



Dignity in Action 2023

Cash assistance in the International
Red Cross and Red Crescent Movement

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Acronyms

CEA	Community Engagement and Accountability
CVA	Cash and Voucher Assistance
CVAP	Cash and Voucher Assistance Preparedness or National Society Development for Cash
CWG	Cash Working Group
DIGID	Dignified Identities in Cash Assistance consortium and project
EAP	Early Action Protocol
ESSN	Emergency Social Safety Net – a humanitarian cash programme in Türkiye
ICRC	International Committee of the Red Cross
IFRC	International Federation of Red Cross and Red Crescent Societies
IASC	Inter-Agency Standing Committee
INGO	International Non-Governmental Organisation
IS/ICCG	Inter-Sector/Inter-Cluster Coordination Group
UNHCR	(Office of the) United Nations High Commissioner for Refugees – the UN Refugee Agency
UNICEF	United Nations Children’s Fund

Glossary

Term	Definition
AccessRC	AccessRC is an application designed to facilitate self-registration for people in crisis by providing direct access to information and assistance from their smartphones.
Anticipatory action	Acting ahead of a predicted hazard to prevent or reduce the impacts on communities before they fully unfold.
Collaborative Cash Delivery network	A network of 14 NGOs that collectively manage or deliver USD 2.2 billion of humanitarian cash assistance each year, or about 80% of all 'last mile' cash assistance.
Dignified Identities in Cash Assistance (DIGID) project	The DIGID project tackles the challenges people with no recognised IDs meet when in need of humanitarian assistance. Kenya Red Cross Society and IFRC carried out a field pilot in May 2021 as part of the DIGID project with the aim to understand the opportunities and risks of digital identity technology in providing humanitarian cash assistance to people with no official IDs.
Inter-Agency Standing Committee (IASC)	High level coordination forum of the United Nations system bringing together the executive heads of 19 organisations and consortia to formulate policy, set strategic priorities and mobilise resources in response to humanitarian crises.
Inter-Agency Standing Committee (IASC) updated cash coordination model	The IASC formally adopted the Cash Coordination Model as an outcome of the Grand Bargain Cash Coordination Caucus in 2022. The model sets out the structure, function, leadership and resourcing for cash coordination in IASC and refugee settings. More information can be found here: https://interagencystandingcommittee.org/global-cash-advisory-group/new-cash-coordination-model
Minimum Expenditure Basket (MEB)	What a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost.
Movement	The International Red Cross and Red Crescent Movement
Multisectoral	Describes a process, approach, response, programme, etc. which involves more than one sector (e.g. food security, shelter, protection, nutrition, education, etc.)
National cash working group	A forum which facilitates the coordination of cash and voucher assistance within a humanitarian response.
RedRose	A data management platform that processes data securely to ensure quality programming (for both cash and in-kind).
Social protection systems	Social protection is a set of policies and programmes aimed at preventing and protecting all people against poverty, vulnerability and social exclusion throughout their life cycle, placing a particular emphasis on vulnerable groups. This protection can be provided through social insurance, tax-funded social benefits, social assistance services, public works programme and other schemes guaranteeing basic income security and access to essential services.

Introduction

Providing cash is an efficient, effective and transparent way of supporting people affected by crisis. Evidence shows that in many circumstances people prefer cash over other forms of support because it is more dignified, giving them independence and choice. It also supports local markets and the local economy.

The International Red Cross and Red Crescent Movement (the Movement) is one of the key actors delivering cash assistance worldwide. In 2022 cash was included in over 200 operations or programmes in 100 countries. We are also investing in the drive to design and deliver better quality cash assistance to those who need it.

The Movement-wide Counting Cash initiative provides an overview of the volume of cash assistance we are delivering each year and number of people reached. It uses indicators that were initially developed to track National Societies' readiness to deliver cash, as well as accountability and capacity. In 2022, Counting Cash was expanded, informed by feedback from Movement members worldwide. It now tracks work towards gauging levels of operational cash readiness, using an expanded list of indicators, including metrics used by the broader humanitarian community.

This report begins with a global overview of the Movement's collective scale of cash assistance. It discusses how National Societies are strengthening their preparedness and capacities to provide cash assistance, and engaging in and leading coordination efforts with other humanitarian and social protection actors. The report examines the opportunities and challenges presented by digitalisation, emphasising how these advancements enable us to reach hard-to-reach individuals and communities, particularly those affected by armed conflict and on the move. Additionally, it underscores the effectiveness of providing cash assistance when a disaster is forecast, before it strikes, to allow us to respond more effectively to crises – saving more lives and livelihoods, minimising impact, and preventing suffering. People prefer cash, and cash enables assistance to be people-centred and locally led, so more must be done to achieve this transformational change in the humanitarian system.

The report includes examples and short case studies of the achievements from 25 National Societies and their partners in different contexts.





Key messages

Drawing on learning and experience from across the world, this report presents ten key messages on cash assistance delivery throughout our Movement.

1. Uptake of cash assistance within the Movement has increased.

Thanks to significant investments in institutional preparedness and National Society development, we are better meeting people's diverse needs and supporting their recovery through cash assistance.




		2021	VS	2022	% difference
	NUMBER OF PEOPLE REACHED	7.5 M		10.4 M	+39%
	COUNTRIES	94		100	+6%
	TOTAL CASH DELIVERED (CHF)	916.7 M		1,029 M	+12%

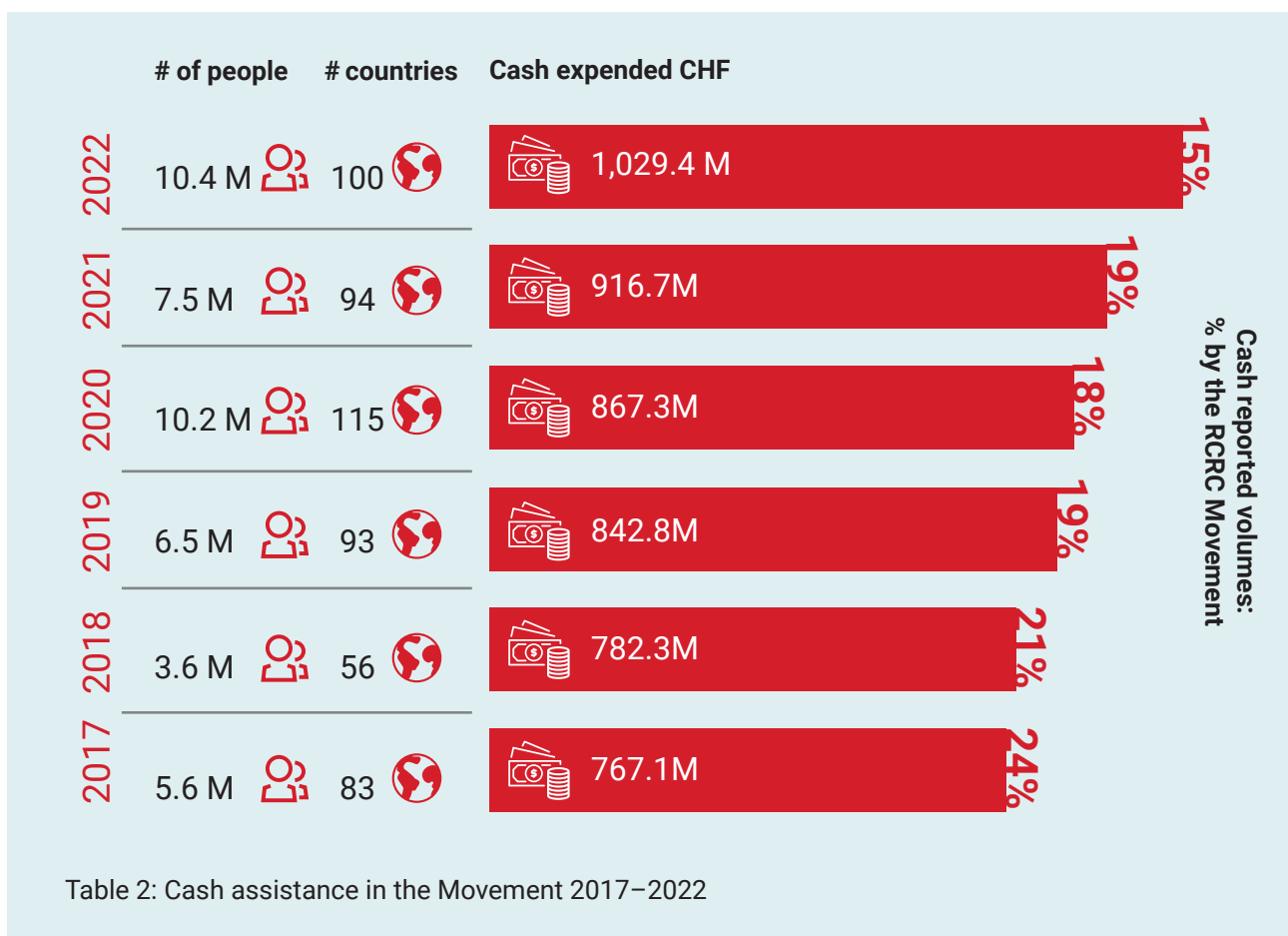
Table 1: Difference in cash assistance in the Movement 2021 - 2022

2. More National Societies are investing in local cash readiness.

The number of National Societies investing in their institutional capacity to deliver timely, effective and accountable cash assistance where needed is growing rapidly. 73 National Societies were actively engaged at the end of 2023, compared to 53 in 2020 and four in 2012.

3. The case for cash is not won and its transformative potential is still to be realised.

To maintain the momentum, the Movement must prioritise and institutionalise cash assistance. The plateau in cash volume, as reported in the CALP Network’s The State of the World’s Cash 2023 report, indicates that while the use and quality of cash assistance have improved, there is still a long way to go.¹



4. Cash strengthens localisation and people-centred assistance.

Cash enables National Societies to be increasingly recognised and funded as local partners of choice for designing, implementing and coordinating cash assistance, due to their operational expertise and experience as well as long standing capacity. By listening and responding to people’s preferences and supporting their diverse recovery and wellbeing priorities, cash strengthens community engagement and accountability and people-centred assistance. However more effort is needed to ensure genuine and systematic engagement and accountability.

¹ CALP Network (2023), The State of the World’s Cash 2023. Chapter 2: CVA Volume and Growth <https://www.calpnetwork.org/web-read/the-state-of-the-worlds-cash-2023-chapter-2-cva-volume-and-growth/>

5. Investment in anticipatory action plans makes cash assistance faster and more effective.

Investment in anticipatory cash assistance – providing cash ahead of a predicted hazard – increases organisational cash readiness and enables communities to strengthen resilience. National Societies with anticipatory action plans respond faster to forecasted crises because systems and processes have been built and tested. Linking with national early warning systems and integrating with existing government social protection schemes makes assistance faster, more sustainable, predictable, coordinated, cost-effective – and most of all at greater scale.

6. National Societies, with the right resourcing, can and are leading cash coordination.

National Societies are uniquely placed to coordinate multisectoral cash under the [Inter Agency Standing Committee \(IASC\) cash coordination model](#), and in line with the broader sector's localisation agenda. With a permanent presence in-country, nationwide coverage and longstanding knowledge of local communities, they are often legally mandated at the national and local levels through their auxiliary role and branch networks to provide principled humanitarian action in times of crises.

7. Cash is portable for people on the move.

National Societies are increasingly using cash for people on the move, including via humanitarian service points and on migration routes, leveraging the trust and relationships that exist between National Societies and migrant communities, host communities and national authorities. While there has been a noticeable increase in the use of cash over the last decade, supported by evidence demonstrating its dignity-enhancing nature, its use in supporting migrants and displaced people remains relatively limited.

8. Cash can be flexible for those affected by conflict.

Cash assistance provides the necessary agility in conflict contexts, where volatility and rapid change are consistent features. It offers the flexibility to rapidly scale up or down, switch modalities between cash, vouchers and in-kind support, and adapt programming to best serve people affected by armed conflict.

9. Digital tools can complement traditional tools, improving access and speed, especially in hard-to-reach areas.

The Movement is increasingly using digital applications for self-registration, identity verification, two-way messaging, and remote assistance. Combining digital solutions with in-person models enables National Societies to prioritise their resources to those in greatest need, while offering communities choices in how they access assistance. However, as these tools expand our reach, especially in humanitarian and armed conflict contexts, they also heighten data protection responsibilities, requiring thorough analysis and mitigation of risks to ensure accountability to affected people. National Societies with longstanding community trust are key to the uptake of digital solutions for people with limited experience of and access to technology.

10. Cash linked to social safety nets and social protection improves marginalised and hard-to-reach populations' access to longer-term support.

The Movement has made considerable progress advocating for and delivering humanitarian cash assistance linked to social safety net programmes. National Societies, with their community access, are ideal partners for cash implementation for the Movement and others, including governments, with the ability to engage with and inform humanitarian diplomacy and policy efforts by representing the views of affected populations.

Section 1

Cash assistance across the Movement: a global overview



The Movement has made strong commitments to the scale-up and mainstreaming of cash assistance, recognising its transformative benefits. All parts of our Movement share a mandate to respond to conflict, climate-related crises and disasters, both in the immediate and the longer term.² These commitments have driven the widespread growth in National Societies' investment in cash preparedness and capacity to deliver cash assistance.³

Cash assistance remains a driver of change. The institutionalisation of cash to best serve people affected by crises, including armed conflict, has offered new opportunities to push forward a broader humanitarian agenda which meaningfully puts affected people at the centre. In turn it is driving increased consideration of markets, the need for digitalisation, opportunities for innovation, and the breaking down of sectoral silos. The uptake of cash assistance by National Societies and their partners has provided a platform for broader discussions, including on innovation and data management opportunities, cash coordination, localisation, and analysing impact data. Many of these issues are not specific to cash but discussion on them has been driven by the need to design and deliver cash assistance in a principled and efficient manner.

The Movement is one of the largest implementers of cash assistance in the humanitarian field,⁴ and we continue to grow our cash capacity while delivering impactful responses around the world. The Movement has been increasingly able to position itself as a partner of choice for the delivery of cash assistance because of our longstanding presence within communities, our network of 191 National Societies with standing humanitarian capacity, and the fundamental principles at the heart of our mandate. Working at local, provincial and national levels, National Society staff and volunteers are rooted within communities as leading local actors. Their constant presence, local access and auxiliary role with their public authorities give National Societies a comparative advantage with respect to other humanitarian organisations, and make them able to be the first responders and last mile deliverers to small, medium, and large-scale crises across the world.

National Societies across the Movement continue to strengthen their commitment to CVA [cash and voucher assistance], investing in their organisational and operational CVA capacity and using financial assistance to support needs across a wide variety of contexts, crises, and disasters. National Society staff and volunteers worldwide attest to the transformative and empowering impact of CVA in the hands of those who need support, contributing to a global evidence base which showcases CVA as a dynamic tool for change.

Red Cross and Red Crescent Movement Cash and Voucher Assistance Strategic Framework 2030



For true systemic change and institutionalisation, cash and voucher assistance needs to be integrated into regular business and correctly framed as a modality of assistance to be used where feasible and appropriate, not as a specific department or a parallel workstream. Since CVA is a modality, it blurs the lines between traditional departments and programmes; it challenges the traditional geographical division of coordination; and it pushes the modernisation of our systems. The onus must remain on prioritising a focus on affected people and doing what we can to serve them best."

