



| BERCS |

# Baphalali Eswatini Red Cross Society Cash and Voucher Assistance Position Paper (2025)





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In recent years, Baphalali has experienced the transformative impact of cash and voucher assistance (CVA) programmes on communities in crisis. These initiatives empower individuals by restoring dignity and enabling recovery in challenging circumstances. By allowing families to decide how to address their most pressing needs, CVA fosters autonomy and contributes to local economic growth.

CVA is a flexible and effective mechanism that adapts to diverse contexts, promoting resilience, economic stability, and opportunities for growth within affected communities. This approach aligns with the understanding that individuals are best placed to identify their own needs, thereby fostering agency and hope. Immediate humanitarian aid and long-term recovery programmes serve as a bridge, offering a sustainable path forward. As Baphalali continues to refine its strategies for CVA implementation, the focus remains on building a conducive environment where every individual can thrive despite adversity. These efforts go beyond providing aid—they save lives, inspire change, and strengthen communities.

**Danger Nhlabatsi**  
Secretary General  
Baphalali Eswatini Red Cross Society

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# Section 1: Cash and Voucher Assistance – Globally and Locally

The world continues to face significant challenges brought about by disasters and crises. Humanitarian needs are at an all-time high, with millions of people affected by conflicts, natural disasters, and economic instability.<sup>1</sup> Cash and Voucher Assistance (CVA) has emerged as a critical tool in addressing these needs, providing a flexible, dignified, and efficient means of support to affected populations.

CVA is a form of humanitarian assistance where cash transfers or vouchers are given to people affected by crises. Unlike material assistance, it allows people to buy goods and services for themselves, based on their own needs and preferences.

The concept of CVA is not new, but its widespread adoption and integration into humanitarian response strategies has accelerated over the past decade, as evidence has increasingly indicated that traditional in-kind assistance often lacks the flexibility and efficiency required in diverse and rapidly changing crisis contexts. Early experiments with cash assistance demonstrated that providing money directly to those in need could empower recipients, allowing them to prioritise their own needs and make decisions that best suited their circumstances.<sup>2</sup>

## CVA in the Red Cross Red Crescent Movement

The Red Cross Red Crescent Movement has set ambitious targets for the future of CVA. By 2025, the IFRC aims to deliver 50% of its humanitarian assistance through cash and vouchers. This commitment underscores the Movement's belief in the transformative power of CVA to provide timely, flexible, and dignified support to those in need.<sup>5</sup>

CVA has become a pivotal means of providing lifesaving and lifechanging support within the Red Cross Red Crescent Movement, making it one of the largest implementers of cash assistance in the humanitarian field.<sup>3</sup> Between 2017 and 2022, the Movement reached 43.8 million people across over 100 countries with cash and voucher assistance, distributing over 5 billion CHF.<sup>4</sup>

The Movement has increasingly established itself as a preferred partner for delivering cash assistance. Operating at local, provincial, and national levels, National Society staff and volunteers are deeply embedded in communities as key local actors. Their continuous presence, local accessibility, and auxiliary role with public authorities provide National Societies with a unique advantage over other humanitarian organisations, enabling them to be the first responders and last mile deliverers in crises of all scales worldwide.

CVA has proven particularly effective in emergency situations where traditional aid delivery might be hindered by logistical challenges, such as during the COVID-19 pandemic, where 75 National Societies were able to scale up their CVA programmes to meet the increased needs. The Movement's ability to access hard to reach populations with CVA has been further enhanced by the development of digital payment platforms and advancements in blockchain technology.

