

- Each ACTION LEARNING report is authored by a CPDP practitioner and reflects their unique perspective, grounded in direct engagement with CVA activities.
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**Cash Practitioner Development Programme (CPDP) participants share key insights and lessons learned from the implementation of Cash and Voucher Assistance (CVA), both within their own National Societies and through experiences gained during learning deployments.**

These **Action Learning** projects capture operational and strategic reflections, linking technical, professional, and organisational learning to real-world CVA practice. The insights generated are valuable for others working in similar humanitarian contexts

**“Cash and Voucher Assistance (CVA) Response to the Floods in Bosnia and Herzegovina by the Red Cross Society of Bosnia and Herzegovina”**

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## Introduction

On October 4, 2024, Bosnia and Herzegovina was hit by flash floods and landslides, causing severe damage in six cities and municipalities in Bosnia and Herzegovina, namely Jablanica, Konjic, Fojnica, Kreševlo, Kiseljak, and Mostar. This natural disaster directly affected more than 1,100 households, or over 3,500 individuals. Unfortunately, 27 people lost their lives, and more than 860 residential buildings were damaged, 72 of which were completely destroyed. Many others sustained severe damage that made basic living conditions impossible. Soon after the disaster occurred, the Red Cross Society of Bosnia and Herzegovina (RCSBiH) in accordance with its mission, mandate and public authorities defined by the legislation in Bosnia and Herzegovina, began emergency humanitarian response activities aimed at preventing and alleviating human suffering, protecting the lives, health, and dignity of affected communities and individuals, and assisting those most in need. In the first weeks of the humanitarian response, activities focused on the distribution of urgent humanitarian needs (food and hygiene items, drinking water, clothing and footwear, protective equipment, and work tools), psychosocial support, and assistance within the civil protection system.

Given the scale of the disaster and the urgent need for humanitarian assistance, Cash and Voucher Assistance (CVA) has been identified as a key tool to provide immediate support and promote recovery to affected families, and it also provides an answer to the widest range of humanitarian needs, preserving the dignity of vulnerable households through humanitarian response. Building on preparedness investments made in recent years, RCSBiH mobilized over €2 million and provided flexible, dignified assistance to over 1,600 households affected by floods, using a mix of bank transfers, postal cash delivery, and vouchers. This response was supported by strong coordination mechanisms, including the Bosnia and Herzegovina Cash Working Group and partnerships with government, UN, and local actors. Key lessons emphasize the value of pre-crisis investment in CVA systems, inter-agency coordination, and community-centred response.

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This case study report provides a structured review of the CVA response by the Red Cross Society of BiH, drawn from primary and secondary data, inter-agency assessments, and community feedback. It is intended to inform humanitarian practice in Bosnia and Herzegovina and globally, reinforcing the role of cash and voucher assistance in disaster response and recovery.

## Main Findings

In the immediate aftermath of the October 2024 floods, the Red Cross Society of Bosnia and Herzegovina leveraged its Cash and Voucher Assistance (CVA) framework to provide rapid, flexible support to disaster-affected households. CVA enables beneficiaries to buy essential goods and services according to their needs, ensuring that resources are directed where they are most urgently required, such as food, hygiene items, and materials for home repairs.

In this context, CVA was determined to be a highly suitable response modality, due to the continued functionality of local markets, including large supermarket chains operating in most affected areas. In implementing this response, the Red Cross Society of Bosnia and Herzegovina adhered to the key steps of the CVA programme cycle, which include:

- Preparedness
- Assessment and Analysis
- Design and Implementation
- Distributions Cycle and Monitoring
- Exit and Feedback

The successful implementation of Cash and Voucher Assistance (CVA) by RCSBiH was made possible through prior investment in **CVA preparedness**, which focused on system development and capacity building. These efforts enabled RCSBiH to rapidly scale up CVA operations during the October 2024 floods, ensuring a dignified response for vulnerable populations.

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As part of its preparedness process over recent years, RCSBiH conducted multiple trainings for staff (including PECT, RAM, MAAT, and CVA Level 2), carried out a CVA Self-Assessment, developed the CVA Preparedness Plan of Action (2024–2026), established CVA Standard Operating Procedures, and signed a Framework Agreement with the post office. Using diverse delivery methods, postal cash delivery, vouchers, and bank transfers, RCSBiH has supported over 30,000 individuals with €2.5 million in CVA, strengthening community trust and response capacity.

