



Cash and Voucher Assistance at Scale: Addressing Food Insecurity by Supporting Families in the Netherlands

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Setting the scene

Food insecurity is one of the world's [most pressing global challenges](#). As the world was starting to grapple with the severe and disproportionate [socio-economic consequences of the COVID-19 pandemic](#), the escalation of the [humanitarian crisis in Ukraine has further pushed](#) inflation, energy and food prices to dramatic levels across Europe. Combined, these major events have worsened symptoms of poverty and food insecurity for millions of families.

The Netherlands is not exempt from this phenomenon: with rising prices all around, an estimate of [400,000 people](#) worry about being able to afford buying food. While agencies and food banks provide some much-needed relief, the number of people in need of help has come to far outweigh the supplies available to be distributed. Another obstacle to receiving assistance is stigmatization: many people are ashamed about their situation, leading to difficulties in informing others that they need help. "[Only if it can be done anonymously](#)" is a sentence heard all-too-often by Netherlands Red Cross staff and volunteers who engage in food and other social aid across the country. This fear of stigma is further heightened with parents who worry that their children could

Executive summary

With many families experiencing financial trouble in the Netherlands, in September 2022, the Dutch parliament voted to allocate [€100 million towards free school meals](#) in vulnerable neighbourhoods across the country. Shortly after, the [Dutch Ministry of Education, Culture and Science](#) selected the [Netherlands Red Cross](#) and the "Jeugdeducatiefonds" ([Youth Education Fund](#)) to realize this project. The program [commenced in March 2023](#) and is expected to run until December 2024 with the goal to provide school-going children with regular, nutritious meals so they can go to school with optimal health, wellbeing and focus. This is done in close cooperation between the three partners, and through methods tailored to participating schools.

While the Jeugdeducatiefonds distributes meals at school, the Netherlands Red Cross provides grocery cards with which participating parents can buy food for their children autonomously. This way, the Netherlands Red Cross aims to reduce levels of shame and stigma around not being able to afford food by providing dignified assistance while safeguarding users' personal information. With these guiding principles in mind, 510, the data and digital initiative of the Netherlands Red Cross, provides the digital set-up of the program, focused on delivering high-quality cash assistance at scale through an integration of various information management systems. This case study addresses this technical set-up in context of the School Meals program, including the results it has yielded so far, and options for National Red Cross and Red Crescent Societies and other organizations to replicate the set-up within their own contexts.

"Many of the parents participating had just enough money to prioritize feeding their children, but not enough resources to support themselves. The extra help provided through the cards ensures that the whole family can eat!"