Clara Setiawan, Global Cash and Voucher Assistance Lead, International Committee of the Red Cross

² [Red Cross and Red Crescent Movement Cash and Voucher Assistance Strategic Framework 2030](#)

³ [Dignity in Action: Key data and learning on cash and voucher assistance from across the Red Cross Red Crescent Movement](#), ICRC, IFRC and Cash Hub, Feb 2022

⁴ [Tracking Cash and Voucher Assistance](#), Development Initiatives, September 2022; [The State of the World's Cash 2023](#), CALP Network, Nov 2023

Tracking cash assistance across the Movement

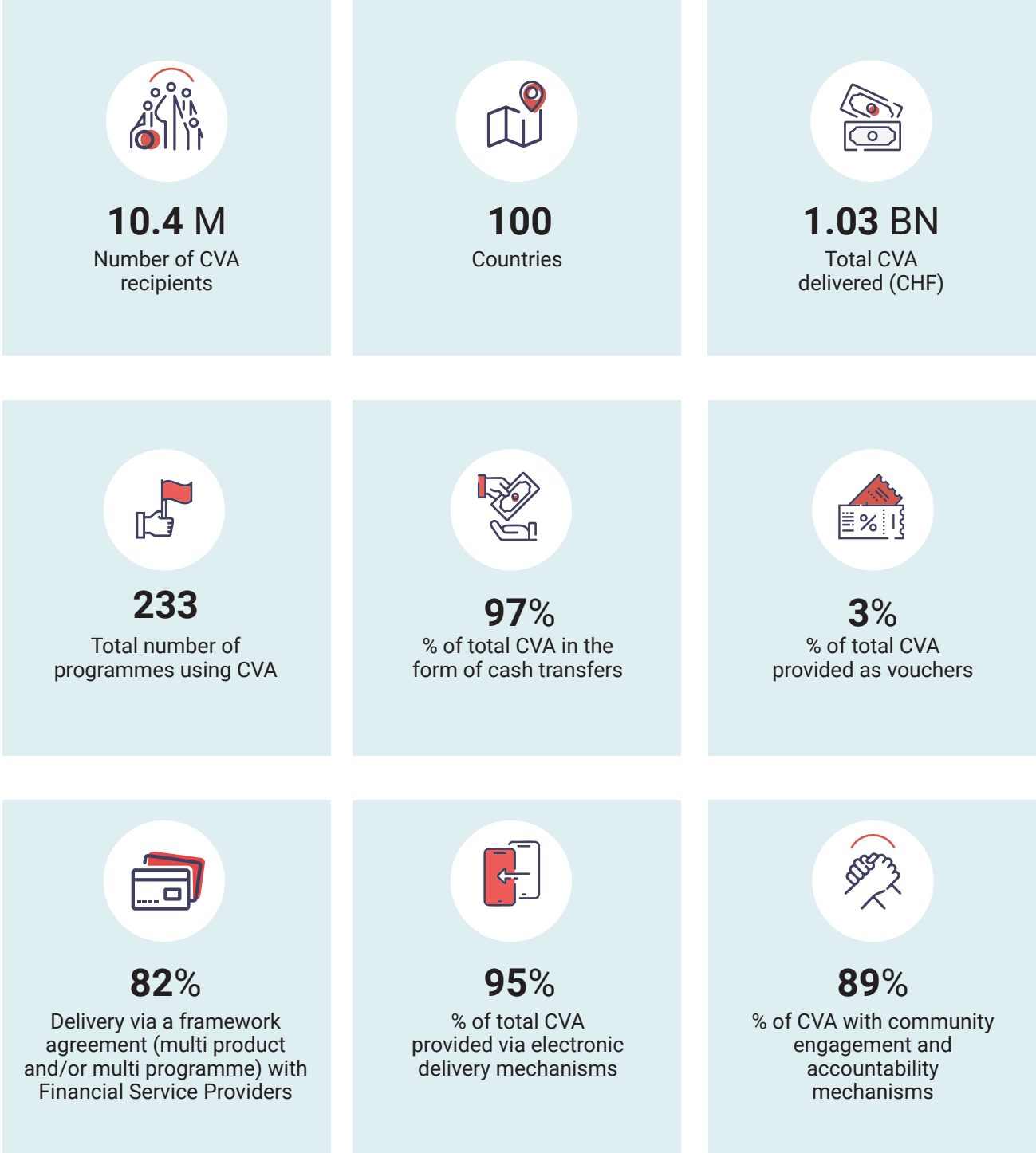


Figure 1: Key features of cash assistance delivered by the Movement in 2022

The Movement-wide [Counting Cash initiative](#) tracks the total cash assistance delivered each year by all parts of the Movement, from individual National Societies to the International Committee of the Red Cross (ICRC) and the International Federation of Red Cross and Red Crescent Societies (IFRC). Counting Cash provides a comprehensive mechanism for National Societies to monitor both their own cash activities and those of their sister National Societies on regional and global scales. It helps position the Movement as a first-choice partner in cash assistance.

The data collected since 2018 has been aggregated and visualised in [Cash Maps](#). These maps offer a global overview of the use of cash across the Movement, featuring interactive and customisable country-level filters. Counting Cash also enables the Movement to demonstrate the global reach of our cash assistance, and to identify and monitor trends and growth over time, to inform strategic decision-making at the Movement level.

Counting Cash is also a helpful tool to identify where National Societies might need further support.

Tracking cash assistance across the Movement



















	Recipients	#Countries	CHF
2017	5.6 M 	83 	 767.1M
2018	3.6 M 	56 	 782.3M
2019	6.5 M 	93 	 842.8M
2020	10.2 M 	115 	 867.3M
2021	7.5 M 	94 	 916.7M
2022	10.4 M 	100 	 1,029.4 M

Table 3: Counting Cash by year 2017 to 2022

The Movement has used cash assistance in support of humanitarian responses in over 100 countries to date; the number fluctuates from year to year in line with need. The amount of cash delivered by the Movement has increased year-on-year since 2017, in line with broader global trends. The number of people receiving cash has also increased steadily, doubling since 2017, across countries and across all regions and sectors. In 2022 the Movement distributed almost 1.03 billion CHF to 10.4 million people globally. This represents 15 per cent of total global humanitarian cash and confirms the Movement's status as one of the leaders in cash assistance.⁵

Cash delivery is increasingly digital, supported by more robust agreements, systems and platforms. In 2022, over 95 per cent of cash was delivered through electronic mechanisms, including bank account transfers, prepaid cards, mobile money, electronic vouchers, remittance companies and agent networks.

While data is more limited, 14 per cent of a smaller set of cash programmes had a sudden onset and anticipatory action component, with regional variations. There has been greater initial uptake of anticipatory cash assistance in the Americas, Africa and Asia Pacific, and comparatively less in Europe and the Middle East and North Africa.

The COVID-19 pandemic drove a significant growth in cash recipients and countries in 2020 as many National Societies recognised the advantages of using cash – including specifically to enable shifts to remote and digital channels of assistance. These numbers dropped back in 2021⁶, despite ongoing large-scale hunger crises, reflecting the reality that slow onset disasters still fail to attract as many funds as rapid onset crises, and that in time of food insecurity the tendency remains to default to providing in-kind assistance.

In 2022 the use of cash in the response to the crisis in Ukraine and neighbouring countries was a key driver of global growth, but other regions also saw similar or increased volumes of cash delivered and people reached. A significant part of the growth in 2022 was attributable to the ICRC, whose cash portfolio increased 260 per cent, representing almost CHF 319 million disbursed as cash. While the response to the Ukraine crisis accounted for much of this increase, cash was used across 48 contexts, including in Afghanistan, and for responses to drought and rising food insecurity across Africa.⁷ The steep increase in 2022 demonstrates the ICRC’s institutional capacity to scale up to meet demand.

Intended objectives of cash assistance provided in 2022

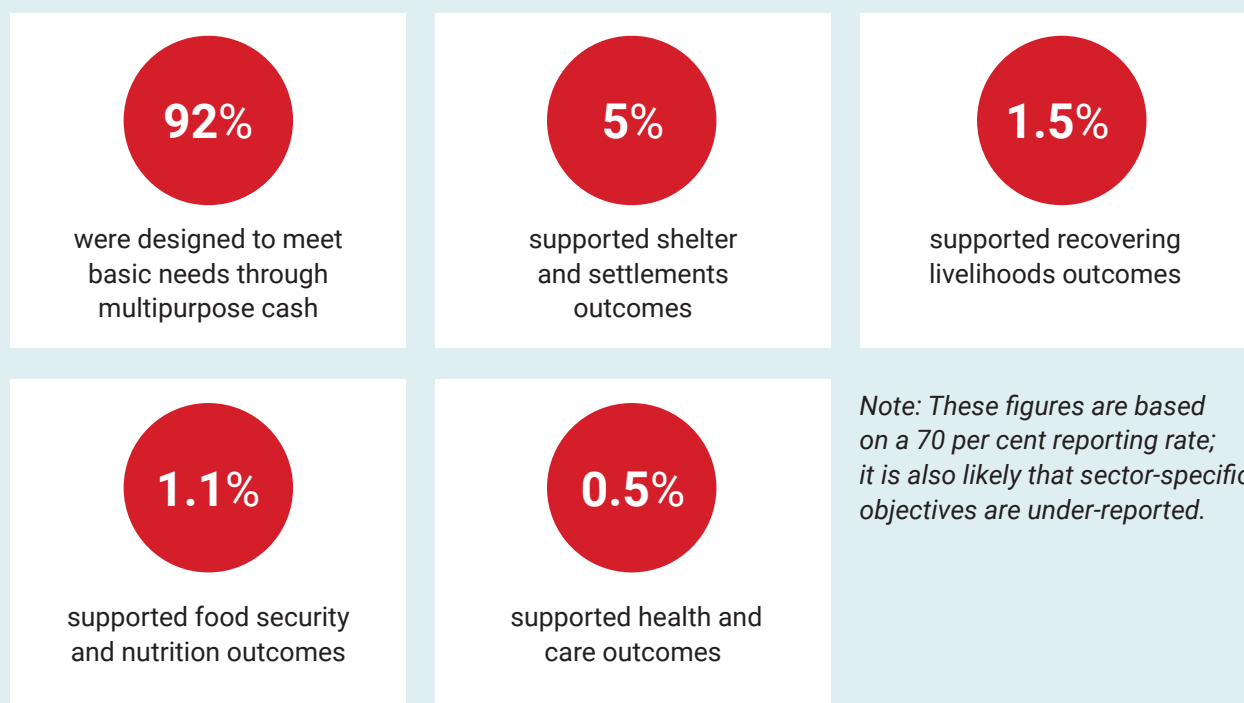


Figure 2: Intended objectives of cash assistance provided in 2022

⁶ The number of National Societies investing in their cash preparedness and capacity nevertheless continued to grow.

⁷ The ICRC delivered cash to 4.28 million people in 2022, largely as part of relief interventions, but also to enable people to repair their homes, visit detained relatives or obtain various services. Source: [ICRC Annual Report 2022](#)

For the ICRC, although total expenditure dropped in 2023, the proportion of direct costs delivered as cash remained at over 30 per cent, continuing an upward trend and demonstrating the ICRC's intention to continue to grow its cash portfolio.

Accountability and quality of cash assistance delivered – cash vs. vouchers and community engagement

We recognise that people's needs are diverse and that the power of cash to support people to make their own choices is greatest when it is provided without conditions or restrictions. However, sometimes contextual and organisational factors may mean that conditions or restrictions need to be placed on assistance, and in such contexts, it may be necessary to use vouchers rather than cash.

In 2022, the Movement's concerted shift to cash as the default modality continued, with a year-on-year increase in the use of cash relative to vouchers across the global portfolio. Fully disaggregated data is not available for all years, but an increasing prevalence for cash over vouchers has been seen – from 62 per cent of total Movement cash assistance in 2017 to 97 per cent in 2022. This shift indicates alignment with broader recommended policy and practice efforts to increase the use of cash over vouchers.⁸ In 2022, 38 per cent of the CVA provided through vouchers was specifically for food security and nutrition, while 35 per cent was to support meeting basic or multisectoral needs.

There have been encouraging achievements in terms of integrating community engagement and accountability (CEA) approaches in cash assistance across the Movement. Data collected in 2022 against the new accountability indicators reflect these achievements (Figure 3).⁹

Accountability and capacity metrics (2022)

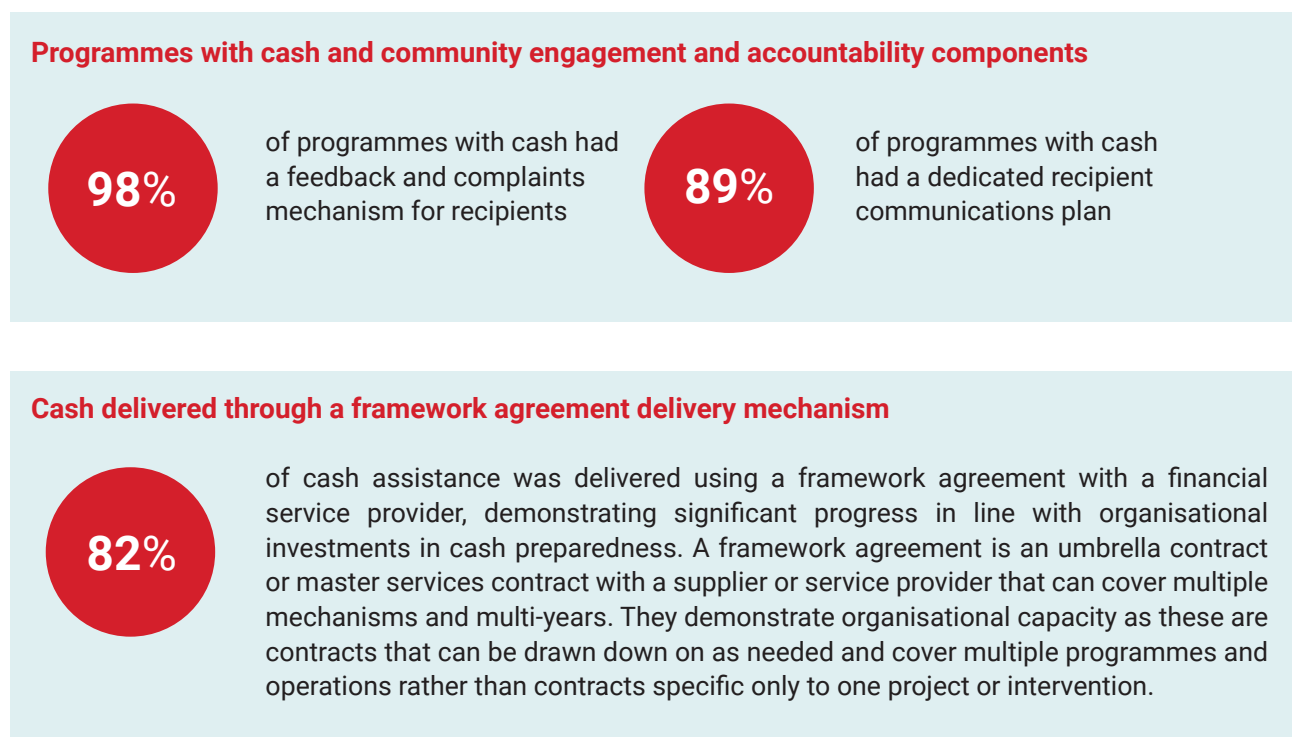
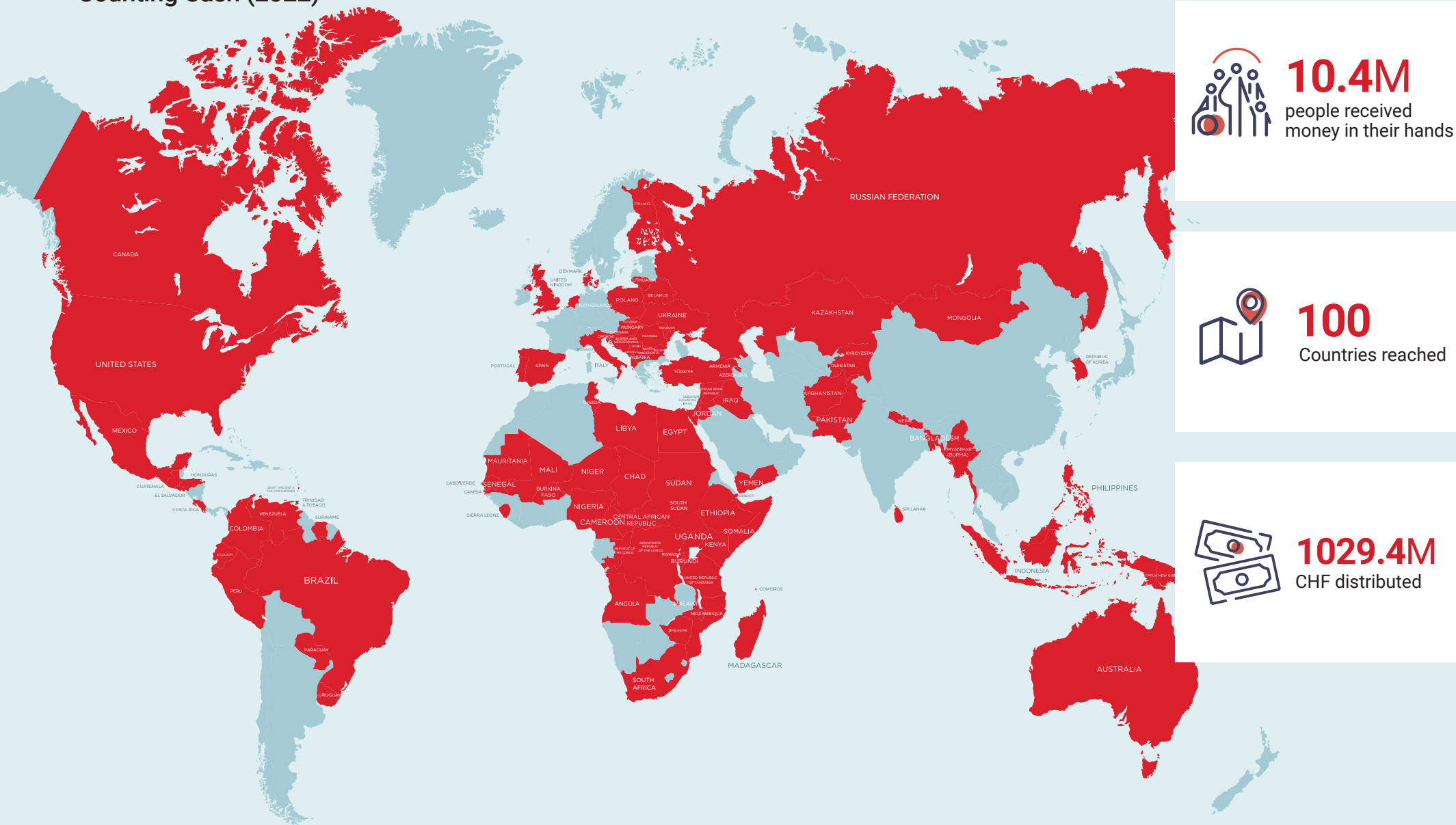