During the preparation and implementation of CVA activities, RCSBiH encountered several challenges, including:

- Unfavourable tax treatment of humanitarian support in the form of a cash transfer, due to the obligation to pay income tax in situations that are not natural or other disasters
- Impossibility of using certain modalities of cash assistance due to the inflexibility of the banking sector
- Insufficiently known model of support through CVA among domestic and international humanitarian actors and donors
- Lack of consensus of humanitarian actors and joint advocacy initiatives to create conditions for more efficient and effective CVA
- Inadequate mapping of quality CVA in BiH and presentation to actors in the international humanitarian sector
- Insufficient level of understanding and cooperation from the relevant government institutions in the preparation and implementation of CVA.

To overcome these challenges, RCSBiH initiated the establishment of Bosnia and Herzegovina Cash Working Group (BiH CWG) in February 2022, fostering greater coordination and advocacy for CVA across the sector. Participants at BiH CWG meetings represented: RCSBiH, IFRC, Swiss Red Cross, Catholic Relief Service, IOM, UNHCR, UNICEF, UN Women, UNFPA, Save the Children, Islamic Relief, Qatar Charity, Solidar Suisse, Care International Balkans and People in Need.

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Following the devastating floods, RCSBiH, in its capacity as the Secretariat of the BiH CWG, organized the fourth BiH CWG meeting to focus on coordinating CVA interventions during the flood response. Held on October 10, 2024, the meeting brought together BiH CWG members to discuss the Minimum Expenditure Basket (MEB), transfer values, and areas of intervention. At the BiH CWG meeting, it was agreed that the Red Cross Society of Bosnia and Herzegovina, through its network of local Red Cross organizations in Jablanica, Konjic, Kiseljak, Fojnica, and Kreševo, would request the formation of Teams of volunteers and staff at the level of local Red Cross organizations to conduct Preliminary Humanitarian Mapping of beneficiaries.

In line with signed Joint Declaration of Intent, the Red Cross Society of Bosnia and Herzegovina in coordination with the United Nations in Bosnia and Herzegovina and the Federal Civil Protection of Bosnia and Herzegovina has conducted the 'light' Multi-Cluster Initial Rapid Assessment (MIRA) after the October 2024 floods.

*The assessment offers a coordinated inter-agency overview of the urgent needs in the flood-affected municipalities, covering key sectors such as education, health, shelter, food, water, sanitation and hygiene (WASH), livelihoods, protection, and infrastructure. It highlights that cash and voucher assistance plays a vital role in supporting socio-economic recovery by helping families address immediate necessities and invest in rebuilding efforts. (United Nations in Bosnia and Herzegovina, 2024).*

This collaboration reflects a broader commitment under the Joint Declaration of Intent between the RCSBiH and UN in BiH, to strengthen disaster preparedness and response. It also aligns with the principles of the Grand Bargain and the Agenda for Humanity, which advocate for improving effectiveness and efficiency of the humanitarian action through transparency, localization, use of cash, cost efficiency, needs assessment, participation and inclusion, multi-year funding, reducing the earmarking of funds, reporting, and coordination.

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A Multi-Cluster Initial Rapid Assessment (MIRA) was conducted followed by the preliminary humanitarian mapping of beneficiaries done by the local Red Cross teams that used a form (KoBo Toolbox form) to indicate which mandatory and additional vulnerability criteria each household met. The preliminary humanitarian mapping was completed by creating a database of households in humanitarian need, serving as a foundation for the effective **design and implementation** of cash and voucher assistance. This facilitates a coordinated approach to beneficiary selection based on defined criteria, minimizes duplication, and increases the overall effectiveness of the humanitarian response through cash and voucher assistance.

Each household in the database was assigned a unique code, and the Red Cross keeps a record of what type of support was provided to each household through its structure.

It is important to emphasize that this preliminary humanitarian mapping is focused on identifying households that meet defined humanitarian criteria in order to be considered for cash and voucher assistance provided by the Red Cross Society of BiH and other partners/donors from the BiH CWG, while damage assessment is carried out by Civil Protection authorities in accordance with the relevant legal regulations in this area.

The database of households in humanitarian need was verified by Local Commissions composed of representatives of key local actors – the Red Cross, Civil Protection, and the Social Welfare Center. Local Commissions selected beneficiaries from the database of households in humanitarian need based on criteria defined by the donor and allocated the value of support per household according to the rules set by the donor.

Results of the preliminary humanitarian mapping presented below, covered all local communities affected by the natural disaster, and included an analysis of the number of affected households, types of damage, as well as social factors that make households a priority for assistance.