Hannah Vink, Helpdesk Coordinator for the School Meals program

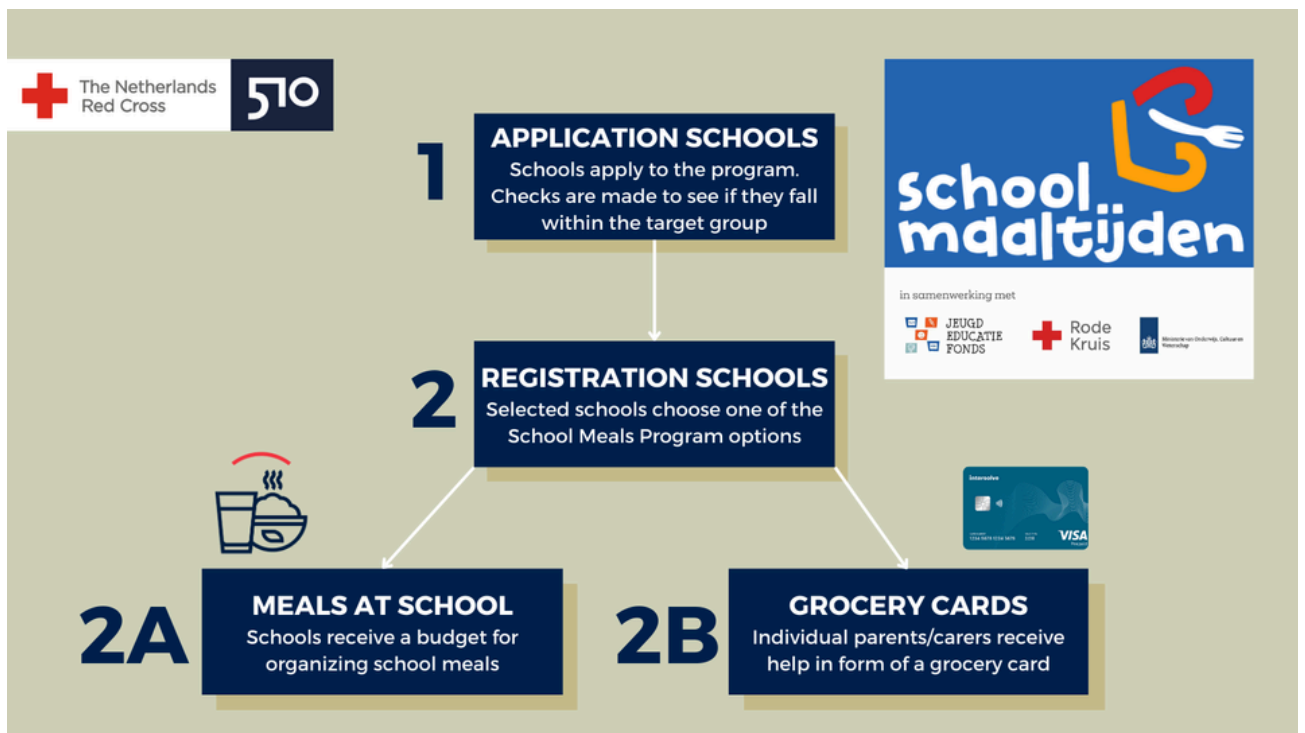


Figure 1: School Meals program registration process

experience stress or bullying by their peers, or that their children could even be taken away from them if authorities learn about their financial difficulties.

In front of this challenging backdrop, the Dutch Ministry of Education, Culture and Science approached the Netherlands Red Cross and the Jeugdeducatiefonds to join forces and launch an initiative called the School Meals program ([Schoolmaaltijden](#)). Together, the three organizations aim to support children from low-income families who might otherwise go to school hungry. 510, the data and digital initiative of the Netherlands Red Cross, has been closely involved in the implementation of the program by providing a suite of digital systems geared towards delivering high-quality cash assistance at scale to bolster the nutritional needs of children within the education system.

The School Meals program

Every child should be given the chance to develop in the best possible way and attend classes stress-free and full of energy, regardless of where they grow up or how much money their parents or carers earn. The School Meals program works towards this goal, with schools in the driving seat. In line with the program's guidelines, both primary and secondary schools are eligible to

participate in the program if at least 30% of their students belong to low-income households. After being selected for the program, schools can choose between the following two options, based on their capacities and students' needs:

- Meals at school – The school provides meals and receives financial compensation from the program for this.
- Grocery cards – Students' parents or carers receive prepaid cards which are topped up with €22 (per registered child) every two weeks, to be used to buy food for their school-going children.

Both the Netherlands Red Cross and the Jeugdeducatiefonds share the responsibility of selecting and registering schools for the program, but the subsequent service provision is divided. While the Jeugdeducatiefonds facilitates the provision of meals at school, the Netherlands Red Cross manages cash assistance delivered to families through grocery cards. A notable milestone was reached in August 2023, when the system transitioned from e-vouchers for use at just two supermarket chains to prepaid cards supplied by Visa which can be used at any food retailer, further expanding the flexibility, convenience and inclusivity of the program. Taking the diverse backgrounds of participants into account, the program is



Figure 2: Leaflet for parents with children in schools which participate in the School Meals program.

available in Dutch, English, Arabic and Turkish to make it as accessible as possible.

Supporting families through the power of tech

In this context, cash assistance helps people to take care of their families' nutritional needs with dignity and based on their own preferences. 510 contributes a unique technical perspective to the School Meals program to deliver cash assistance digitally, efficiently and at scale, enabling the program to reach as many vulnerable students as possible. Through the integration of various user-friendly digital systems, including mechanisms to ask questions and submit feedback, the safety, efficiency, effectiveness and anonymity of using the program is ensured.