Figure 3: Accountability and capacity metrics (2022)

⁸ 'The State of the World's Cash 2023', CALP Network, Nov 2023

⁹ In 2022, data was collected for CEA indicators on 76 per cent of all cash programmes, on delivery mechanisms for 66 per cent, on agreements supporting cash delivery for 62 per cent, and on sudden onset indicators for 60 per cent

Counting Cash (2022)



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Figure 4: Movement Counting Cash 2022

Section 2

Cash preparedness



An increasing number of National Societies are discovering the benefits of CVA and expressing an interest to strengthen their capacities and overall readiness to provide quality cash assistance to people in need in a timely and accountable manner”.

—
Lisbet M. Elvekjær and Moosa Shifaz – Co-chairs of the Cash Peer Working Group’s CVA preparedness technical working group

Being prepared is key to National Societies’ ability to provide quality and timely cash assistance to those in need. Preparedness includes investment in building and sustaining organisational capacity and integrating cash into organisational tools, systems and procedures. It requires staff capacity, as well as active leadership support, internal and external coordination, and effective communication.



CVA preparedness empowers National Societies through step-by-step guidance and activity prioritisation outlined in action plans. The structured approach assists National Societies in presenting well-conceived plans to obtain funding for their preparedness activities.”

—
Daniela Funez, IFRC Regional CVA Coordinator for the Americas

Over the last decade, a number of significant parallel investments have been made to strengthen the institutionalisation of CVA across the different components of the Movement.

These have included:

- the creation of a Movement cash preparedness technical working group;
- the development and dissemination of guidance and tools;
- practitioner training;
- knowledge dissemination through the Movement [Cash Hub](#);
- investing in [global payment solutions](#) to support timely and scalable use of cash in emergencies;
- technical support for testing and learning through cash pilots and independent evaluations;
- testing new technologies;
- piloting new partnerships;
- gathering and incorporating learning from cash recipients along with National Society staff and volunteers who have worked on responses.

The Movement continues to learn and innovate in our efforts to support National Societies to test, pilot and implement innovative ways of using cash to help people best meet their needs, including through scaling electronic payments and investing in user-driven applications of data and digital systems and tools. These investments are translating into increased uptake of cash in humanitarian responses.

The number of National Societies investing in their cash preparedness and capacity is growing rapidly, with 73 National Societies actively engaged at the end of 2023. The rapid growth is partly due to the integration of cash preparedness in initiatives such as [National Society Preparedness for an Effective Response](#) and [National Society Development](#), as well as the considerable volume of cash being implemented in the [Ukraine and affected countries](#) response and through the [programmatic partnership](#) between the IFRC network and Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO).

Yet progress is variable. A review of 20 National Society cash preparedness planning processes undertaken since mid-2022 identified leadership commitment and systems, processes and tools as the key areas that have strengthened National Societies' capacity to implement cash assistance. Areas in need of more investment include financial and human resources and capacities, including looking specifically at prepositioned funding and how non-programme areas engage in cash assistance.

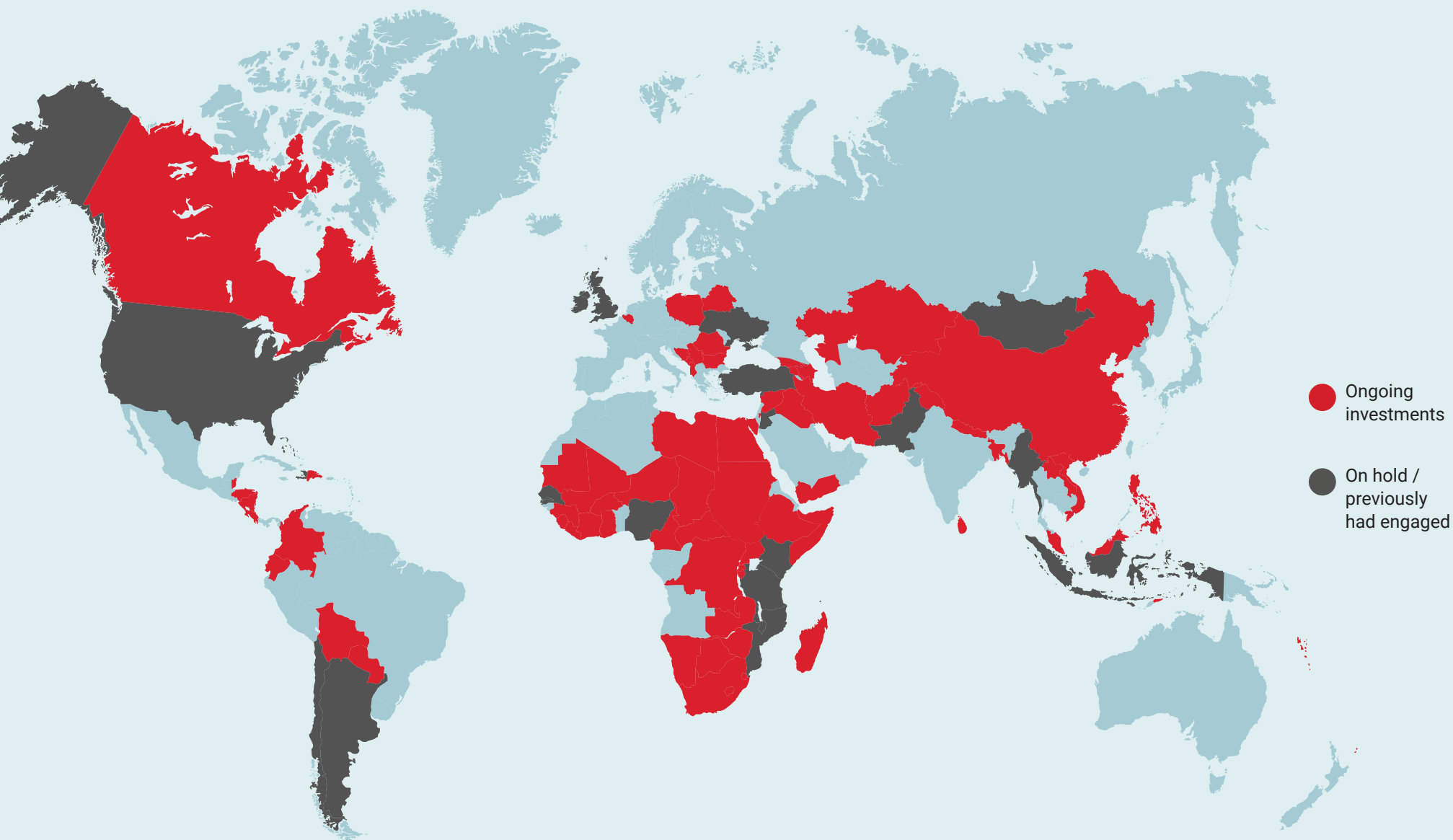


Key learning

1. A review of National Society cash preparedness self-assessments identified the following key learning:

- The institutionalisation and mainstreaming of cash assistance across a National Society remains a priority. Cash must be incorporated into key strategic, operational, and technical documents, including fit-for-purpose standard operating procedures along with cash-specific guidance and tools. The inclusion of a cash vision in strategic documents confirms leadership commitment to cash preparedness and the organisational changes required. There is a need for National Societies to deepen focus on and investment in expanding cash preparedness efforts from headquarters to branch level, including further capacity strengthening, integration of cash into existing support areas, and ensuring financial and human resources are in place to enable using cash quickly when responding in times of crisis.
- More support is needed for evidence-based advocacy at multiple levels, enabling National Societies, the broader RCRC Movement, cash working groups and other key forums and partners to promote and scale up the use of quality cash assistance, targeting donors, partners, and other relevant stakeholders at country, regional and global levels.
- National Societies see strengthening data and information management competencies and increasing the use of data and information management platforms and tools as priorities for investment.
- Building on existing engagement in national cash working groups, ensuring more National Societies take on lead or co-lead coordination roles will strengthen the Movement's contribution to cash coordination. Strengthening capacities for coordination lead roles should be prioritised at regional, national, and sub-national levels.
- Consistent investment over a minimum of three years is recommended to ensure cash is effectively mainstreamed and institutionalised, and that National Societies are ready to independently implement it at scale.





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Figure 5: National Societies investing in cash preparedness activities (as of end 2023)

2. **Greater readiness to respond with cash allows National Societies and their partners a wider range of programming options and to position themselves as the partner of choice to attract more direct funding, in line with the localisation agenda.** National Societies are increasingly positioning themselves via their cash preparedness investments as able to address the needs of people on the move in contexts of displacement and migration, and to forge linkages between disaster management and anticipatory action and shock-responsive social protection.



Developing and using robust CVA tools, systems and processes has helped the Yemen Red Crescent Society to attract more donors to fund its CVA operations in Yemen. Before these CVA tools were in place, partners and donors were more hesitant to commit their support. CVA preparedness is also key in ensuring localisation in action, allowing a National Society to be in the driving seat as it identifies and addresses its own CVA organisational and operational needs according to the local context.”

—
Chisomo Duncan Teputepu, CVA Preparedness Delegate, ICRC Yemen



The preference for using local financial service providers (FSPs) is always going to be a priority. This is why we are putting a lot of emphasis on cash preparedness, because when providers are already procured that is the fastest and the most cost-effective way of delivering cash assistance in an emergency situation.”

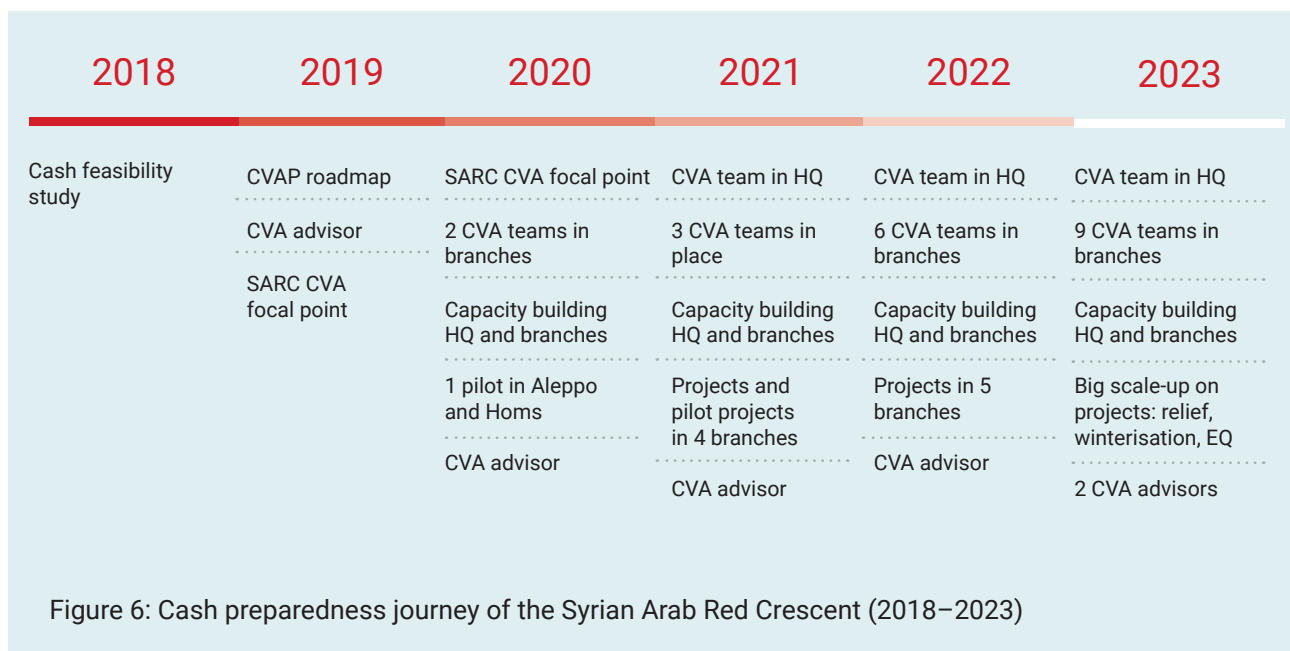
—
Joseph Oliveros, Global Cash Lead, IFRC¹⁰

National Society example

The Syrian Arab Red Crescent's cash preparedness journey 2018–2024

In Syria the cumulative impacts of conflict, severe socio-economic hardship and the devastation caused by the earthquakes which affected Türkiye and Syria in February 2023 have left millions of people across the country with critical humanitarian needs and vulnerabilities.

The **Syrian Arab Red Crescent (SARC)** is the country's largest humanitarian agency, with a network of 14 branches, one in each of Syria's governorates, and 70 active sub-branches. In 2018, SARC started on a cash preparedness journey that has enabled it to provide life-saving assistance to millions of Syrians.