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Criteria	No. of households affected	
1. Damaged residential building	873 HH	
2. Damaged property that was a <b>65 HH</b> source of income		
3. Damaged other property	<b>1.345 HH</b>	
4. Socially vulnerable population	362 HH	
5. Household 65+	<b>614 HH</b>	
6. Single parent household	<b>69 HH</b>	
7. Household of 3+ children	<b>68 HH</b>	
8. Household with school-aged children	<b>308 HH</b>	
9. Household with members with disabilities/special needs	<b>187 HH</b>	

Figure 4. RCSBiH Preliminary Humanitarian Mapping Database (Unpublished data, Red Cross Society of Bosnia and Herzegovina, 2024).

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According to the preliminary humanitarian mapping which provided more detailed and accurate data than rapid assessments, the October 2024 floods caused significant damage to multiple communities in Bosnia and Herzegovina, impacting 1,609 households (around 4,012 individuals) across six municipalities: Jablanica (234 households), Konjic (590 households), Fojnica (218 households), Kreševo (280 households), Kiseljak (273 households), and Mostar (54 households).

A total 873 residential structures were affected, with 81 homes completely destroyed, 177 homes rendered uninhabitable, and 615 homes suffering partial damage.

By June 2025, the Red Cross Society of Bosnia and Herzegovina had raised over €2 million to support those affected by the floods, with over 70% allocated for cash and voucher assistance. This funding is expected to reach over 1,600 affected households, selected from the established database based on priorities identified during earlier phases of the humanitarian response. The assistance targets households with severe housing damage, socially vulnerable families, and those with children, elderly members, or individuals with disabilities.

Cash and voucher assistance is being **distributed** in phases, supported by multiple donors to ensure a coordinated and complementary response. In the first phase, the Red Cross Society of BiH assisted the affected households with €1.2 million through a combination of bank transfers, postal cash delivery, and voucher assistance.

This effective large-scale implementation of CVA, combined with sustained humanitarian advocacy, contributed directly to a significant policy shift. The advocacy efforts of RCSBiH for integrating CVA into institutional response mechanisms were officially acknowledged by the government, marking a significant step toward more adaptive and dignified assistance approaches in crisis response. As stated by Federal Minister Adnan Delić:

*"...on the proposal of the Federal Ministry of Labor and Social Policy, the Government of the Federation of BiH adopted the Decision on Amendments to the Decision on the Adoption of*

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*the Spending Program with criteria for the distribution of funds from the position of current transfers for the co-financing of the work, programs, and projects of social protection, defined by the FBiH Budget for 2024. A new program of material and professional support for households affected by floods is being introduced. An amount of 533,201.59 KM will be allocated to the Red Cross of the Federation of BiH, which, in cooperation with the competent institutions from Jablanica, Konjic, Kiseljak, Fojnica, and Krešev, will distribute these funds. The Red Cross, as an organization of special social importance with public authority to act in crisis situations, will ensure that assistance reaches the most vulnerable households." (Delić, 2024)*

To strengthen transparency in the beneficiary selection process and in the distribution of cash or voucher assistance, RCSBiH established a **feedback** mechanism that enabled individuals to contact a dedicated call center or email address. This platform allowed affected individuals to share feedback, ask questions, or express appreciation, ensuring the response remained responsive to community needs and expectations.

Overall, beneficiary feedback reflected high levels of satisfaction and appreciation, particularly for the flexibility to purchase essential items such as food, hygiene products, household goods, and school supplies. Nonetheless, some respondents expressed confusion about eligibility criteria. The feedback mechanism also contributed to building trust with affected communities and provided valuable insights for continuously improving the quality and responsiveness of assistance.

The Cash and Voucher Assistance (CVA) response implemented by the Red Cross Society of Bosnia and Herzegovina (RCSBiH) during the October 2024 floods identified several operational risks that offer opportunities for improvement in future responses. Strengthening coordination with local authorities and stakeholders, improving two-way community communication, and expanding financial service provider options are key measures to enhance the effectiveness, fairness, and reach of CVA. These improvements would also help reduce confusion, prevent duplication, and ensure greater inclusivity in targeting.

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Furthermore, proactively working with authorities to clarify the legal and tax frameworks surrounding CVA can help safeguard its humanitarian character and ensure the full value of assistance reaches beneficiaries. By integrating these risk-based insights into preparedness planning, particularly in areas like community engagement, vendor agreements, and multi-stakeholder coordination, RCSBiH can strengthen the scalability and transparency of its future emergency responses.