The success of the School Meals program based on its wide-spread use across the Netherlands has demonstrated that the unique integration of these products and systems is functional and replicable to various other contexts. From regions affected by a disaster to those experiencing conflict – a combination or subset of the solutions outlined in this case study could help ease

issues that your organization is facing by implementing a digital approach to cash assistance. If you are interested in hearing about how we could help your National Society or organization through any of the products mentioned, you can find a list of contact persons at the end of this case study.

How does it work?

Any humanitarian assistance serving people affected by a crisis must go hand-in-hand with tools enabling meaningful community engagement and open and honest communication. With a large population participating in digital cash assistance comes a large amount of data containing personal information which needs to be gathered, stored, analyzed and shared in an organized and responsible way, respectful of the needs and wellbeing of participants. The combination of – and interaction between – systems used by 510 as part of the program is focused on doing just that: providing digital aid efficiently and facilitating mechanisms to listen to and act on questions and feedback from participants, all the while handling their data responsibly. The systems are presented in brief below:

121 Platform

510's [121 platform](#) is an end-to-end payment system built for use in the humanitarian sector. Its aim is to make cash and voucher assistance easy, safe and fast, and to help people affected by crises meet their own needs. This solution includes a portal which makes use of apps targeting affected populations and aid workers, thereby allowing those who make use of grocery cards in this context to receive their money easily, safely, and quickly.



Digital Engagement Hub (DEH)

The [Digital Engagement Hub](#) (DEH) is a helpdesk operated by the Netherlands Red Cross which is accessible through WhatsApp, SMS and phone calls. It serves as a bridge for individuals who face obstacles to receiving help by answering any questions they might have through a secure, accessible platform. The availability of personalized support supplied by this helpdesk ensures that participants receive the guidance needed to make the most of the program.



Helpful Information as Aid App (HIA)

510's [Helpful Information as Aid](#) app (HIA) is a source of essential information for people affected by crises. In this program, if a participant reaches out through WhatsApp, they can choose to either be connected to a helpdesk agent straight away, or to use the self-service chatbot to find the answer to their question themselves. HIA is part of this chatbot, providing a link to the answers that the program participant is interested in. The automated nature of HIA allows for easy navigation of answers to frequently asked questions related to the School Meals program, in turn shortening the waiting time for participants with open questions and easing the workload for helpdesk agents.



How do these systems interact?

The data flow of this cash assistance program proceeds in seven steps, from registering and validating schools to doing the same with eligible parents, culminating in cash delivery. A visualization of this seven-step process can be found on the next page. Kobo, a data collection, management and visualization platform which supports open-source data systems and technology for humanitarian action, facilitates the registration of schools **(1)** and participating families **(3)**. It is also integrated with Microsoft's dashboard creation tool PowerBI to visualize information and statistics about the program. Meanwhile, the customer relationship tool EspoCRM is used by the Netherlands Red Cross and the Jeugdeducatiefonds to validate and select schools based on the data they provide **(2)**, and in turn, by schools to select eligible parents or carers in a similar fashion **(4 + 5)**. Here, EspoCRM is combined with the customer engagement platform Twilio to systematically communicate the results to

