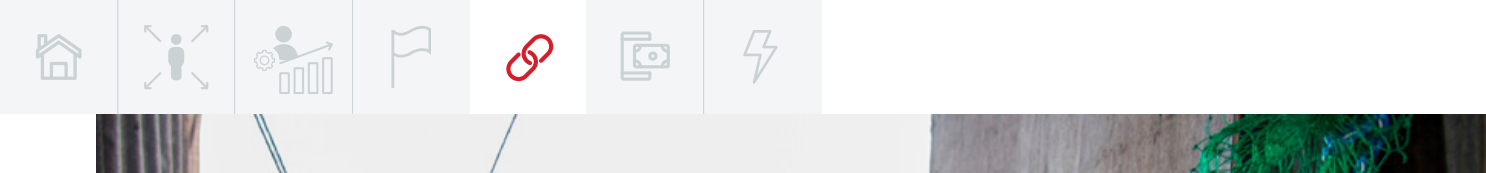
- **National Societies as local actors face challenges to access and lead cash coordination.**<sup>5</sup> Cash coordination structures are often national level, top-down structures which favour larger well-resourced organisations and international actors. However, National Society access, reach, and long-standing community presence means that they are uniquely positioned to lead coordination efforts, drawing on their experience of last mile delivery of cash and their auxiliary role with governments.
- **Promoting National Society CVA profile with external actors**, including transparently tracking and reporting on their CVA activities, is necessary to ensure that their unique role is acknowledged and enable them to participate in or lead CVA coordination mechanisms.
- **Peer-to-peer learning opportunities and exchanges** between National Societies and with other local actors is key in contributing to furthering locally-led humanitarian CVA. programmes and humanitarian personnel must build in the required flexibility from the outset.



Afghanistan. Afghanistan Red Crescent Society/ IFRC. July 2021

<sup>5</sup> For example, country and regional level cash consortia, Cash Working Groups and the use of common cash systems.





# 4

## CASH AND SOCIAL PROTECTION



Yolanda, Philippines. IFRC/ Rode Kors, 2021

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### Key message

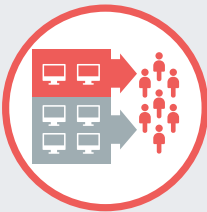
**National Societies are well placed to develop links with government social protection programmes which can facilitate the provision of cash at scale to populations in crisis.**

Linking with government social protection interventions can benefit populations in need in a number of ways, including increasing the number of people assisted; ensuring the inclusion of marginalised and hard-to-reach populations; avoiding duplication; and enabling longer-term support.

### National Societies can link CVA with government social protection systems in a number of different ways:<sup>6</sup>



**Design tweaks:**  
Adjusting the design of routine social protection interventions



**Piggybacking:**  
Use an existing programme's infrastructure



**Vertical expansion:**  
Temporarily increase the value or duration of benefit for existing recipients



**Horizontal expansion:**  
Temporarily increase the number of recipients in an existing programme



**Vertical expansion:**  
Align with other current or planned interventions

### Key learning

The benefits of linking humanitarian CVA and social protection have been increasingly recognised, particularly during the COVID-19 pandemic. Governments and other stakeholders have acknowledged the key role that National Societies can play in supporting the expansion of existing social protection programmes during times of crisis. In a number of countries, National Societies have successfully aligned CVA responses with social protection interventions at different stages of the design and delivery of assistance and advocated for the use of faster and safer delivery mechanisms. The Movement's active involvement, harnessing its long-standing expertise in this area, has ensured the scale-up of much-needed social protection support in crisis response, including for vulnerable populations, such as refugees, who are often excluded from this type of assistance.

- **Alignment between CVA and social protection:** As auxiliaries to the government and with countrywide networks of branches and volunteers, National Societies have shown that they are well-placed to play an active role in connecting humanitarian CVA to government social protection systems at different stages along the delivery chain. This can include aligning CVA with government social protection systems, including through mirroring targeting criteria, transfer values, registration processes, monitoring, and/or facilitating the vertical or horizontal expansion of social protection responses.<sup>7</sup> Linking CVA and social protection can contribute to equity, complementarity, speed of delivery and increased coverage, particularly to populations who risk being excluded from social protection assistance.
- **Collaboration with governments:** During the COVID-19 pandemic, several National Societies collaborated with governments, supporting their social protection interventions and demonstrating their value in key areas, such as the delivery of cash through different mechanisms and recipient registration, particularly targeting and registering the most vulnerable.