Since 2019, SARC has delivered cash worth USD 43 million, reaching 956,728 recipients. By 2023, it was the main actor delivering cash to the Syrian population. In the aftermath of the earthquakes in February 2023, SARC successfully advocated for the use of cash with the High Relief Committee, the main government body coordinating humanitarian assistance and the earthquake response. Currently, SARC is providing cash assistance to the earthquake-affected population as well implementing other regular cash activities.

National Society example

The Red Cross of Chad's cash preparedness journey 2020–2024

Chad is experiencing the harmful effects of climate change and other natural hazards, national and regional security crises causing population displacements, along with economic recession, inflation and high youth unemployment rates.

Over the last decade the **Red Cross of Chad** initially delivered vouchers during cyclical food security crises, typically to 10,000 to 15,000 recipients, as part of IFRC emergency appeals. In 2020 it decided to prepare more systematically for cash assistance, by training and providing learning opportunities to key staff, developing standard operating procedures and tools, signing framework agreements with two financial service providers, and upgrading its financial, logistics and information management systems and community engagement and accountability practices. The Red Cross of Chad has also engaged actively in the national cash working group and other key cash coordination forums.

In 2024 the Red Cross of Chad is providing cash assistance to more than 450,000 Sudanese refugees displaced as a result of the ongoing crisis in neighbouring Sudan.

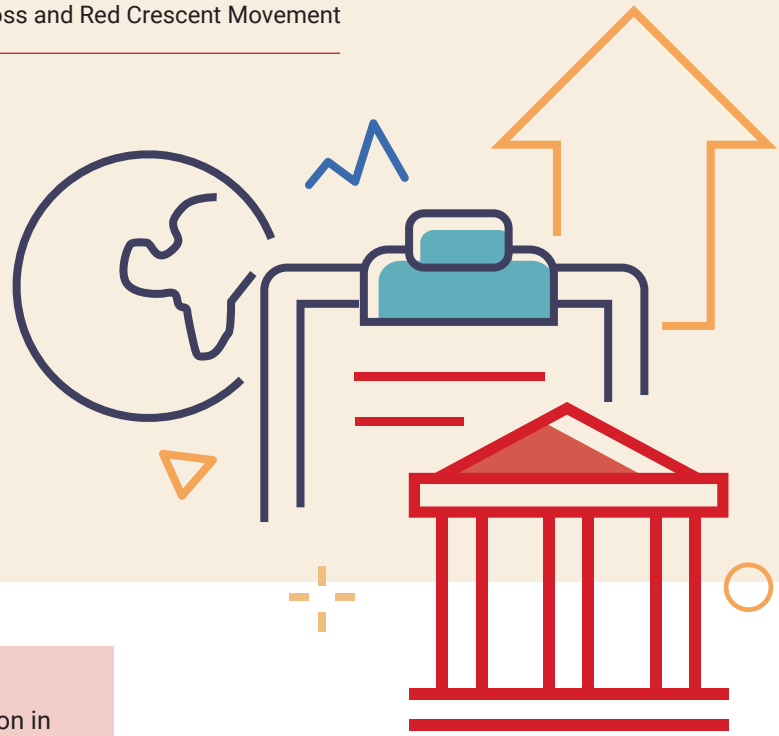
Key resources and further reading

- [Theory of Change – Cash and Voucher Assistance Preparedness](#)
- [Guidance for Mainstreaming CVA – Cash Preparedness for Effective Response: Chapter 1 CVAP Areas](#)
- [Guidance for Mainstreaming CVA – Cash Preparedness for Effective Response: Chapter 2 ICRC CVAP Preparedness Guidance](#)
- [Guidance for Mainstreaming CVA – Cash Preparedness for Effective Response: Chapter 3 Measuring CVA Organisational Preparedness and CVA Operational Readiness](#)
- Recently updated cash preparedness tools can be found in the [preparedness module 1](#) of the Movement's [Cash in Emergencies Toolkit](#)
- [Roadmap for CVA Preparedness](#)
- [Guidance Note: National Society Preparedness and Cash and Voucher Assistance](#), IFRC, Jan 2024



Section 3

Cash coordination



The Kenya Red Cross Society facilitates coordination in country because everybody recognises its credibility as a capable humanitarian actor.”

—
Directorate-General for European Civil Protection and Humanitarian Aid Operations key informant, Cash Hub-led coordination research, 2023

Red Cross and Red Crescent National Societies are uniquely placed to engage in and lead cash coordination efforts.

With a permanent presence in country, nationwide coverage and longstanding knowledge of local communities, they are also mandated to provide humanitarian action in times of crises and have the ability to uphold the Movement’s Fundamental Principles. The Movement is therefore well placed to coordinate multisectoral cash under the Inter Agency Standing Committee (IASC) updated cash coordination model and in line with the humanitarian sectors’ localisation agenda, with National Societies as natural partners of choice for local government and other humanitarian actors. This is especially true in contexts where humanitarian cash coordination has strong links to social protection initiatives.

National Societies active in cash coordination have made significant contributions to national cash working groups (CWGs).

Their contributions include developing and contextualising guidance and tools for CWG members, developing plans of action, contributing expertise to task teams, and strengthening CWG structure and functionality, including ensuring regularity of meetings and consistency of information flow and internal and external communication. Where there is often a disconnection between national, regional and local coordination structures, National Societies can play a key bridging role in ensuring information is disseminated and shared and linkages facilitated with stakeholders at all levels and across sectors.

The IFRC coordinates a surge system that supports a collaborative effort between National Societies by ensuring people, including cash experts, and resources are available when they are needed most.

The IFRC and the Cash Hub support National Societies to have more exposure to cash coordination roles, including through a new partnership with CashCap, a roster of cash and markets experts which is part of the Norwegian Refugee Council’s global provision of expertise to the humanitarian, development and peacebuilding sectors.¹¹

11 <https://www.nrc.no/expert-deployment/what-we-do/cashcap/>

Key learning

1. Increased engagement by National Societies in inter-agency cash coordination can provide notable opportunities.

Where National Societies are successfully leading cash coordination efforts, in partnership with their government and other humanitarian actors, they note the benefits this brings to their positioning, visibility, funding and ability to influence government policy. As key partners for governments in cash coordination, National Societies are also well placed to play a central role in the implementation of multi-stakeholder transition and exit strategies from crisis and emergency-focused humanitarian response towards longer-term government-led social assistance – as is happening for example in Türkiye and Ukraine.

2. Common barriers to engagement with cash coordination structures include physical inaccessibility due to structures typically being located in the capital city, and the time commitment required to engage in often lengthy meetings. There is a need to advocate that local participation in cash coordination is tracked and enabled, including through provision of translators, production of resources in local languages, and support to navigate the IASC and cluster systems including on information management, planning and access to funding.

3. Leadership support and involvement are critical for a National Society to take a leading role in cash coordination.

The involvement of National Society leadership can be supported by increasing awareness of Movement-wide commitments on scaling cash coordination, and by integrating cash investments and commitments into a National Society's organisational structure and [National Society Development](#) plans.



It is important National Societies are supported to be part of the interagency coordination (which requires dedicated capacity) and decision-making regarding the response design and are not only seen as delivery agents.”

—
Internal IFRC Review – Ukraine and impacted countries crisis response, December 2022

4. Cash continues to be an area of growth and the harmonisation of humanitarian cash assistance is increasingly critical to avoid fragmented programme approaches, duplication and uneven delivery. Coordination supports the development and promotion of operational standards and tools, common design, delivery and monitoring mechanisms, as well as strategic positioning on joint operational models and broader advocacy.

5. Internal coordination through internal National Society-led cash working groups, regional cash communities of practice, and at a global level the Cash Peer Working Group body of technical advisors and Cash Advisory Group of National Society leaders and cash champions, fosters sharing of experience and learning.

National Society example

Turkish Red Crescent Society as co-chair in the earthquake response

In Türkiye the updated cash coordination model was introduced in 2023 following the earthquake that severely affected southern and central regions of the country. From the onset of the response, the national **Cash-Based Interventions Technical Working Group** has been responsible for overseeing cash coordination efforts in Türkiye.

In line with the updated cash coordination model, the **Turkish Red Crescent Society** took on the role of co-chair, representing local organisations alongside UNHCR. An external evaluation of the coordination model highlighted the significant contribution of the Turkish Red Crescent Society throughout the response, across various initiatives.¹² These included establishing strong links between existing social protection programmes and cash assistance in the earthquake response, implementing a unified registration system for recipients, and ensuring alignment between transfer amounts and targeting methods.

National Society example

Leveraging National Society status in country for the uptake of cash assistance

The **Burkinabe Red Cross Society** has been an integral member of the national cash working group in Burkina Faso since 2015, despite not holding a co-chair position. It has been instrumental in coordinating and advocating with administrative authorities at all levels to facilitate the implementation of cash assistance, particularly in regions where cash-based activities faced suspension or prohibition. Its position as a core member of the national disaster response committee and its engagement in decision-making processes alongside government bodies means the Burkinabe Red Cross Society is well placed for effective advocacy.

National Society example

National Society role in harmonising tools

In 2023 the **Ecuadorian Red Cross** took on a rotating role as co-chair of the **national cash working group**, alongside UNHCR. This had significant benefits, in particular when the National Society created a toolbox that has been validated by the Ecuadorean government's Secretariat for Risk Management, along with a report and dashboard on markets and a guidance document on security. This leadership role has increased the National Society's capacity and the visibility of work. This has been recognised by the Government, with the Ecuadorian Red Cross now seen as a reference organisation and lead on cash assistance.



West Java, Indonesia, May 2023 © Indonesian Red Cross Society

12. Rapid reflection on the scale-up of cash coordination for the Türkiye earthquake response, CALP Network, Oct 2023

National Society example

National Societies adding value when co-chairing cash coordination groups

The **Kenya Red Cross Society** has been co-chair of the **Kenya cash working group** (CWG) since it was established in 2017, together with the Government of Kenya's National Drought Management Authority, and since 2023 also with the Social Protection Secretariat. The Kenya Red Cross Society has made significant contributions to the group, including by bringing on board the Social Protection Secretariat, and as a result has improved coordination, ensuring regular meetings, implementation of the CWG workplan, and information sharing internally and with key external stakeholders and forums.

The **Indonesia cash working group** was established in 2018, with the Ministry of Social Affairs of the Republic of Indonesia serving as its chair. Alongside are several co-chairs, including the **Indonesian Red Cross Society**, which collectively form the Cash Advocacy Group, acting as the thinktank of the Indonesia CWG. The Indonesian Red Cross Society plays an active role in conducting joint needs assessments, cash feasibility studies, and determining the Minimum Expenditure Basket (what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost). The Indonesian Red Cross Society also developed a cash assistance certification programme, as one of two professional certification agencies for disaster management in Indonesia.¹³

Key resources and further reading

- Coordinating cash within the Movement: A common approach through:
 - [Movement 2030 CVA Strategic Framework](#)
 - [Movement Cash Community](#) – including [Cash Peer Working Group](#) and Cash Advisory Group
- [Cash in Emergencies toolkit – guidance on internal cash coordination](#)
- [Ecuador Cash and Voucher Assistance Working Group](#) – co-led by Ecuadorian Red Cross
- [Case study: Investing in Cash and Voucher Coordination in Kenya](#)
- Research report: [Strengthening locally led humanitarian action through cash preparedness](#), Cash Hub and CashCap, 2021
- IASC [new cash coordination model](#) and [global Cash Advisory Group](#), including [FAQs](#)

Section 4

Cash assistance in armed conflict



Cash is the main means with which people pay for goods and services all around the world and this does not change in a conflict setting: distributing cash to people ensures they continue to be market actors, and makes a tremendous difference in terms of dignity, sustainability and freedom of choice. The markets are resilient and very often adapt very quickly to change – as humanitarians, we need to be market-aware and make sure markets are working in the best interests of the affected population.”

—
Loyse Tabin, ICRC’s Global Income & Markets Specialist

Cash assistance has been long delivered in conflict settings, and its use in contexts of conflict and other violence continues to grow. Large crises keep raising its potential. Using cash makes it possible to reach large numbers of people when disaster and conflict strike, both at speed and in an empowering way. The Movement is finding new ways to integrate cash with social protection mechanisms across a range of contexts, including those affected by armed conflict, such as working with the Ministry of Social Policy in Ukraine.

Key learning



The cash assistance brought us back to life. It was like throwing a fish back into the sea.”

—
Returnee from Pakistan, currently living in Woch Khwara, Afghanistan

1.

Research has shown that the provision of cash can help to sustain and stimulate local markets, during and after conflict or disaster. Ensuring the ongoing availability of basic goods and services, including food, medicines, water and sanitation, electricity and education, is essential to ensure the dignified survival of people in conditions of conflict and violence. Cash enables people to access such goods and services. Market-based programming can be a critical pre-requisite and/or enabler for sustainable cash assistance.



(We) will use our cash assistance to buy wood for fuel and to repair windows broken by the mortars... (We) would have no chance to get through winter otherwise.”

—
Civilian from Nova Buda village, Ukraine

2. Experience of using cash allows for cross-learning and best practices for programmes involving other types of financial transfers, for example paying hospital staff for services in conflict contexts. The cash delivery systems being used in humanitarian responses can provide examples of new ways of paying for life-saving services.

3. Cash offers the level of agility that is needed where volatility and rapid change are consistent features of conflict.

Armed conflict contexts are volatile, and it is necessary to be able to rapidly scale up or down, switch payment modalities, and adapt programming to best serve affected people. Cash offers this flexibility. This was evident in 2022 when the ICRC tripled its cash assistance budget in a single year, delivering CHF 318 million. Equally, in contexts where authorities no longer allow cash assistance, the capacity can be stood down, ready to be scaled up again when the situation allows. 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.

4. Increasing the use of digital technology enables scaling up and scaling down, and enables more remote activities.

However it does not replace the need to maintain unimpeded access to people affected by conflict. Greater use of digital systems and tools comes with increased data management and protection responsibilities, and often requires specialist expertise.

Movement example

Using cash assistance in Afghanistan to address the needs of those displaced by conflict

The **ICRC** provided cash assistance to help families in a hostile environment in Afghanistan access viable livelihoods. The families were displaced by conflict and had settled in Woch Khwara in the eastern Khost province, an area bereft of public services and prone to dry spells, with few economic opportunities. The ICRC initially provided cash grants for five months to the value of 20,000 Afghan Afghanis (USD 196 / CHF 182) to 80 per cent of the families, to enable them to address immediate needs. The scheme was then extended to provide cash grants to 20,000 small-scale farmers for land preparation and to buy agricultural supplies, benefiting 160,000 individuals.

National Society example

Vertical expansion of existing social protection lists in response to the Ukraine crisis

In 2022, two months into the conflict, the Government of Ukraine's Ministry of Social Protection, the **Ukrainian Red Cross Society** and the **ICRC** signed a Memorandum of Understanding to deliver cash assistance to individuals already enrolled in the Ministry's social protection scheme. Recipients were identified based on pre-existing vulnerabilities, such as families of low income or including persons with disabilities and of old age. All signatories committed to abiding by data protection measures and obtaining recipient consent. As a result of this partnership, 100,775 households consisting of 260,543 individuals were provided with three cash transfers, worth 2,500 Ukrainian Hryvnia (USD 88 / CHF 82) per individual, to meet basic needs over the winter months. This allowed for rapid implementation of cash assistance while field teams continued to register vulnerable households who did not meet the pre-conflict inclusion criteria used by the national social protection system.