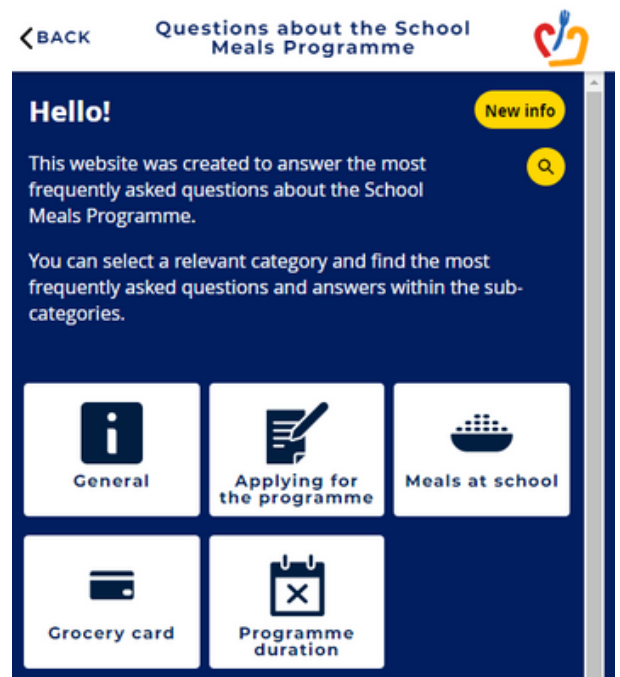


Figure 3: screenshot of HIA navigation menu

“By enhancing user experience and accessibility, this unique combination and interaction of systems yields the potential to be a cornerstone in the successful execution of similar programs in the future.”

Daniel Steinmann, Program Manager of the School Meals program

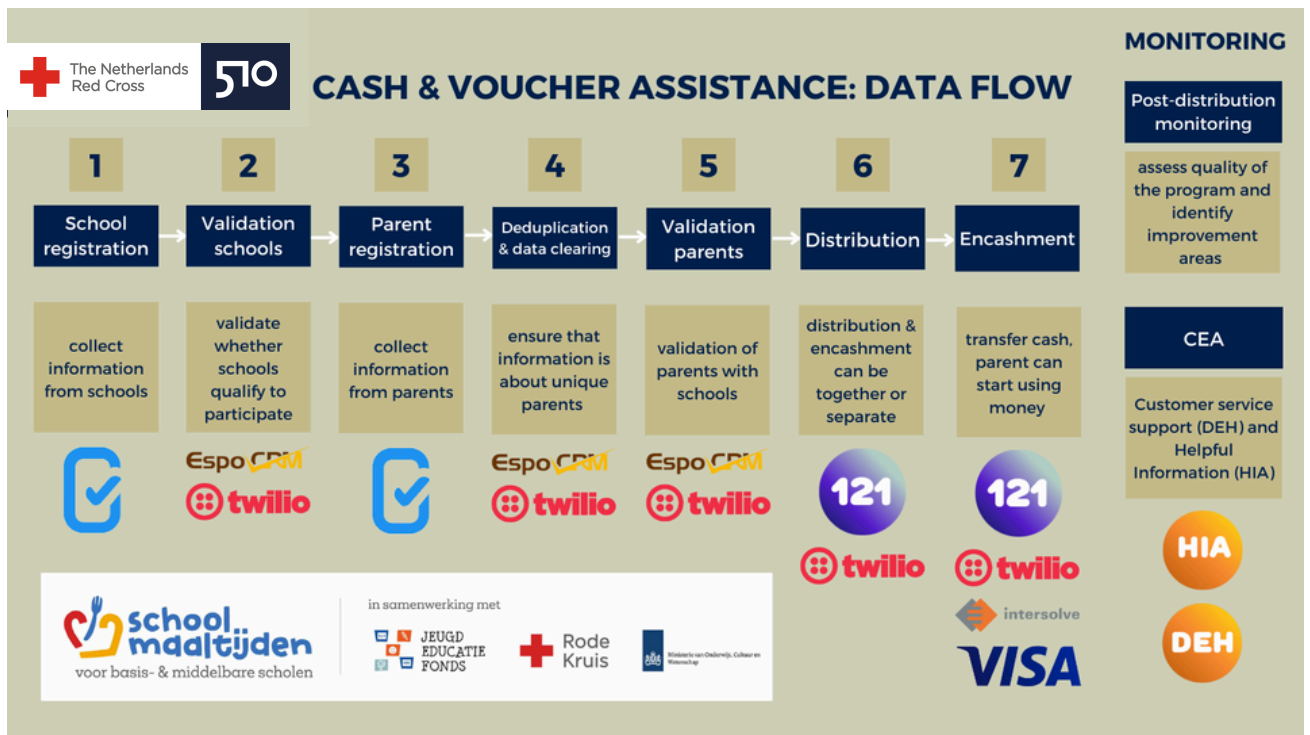


Figure 4: data flow of School Meals program cash and voucher assistance component

applicants via WhatsApp and SMS. 121 comes into play during the distribution (6) and transfer of cash (7) to participants, allowing them to receive their money in a safe and smooth process which is further facilitated by Visa and Intersolve, a financial service provider which prints, delivers and activates the prepaid cards for parents. Twilio is then picked up again to let parents and guardians know when their cards and money will be ready for use. Throughout the entire process, DEH and HIA ensure continuous access to information and communication with those receiving assistance.