<sup>6</sup> O'Brien, C., Holmes R. and Scott, Z., with Barca, V. (2018) Shock-Responsive Social Protection Systems Toolkit—Appraising the use of social protection in addressing largescale shocks, Oxford Policy Management, Oxford, UK.  
<sup>7</sup> Vertical expansion includes increasing the amount of the transfer and/or the duration of an existing programme; horizontal expansion includes increasing the coverage of an existing social protection programme to incorporate new crisis-affected people and/or geographic locations.



- **Linking with climate change action:** Social protection programmes play a key role in protecting poor and vulnerable populations from climate-related risks by providing long-term assistance in a sustained manner. CVA can be an effective way to address the impact of climate disasters by ensuring social protection systems are shock responsive and can flexibly scale up assistance for those affected by extreme weather events. With nationwide access to and knowledge of those who are vulnerable to climate-induced risks, National Societies can play a strategic role in transformational governmental social protection systems in multiple ways including providing inputs at policy level; enabling community engagement and outreach; improving and extending systems to eligible recipients; and delivering transfers to hard-to-access populations.



**Putting social protection at the heart of humanitarian cash programmes, has enabled the Turkish Red Crescent to scale up its support rapidly and with quality to better address impacts from the COVID-19 pandemic.”**

**BULENT OZTURK,**  
Programme Coordinator, Turkish Red Crescent

## National Society examples

The Turkish Red Crescent has played a pivotal role in supporting the horizontal and vertical expansion of a number of the government's social protection programmes, including the complementary projects to the Emergency Social Safety Net (ESSN) programme, which provides cash assistance to more than 1.5 million refugees. Before its initial launch in November 2016, the Turkish Red Crescent was in discussion with the Turkish Government, WFP and UNHCR and other humanitarian actors with the aim of developing a strategic framework for assisting refugees in Turkey and providing cash transfers to support the most vulnerable. The **National Society's** partnership with WFP helped to shape the project, which sought to align with Turkey's national social protection system. The development of a Turkish Red Crescent KIZILAYKART platform to provide regular cash assistance to displaced populations was linked into the national social protection system, which along with other linkages really enabled the rapid roll-out and scale-up of the ESSN together with the expansion of its complementary projects. Their active approach in the field and strong bilateral relations with local authorities have been critical in providing support to those in need, including during the COVID-19 restrictions. Innovative working methods have been developed to maintain the robust monitoring and evaluation system, enhance identification and referral of protection concerns, as well as barriers to access cash assistance during curfew. Responding to the expanding vulnerabilities with COVID-19, TRC in coordination with IFRC and relevant ministries have provided economic top-ups to the ESSN beneficiaries as an example of vertical

expansion. Maintaining a strong network with local and central level authorities is the key to ensure the access of the most vulnerable to cash assistance, helping them in meeting their basic needs during and beyond emergency periods. Indeed, linking humanitarian cash into and from national social protection systems has the ability to make valuable aid budgets go further and increase the impact of those affected by the crisis.

During the COVID-19 pandemic the Baphalali Eswatini Red Cross Society played a lead role in helping the government to switch from cash-in-envelope social protection payments to mobile money transfers. Using experience from CVA food security programmes in recent years, the National Society successfully advocated for the government to not only adopt this more efficient transfer modality but to also use mobile money instead of in-kind food distributions in response to the pandemic.

In Namibia, the Namibian Red Cross Society aligned a COVID-19 livelihoods and food security response with the Government's existing social safety net programme. The National Society worked together with Ministry of Health and Social Services social workers and administrators at constituency level to verify recipients. This close collaboration proved essential.