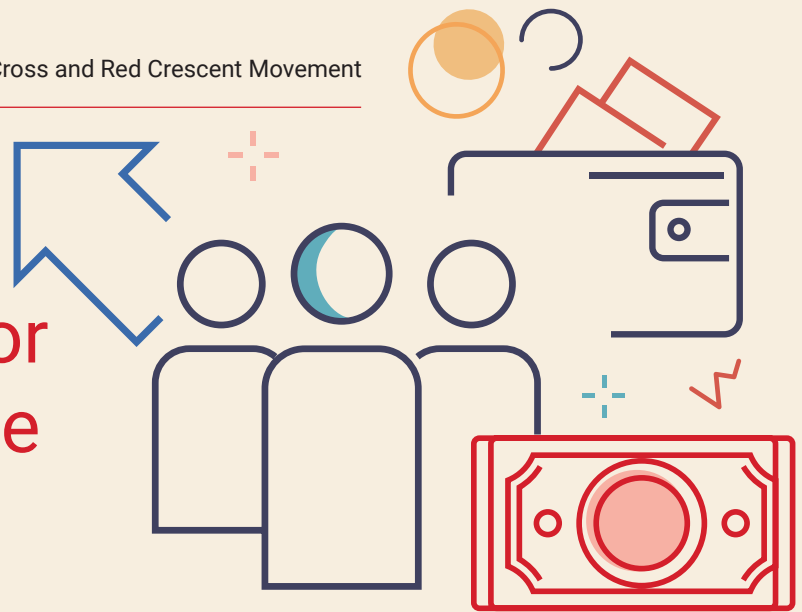
Key resources and further reading

- Policy paper: '[Present and engaged: How the ICRC responds to armed conflict and violence in cities](#)', ICRC, Jan 2023
- Blog: [Supporting social protection: five considerations for a principled humanitarian approach](#), June 2023
- Conference: [People-centric humanitarian response in conflict: strategies, insights and dilemmas](#), ICRC, Sept 2023 conference
- Conference: [Webinar \(Day 3\): Wellbeing: towards a more meaningful response in conflict settings?](#)



Section 5

Cash assistance for people on the move



Digital solutions offer multiple ways to improve access to high-quality cash assistance for people on the move, as examples from Europe, Africa and Latin America and the Caribbean show.

Migration and displacement pose some of the biggest humanitarian challenges of our times. Migration flows and movements can be irregular, unpredictable and highly variable. This means that 'migrants'¹⁴ needs' often do not fit neatly into traditional humanitarian response structures. Some governments place restrictions on the use of cash for migrants, given their uncertain legal status. Experience in using digital solutions to overcome mobility and data protection issues is an area of growth for National Societies working in migration contexts.



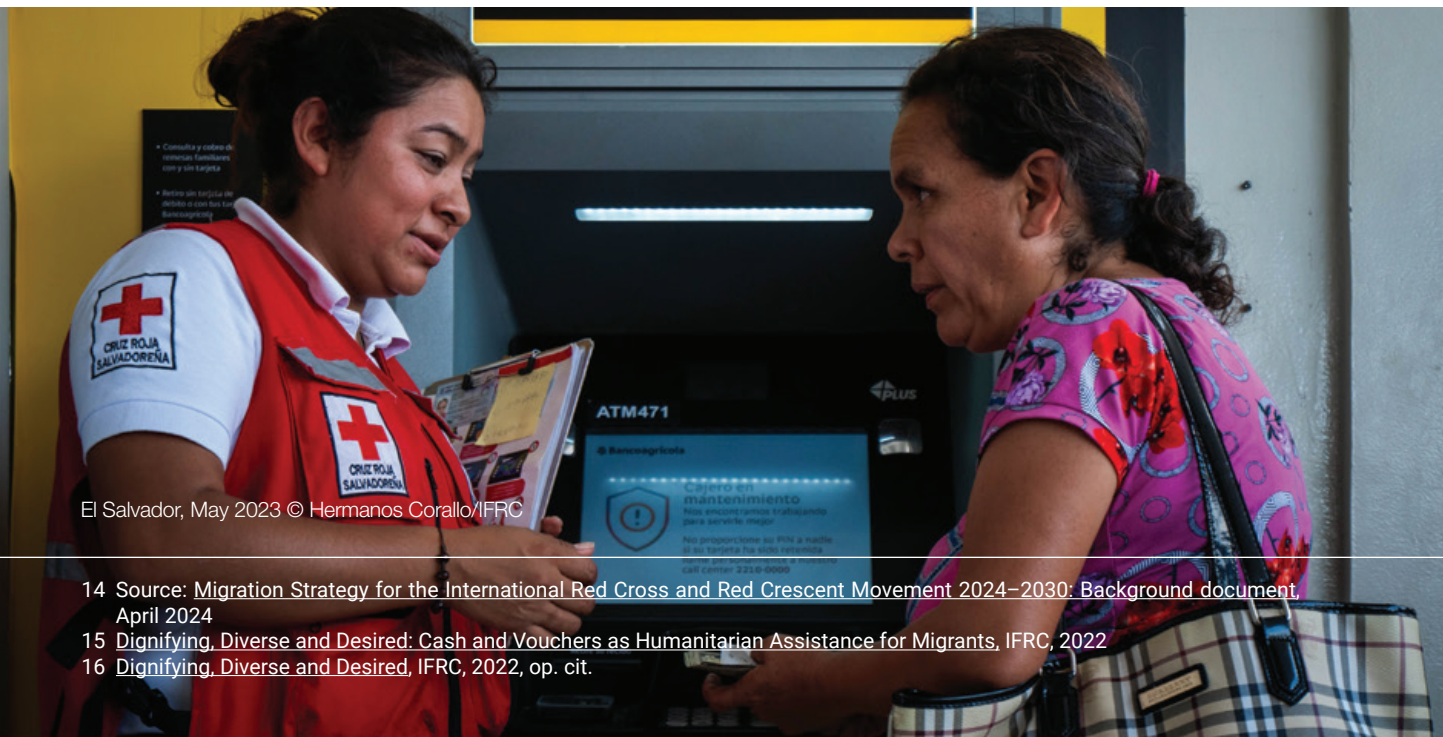
We should have vouchers or cash at the humanitarian service point ready to be given off-the-shelf to migrants. If we see this as a ten-step process, we should have steps one to five already done, and then just focus on the field implementation.”

—
Team leader, humanitarian organisation¹⁵



We gave cash for education. When migrants were able to pay the teachers, that had a big impact on their integration with the community.”

—
CVA advisor, international organisation¹⁶



El Salvador, May 2023 © Hermanos Corallo/IFRC

14 Source: Migration Strategy for the International Red Cross and Red Crescent Movement 2024–2030: Background document, April 2024

15 Dignifying, Diverse and Desired: Cash and Vouchers as Humanitarian Assistance for Migrants, IFRC, 2022

16 Dignifying, Diverse and Desired, IFRC, 2022, op. cit.

Key learning

1. **People on the move prefer cash.**¹⁷ Cash assistance is sometimes seen as less important than in-kind assistance for supporting migrants. However, research indicates that cash is the preferred form of assistance for people on the move. For example, in a survey of migrants in Colombia, 84 per cent said they preferred to receive cash. This was consistent across different migrant profiles, regardless of whether they had previously received cash or not.¹⁸ Similar findings were reported in Kenya and Niger, where migrants also expressed a preference for cash over receiving goods or services directly.¹⁹



Cash is more portable than in-kind assistance, which is particularly relevant for people on the move, as it's not practical to carry large amounts of physical goods. And by using options like mobile money, cash can be delivered remotely and carried discretely and securely.”

—
Elicia Robertson, British Red Cross²⁰



It is effective because I spent it on my immediate needs. I bought food that I needed and paid school fees.”

—
Female refugee, Kakuma camp, Kenya²¹

2. **Existing literature has largely overlooked the impact of cash on migrants, including on intentions to migrate.** Overall, the available evidence suggests that for migrants with clear intentions, all forms of available assistance may support plans already made, but do not alter them. Personal factors most influence the decision to migrate, stay, or continue the migration journey. Evidence has shown that cash plays a significant role in supporting migrants in transit by enabling them to meet their basic needs and improve their conditions during migration.



My son is going through some challenges as he adapts at a sensitive age. Encouraging him to learn the local language is crucial for his integration into the community. Additionally, I encountered challenges in affording essentials for my son, such as clothes and food. The support from the Red Cross of Montenegro was immensely valuable. Cash assistance helped us overcome those challenges.”

—
Irina, from Ukraine, residing in Budva, Montenegro²²

17 [Dignifying, Diverse and Desired](#), IFRC, 2022, op. cit.

18 [CVA in Migration Context – Voices of Migrants in Colombia](#), Colombian Red Cross and IFRC, Jan 2022

19 [CVA in Migration Context – Voices of Migrants in Kenya](#), Kenya Red Cross Society and IFRC, Jan 2022; [CVA in Migration Context – Voices of Migrants in Niger](#), Red Cross Society of Niger and IFRC, Jan 2022

20 Source: [Cash and Voucher Assistance in Migration Programming](#), Cash Hub Webinar #37, July 2023

21 [CVA in Migration Context – Voices of Migrants in Kenya](#), Kenya Red Cross Society and IFRC, Jan 2022, p.12

22 [Lessons Learned Workshop Report: CVA and CEA in response to Ukraine and Impacted Countries Crisis Emergency Appeal](#), Red Cross of Montenegro, Jan 2024

- 3. Integrating cash assistance as part of broader migration interventions provides an opportunity to develop integrated programming approaches.** Cash can be used to address migrants' specific needs across various sectors, from basic needs such as food and shelter to healthcare, education or livelihood support. However, there is still progress to be made in addressing the root causes of migration, exploring legal frameworks to effectively support vulnerable migrants, and identifying areas where assistance can complement existing social protection systems for those entitled to support but unable to access it.
- 4. Designing and delivering cash assistance for migrants in transit requires coordinated efforts from national and international actors,** who may have biases or reporting constraints that need to be identified and addressed. The IFRC and its member National Societies play a key role in external advocacy – which includes leveraging the Movement's global presence and the auxiliary role of our National Societies to advocate for the use of cash in assisting migrants

National Society example

Migrants in transit through Salvador – adapting the delivery mechanism to migrants' needs

The **Salvadorean Red Cross Society** adopted a flexible approach to the planned delivery mechanism for its multipurpose cash assistance for migrants in transit. Originally, it was planned that migrants would withdraw cash from banks, but the feasibility study revealed that migrants in transit encountered difficulties in doing so because they lacked a valid personal identification document. In response, the National Society changed the delivery mechanism to vouchers which could be redeemed for food items. The recipients included migrants in transit, internally displaced persons, and victims of gender-based violence.

National Society example

West Africa National Societies support migrants and internally displaced persons through cash assistance

In Burkina Faso, both migrants (70 per cent) and host communities (30 per cent) receive vouchers for food or payment of bills for communications, housing and health through the **Burkinabe Red Cross Society's** cash assistance programme, funded by the Sahel and Lake Chad regional EU Emergency Trust Fund for Africa.

In Chad, the **Red Cross of Chad** has led advocacy actions targeting both local cash assistance implementers to include transit migrants in their target groups and potential donors to ensure that programmes also prioritise these migrants, thereby preventing their exclusion from targeting criteria.

In 2022, the **Mauritanian Red Crescent** implemented a project to support vulnerable migrants in Nouadhibou and Nouakchott with conditional cash assistance aimed at meeting their food and non-food needs. Vouchers, valued at 1,410 MRU (approximately 39 USD or 35 CHF), were distributed to help cover around 50% of the expenses for a household of five over a 15-day period. The voucher amounts were determined based on the minimum expenditure basket methodology used in Mauritania.

National Society example

Using cash to meet multiple needs of migrants in transit and returning migrants in Honduras

The **Honduran Red Cross** provided cash through a range of delivery mechanisms to different migrant groups. Migrants in transit in situations of vulnerability were supported with supermarket gift cards. Meanwhile, vulnerable returnee families received multipurpose cash to cover their basic needs, and households with children received a voucher worth approximately 60 euros to buy school supplies and support re-enrolment in the public school system.



In line with its principled humanitarian approach, the Movement uses a broad description of the term ‘migrant’ which encompasses all people who flee or leave their home or habitual place of residence to seek safety or better prospects, usually abroad, and who may be in distress and need protection or humanitarian assistance, irrespective of their status. This includes, among others, refugees, asylum seekers, stateless migrants, labour migrants and migrants deemed irregular by the authorities.”

Source: [Migration Strategy for the International Red Cross and Red Crescent Movement 2024–2030: Background document](#), April 2024

Key resources and further reading

- Webinar: [Cash and Voucher Assistance in Migration Programming](#), Cash Hub Webinar #37, July 2023
- Report: [Dignifying, Diverse and Desired: Cash and Vouchers as Humanitarian Assistance for Migrants](#), IFRC, 2022
- Report: [CVA in Migration Context – Voices of Migrants in Kenya](#), Kenya Red Cross Society and IFRC, Jan 2022
- Report: [CVA in Migration Context – Voices of Migrants in Colombia](#), Colombian Red Cross and IFRC, Jan 2022
- Report: [CVA in Migration Context – Voices of Migrants in Niger](#), Red Cross Society of Niger and IFRC, Jan 2022
- Research: [Onward Bound: Evaluating Cash and Voucher Assistance for Migrants on Sahel’s Migration Trail – Research and learnings from the Sahel Region](#), British Red Cross and Samuel Hall, 2023
- Research: [Mapping a Route-Based Approach to CVA: Feasibility in select contexts in the Americas](#), CALP Network, Sept 2023
- Study: [People are on the move: Can the world of CVA keep up? Analysis of the use of CVA in the context of human mobility in the Americas](#), CALP Network, Sept 2022
- Report: [Dignified Identities in Humanitarian Action: Journey and Reflection](#), IFRC, Kenya Red Cross Society and Uganda Red Cross Society, Feb 2023
- Report: [Dignified credentials to access humanitarian cash assistance in migration: lessons learnt from Uganda](#), Uganda Red Cross Society et al., 2023

Section 6

Data and digitalisation



Remote methods and tools are not meant to replace in-person interactions, as part of these interactions is building trust with communities. Very likely a decision to go with both in-person and remote methods might be made. But this decision should also include an assessment of risks as remote ways of working might introduce new risks that are different from only in-person interactions.”

—
Remote Management of Affected People (ReMAP) project

The rate of digitalisation and the use of data for decision-making for cash assistance within the Movement is increasing. This was evident in response to COVID-19, when many National Societies opted for digital payments such as mobile money, and in response to the crisis in Ukraine and neighbouring countries where several innovative digital solutions were adopted.

The increasing uptake of digital platforms and tools provides powerful opportunities for strengthening and diversifying communication and engagement with affected people, including reaching large numbers of people remotely when physical access is difficult. However, these newer ways of working still need to be complemented with more traditional in-person methods to ensure an inclusive approach.

Increasing the use of digital technology enables scaling up and scaling down, but also significantly increases data management workload and the need for specialist skills and expertise.

Information management is being strengthened in both preparedness and response activities. Investments in systems like the [RedRose](#) data management system and training on information management competencies (e.g. data analysis) are being made with partners, for example through the [Netherlands Red Cross's 510 data and digital initiative](#). The Movement's updated cash preparedness toolkit includes [guidelines for information management](#).

Key learning

1. Data must not be used to the detriment of the people whose data is entrusted to us.



Power asymmetries and digital literacy levels influence affected people's decision to share or not to share their personal data in return for assistance, which is often referred to as 'data for aid'. As a result, consent is usually collected for compliance reasons. For consent to become meaningful, knowledge transfer and capacity strengthening is needed to enable people to make informed decisions."²³

National Societies and other local actors who participate in, or co-lead, cash working groups are increasingly being asked to share more data as part of coordination efforts and to reduce duplication of assistance. This extends to being asked to implement interoperable systems which can strengthen the complementarity of services. Such collaborations need to be safe, secured, and responsibly managed so as not to cause harm to those who provide such data. For example, the regional data sharing agreement and deduplication with UNHCR and IFRC for the Ukraine and affected countries crisis response was important to ensure scarce resources are used efficiently and people receive the right amount of assistance regardless of which agency is providing it.