<sup>1</sup> THE STATE OF THE WORLD'S CASH 2023. <https://www.calpnetwork.org/collection/the-state-of-the-worlds-cash-2023-report/>

<sup>2</sup> THE STAGNATION OF INNOVATION IN HUMANITARIAN CASH ASSISTANCE | JOURNAL OF INTERNATIONAL HUMANITARIAN ACTION | FULL TEXT

<sup>3</sup> TRACKING CASH AND VOUCHER ASSISTANCE (2022) <https://devinit.github.io/resources/tracking-cash-voucher-assistance/>

<sup>4</sup> DIGNITY IN ACTION 2024: KEY DATA AND LEARNING ON CASH ASSISTANCE IN THE INTERNATIONAL RED CROSS AND RED CRESCENT MOVEMENT <https://cash-hub.org/resource/dignity-in-action/>

<sup>5</sup> MOVEMENT CASH AND VOUCHER ASSISTANCE STRATEGIC FRAMEWORK 2030 (2024) <https://cash-hub.org/resource/cash-and-voucher-assistance-strategic-framework/>

## Global Trends and Advances

Recent years have seen several key advancements globally in the use of CVA. There has been a significant increase in the use of digital technologies to deliver cash assistance. Mobile money, electronic vouchers, and digital payment platforms have revolutionised the way aid is distributed, making it faster, more secure, and more transparent. These technologies have also enabled humanitarian organisations to reach remote and conflict-affected areas more effectively.

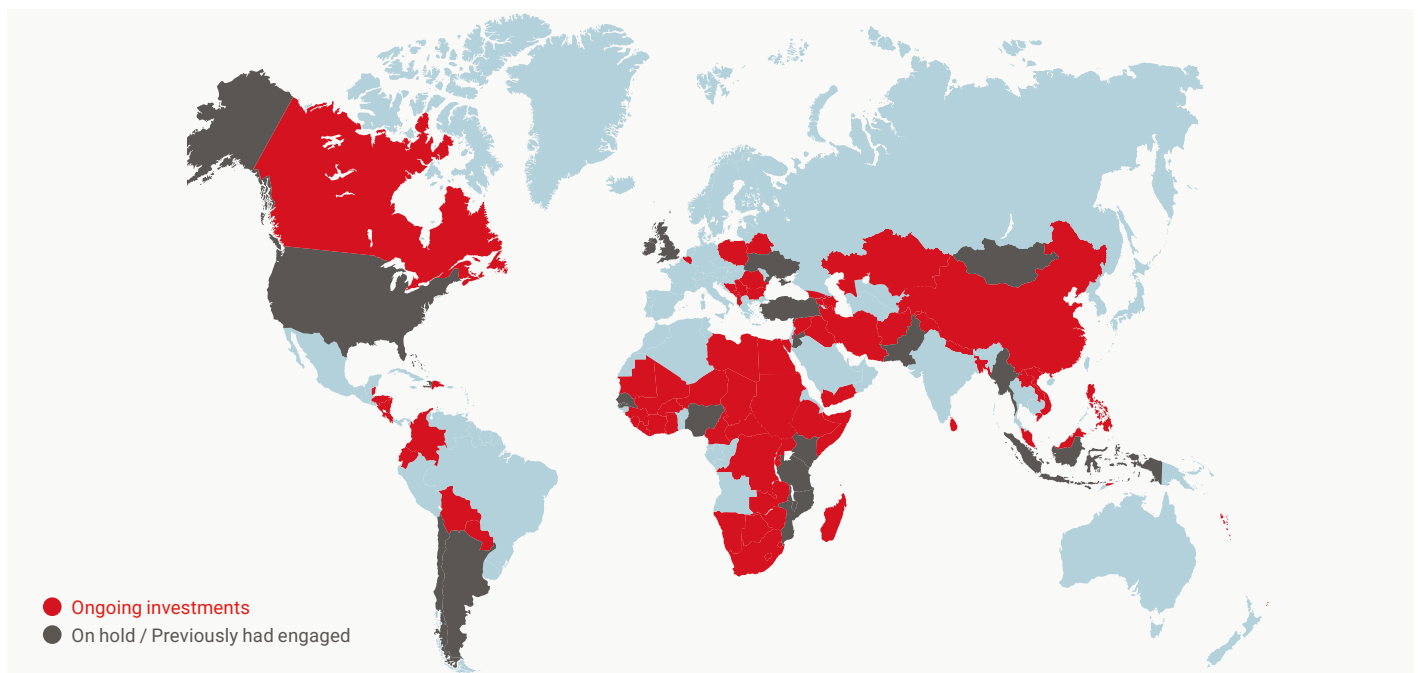
There is also a growing emphasis on integrating CVA with national social protection systems. By collaborating with governments and other stakeholders, humanitarian organisations can scale up cash assistance and ensure its sustainability. This integration also facilitates the inclusion of vulnerable populations in broader social safety nets, providing them with more comprehensive support.