Ecuador. Ecuador Red Cross, 2021

## Challenges for the Movement

- Linking National Society CVA with government social protection systems is an emerging area and **further guidance is needed to better understand the best ways to engage with and exit from any aligned approaches.**
- **The role National Societies can play depends upon the social protection context.** Where a well-established national social protection system exists, National Societies can provide support at all stages along the design and delivery of assistance. Where social protection systems are weak or new, National Societies can provide inputs into developing policy and to strengthen systems.
- **Sharing data with or by government social services departments and other actors requires the prior agreement** from recipients which can prove challenging when expanding existing social protection systems. The conclusion of data sharing agreements is vital.



# 5

## CASH, DIGITAL TECHNOLOGY AND DATA SHARING



Longonay Berthora. Madagascar. Malagasy Red Cross Society. October 2021

### Key message

**Increasing use of technology in CVA presents real opportunities but risks need to be considered.**

In using technology and digital payment mechanisms, there are opportunities to ensure CVA is delivered rapidly and securely, at scale and promoting financial inclusion for many. It is critical to adopt a “do no digital harm” approach to CVA, ensuring appropriate protection of people’s data as well as ensuring that those who are unable to access digital payments receive their assistance in a way that is most appropriate for them.

### Key learning

Decades of implementing CVA has seen the Movement transition from the use of paper money to increasing use of more sophisticated technology-based transfer mechanisms, as well as incorporate more digital tools to support CVA processes from assessments, beneficiary registration, communicating with communities, to monitoring and reporting. Continuously building the evidence base in safely harnessing technology to support CVA processes including the last mile delivery of assistance, the Movement is today a global leader in delivering CVA at scale, including in challenging operating environments.

- **Increasing speed and scale:** The use of digital technology in CVA – for data collection, data management, delivering payments, reporting and monitoring - has the potential to transform the way in which interventions are implemented.<sup>8</sup> Harnessing technology in times of crisis through payment platforms offered by mobile phones, bank cards, and ATMs means that transferring cash directly to individuals is faster, safer, and easier to achieve on a large scale. Technology also makes it possible to have more accurate, near real-time monitoring enabling National Societies to adjust their programmes if necessary. Combining these different aspects of digital technology has been particularly important in providing CVA remotely, often in situations of conflict and violence and during public health emergencies, where direct physical presence is hampered.
- **Importance of Community Engagement and Accountability (CEA):** When increasing the use of digital technology in programmes, both through payments and monitoring, it is important to also scale up the digitalisation of CEA. This is in both the outbound messaging of recipients, as well as with two-way feedback mechanisms, e.g. through WhatsApp based helpdesks or chatbots.
- **Investment in data management systems:** National Society experience in using digital technology to register and deliver CVA to recipients highlights the need for prioritising continued investment in robust data management systems and tools to protect recipients, not only to enable speed and scale but also ensure quality programming. This includes ensuring that staff have the competencies and are trained in key areas including data literacy, collection, management, analysis and visualisation. Investments in robust data management systems and competency building is also an essential factor in being a partner of choice in large scale CVA implementations.
- **Data protection transparency:** While the use of digital technology may prove to increase efficiencies, it may also increase the risks to individuals in terms of their privacy and the potential misuse of data. Data protection risks should be analysed carefully against the perceived benefits of using digital tools and transparently communicate with CVA recipients how their data is processed and used. This includes ensuring that recipients have a choice in relation to third parties that have access to their data (e.g., financial service providers). The Movement has a responsibility to limit the data that is collected and shared.
- **The technology divide:** In providing assistance to varied population groups, which often include marginalised and hard-to-reach populations, the Movement must take into account that technology and financial infrastructures are not accessible to all and that potential recipients (often those affected by poverty, those in rural areas, women, persons with disabilities, and those in conflict-affected locations) must not be excluded from CVA support as a result. The Movement is committed to leaving no one behind and therefore whilst the majority of cash distributed in 2020 was digital cash, programmes must also ensure that there are payment options available for those who cannot access digital cash mechanisms.

<sup>8</sup> Digital payments, or electronic transfers cover the electronic movement of money or vouchers to a recipient. E-transfers allow the recipient to access cash, goods, and/or services through the use of mobile devices (such as phones), electronic vouchers, or cards (credit or debit cards which are pre-loaded or can be used the ATM).