Work on interoperability must therefore have accountability to people as a core principle for data sharing. This will require greater investments in grounded work with people in need of assistance to ensure that it responds to their needs and respects their rights."²⁴

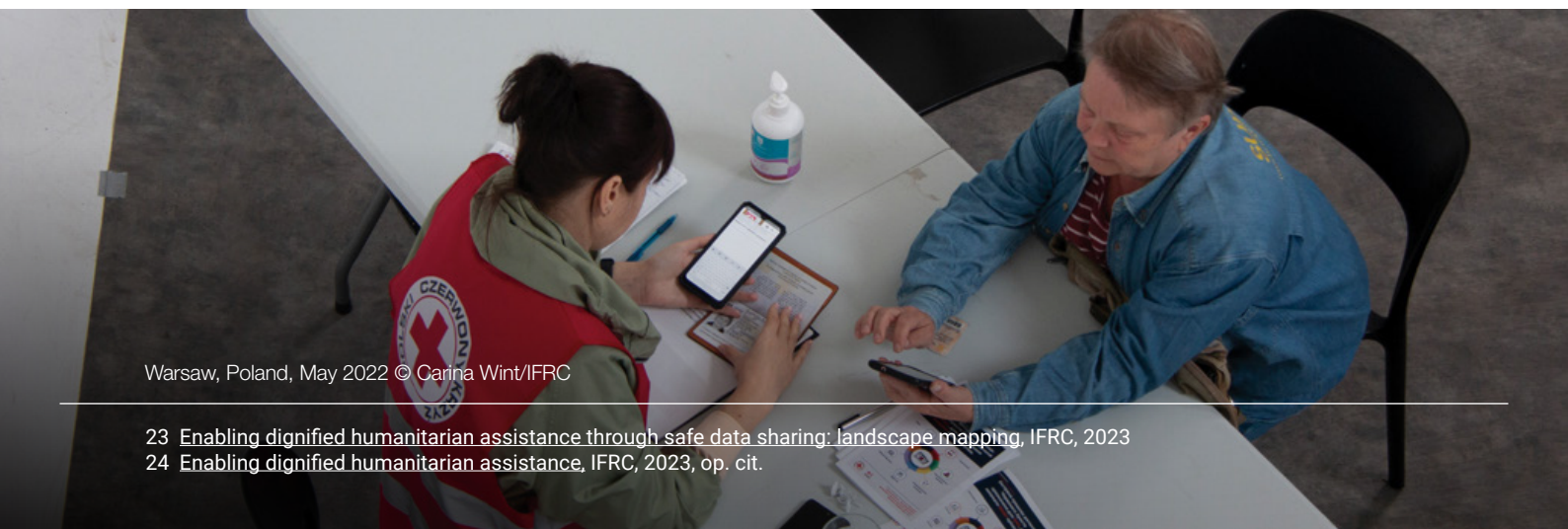
2. Digitalisation is also increasingly necessary in accessing hard-to reach communities and ensuring no-one is left behind. COVID-19 forced many organisations to work differently and increase their use of remote systems due to restrictions on movement. Cross-border migration caused by the climate and other crises also calls for thinking differently on how to meet the needs of people on the move.

3. As we move towards more digital solutions, people who do not have a legally recognised ID are often left out of humanitarian assistance programmes because they don't meet the minimum requirements by financial service providers. Digital initiatives like [Digital IDs](#) piloted in Kenya and Uganda and the [Remote Management of Affected People \(ReMAP\)](#) project co-led by the ICRC and IFRC address access challenges and complement face-to-face interactions. The IFRC's Integrated Assistance Platform supports integrated assistance with the AccessRC self-registration application as a core component.

Warsaw, Poland, May 2022 © Carina Wint/IFRC

²³ Enabling dignified humanitarian assistance through safe data sharing: landscape mapping, IFRC, 2023

²⁴ Enabling dignified humanitarian assistance, IFRC, 2023, op. cit.



- 4. Community trust is essential for the uptake of humanitarian-issued digital credentials.** Digital initiatives must ensure data protection and understand the potential impact on vulnerable people who might have low levels of digital literacy and access to technology and devices, or may be concerned about privacy and sharing data for fear of being discriminated against. Digital options should always ensure benefits are not only for the organisation employing them but more importantly for the people they are designed to benefit.



It was much easier to wait until my family members were all home so we could take a group selfie together than it would have been if we had to go somewhere to get registered in person.”

—
Recipient of cash assistance in Colombia

- 5. Integrating digital solutions with in-person models engages a broader and more diverse audience,** offering people in need the dignity and safety of accessing help in ways that suit them best. Asked about their experiences using the [AccessRC self-registration application](#) to register for cash assistance from the [Colombian Red Cross](#), participants in the programme told Red Cross staff they preferred being able to self-register using the platform, and felt safer being able to do so in private where they live. Family members were also able to help each other to use the app on their mobile phones.

- 6. Digital platforms can revolutionise the way National Societies operate,** minimising physical footprints and significantly enhancing impact without proportionally increasing staff and volunteer mobilisation—allowing for efficient, widespread aid delivery directly to individuals, wherever they are located. Through close collaboration with National Societies, end users and technology partners, the Movement has developed and enhanced its self-registration products, developing three successive versions in the last two years, showcasing a commitment to innovation and partnership in delivering sophisticated, locally-led humanitarian solutions.

- 7. As the Movement continues to increase its investment in data and digital to support the scale-up of cash assistance, more efforts are needed to ensure risks around data protection are analysed and mitigated.** A Data Protection Impact Assessment is being conducted more often when introducing technological solutions. Human-centric design approaches are also being used when building or testing new technology solutions to ensure issues such as data and digital literacy and lack of access to technology do not further exclude the most vulnerable.

National Society example

Data sharing for deduplication and coordination of assistance in the Ukraine response

Data collection is often higher for cash than other forms of assistance because of accountability requirements. At the onset of the crisis, **National Societies in Romania, Poland and Slovakia** did not have prior experience with cash assistance and their staff and volunteers were quickly overwhelmed with frontline activities. The use of technology and data helped them to deliver much needed assistance, while using data responsibly. The IFRC supported the three National Societies to establish a data management solution using RedRose, sign a data sharing agreement to be compliant with the EU's General Data Protection Regulation, and participate in deduplication through the IFRC's regional data sharing agreement with UNHCR.

National Society example

Using remote methods and tools in response to the Ukraine crisis

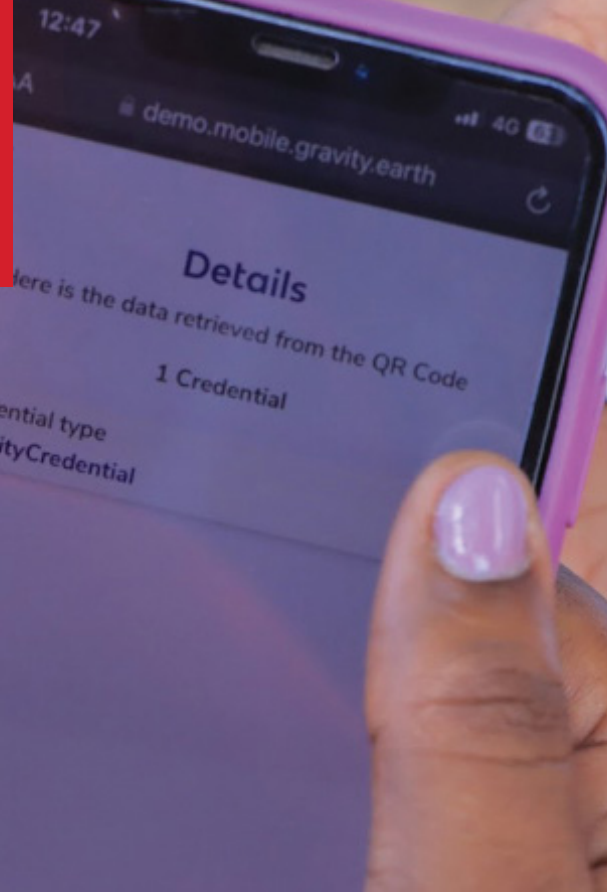
The onset of the Ukraine crisis was a good example of how remote methods and digital tools can help engage with hard-to-reach migrants who were moving quickly through countries and between different locations. Self-registration tools via websites or an application such as AccessRC allowed people to enrol for cash where they felt safer and when it was convenient for them. The use of global payment solutions such as MoneyGram via RedRose was also very helpful; recipients were notified digitally and were then able to go to a remittance branch and withdraw money at their own discretion. Two-way communication using SMS, WhatsApp, Viber and Telegram allowed people to communicate, receive essential information and share their feedback using their preferred channels.

Movement example

Remote methods and tools developed by ICRC and IFRC

The COVID-19 pandemic, complex emergencies, and large-scale migration due to climate change, disasters, and crises have highlighted the need for a different way of engaging with vulnerable people where access to them is limited or not possible and there is the risk that people in need remain excluded from assistance. The ICRC and IFRC are working together on the Remote Management of Affected People (ReMAP) project to outline methodologies and systems/tools that could be used to reach affected people remotely and complement in-person interactions.

Uganda Red Cross Society and IFRC are piloting DIGID digital identities to distribute cash to vulnerable women in Bukadea district affected by floods; the women have no official identities.



Uganda, 2023 © Uganda Red Cross Society

National Society example

Digital ID – IFRC, Kenya Red Cross Society, Uganda Red Cross Society

Receiving cash assistance often requires people to prove their identity using their official or legal identity document, which is also required by financial service providers at encashment in order to comply with financial regulations. The IFRC, Kenya Red Cross Society and Uganda Red Cross Society in partnership with the [Dignified Identities in Cash Assistance \(DIGID\) consortium](#) have piloted digital wallets for migrants to tackle the issue of a lack of official IDs. The digital wallets contain minimum data about the individual to establish eligibility and show to aid organisations if they require assistance. The wallets work in low connectivity environments through the use of QR codes with security features. The digital wallets have helped people access assistance, reduce the number of times they had to provide data to different organisations, and have ownership over their own data.



Data protection and privacy concerns were highlighted by participating Kenya Red Cross Society staff members and recipients. Data privacy was especially important to recipients. Post-pilot interviews were done with recipients which found that they broadly trusted the National Society to protect their data but still believed that there should be increased data privacy measures in place on the platform.”

Dignified Identities in Cash Assistance Consortium, 'Dignified Identities in healthcare and migration: lessons from Kenya'²⁵

AccessRC

The AccessRC digital platform is an innovative solution developed by the IFRC to streamline the delivery of vital services and assistance, including cash. This platform enables recipients to self-register, ensuring timely and accurate disbursement of funds, and enhances the overall effectiveness of a response. It has the following key features:

- Digital self-enrolment and remote verification: enables individuals in need to register for assistance digitally and undergo a remote verification process, enhancing access to support by reducing physical and logistical barriers, ensuring a quicker, safer, and more dignified assistance delivery experience
- Cash integration: seamlessly manages the distribution of cash, supporting flexible and responsive humanitarian responses
- Real-time data management: collects and analyses data in real time, enabling informed decision-making and efficient resource allocation
- Enhanced security and privacy: incorporates robust data protection measures, safeguarding the privacy and security of beneficiary information
- User-centred design: tailored to meet the diverse needs of affected populations, with a focus on accessibility and ease of use
- Scalability and flexibility: designed to adapt to various contexts and scale up rapidly, meeting the demands of large-scale humanitarian crises
- Communication and accountability: facilitates direct two-way communication between recipients and Movement partners through the platform, ensuring clear, timely, and accurate exchange of information
- Feedback and post-distribution monitoring: integrates mechanisms for recipients to provide feedback and participate in post-distribution monitoring, fostering accountability and continuous improvement of assistance programming.
- Future potential: regular updates and expansions are in development, aiming to introduce new functionalities, improve user experience, and extend global reach.
- Environmental sustainability: digital platforms reduce the physical footprint of operations, promoting sustainable practices.



National Society example

Using the AccessRC digital platform to deliver cash assistance to refugees in Hungary

The **Hungarian Red Cross** provided cash assistance to refugees and migrants affected by the Ukraine crisis, including people with chronic diseases, people living with disability, elderly people and female-headed households with children under twelve years old. The cash assistance, delivered using AccessRC, was unconditional and unrestricted, allowing recipients to use the funds according to their most pressing needs. Recipients used it to buy food, medical supplies, hygiene items, utilities, and to pay education expenses. Using the AccessRC digital platform expedited the registration process and enhanced the distribution of assistance. A key factor was the ability to collect, analyse, and act on real-time data, ensuring that assistance reached people efficiently and effectively.

Using the AccessRC digital platform to register refugees in Montenegro

The **Red Cross of Montenegro** used AccessRC to enable Ukrainians who had fled the conflict in their home country and sought refuge in Montenegro to [register and apply for cash assistance](#). By automating and monitoring key elements of the cash delivery process, the National Society was able to significantly improve its response times and accuracy in delivering assistance. AccessRC helped streamline logistical processes, empowered decision-makers with timely data, and enabled a response at scale in a context of limited resources and organisational preparedness – demonstrating the transformative power of digital tools when appropriately applied in supporting response.

Using the AccessRC digital platform in hard-to reach areas in Colombia

In Colombia, the challenging geography often hinders the delivery of assistance. By using the AccessRC digital platform, the **Colombian Red Cross** effectively expanded its reach, ensuring that assistance was delivered across the country, including in remote and hard-to-reach areas. This adaptation showcases the application's versatility and demonstrates how a digital platform can enable more direct and personalised assistance, reducing the need for physical presence and allowing for broader, more inclusive humanitarian efforts.

Key resources and further reading

- Guidance for Information Management in Cash Preparedness: <https://cash-hub.org/resource/guidance-for-information-management-in-cva-preparedness/>
- Interoperability Initiative : <https://interoperability.ifrc.org/>
 - [Safe Data Sharing in cash assistance: Landscape mapping](#), IFRC, 2023
 - Technical landscape mapping: <https://cash-hub.org/resource/investigating-safe-data-sharing-and-systems-interoperability-in-humanitarian-cash-assistance/>, IFRC, 2023
 - Technical validation: <https://cash-hub.org/resource/data-sharing-in-humanitarian-cva-technical-validation-exercise-lessons-learned/>, IFRC, 2024
 - Risks and threats: <https://cash-hub.org/resource/digid-interoperability-data-sharing-in-humanitarian-cash-and-voucher-assistance-cva/>, Norwegian Refugee Council, 2023
- Dignified Identities in Cash Assistance (DIGID) Consortium:
 - [Dignified credentials to access humanitarian cash assistance in migration: lessons learnt from Uganda](#) – Uganda Red Cross Society and IFRC, Feb 2023
 - [Dignified Identities in Healthcare and Migration: Lessons from Kenya](#) – Kenya Red Cross Society and IFRC, Feb 2023
 - Dignified Identities in Humanitarian Action: Journey and Reflection: <https://cash-hub.org/resource/dignified-identities-in-humanitarian-action-journey-and-reflection/>
 - [Learning review – Use of the RedRose Data Management Platform for CVA in Republic of the Gambia, Rwanda, Tanzania, Uganda and Zambia](#), IFRC, Dec 2022
- AccessRC key resources:
 - [AccessRC Digital Self-Enrolment and Integrated Assistance Project](#)
 - [Overview: Digital Self-Enrolment Model](#)
 - Video: [AccessRC Digital Self-Enrolment overview and walkthrough](#)
 - Video: [AccessRC Pilot programme for Cash and Voucher Assistance in Colombia](#)
 - Report: [Experience of the AccessRC Self-Registration Tool Pilot Project](#), Colombian Red Cross and IFRC, 2024
 - [Lessons Learned Workshop Report: CVA and CEA in Response to Ukraine and Impacted Countries Crisis Emergency Appeal](#) – Red Cross of Montenegro
 - Website: [Red Cross of Montenegro's financial assistance programme for individuals displaced from Ukraine due to armed conflict](#)

Section 7

People-centred cash assistance



Community engagement and accountability (CEA) is a way of working that recognises and values all community members as equal partners, whose diverse needs, priorities, and preferences guide everything we do. We achieve this by integrating meaningful community participation, open and honest communication, and mechanisms to listen to and act on feedback, within our programmes and operations – and wherever possible seek to put the interests of people and communities we aim to serve at the centre of decision-making.²⁶



Community trust is important in driving the uptake of humanitarian-issued digital credentials among displaced communities needing humanitarian assistance. [Uganda Red Cross Society] has banked on the high level of trust the community has in them to collect and store their data because of their responsive feedback mechanism and proximity to the population.”