The importance of localisation and community engagement in CVA has been increasingly recognised. National Societies and local organisations are at the forefront of implementing cash programmes, leveraging their local knowledge and networks to tailor interventions to the specific needs of their communities. This localised approach not only improves the relevance and impact of CVA but also strengthens the capacity of local actors to respond to future crises.<sup>6</sup>

## CVA in Southern Africa and Eswatini

In Southern Africa, the adoption of CVA has been driven by the region's unique challenges and opportunities. The region is prone to a variety of disasters, including droughts, floods, and cyclones, which have devastating impacts on communities. In response, humanitarian organisations have increasingly turned to CVA as a means of providing timely and effective support.

Southern Africa National Societies have been using CVA as widespread tool of humanitarian assistance since 2016. Since 2018 several Southern Africa National Societies demonstrated their commitment to CVA by beginning their CVA preparedness (CVAP) journeys, these National Societies included Namibia, Zimbabwe, Eswatini, Lesotho, Zambia, Mozambique, Madagascar as per the CVAP map below.<sup>7</sup>



CVA has become an essential tool in humanitarian response and social protection in Eswatini, particularly through the efforts of the Baphalali Eswatini Red Cross Society (BERCS), World Food Programme (WFP) and other NGOs, under the coordination of the National Disaster Management Agency (NDMA).










































































<sup>6</sup> THE STATE OF THE WORLD'S CASH 2023. <https://www.calpnetwork.org/collection/the-state-of-the-worlds-cash-2023-report/>

<sup>7</sup> MOVEMENT CASH MAPS | NATIONAL SOCIETIES INVESTING IN CASH PREPAREDNESS



# Section 2: CVA and Baphalali Eswatini Red Cross Society

Baphalali Eswatini Red Cross Society (BERCS) became the first actor to introduce CVA as a humanitarian response modality in Eswatini in 2016. This experience paved the way for other actors in country, including UN agencies, to commence their engagement with CVA. BERCS have now carried out numerous initiatives in collaboration with various partners, including the International Federation of Red Cross and Red Crescent Societies (IFRC), the Finnish Red Cross, the European Union (EU), and the British Red Cross (BRC), reaching more than 50,000 households.