- **Innovative applications of technology:** Technology evolves at a rapid pace and as new ones emerge it is important for the Movement to understand if such technology indeed addresses CVA related challenges and be ready to adapt. In recent years, the Movement has looked at the potential for Digital IDs to ensure people with no official IDs are not excluded from cash assistance, the use of community currencies underpinned by blockchain technology to build resilience of communities, and integrating with forecast-based processes to distribute cash quickly before an imminent climate-related event occurs.



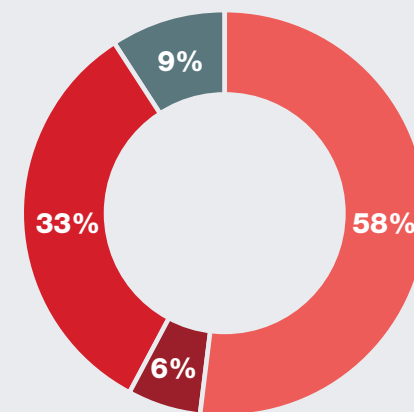
**Mobile and digital technologies can transform humanitarian systems, build resilience and capacity to cope with crises, increase transparency, accountability and ensure dignified, safe and inclusive participation of communities affected by humanitarian emergencies.”**

—  
GSMA,  
Mobile for Humanitarian Innovation<sup>9</sup>



**The Digital Divide remains a persistent and significant challenge at both international, national and local levels, but also presents an opportunity for improving our humanitarian service delivery.”**

—  
IFRC,  
Digital Transformation Strategy 2021



Physical Currency E-cash  
E-voucher Paper Voucher

**In the Movement, more than half of all CVA payments to affected people are today made digitally, with an increased use of digital payment mechanisms used in response to COVID-19.**

However, 2020 Counting Cash data has shown that non-digital payments are still relevant and necessary to ensure no one is left behind, with around 14% of recipients still needing to access their assistance through physical cash or paper vouchers.

CVA Modalities, Movement Counting Cash Data (2020):

## National Society examples

The Pakistan Red Crescent Society has been using RedRose data management system since 2018. The **National Society** has moved from a paper-based data collection, registering and monitoring system which was slow and prone to errors, to creating clean, error-free data through the use of RedRose and ODK (an open-source mobile data collection software). Using recipient communities’ chosen transfer method, the Pakistan Red Crescent Society has recently used the system to provide E-transfers. During COVID-19, the National Society was given permission by the government to work in locked-down areas and linked with the government of Pakistan’s National Data Base and Registration Authority (NADRA), through which recipients receive cash after biometric verification carried out in NADRA system by using their unique National Identity number. Data sharing had to be undertaken carefully and with the consent of recipients. A major challenge was related to biometric verification which was a crucial part of the payment process, as a number of recipients (often the elderly labourer) could not be verified in the government’s biometric system and were therefore not able to receive their cash transfers.

The importance of having data sharing agreements in place with government authorities was underscored in Greece when General Data Protection Regulations (GDPR) were introduced in 2018. Having been implementing CVA for two years, using data shared by the local authorities, the Hellenic Red Cross had to undertake its own registration process as it had no prior agreement with the government, and recipients had not previously been asked to provide consent to share their data. The registration process delayed ongoing CVA interventions for four weeks.

<sup>9</sup> The “Practical Guidance for Data Protection in Cash and Voucher Assistance” was published on January 2021 to help cash practitioners embed data protection considerations in their CVA implementation particularly when digital tools are used.

<sup>10</sup> GSMA (2021) Mobile for Humanitarian Innovation Portfolio, 2017-2022. <https://www.gsma.com/mobilefordevelopment/resources/mobile-for-humanitarian-innovation-fund-portfolio-2017-2022/>



In response to ongoing conflict in Northern Nigeria, the ICRC in partnership with the Nigerian Red Cross Society, started providing cash transfers in 2016 and scaled up its use in 2017. Cash was provided through a bank account, which recipients accessed using ATMs and debit cards. More recently, the National Society provided cash transfers across 19 states to those most affected by the COVID-19 pandemic. The Nigerian Red Cross Society highlights the reasons for the hesitancy of some potential recipients in sharing their data which include:

- Social stigma of being considered as vulnerable.
- Fear of being attacked and the money stolen if it is known that they are receiving cash assistance.
- Data-related fears that their data will be stolen by the collecting or processing organisation.