The impact of School Meals - so far

Since launching in March 2023, the School Meals program has reached over 20,000 students in 1769 registered primary and secondary schools across the Netherlands, out of which 522 schools are partaking in the grocery card system managed by the Netherlands Red Cross.*

With eligibility being down to the financial situation of people by school district rather than on an individual basis, the program can reach families who do not seem in need of support on paper but are still struggling to make ends meet, an increasingly prevalent phenomenon in the face of compounding crises which have put a financial strain on the country.

The focus on discretion of the program has also been appreciated by participants. As the Visa prepaid cards handed out to parents do not show the logo of the program, they can go to a supermarket and simply scan their card as if they were using their own funds, making the program entirely anonymous. Another dimension of this anonymity is that the program is not advertised within the schools themselves to ensure discretion about parents' financial difficulties, which eliminates any stress on their children's behalf as well as risks of stigma.

"It has been great to see what we were able to achieve in such a short amount of time. More schools registered than we had initially anticipated, confirming that there was a clear need to provide aid of this kind. It is good that schools and parents know about the program and how to apply for it – it is there to help them".

Lidy Verkade, member of the School Meals program team

"My partner became unemployed unexpectedly, which led our combined income to plummet. Because I work, we keep narrowly missing out on allowances. I am so grateful that this program does not ask for information about income! I am very happy with the card because now I can offer more variety at home. Yesterday I was able to buy fresh food and make pasta with my children."

Testimonial from a parent participating in the School Meals program

Feedback from participating parents has also shown improvements in terms of nutrition due to the program. Healthy foods such as fruits and vegetables are too expensive for many families who have to opt for cheaper, less healthy, convenience foods and snacks. Moreover, some children have certain intolerances, for example to lactose or gluten, for which alternatives such as gluten-free bread are pricier. Here, the program can help parents purchase the foods and ingredients needed to provide their children with balanced and nutritious meals, in line with any dietary requirements.

Of course, no project comes without its limitations. The School Meals program is available in four widely spoken languages, but some potential applicants might not speak any of them, resulting in struggles to understand the information provided and preventing them from applying due to language barriers. Furthermore, while designed to be as accessible as possible, the digital nature of the program could pose a challenge for people who are not as digitally literate and might run into issues navigating the online registration forms or the digital payment world. It will be a goal in future cash and voucher assistance programs to tackle these shortcomings and enhance the

inclusivity of this type of system further.

What's next?

Cash and voucher assistance is a long-established practice, traditionally used by the Netherlands Red Cross and the [broader Red Cross Red Crescent network](#) in emergency contexts such as conflict or natural hazards. The School Meals program has demonstrated that this holistic form of assistance is multi-faceted and also holds merit in addressing more long-term, systemic issues by helping families in difficult socio-economic situations meet their needs, while safeguarding their dignity. Delivered digitally and facilitated by a set of systems working to ensure an optimized customer experience, receiving and using the grocery cards is safe, fast, easy to navigate, and discrete.

Now that the School Meals program is up and running, the Netherlands Red Cross and 510 have generated a solid foundation of knowledge and expertise to recreate the program in other contexts. The integration of the 121 platform with various other services has proven its fitness to deliver high-quality cash and voucher assistance at scale and support numerous vulnerable families meet their needs.

We want to hear from you!



If you are interested in incorporating any of the products mentioned in this case study into your National Society's or organization's work, please reach out to:

School Meals Program Manager: Daniel Steinmann dsteinmann@redcross.nl

Community Engagement and Accountability: DEH and HIA: Jonath Lijftogt jljftogt@redcross.nl

Cash and Voucher Assistance:

- Advisor, Cash and Voucher Assistance: Fernando Suarez Jimenez fsuarezjimenez@redcross.nl
- Product manager, 121 platform: Tijs Ziere tziere@redcross.nl