Year	Project / Donor	Type of disaster	Households reached	Modality	Contituenancies	Delivery Mechanism
2016	ECHO (Finnish Red Cross)	 Drought	 4200	Multi-purpose cash (E500)	   	Mobile Money and cash-in-hand
2016 – 2017 Sept to Apr	ECHO (Finnish Red Cross)	 Drought	 9800	Multi-purpose cash (E550)	       	Mobile Money and cash-in-hand
2019	Finnish Ministry of Foreign Affairs	 Dry spells	 2000	Multi-purpose cash (E700)	 	Mobile Money and cash-in-hand
2020 Jan to Apr	ECHO (Finnish Red Cross)	 Dry spells	 2200	Multi-purpose cash (E700)	 	Mobile Money and cash-in-hand
2020 Jan to Jun	ECHO (Finnish Red Cross)	 Drought	 2200	Cash (E700)	 	Mobile & cash-in-hand
2020 Jan	IFRC – Emergency Appeal	 Drought	 2300	Multi-purpose cash (E700)	 	Mobile Money
2020 – 2021 Mar to Mar	IFRC	 COVID-19	 3602	Multi-purpose cash (E700)	 	Mobile Money
2020 July	ECHO	 Drought		Cash (E700)	 	Mobile & cash-in-hand
2020 Sept	IFRC	 Drought	 2000	Cash for livelihoods (E770)	 	
2020 Sept	ECHO (Finnish Red Cross)	 Drought	 3800	Multi-purpose cash (E700)	 	Mobile Money
2020 Sept	ECHO (Finnish Red Cross)	 Drought	 2300	Conditional cash for livelihoods	 	
2022 – 2023	ECHO (Finnish Red Cross)	 Drought	 1100	Cash for food security	   	Mobile Money
2022 – 2023	ECHO (Finnish Red Cross)	 Drought	 4000	Cash for livelihoods (E160 pp)	   	Mobile Money
2022 – 2023	ELISSA (British Red Cross)	 Drought	 300	Cash for recovery (E2024)		Mobile Money
2023 – 2024	ECHO (Finnish Red Cross)	 Drought	 5900	Cash for food security and livelihoods	     	Mobile Money



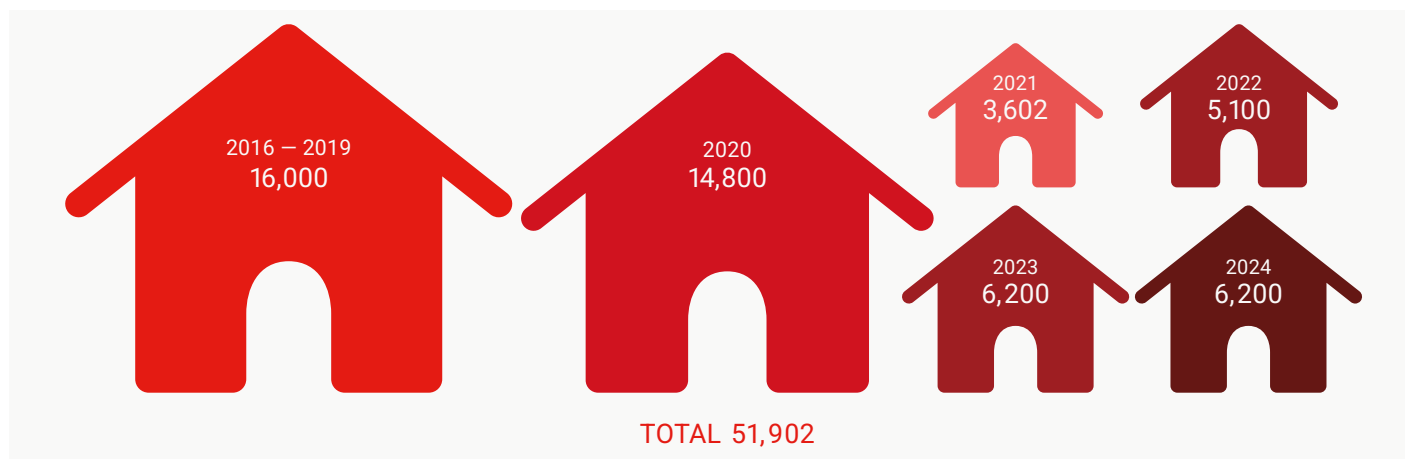
Initially utilised as a means of responding to droughts, CVA has since been provided to households affected by various disasters, including the COVID-19 pandemic. BERCS's experience with CVA has confirmed that cash assistance is the most effective and dignified way to support vulnerable populations during crises. Post distribution monitoring reports consistently show CVA as the preferred form of support by affected populations. The below graph outlines the responses from individuals supported with CVA on the ECHO PPP programme in 2024:



97,4% of the people surveyed preferred CVA as a form of support and they were 100% satisfied with the management of the complaint mechanism.