The Nigerian Red Cross Society is taking a number of steps to meet its data responsibility requirements and to reassure people of the steps being taken to protect their data, including informing all those involved in touching the data (staff, volunteers, government representatives, recipients) of data protection requirements; ensuring everyone is aware of why the data is being collected and how it will be processed; minimising the amount of data being collected; minimising the amount of data being provided to financial service providers (FSPs); encrypting the data and safely transferring it; and using a barcode system so that only relevant National Society staff can trace the data.

To ensure the delivery of safe yet timely and efficient ways of providing CVA during the COVID-19 pandemic, the Cruz Roja Ecuatoriana (Ecuador Red Cross) engaged in a series of innovative approaches and adopted a range of tools. The National Society provided multi-purpose cash within a 15-day timeframe using WhatsApp combined with the RC2 Relief data management tool. Targeted households joined a dedicated WhatsApp group where they could access relevant information such as videos on how to register in Kobo, how to create a digital signature, how to use an ATM. Chatbots and staff were available to respond to queries.



Fulchan, Tangail Bangladesh. Bangladesh Red Crescent/ Swiss Red Cross, 2021

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## Challenges for the Movement

- There is a need to ensure that in using digital technology in CVA interventions marginalised groups are not excluded.
- The investment needed in training staff and volunteers in the use of digital support systems should not be underestimated. This may include possessing the necessary technical ability to host registration data management and manage payment systems.
- Availability of financial infrastructure to enable digital cash accessible by crisis affected populations.
- Know Your Customer (KYC) regulations and a slow progress on digital ID's, means that many people who have lost or do not have formal identification are excluded from digital cash assistance.
- Technology is rapidly evolving. Scanning and understanding the potential of emerging technology to solve challenges in CVA, analysing the potential risks, and being prepared to adapt is key in effectively applying technological innovations in CVA.





## 6

## CASH IN CONFLICT



Abdurrahman. Turkey. Turkish Red Crescent/ IFRC. June 2021

## Key message

**Cash remains the main means of survival for most people around the world including in armed conflict.**

Many of the benefits of CVA hold equally true in situations of armed conflict - increasing people's dignity, power, autonomy, and choice in how people manage their survival and recovery. Although cash is often best, it may not always be the most appropriate for people living through armed conflict. Principled humanitarian action and careful response options analysis with affected people is vital to determine when and why cash is appropriate to deliver the desired humanitarian impact.

## Key learning

As the dynamics and characteristics of conflict and violence have adapted over the years, the Movement has continuously adjusted its approach to the delivery of CVA in such situations to ensure that those in need are given the same response options to receive assistance safely, quickly, and with dignity and choice. CVA has been long delivered in conflict settings, dating back to the First World War when the ICRC first processed money orders for prisoners of war. The ICRC has seen considerable growth in CVA programming; from 190,000 recipients in 2012 (spending CHF 6 million that year) to reaching 1.7 million people in 2020 (an increase of 800% since 2012), with an expenditure of CHF 72 million (an increase of more than 1,000% since 2012). This growth was sustained as a result of the mainstreaming of CVA in the ICRC, which started in 2017, and the continued use of CVA in the ICRC's Economic Security-related activities. This is combined with the expanded use of CVA for other objectives and activities by other ICRC units, including those related to addressing protection concerns and ensuring people's access to water and habitat, health as well as multidisciplinary and holistic services. The continuous growth in reach, volume, and impact provides the evidence that CVA can be delivered effectively and safely in conflict settings.