—
Dignified Credentials to Access Humanitarian Cash Assistance in Migration: Lessons from Uganda (2023)

People affected by crisis overwhelmingly prefer to receive cash. Evidence from our work over many years and across multiple contexts has consistently highlighted the value of cash in empowering vulnerable people, localising decisions on how best to provide assistance and enabling recipients to make choices based on their own priorities in a dignified manner.



Cash transfers can bring immense benefits to communities if each person fully understands the proper meaning of community engagement and accountability. What that means in practice is that the person does not take this support as an assistance but uses it to regain his or her dignity. To do this, they must be given every opportunity to participate so that they can make decisions for themselves and learn from their steps.”

—
Mr. Ali Bandiaré, President of the Red Cross Society of Niger

Alongside developments in mainstreaming and scaling up cash assistance, the Movement is also committed to making it more and more people-centred by strengthening our community engagement and accountability (CEA) approaches. CEA starts with participation. Ensuring that those in need of assistance are central to decisions which may affect their lives and their wellbeing requires their systematic and consistent inclusion from the outset. The Movement continues to seek robust ways to ensure the increased participation of crisis-affected people in its programming, and to advocate for broader system-wide improvements in this regard.²⁷

Cash assistance is fundamentally participatory and accountable, providing financial resources that people in crises can use to decide on their own recovery in line with their needs and preferences. [Community engagement and accountability](#) is an increasingly central component in the design and implementation of Movement cash assistance, and in gathering evidence on the use of cash and its impact in terms of delivering dignity, empowerment and wellbeing. CEA and cash assistance share core values of inclusivity, empowerment, dignity and choice as core ways of working.



Niamey, Niger, July 2022 © Moustapha Diallo/IFRC

27 'Dignity in Action', ICRC, IFRC and Cash Hub, Feb 2022, op. cit.

Key learning

1. **Essential enablers for CEA approaches being embedded into cash assistance include identifying community engagement focal points, training staff and volunteers in CEA, and developing dedicated CEA plans within a response.** Key CEA approaches include participatory planning with key stakeholders in local communities, discussing and agreeing selection criteria and distribution processes with communities, using community-based targeting where possible, putting in place two-way communication systems including feedback mechanisms which enable timely response to questions and complaints, and acting on and using feedback and monitoring data to guide flexible adaptations to a response.
2. **Digitalisation is also increasingly necessary in accessing hard-to-reach communities and ensuring no-one is left behind.** Measuring the results of cash assistance has tended to focus on using indicators to measure ability to meet basic needs, or sector-specific indicators. Using wellbeing indicators as well provides a foundation for better understanding the impacts that the provision of CVA can contribute to, and ensuring that a more holistic sense of what people truly value can inform programme design decisions and broader policy considerations.²⁸ There is an opportunity to measure the wider impacts of cash at community level in terms of economic multiplier effects, and on social cohesion, both as key elements of wellbeing, where different targeting approaches are used.
3. **Despite the strategic commitments and various advances, it is clear that more needs to be done to ensure a holistic approach to CEA in cash assistance across the Movement.** Reviews of the Movement's response to the crisis in Ukraine and neighbouring countries have noted a series of missed opportunities to involve affected people in the design of cash programmes.²⁹ One possible reason for this is a limited understanding of CEA approaches, leading to an overreliance on complaints and feedback mechanisms and post-distribution monitoring. This finding was echoed by a recent British Red Cross meta review of CEA in cash assistance.³⁰ The slow pace of change in people-centred cash assistance, and the need for more attention to the perspectives and priorities of people in crisis, including using their feedback in programme design processes, are mirrored in the broader CVA community of practice.³¹



After the earthquake, the Nepal Red Cross has given flexibility and choice to recipients by providing cash for transitional shelter construction, which resulted in the use of locally available resources and created income-generating opportunities in the community.”

—
Ward chairperson, Bheri Municipality, Jajarkot, Nepal

28 'Dignity in Action', ICRC, IFRC and Cash Hub, Feb 2022, op. cit.

29 'CVA in the Ukraine and Impacted Countries Crisis Response', IFRC internal review, February 2023; Cash Hub Webinar 30: 'Learning from the Ukraine Crisis Webinar Series – CEA in Remote CVA Programming', 18 January 2023

30 'Community-Centric Cash: A Review of BRC's Current Practice', March 2024

31 See 'The State of the World's Cash 2023: An Overview', CALP Network, p.3



Poor people are getting the opportunity to receive cash in a very fair way and women are also getting the opportunity. They can also share their feedback and challenges through the hotline number for the cash support. I appreciate how the Bangladesh Red Crescent Society engages with the vulnerable people and ensures their support through providing this cash assistance.”

Chairman, Baharchhara Union, Teknaf, Cox’s Bazar, Bangladesh

- 4. Key CEA enablers and approaches and robust feedback mechanisms are the critical building blocks for a participatory process in the design of cash assistance.** These people-centred approaches seek to ensure crisis-affected people are at the centre of humanitarian action by recognising and valuing their independence, agency and capacities. By consistently including the perspectives, priorities and preferences of people, Movement partners are applying a people-centred approach. The views and priorities of crisis-affected people must be collected, respecting confidentiality, and must then be acted upon. These approaches contribute to risk mitigation, and community acceptance of cash.
- 5. Mechanisms which enable CEA and ensure two-way communication depend on local context and may include a variety of communication channels,** such as a hotline, helpdesk, call centre, social media (e.g. Facebook, Instagram, LinkedIn, TikTok), SMS, website, printed materials, suggestion boxes, and surveys conducted by telephone. These are supplemented by face-to-face engagement, for example at community centres, and via consultations with members of local communities via assessment and monitoring exercises including household interviews, focus group discussions, key informant interviews and perception or satisfaction surveys.
- 6. While there are increasing commitments to people-centred approaches, much more needs to be done in order to ensure genuine and systematic engagement with and accountability to the populations we serve.** Despite our best efforts and intentions to increase engagement of communities in the design and delivery of humanitarian assistance, challenges remain and gaps persist. Further progress is required to ensure that meaningful participation and two-way information sharing are embedded into every step of a recipient’s involvement with cash assistance. Learning and good practice on applications of cash assistance and CEA must also continue to inform programme policy and design.



National Society example

Piloting a people-centred definition of wellbeing while delivering cash in Bangladesh

The **Bangladesh Red Crescent Society**, **British Red Cross** and the **ICRC** conducted a pilot study in Bangladesh, which involved co-creating a definition of wellbeing with crisis-affected cash recipients.³² The pilot found that measuring wellbeing was challenging but worthwhile as a people-centred approach. It allowed teams to focus on identifying the broader benefits of cash assistance as described by the recipients themselves. The study explored the value people placed on the relationships with their friends and family, what they need to feel a sense of purpose in life, and what bothers them in their social and cultural context. Further work is needed to refine this approach to measuring wellbeing.



Nilphamari, Bangladesh, December 2021 © IFRC

National Society example

Listening and engaging recipients in the Türkiye Emergency Social Safety Net programme for refugees

From 2020 to 2023 the **Turkish Red Crescent**, the **IFRC** and partners supported 1.5 million refugees living in Türkiye with monthly cash assistance through the well documented **Emergency Social Safety Net (ESSN) programme**. Regular payments enabled people to cover their essential needs such as food, rent, medicine, transport and other bills.

The programme had a high quality and well-resourced community engagement and accountability component, built on two key principles: effective two-way communication and enabling participation. It had four key elements:



The ESSN teams gathered extensive insights that reached beyond standard indicators, allowing for a comprehensive and data-driven understanding of the impact and effectiveness of the programme and supporting evidence-based decision-making. The tools used were needs and market assessments, community consultations, post-distribution monitoring, focus group discussions, two rounds of an intersectoral vulnerability study, satisfaction surveys, analysis of data received through the feedback and complaints mechanism, needs assessments, and external third-party monitoring.

Community engagement played a pivotal role in the evolution of the ESSN programme. Feedback from local communities significantly influenced key decisions, including revealing inclusion and exclusion errors which led to a comprehensive targeting study and revisions to the inclusion criteria for assistance.

National Society example

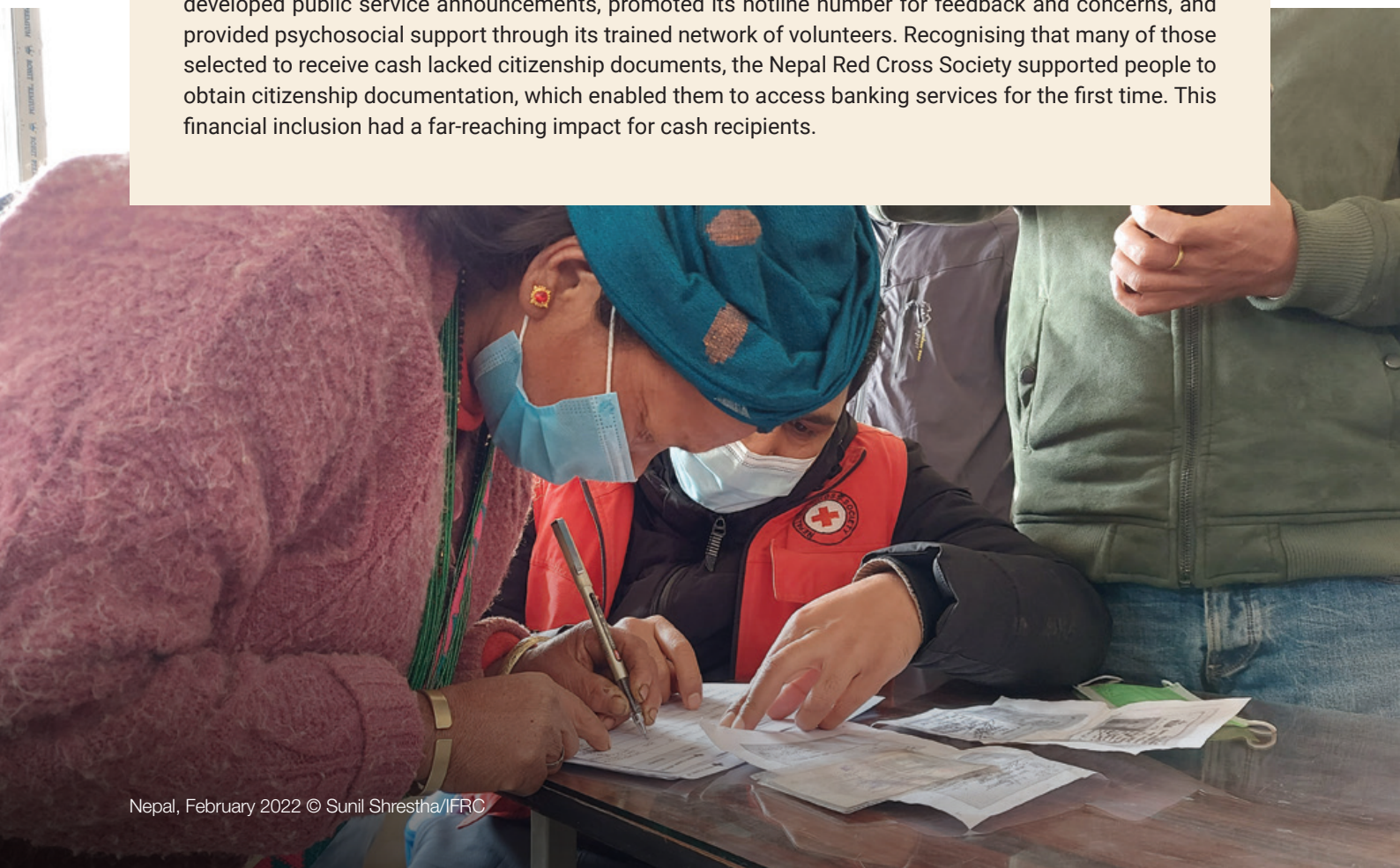
The 510 Social Media Listening Tool

510, the **Netherlands Red Cross'** data and digital initiative, has developed a [Social Media Listening tool](#), which pulls data from instant messaging platforms such as Telegram and X (formerly Twitter) to see what people affected by a disaster or crisis say about their situation, what they need and how they interact with humanitarian organisations. Combining quantitative and qualitative data and identifying key insights and trends from these conversations helps mitigate risks and enables the IFRC and National Societies to define, implement and improve community engagement and accountability activities, programmes and information campaigns.

National Society example

Addressing financial exclusion through cash assistance after earthquakes in Nepal

The **Nepal Red Cross Society** has responded to three major earthquakes since 2015, the most recent of which struck in November 2023, claiming 157 lives and injuring hundreds across 11 districts, and triggering landslides and affecting access to remote communities. The [Nepal Red Cross Society-led operation](#) has provided cash assistance through bank transfers to 4,172 families. The National Society developed public service announcements, promoted its hotline number for feedback and concerns, and provided psychosocial support through its trained network of volunteers. Recognising that many of those selected to receive cash lacked citizenship documents, the Nepal Red Cross Society supported people to obtain citizenship documentation, which enabled them to access banking services for the first time. This financial inclusion had a far-reaching impact for cash recipients.



People-Centred Cash Programs: Actions for Success

PREPAREDNESS



- Ensure capacity, systems and processes are in place.
- Identify robust, safe, user-friendly feedback mechanisms that are accessible by all members of the community.

ASSESSMENT



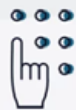
- Include community members in the assessment process.
- Make use of the knowledge, insights and cultural understanding of people in affected communities.

PLANNING



- Define aims, strategies, actions by working with crises-affected people.
- Discuss with the community members eligibility criteria, best options for people to access assistance and provide feedback.

IMPLEMENTATION



- Keep communities well informed about the details of the CVA programme, delays and challenges.
- Use feedback data to inform changes at the programmatic level to improve your response.

EVALUATION



- Evaluate achievements and assess fairness, respect, and inclusion.
- Listen to feedback from both supported and non-supported individuals.

Figure 7: People-Centred Cash Programmes: Actions for Success

(Source: calpnetwork.org/making-cash-people-centred-practical-advice-from-ifrc/)

Key resources and further reading

- Red Cross Red Crescent Movement's [Community Engagement Hub](#)
- Blog: '[Making cash people centred: Practical advice from IFRC](#)', Mark South and Güneş Alpan, July 2023
- [CEA in Cash & Voucher Assistance \(CVA\) e-learning course](#): 2-hour online course
- [A Red Cross Red Crescent Guide to Community Engagement and Accountability](#), IFRC & ICRC, 2021
- [Community Engagement and Accountability \(CEA\) Toolkit](#)
- [IFRC Community Engagement and Accountability Strategy 2023–2025](#)
- [Movement-wide Commitments for Community Engagement and Accountability](#), RCRC Movement, 2019
- [CEA in CVA checklist \(2023\)](#): practical actions to ensure a good level of CEA in CVA interventions
- [Working together: CEA, PGI and CVA \(2023\)](#): introductory video
- [CEA in cash transfer programming – Madagascar case study](#): A case study from the Madagascar Red Cross Society documenting six best practice examples of CEA in cash assistance



Section 8

Anticipatory cash assistance



The cash transfer before the flood saved us. Otherwise, we would have had to sell our livestock, our income source for the future!”