### **Lessons Learned through Cash and Voucher Assistance (CVA) responses:**

#### **Importance of CVA preparedness**

The October 2024 flood response clearly demonstrated that prior investments in CVA preparedness, such as staff training, system development, and delivery modalities, were instrumental in enabling a timely and efficient humanitarian intervention. The ability to activate established procedures, use pre-agreed delivery modalities significantly improved response speed and targeting accuracy. This underscores that preparedness is not an optional activity but a foundational element of effective CVA programming.

#### **Coordination among stakeholders**

Effective coordination among RCSBiH, local authorities, UN agencies, and members of the Bosnia and Herzegovina Cash Working Group (BiH CWG) proved essential to avoiding duplication, aligning targeting criteria, and ensuring complementary support across affected areas. Strengthening this coordination platform will be essential for scaling CVA in future emergencies.

#### **Tailored assistance meets diverse needs**

CVA proved highly effective in empowering households to address their diverse and evolving needs, from purchasing food and hygiene items to repairing damaged homes. This flexibility reinforced the dignity of affected populations and allowed for a more effective and sustainable recovery.

#### **Communication with affected populations**

While a call center and email system were established for beneficiary feedback, confusion around eligibility criteria and assistance timelines indicated a need for more consistent, two-way communication. Strengthening community engagement through accessible platforms,

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such as social media, local media, and community meetings, will enhance transparency, build trust, and ensure more responsive programming.

### **Recommendations for future Cash and Voucher Assistance (CVA) responses:**

To improve the speed, scale, and effectiveness of future CVA responses, the Red Cross Society of Bosnia and Herzegovina (RCSBiH) should continue to invest in the institutionalization of CVA preparedness across all operational levels. This includes expanding pre-crisis agreements with financial service providers, establishing an effective system for beneficiary registration, and finalizing Early Action Protocols. Integrating CVA into national and local disaster response frameworks will require stronger government engagement, clearer legal and tax exemption of cash as a humanitarian tool, and more structured joint advocacy through the Bosnia and Herzegovina Cash Working Group (BiH CWG). These investments will enhance the predictability and transparency of future responses, while ensuring readiness for multi-sectoral emergencies.

At the operational level, enhancing community engagement and strengthening two-way communication channels year-round - not just during project periods - should be prioritized to build trust and ensure that assistance is inclusive and well-targeted. Feedback mechanisms, such as call centers, social media, local media, and community meetings must be better integrated into program design and decision-making processes. Moreover, refining coordination protocols within the BiH CWG, particularly around data sharing, harmonized targeting, and joint monitoring, will help reduce duplication and improve the equity and coverage of assistance. Continued collaboration with diverse humanitarian actors and government authorities will also enable the scalability of CVA responses and contribute to a more accountable and community-centered humanitarian system in Bosnia and Herzegovina.

## **Conclusion**

The CVA response implemented by the Red Cross Society of Bosnia and Herzegovina following the October 2024 floods demonstrated the effectiveness, speed, and dignity that cash and voucher assistance can provide in emergency contexts. By leveraging its pre-

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established preparedness systems, such as standard operating procedures, trained personnel, and delivery modalities, and by working closely with affected communities, RCSBiH was able to deliver timely and targeted support to the most vulnerable households, helping them meet immediate needs and begin the process of recovery.

Crucially, this response confirmed the value of investing in CVA preparedness before disasters occur. Pre-crisis planning enabled rapid mobilization and coordination, while tools like the CVA Preparedness Plan of Action and the KoBo-based humanitarian mapping system ensured a structured, needs-driven approach. The Bosnia and Herzegovina Cash Working Group (BiH CWG) also played a pivotal coordination role, facilitating information sharing, harmonizing transfer values, and ensuring complementary action across humanitarian actors. Strengthening this coordination platform will be essential for scaling CVA in future emergencies.

At the same time, previous CVA implementation efforts in Bosnia and Herzegovina had already revealed persistent gaps in legal clarity, financial infrastructure, and multi-stakeholder coordination, gaps that were again evident during the October 2024 flood response. Issues such as the lack of legal recognition of CVA as a humanitarian tool, banking sector inflexibility, and inconsistent collaboration among actors underscored the need for systemic reforms. These challenges reaffirm the importance of long-term investment in preparedness, proactive government engagement, and joint advocacy to ensure that CVA can be institutionalized as a timely, transparent, and scalable response modality in future emergencies.

Looking ahead, RCSBiH and its partners are well-positioned to reinforce CVA as a cornerstone of humanitarian action in Bosnia and Herzegovina. This will require continued investment in digital systems, inclusive targeting, community engagement, and inter-agency cooperation. A more accountable, locally driven, and preparedness-oriented humanitarian system will not only enhance resilience but also protect the dignity of affected populations during times of crisis.