- **CVA alone is not enough:** In situations of armed conflict and violence, combining CVA with other transfer modalities, such as in-kind support and the provision of services, is often the most effective way of assisting those in need. Cash can provide important relief for immediate basic needs in times of emergencies and puts the recovery process in the hands of individuals, and whilst it does not replace the need for physical access to vulnerable communities or replace wider efforts to ensure conflict-affected people enjoy protection under relevant humanitarian laws, it can play a huge role in achieving protection outcomes in the process.
- **Contextual suitability for the provision of CVA:** In volatile operating environments, goods and services must be both accessible and available, CVA must be an acceptable way of assisting people, and recipients must be in a position to receive and use their CVA safely and in a dignified manner. Conflict settings are often where markets, infrastructure or services are very limited; or have hard-to-reach places where the military situation maybe highly volatile and access to people is sporadic, meaning other means of providing assistance may be more appropriate. Where CVA is being used as a transfer modality contextual analysis must first determine that cash is indeed the best response option, with ongoing monitoring to ensure it remains the best option and to modify if not.
- **Community engagement and accountability is critical in situations of conflict and violence:** Ensuring that both a range of CEA practices and community contact are put in place and that different societal groups are able to contribute to the design of CVA interventions is critical in order to mitigate risks and ensure that the voices of those affected are heard. The needs of those at greatest risk in light of security, protection, people's preferences and overall effectiveness must be taken into account. This is likely to include the elderly, persons with disabilities, women, female headed households, and those from marginalised groups.





- **Digital payments can enable larger-scale transfers:** In an increasingly digitalized world, many people now have access to financial services like bank accounts and mobile money. Digital payments can be faster, delivered at large scale, increase transparency, be more discreet and secure, and even support financial inclusion. However, humanitarian actors must also be aware of its data-protection trade-offs and assess its appropriateness based on the affected people. Digital payments most often require the sharing of personal data with financial service providers (FSPs), with some forms of payment mechanisms generating vast quantities of metadata. In conflict settings, having such data fall into the ‘wrong hands’ could have dire consequences. To mitigate concerns regarding digital payments and data-protection challenges it is important to conduct Data Protection Impact Assessments that are person-centred and context specific.
- **Principles of impartiality and neutrality must guide the assessment and delivery of CVA:** Achieving large-scale CVA often requires working with third party FSPs. FSPs offer financial service expertise to progress and expand the delivery of CVA, however are not bound by humanitarian principles. The use of CVA must be principled, like any other form of humanitarian action, and cannot be made conditional on political considerations or monopolized by FSPs affiliated to a particular party to the conflict. FSPs are often required to screen clients and transactions against Counter Terrorism and sanctions lists, and may pass this data to the authorities. The principles of neutrality, impartiality, independence, and humanity in humanitarian action can be impacted if data collected and shared by FSPs with authorities is used for law enforcement by putting individuals at risk. Working in line with the “do no harm” principle, humanitarian actors need to do a level of due diligence and ensure services contracted are consistent with the Fundamental Principles.



**Maftoul was once the trade hub for around 30 villages. Now people from other villages slowly come back and buy again from me because I had a good reputation before the crisis and people still remember that. In addition, they can save the money for transportation from Tooz. So, the money stays in the community.”**

—  
**ABU IBRAHIMA**  
from Maftoul, Iraq. Recipient of a cash grant from the ICRC’s Durable Returns Programme which he used to rebuild and reopen his electrical and construction shop.