Graph with number of households supported with CVA in Eswatini from 2016 to 2024:



## Transition from cash-in-hand to electronic cash

BERCS began using CVA in 2016 using two delivery mechanisms, mobile money and cash-in-hand, and reaching 9,800 households in eight constituencies. This combination of cash delivery options was used to accommodate those who did not yet have national identity numbers, mobile phone numbers or mobile money accounts, allowing those households to receive the cash in hand. In addition, mobile money usage was not yet popular in Eswatini in 2016. There were risks involved in the initial reliance on cash-in-hand, which included financial risks, security risks associated with handling large amounts of cash between the bank and the distribution sites, and the security of the recipients where they were required to carry physical money around with them after receiving it.

In light of these risks and with the ensuing growth in mobile money usage and increasing coverage in rural areas, BERCS has since transitioned away from physical cash distributions and to only using electronic cash transfers via mobile money.

## Social Protection

BERCS has also actively engaged with the government of Eswatini to integrate CVA into national social protection systems. This collaboration has been crucial in scaling up cash assistance and ensuring its sustainability. The onset of the COVID-19 pandemic in 2020 highlighted the value of CVA within country-wide social protection mechanisms, as movement restrictions necessitated a shift from traditional in-kind aid to mobile cash distributions. Leveraging its prior experience, BERCS played a crucial role in the government's decision to implement a nationwide mobile cash response, supporting 65,000 households and achieving a 92% satisfaction rate among recipients according to the post-distribution monitoring survey. Additionally, BERCS's advocacy efforts led to a permanent change in the delivery mechanism of all existing social assistance programmes shifting to mobile money, streamlining and enhancing the efficiency of social protection delivery.

In 2022, as part of a social protection collaboration with the Government, the National Society conducted a mapping exercise. This was a registration process in which BERCS engaged the Ministry of Home Affairs at the initial stages by identifying people who did not have a national identity document and referred them towards the right steps to get one. This allowed people to have access to social protection schemes which is not possible if they are not national ID holders.

BERCS have worked closely with the Deputy Prime Minister's Office (DPMO), the NDMA and other key stakeholders to align CVA initiatives with national policies and frameworks. Over the past years and since BERCS started its CVA Preparedness' journey, the National Society has been a very engaged member of the Social Protection Cluster with a clear understanding on how important is to link shock responsive social protection systems and the auxiliary role of the Red Cross.

# CVA Preparedness (CVAP) in Eswatini

BERCS has emerged as a key player in CVA and social protection, leading efforts to integrate gender-based violence and gender- and age-responsive social assistance through CVA. This has been only possible thanks to BERCS' commitment to cash preparedness. BERCS began its CVAP journey in 2021 with a strong commitment to becoming the Government of Eswatini's partner of choice for CVA, particularly during COVID-19.

The National Society had its baseline planning for CVAP in 2021 where a 3-year Plan of Action was approved. The CVAP midterm review was held at the end of 2023, when the NS developed its first CVA vision: *"to ensure that 50% of their humanitarian interventions use a combination of multipurpose conditional and unconditional CVA as informed by assessments by 2026"*. The CVAP PoA is currently ongoing until end of 2026 and includes the following key activities:

- + BERCS has committed resources to ensure staff and volunteers receive training and field experience.
- + CVA awareness for leadership and ensuring CVA is regularly discussed during board meetings has also been a key element especially since the Board changed in 2022.
- + Since 2022 BERCS has had a framework agreement in place with a local Financial Service Provider (FSP) and this has been put into practice many times in support of BERCS' cash delivery.
- + To improve the response time, BERCS now has CVA prepositioned funds in country to be used for any rapid onset response that occurs. The aim of this pilot is to test how the CVA delivery time will be shortened.
- + In 2024, BERCS expanded the geographical areas where CVA is provided, delivering CVA to 17,672 households in 3 different regions supporting multi-purpose cash assistance and conditional cash for livelihoods interventions. A new CVA feasibility assessment has been conducted in the Lubombo area.<sup>8</sup>

BERCS has engaged in developing their anticipatory action agenda and CVA is a key area for them in this regard. In 2023, they conducted a simulation exercise including a CVA response, developed an Early Action Protocol and held a validation workshop with different stakeholders. These activities will enable BERCS to better respond to crises and shocks through anticipatory action.