—
Dignified Credentials to Access Humanitarian Cash Assistance in Migration: Lessons from Uganda (2023)



Because we received some money, we were able to manage during the flood. Without it, we would have to take some loan which is very costly to us.”

—
Female focus group participant, Kamalpur, Bangladesh

Anticipatory action – acting when a disaster is forecast, before it strikes – allows us to respond more effectively to crises, saving more lives and livelihoods, minimising impact, and preventing suffering. Receiving cash ahead of an imminent shock allows people to prepare themselves to avoid damage and loss. It has been shown to help reduce psychological stress, lower the need to take on debt, and reduce negative coping strategies among populations exposed to disaster risks.³³ The timeframe to deliver cash can be as short as a few days for sudden onset disasters (such as typhoons) or several weeks or months before a slow onset disaster (such as a drought).

Across the anticipatory action sector, cash was the most widely used type of assistance in 2023.³⁴

Red Cross and Red Crescent National Societies are increasingly including cash in their Early Action Protocols (EAPs). EAPs are a planning mechanism providing preapproved funding for up to five years.³⁵ These plans outline the early actions that will be taken when a specific hazard is forecast to affect a community, and include pre-agreed early action activities designed to save lives and livelihoods. In 2023, out of 30 active EAPs, 18 countries had included anticipatory cash assistance in their plans. Ten of the 30 EAPs were activated during the year, five of which included cash in their plans, with anticipatory cash delivered in [Honduras](#), [Ecuador](#), [Zimbabwe](#) and [Kenya](#).


33 ‘Effects of anticipatory humanitarian cash assistance to households forecasted to experience extreme flooding: evidence from Bangladesh’, C. Gros et al., 2023

34 [Anticipatory Action in 2023: A Global Overview](#), Anticipation Hub, May 2024

35 The Anticipatory Pillar of the RCRC Movement’s [Disaster Response Emergency Fund](#) is a fast, reliable and efficient way of getting money to Red Cross and Red Crescent societies in anticipation of disasters. It uses a [forecast-based financing](#) approach. Based on meteorological forecasts and risk analysis, funding to National Societies for early action is agreed in advance of a predicted hazard. Money is then released automatically when pre-defined forecast thresholds or ‘triggers’ are met.

Key learning

- 1. Using social protection systems has the potential to significantly increase the scale and impact of anticipatory cash assistance.**³⁶ By linking with national early warning systems and integrating with existing government social protection, it is possible to provide anticipatory cash assistance that is faster, more sustainable, predictable, coordinated, cost-effective – and most of all at greater scale.³⁷
- 2. Anticipatory cash assistance requires pre-agreements on the modality, delivery mechanism, transfer amount, recipient selection criteria and verification methods.** When feasible, recipients should be pre-registered in at-risk locations to speed up cash disbursements as soon as the forecast trigger threshold for a hazard is reached, so that cash can be delivered before the disaster strikes. This requires a coordination structure, information management system, cash delivery mechanism and financial service provider to be in place.
- 3. Anticipatory cash assistance needs to be accompanied by early warning and enabling actions.** Anticipatory cash assistance needs to be accompanied by early warning and enabling actions. Recipients need to be provided with an early warning which gives them a clear understanding of the risk and what actions would be advised, enough time to be able to use the cash before the disaster strikes, and enough cash to meet the intended objective.
- 4. The secondary impacts of a potential disaster can also be predicted, and complementary forms of support provided by applying an integrated programming lens.** Examples include ensuring access to drought-tolerant seeds to encourage farmers to apply climate smart agriculture techniques; supporting evacuation ahead of a sudden onset disaster by considering availability of boats, transportation and safe shelter; pre-positioning aqua tabs ahead of a forecast flood to prevent sickness from contaminated water; and ensuring the protection and particular needs of women, children, and disabled and older people once they are in evacuation sites.



Recipient of cash support from the Bangladesh Red Crescent Society (BDRCS) and IFRC, in preparedness for future flooding

Bangladesh, June 2021 © IFRC

³⁶ Costella et al. 2017 cited in Auerbach, A. and Tozier de la Poterie, A. 'A Joint Simulation on Cash-Based Anticipatory Action and Shock-Responsive Social Protection for Floods in the Philippines', Anticipation Hub, 2023

³⁷ For further information and resources see: <https://www.anticipation-hub.org/learn/emerging-topics/social-protection>

Honduran Red Cross volunteers identify potential intervention areas for anticipatory cash action ahead of El Niño drought³⁸

National Society example

Activation of anticipatory action for drought in Honduras to reduce loss of crops and livestock for subsistence farmers

In June 2023 the **Honduran Red Cross** activated its Early Action Protocol for extreme drought in the Honduran Dry Corridor. A drought forecast activated the release of funds from the [Anticipatory Pillar of the IFRC's Disaster Response Emergency Fund](#) to provide USD 435 (CHF 397) in two instalments to 360 families. A national intervention team was deployed to conduct an inventory of safe water sources, and 1,700 households (8,500 people) received drinking water treatment kits. Local communities were also engaged via an awareness-raising campaign around the arrival of extreme drought, risks related to a lack of safe water, and actions to take within the household.

Kaduna residents registered as vulnerable to floods line up to receive a cash grant from the Nigerian Red Cross triggered by a flood forecast.³⁹

National Society example

Leveraging social protection systems for anticipatory cash assistance for floods in Nigeria

The **Nigerian Red Cross Society** has partnered with UNICEF, the [Red Cross Red Crescent Climate Centre](#), the IFRC and the Nigerian government to stress-test anticipatory action for riverine floods through social protection systems. Based on a flood forecast trigger, which was activated in August 2022, cash was distributed to around 5,000 pre-identified vulnerable households in highly flood-prone regions in advance of the floods peak. The recipients identified for the pilot have since been included in a rapid response register which is a subset of the National Social Register. The Nigerian Red Cross currently has a [Simplified Early Action Protocol](#), with a full EAP under development.
















38 ['La Cruz Roja Hondureña activa su Plan de Acción Temprana ante la Sequía Asociada a El Niño'](#), Anticipation Hub, July 2023

39 ['Anticipatory shock-responsive social protection trialled as part of Nigeria flood response'](#), Climate Centre, Aug 2022

National Society example

Anticipatory cash assistance in Bangladesh protects against losses

Providing households with cash ahead of monsoon season rains can help people evacuate to a safer place, meet urgent needs and stay safe once in evacuation sites.

 Can an unconditional anticipatory cash transfer before extreme flooding (1) Help to reduce direct flood impacts on vulnerable households? (2) Improve conditions for recovery in the aftermath of the flood?		Experimental evidence from Bangladesh. 
Context & Intervention	Methods	Findings
 Monsoon rains threaten to cause extreme and protracted flooding along the Jamuna river starting in late June 2020	 Random sample household survey conducted in January 2021	 Anticipatory cash recipients were better able to evacuate vulnerable household members from the flood-affected area (27% vs. 11% of non-beneficiaries) ✓
 On 25 June 2020, an impact-based forecast indicates areas likely to be severely affected in the next 5 days	 Quasi-experimental design: intervention and comparison groups of flood-affected households within 1.5 SD of the average vulnerability score	 Between 10 and 13 percentage points lower livestock mortality rates ✓
 Bangladesh Red Crescent Society reaches 3,789 vulnerable households with a multi-purpose cash grant of BDT 4,500 (~ US\$ 53)	 Final sample comprising 444 observations: 222 anticipatory cash transfer beneficiaries and 222 comparison households	 21 percentage points fewer losses of productive assets ✓
 Households get cash 48 to 24 hours before the first flood peak (30 June – 3 July 2020), two weeks before second flood peak	 Propensity Score Matching using two nearest neighbours (2NN) to balance the sample groups and compare means	 Anticipatory cash recipients experienced 10 percentage points fewer health issues (fever, cough, skin rash) ✓
		 No effect on food-based coping strategies or earlier recovery of productive capacity ✗

Key resources and further reading

- [‘Anticipatory Action in 2023: A Global Overview’](#), Anticipation Hub, May 2024
- [Anticipatory Action around the world: global map and country profiles](#)
- [Cash and Anticipatory Action resources on the Cash Hub platform](#)
- [Anticipatory Pillar of the IFRC Disaster Response Emergency Fund](#)
- [Guidance section on CVA in Anticipatory Action](#) in the Forecast-based Financing Manual
- [Webinar: Anticipatory action and CVA – understanding and exploring key concepts, issues, approaches and perspectives](#), April 2024
- Auerbach, A. and Tozier de la Poterie, A. [‘A Joint Simulation on Cash-Based Anticipatory Action and Shock-Responsive Social Protection for Floods in the Philippines’](#), Anticipation Hub, 2023
- [Video on anticipatory action in Honduras](#)
- [‘Effects of anticipatory humanitarian cash assistance to households forecasted to experience extreme flooding: evidence from Bangladesh’](#), C. Gros et al., 2023

Section 9

Linking cash assistance and social protection



Perseverance and continuity, you know the Red Cross is there and will stay.”

Kenya Social Protection Secretariat representative

Linking with government social protection schemes 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 are well placed to develop links with government social protection programmes which can facilitate the provision of cash at scale to populations in crisis. Engaging with national social protection systems requires a broad sphere of influence, beyond the delivery of humanitarian cash assistance. Figure 8 describes three different ways National Societies can contribute to more effective linkages between existing social protection programmes and make them more responsive to shocks.






Level of collaboration	Examples of National Society roles in social protection		
 Policy	Policy formulation	Coordination	Providing capacity-building activities
 Intervention design	Vulnerability criteria and building unified single registries	Targeting criteria and transfer value setting	Participatory feedback loops
 Implementation	Targeting and communication, engagement and accountability	Targeting and payment mechanisms	Referrals – case management

Figure 8: National Society spheres of influence for collaboration

Key learning

- 1. Most of the work Movement's experiences in social protection⁴⁰ involve collaboration on behalf of other actors.** National Societies often act as implementation partners for national or international social protection actors, especially in areas lacking formal social protection systems. However, there are increasing opportunities for collaboration in contexts with mature social protection systems that can be expanded to address new humanitarian needs. Flexible funding, coupled with robust social protection coordination structures and pre-existing relationships, can result in a more cost-effective and timely scale-up to address emergencies compared to initiating efforts from scratch. National Societies can play strategic roles in shock-responsive social protection policy⁴¹ and response design by maximising their in-country presence, auxiliary role, technical expertise, and support from the wider Movement.
- 2. Investing in cash preparedness to increase capacity and expertise is crucial.** Strengthening systems, processes and resources for designing and implementing cash assistance is essential for effective social protection delivery, especially during humanitarian crises requiring rapid scale-up and large-scale aid distribution. All National Societies engaged in emergency cash assistance are encouraged to explore linkages to and improve readiness to scale up or down responses within state-led social protection systems.

40 **Social protection** is a set of policies and programmes aimed at preventing and protecting all people against poverty, vulnerability and social exclusion throughout their life cycle, placing a particular emphasis on vulnerable groups... This protection can be provided through social insurance, tax-funded social benefits, social assistance services, public works programme and other schemes guaranteeing basic income security and access to essential services. Source: '[Collaborating for policy coherence and development impact](#)', Social Protection Inter-Agency Cooperation Board (SPIAC-B), 2019.

41 **Shock-responsive social protection** is a term used to bring focus on shocks that affect a large proportion of the population simultaneously. It encompasses the adaptation of routine social protection programmes and systems to cope with changes in context and demand following large-scale shocks. This can involve both building shock-responsive systems, plans and partnerships in advance of a shock to better prepare for emergency response; and supporting households once the shock has occurred. In this way, social protection can complement and support other emergency response interventions. Source: '[Tools and Methods Series Reference Document No. 26: Social Protection across the Humanitarian-Development Nexus. A Game Changer in Supporting People through Crises](#)', European Commission, 2019.

3. **The growing areas of anticipatory action and shock-responsive social protection present opportunities for new and adaptive models of intervention, using cash alongside traditional emergency responses.** Seizing these opportunities requires investing in preparedness to ensure robust programme design, sufficient implementation capacity, adequate budget allocation, and fostering greater collaboration between specialists and teams working on humanitarian cash assistance, early and anticipatory action, and social protection.



My husband was working as a shoemaker before the COVID-19 pandemic, but since then he lost his job and has not been able to find work. Our situation is better due to benefiting from Kızılaykart.”

—
Syrian woman in Gaziantep who received cash assistance through the ESSN programme

4. **Considerable progress has been achieved in recent years in the collaboration between members of the Movement and social safety net and protection programmes that address vulnerabilities through the provision of cash assistance.** As the Movement continues in this direction, it is essential to keep our principles and values at the forefront and ensure continued commitment to providing effective and dignified assistance while upholding independence and impartiality.

5. **National Societies have the potential to play a pivotal role within their country’s social protection landscape.** This is based on the unique combination of their permanent presence in country, nationwide coverage and longstanding knowledge of local communities, coupled with their auxiliary role to national authorities, mandate to respond to disasters, and in many contexts increasing organisational and operational cash expertise. National Societies facilitate a decentralised approach through the involvement of their branches. In recent years, it has become apparent that when National Societies already have established relationships with various levels of government, the existing trust greatly facilitates the establishment of new relationships.

6. **The Movement places emphasis on people-centred and inclusive humanitarian assistance** and National Societies can play strategic roles in shaping social protection policies and interventions, for example to ensure that vulnerable and marginalised groups are included in targeting approaches. However, when considering engaging with social protection at scale, evidence shows that ensuring timely and predictable funding is in place is important to ensure a National Society’s ability to deliver.

National Society example

Establishing a formal role in social protection in Tajikistan

In Tajikistan, the **Red Crescent Society of Tajikistan** has signed a letter of agreement with the Committee of Emergency Situations and Civil Defence, the Ministry of Health and Social Protection, the State Savings Bank and UNICEF. This agreement outlines cooperation in implementing the Strategy of Developing Social Protection and the Tajikistan Emergency Social Protection Programme. The collaboration entails providing multipurpose cash to impoverished families, as well as to the most vulnerable individuals and those affected by emergencies of a predefined scale within the country.

National Society example

The role of the National Society in implementing social protection for displaced persons in Ukraine

In Ukraine, since the escalation of the conflict with Russia in 2022, the **Ukrainian Red Cross Society** has filled a critical gap by implementing a shock-responsive initiative linked to the national social protection system. The Prykhystok programme provides cash assistance to host families that accommodate internally displaced persons from occupied or areas with ongoing active hostilities including frontlines. In August 2022, the Ukrainian government's Ministry of Reintegration of the Temporarily Occupied Territories of Ukraine asked the Ukrainian Red Cross Society to become its partner of choice and cover Prykhystok across the whole country. From September 2022 to December 2023, the Ukrainian Red Cross Society, with support from IFRC and RCRC Movement partners, provided monthly cash assistance to around 100,000 hosts supporting around 300,000 internally displaced persons.

The Ukrainian Red Cross provided financial assistance during the winter months to recipients of home care services, including the most vulnerable



Key resources and further reading

- [‘CVA in the Ukraine and impacted countries crisis response: IFRC internal review’](#), IFRC, Feb 2023
- [‘Lessons Learned on Cash and Voucher Assistance in the Greece Refugee Response’](#), Hellenic Red Cross and Cash Hub, 2022
- [‘Linkages between humanitarian cash assistance and social protection: Lessons learnt from the Emergency Social Safety Net \(ESSN\) in Türkiye’](#), Turkish Red Crescent, IFRC and Cash Hub, 2022
- [‘Emergency Social Safety Net \(ESSN\): Social assistance for refugees in Türkiye’](#), Turkish Red Crescent, IFRC and Cash Hub, 2022
- Video: [A Humanitarian look at Assistance Programming and Social Protection Systems](#) – ICRC, 2021
- Blog: [‘Supporting social protection: five considerations for a principled humanitarian approach’](#), Colin Walch, ICRC, June 2023
- [CVA and Social Protection resources on the Cash Hub](#)



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