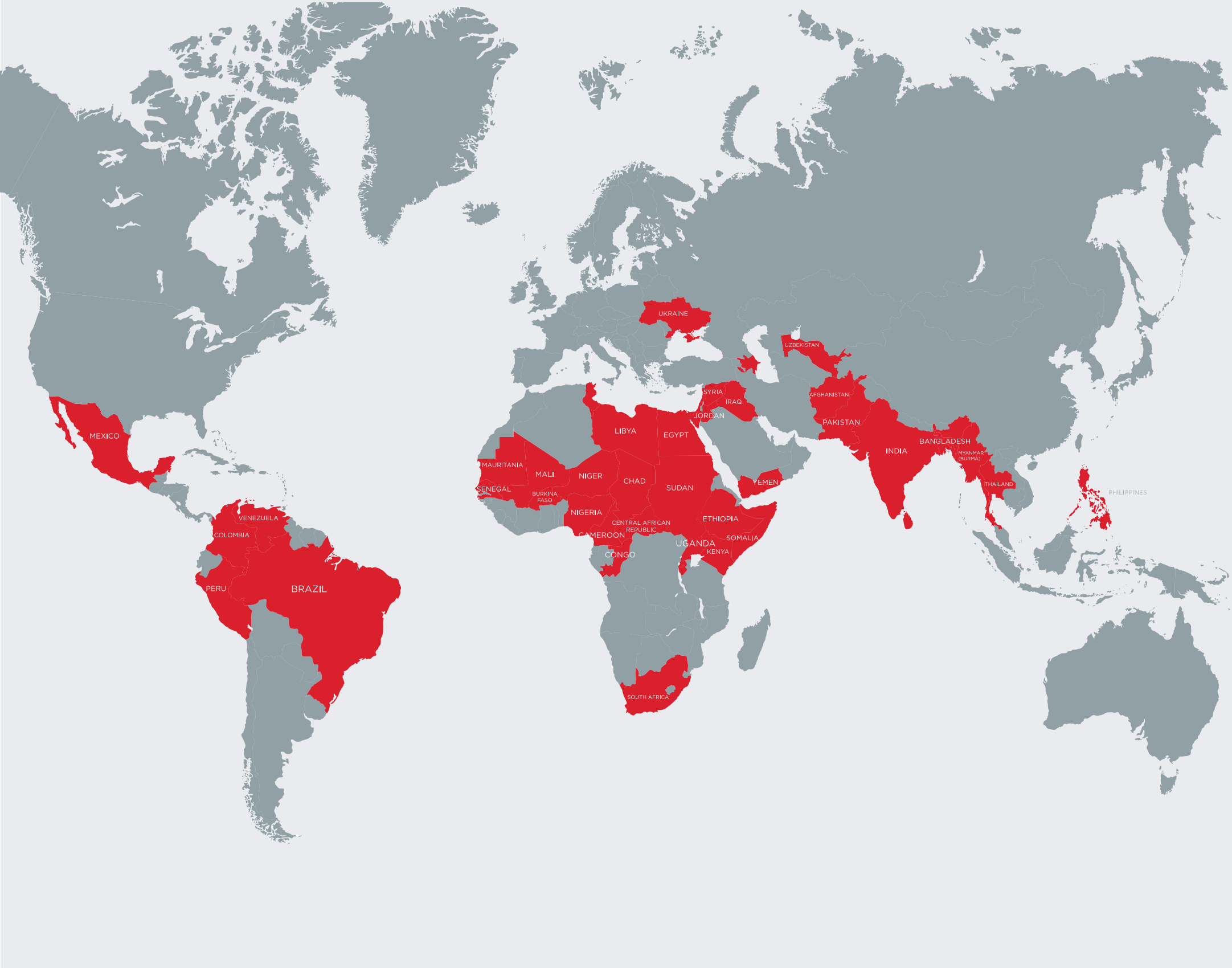


Rashid, Northern Greece. Hellenic Red Cross/ Finnish Red Cross. 2021.

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The ICRC has seen a growth in terms of CVA programming from 190,000 recipients in 2012 (spending CHF 6 million that year) to reaching 1.7 million people in 2020 (an increase of 800% since 2012), with an expenditure of CHF 72 million (an increase of more than 1,000% since 2012).



+

40

COUNTRIES REACHED

OVER

1.5 MILLION

RECIPIENTS RECIEVING CVA

OVER

CHF 72 MILLION

CVA DISTRIBUTED



[illegible]

**OVER  
10 MILLION**  
RECIPIENTS  
RECEIVING CVA

 **OVER**  
**CHF 867 MILLION**  
CVA DISTRIBUTED



## Movement examples

In response to the devastating years long conflict in Yemen, the ICRC has implemented a CVA intervention in combination with the provision of in-kind assistance and services. In addition the Yemen Red Crescent Society expressed interest in implementing CVA, which it was able to do in 2020 with support from the IFRC. Taking learning from this experience, the **National Society** is currently investing in developing their cash preparedness capacity.

In Somalia, the ICRC and the Somali Red Crescent Society work together to provide CVA to those with immediate humanitarian needs as a result of drought and famine in conflict-affected locations, as well as providing livelihoods support to vulnerable low-income families to help them restart or expand small businesses. The National Society provides cash-based support, combined with training on business skills, particularly targeting female headed households.