BERCS is committed to complete the implementation of the CVAP PoA 2023-2026 with the support of different partners (Finnish RC, British Red Cross, Netherlands Red Cross, IFRC).







Investing in CVA preparedness has profoundly transformed our understanding of cash-based assistance at BERCS. The CVAP initiative empowers us to evolve into a cash-ready National Society. As we progress toward our clear targets and improvements, particularly in timeliness, we are guided by the detailed Red Cross and Red Crescent Movement Roadmap for CVA Preparedness and prioritized actions in our Plan of Action. With a strong CVA vision and structured approach, we are confident in our journey to becoming a fully cash-ready National Society. We aim to be the center of excellence and a point of reference of CVA in Eswatini and beyond.

Simanga Ngcamphalala, Cash and Voucher  
Assistance Officer BERCS



## CVA Vision

**BERCS will ensure that 50% of their humanitarian interventions use a combination of multi-purpose conditional and unconditional CVA, as informed by assessments, by 2026.**

### CVA Mission

BERCS will integrate and mainstream all 5 CVA pillars of cash preparedness – ensuring a commitment from leadership; having appropriate systems and tools in place; having sufficient financial and HR capacities; ensuring excellent community engagement and accountability, coordination and partnerships; and being committed to continuing to test, learn and improve. Programmes and projects at all levels—Headquarters, Branches, and Units—will incorporate these pillars. This approach ensures advocacy, partnership, and technical support for linking CVA to social protection, adopting and using technology, and mobilising resources for CVA activities.

## Digital transformation

Since 2023, BERCS has largely transitioned from paper-based system to digital operations. This has helped the National Society mitigate risks in personal data protection, security, efficiency and financial risk and security.

Introduction of systems such as KoboCollect, and the [121 Platform](#) of the the Netherlands Red Cross' 510 data and digital initiative, have supported in this transition to digital operations

As a National Society, BERCS is committed safeguarding personal information in all its programmes and has subsequently registered with the Eswatini Data Protection Authority Regulation on safeguarding personal information and been awarded a Data Controller Certificate to this effect.

# Section 3: The way forward

Despite the successes and achievements of BERCS in terms of their use of CVA, there are still challenges to be addressed and steps to be taken to meet the ambition to further advance its use in Eswatini.

- 1 Further enhance the capacity of BERCS to collect and manage data and disburse funding effectively to improve the design, implementation and efficiency of CVA.**

BERCS will invest in advanced information management systems to ensure accurate and timely data collection, storage, and analysis. This includes the use of digital tools and platforms for real-time data monitoring and reporting as well as for the disbursement of funds. Training for staff and volunteers on data management best practices, including data protection, privacy and security will ensure that all personnel are equipped with the necessary skills to handle sensitive information responsibly. The collection and analysis of data will enable informed decisions on the allocations of resources and inform programme design, ensuring BERCS are able to tailor CVA interventions to the specific needs of affected populations in an effective and timely manner.
- 2 Explore opportunities to integrate CVA across various sectors to provide comprehensive support to vulnerable populations and enhance the impact of humanitarian interventions.**

BERCS are already utilising CVA to achieve food security and livelihood outcomes, however they will further explore opportunities to use CVA in other sectors such as WASH and shelter. Collaboration with sectoral departments and experts, as well as relevant partners, will enable the effective design and implementation of cash assistance aligned with sectoral objectives and outcomes. Robust monitoring and evaluation frameworks will be established to assess the impact of CVA across different sectors, helping to identify best practices and areas for improvement, ensuring continuous learning and adaptation.
- 3 Secure consistent pre-positioned funding to enable rapid and flexible response to emergencies through CVA.**