Although the use of CVA in conflict is often focused on economic security support, it is also useful in other areas of programming such as Protection, Water and Habitat, and Health. For example: in Mali, the ICRC provided cash to migrants who had fallen into distress to pay transportation fees to help them travel to safer places, and to pay for short term accommodation and food needs; in the Central African Republic, families received vouchers to enable them to access materials to rebuild their shelters; and in Azerbaijan, cash was given to households living near the front line to carry out passive protective measures for example, bricking in house windows which faced the front line.

In South Sudan, the ICRC uses CVA as a tool in responses to victims of sexual violence. Depending on the situation of the victim, as identified in the needs assessment, the ICRC will undertake a number of actions, including: protection teams having a confidential dialogue with perpetrators and armed groups, and reminding the authorities of their obligation to protect civilians and taking preventive measures; ensuring urgent access to health care within 72 hours (to access post-rape kits), including providing cash to pay for transportation to the closest clinic; emergency assistance for risk reduction, for example, cash to meet the person's basic needs or short-term shelter needs so that they do not need to resort to negative coping strategies like begging or survival sex; longer-term access to physical and mental health services, through direct services and through referrals to other providers – where cash maybe provided to pay for transport and treatment; and longer-term needs, for example, shelter or socio-economic reintegration and providing cash assistance for livelihoods.

## Challenges for the Movement

- **Security risks:** Security risks can stand in the way fulfilling accountability obligations, such as informing recipients about when, how, and where they will receive their CVA. This has not prevented the ICRC and National Societies from providing CVA in conflict environments, but there is a continued need to ensure that accountability requirements are met and that recipients receive their CVA in a dignified manner.
- **Data management:** As with all crisis-affected populations, the data of those affected by conflict and violence needs to be protected. Applying the principles of “do no harm” and “do no ‘digital’ harm” requires careful planning, involving recipients, to take into account the suitability and efficacy of CVA, the local conditions and any risks related to recipients in receiving CVA, including in relation to data protection and data management.
- **Nuancing the “rush to cash” in humanitarian action:** Experience in conflict settings warns against the pressure to implement CVA as an output rather than for its humanitarian outcome. We must remain vigilant in balancing the risks and benefits of all we do given our mandate. We want to ensure that we grow CVA responsibly and intentionally.







**It is very encouraging to see evidence throughout this report of National Societies scaling up the use of CVA across preparedness, response and recovery assistance. It is clear that CVA is an important tool for improving the effectiveness, efficiency and accountability of humanitarian action, and, as demonstrated by the experiences across the Movement, is helping to better serve the needs of people in crisis, enabling dignity and empowering people with greater choice. The IFRC remains committed to support National Societies to be “cash ready” by investing in CVA preparedness and helping position National Societies as partners of choice in CVA, supporting their auxiliary role and last mile delivery to crisis-affected communities. CVA is a priority flagship area in the IFRC Agenda for Renewal, aiming to make the Red Cross Red Crescent network the leading humanitarian actor delivering CVA, with the most appropriate technology, agility and accountability. I welcome this report and hope the data and learning can be used to further strengthen humanitarian action across the Movement and increase our collective impact”**

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**XAVIER CASTELLANOS**  
Under Secretary General for National Society Development  
and Operations Coordination, IFRC

**The ICRC’s experience shows that cash is an essential tool in humanitarian action in armed conflict, and our own operational analysis confirms many of the positive findings from this report. CVA has several significant benefits that are well reflected in the learning from across the Movement, including increasing people’s dignity, power, autonomy and choice in how they manage their survival and recovery.**

**CVA can also offer greater operational flexibility and achieve wider social and economic multiplier effects beyond its specific purpose. It is clear CVA must be implemented strategically, in pursuit of clear humanitarian goals, if it is to be the best way to meet people’s needs in a particular context. CVA has acted as a catalyst for wider humanitarian reform reaching beyond just cash – digitalization, localization, better accountability, and a more people-centred approach in humanitarian action. We recognize that investing in CVA provides opportunities to influence the future of humanitarian action, but more importantly for better humanitarian impact. We are committed to the collaborative effort in advancing the use of CVA as a humanitarian tool where appropriate, as well as contribute to and build on the useful learning from the Movement.”**

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**SARAH EPPRECHT**  
Deputy Director of Operations, ICRC