To ensure timely, scalable and accountable support to affected populations, BERCS will aim to advocate to the board to set up a national emergency fund and try to secure dedicated contingency funds for CVA that can be quickly mobilised in response to emergencies, through strengthened relationships with donors and partners. This includes advocating for the benefits of CVA and demonstrating its impact through evidence-based reporting and the capturing of learning. Standard operating procedures will be developed and updated when relevant to outline the allocation and management of pre-positioned funds, ensuring transparency and accountability in the use of resources.
- 4 Enhance collaboration with the government and other stakeholders to further support national social protection systems.**

BERCS will advocate for the inclusion of CVA in national social protection policies and frameworks by engaging with government agencies, policymakers, and other key stakeholders to highlight the benefits of cash assistance. Strengthening partnerships with government agencies, such as the Deputy Prime Minister Office (DPMO) and the National Disaster Management Agency (NDMA), will align CVA initiatives with national social protection programmes. Providing technical support and capacity building for government partners will enhance their ability to implement and manage CVA. Collaboration with relevant agencies will ensure target populations who are eligible to access social protection support are able to do so.



# Section 3: The way forward

Despite the successes and achievements of BERCS in terms of their use of CVA, there are still challenges to be addressed and steps to be taken to meet the ambition to further advance its use in Eswatini.

- 5** **Ensure coordination mechanisms enable the effective and efficient delivery of CVA.**

BERCS will continue to participate in coordination platforms at national and regional levels to facilitate information sharing and collaboration among stakeholders, seeking additional areas in which it further promotes the use of CVA within Eswatini as one of the sector leaders in the country. Joint planning and implementation of CVA programmes with partners and stakeholders will ensure coherence and complementarity of interventions, maximising the impact of cash assistance.
- 6** **Invest in capacity building for staff and volunteers to align with relevant CVA plans.**

BERCS will continue investing in building capacity for its staff and volunteers for any CVA relevant learnings, training, mentoring processes, etc. In 2024 BERCS implemented the CVA competency gap mapping analysis which included detailed recommendations to support the CVA Capacity Building Plan. BERCS will work to have this in place in 2025.
- 7** **CVA documentation to showcase its work and inform future programming .**

BERCS is committed to showcase and share regularly within the Red Cross Movement and with partners and donors their CVA experience and journey. Through the active engagement in the Southern Africa CVA Community of Practice, peer to peer exchanges, webinars... BERCS is always willing to share their learnings and learn from others to improve future CVA programming and always seek for the best impact possible in the people and communities they serve.



# The Fundamental Principles of the Red Cross Red Crescent Movement<sup>10</sup>

## Humanity

To prevent and alleviate human suffering wherever it may be found, protecting life and health and ensuring respect for the human being.

## Impartiality

No discrimination based on nationality, race, religious beliefs, class, or political opinions. Relief is given based solely on need.

## Neutrality

The Movement does not take sides in hostilities or engage in controversies of a political, racial, religious, or ideological nature.

## Independence

The Movement is independent. National Societies must always maintain their autonomy so that they can act in accordance with Red Cross principles.

## Voluntary service

It is a voluntary relief movement not prompted in any manner by desire for gain.

## Unity

There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all and carry on its humanitarian work throughout its territory.

## Universality

The Movement is worldwide, and all Societies have equal status and share equal responsibilities and duties in helping each other.

<sup>10</sup> FUNDAMENTAL PRINCIPLES OF THE INTERNATIONAL RED CROSS AND RED CRESCENT MOVEMENT  
<https://www.ifrc.org/who-we-are/international-red-cross-and-red-crescent-movement/fundamental-principles>



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This position paper has been prepared with the support  
of the Cash Hub and the British Red Cross

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