



| BERCS |

CVA Prepositioned Case Study

Eswatini Hailstorms Emergency Response

Regions: Hhohho, Shiselweni and Lubombo

Dates of disasters: 1 November – 2 December 2025

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Acronyms

BERCS	-	Baphalali Eswatini Red Cross Society
CVA	-	Cash Voucher Assistance
MPCA	-	Multipurpose Cash Assistance
BRC	-	British Red Cross
IFRC	-	International Federation Red Cross
CTWG	-	Cash Technical Working Group
KOBO	-	Toolkit for collecting and managing data
NDMA	-	National Disaster Management Agency
MoMo	-	MTN (Mobile Telephone Networks) Mobile Money
121 Platform	-	User-friendly digital tool to streamline CVA
NS	-	National Societies
rCSI	-	Reduced Coping Strategies Index

Abstract and Overview

In November and December 2025, a series of severe hailstorms struck multiple regions of Eswatini, notably Hhohho, Shiselweni, and parts of Lubombo, causing widespread damage to homes, crops, and community infrastructure. In response, Baphalali Eswatini Red Cross Society (BERCS), in close collaboration with the National Disaster Management Agency (NDMA), implemented Multipurpose Cash Assistance (MPCA) using prepositioned Cash and Voucher Assistance (CVA) funds supported by the British Red Cross (BRC).

This response marked the first operational deployment of the CVA prepositioning pilot in Eswatini. BERCS had 50,000 GBP held in a dedicated account for rapid activation during emergencies. Using MTN Mobile Money (MoMo), BERCS delivered cash transfers equivalent to 75% of the national food basket E195 (local currency) per person, adjusted by household size (minimum two, maximum eight members).

Across the affected regions, **a total of 1,022 households (approximately 5,110 people) received cash assistance within just 18 days of the disasters**, significantly faster than the organisation's historical average of 30-to-90 days for emergency cash responses. This case study demonstrates the operational value of CVA prepositioning in enabling quick, dignified, cost-effective humanitarian response in a rapid-onset emergency context in Eswatini.

Shiselweni: November

1 Nov 2025	Severe winds and hailstorm cause widespread damage in the Shiselweni region.
2 Nov 2025	NDMA conducts rapid assessment; 576 households affected.
5 Nov 2025	Email forwarded to management requesting CVA pre-position pilot activation.
6 Nov 2025	Management approves activation of CVA pre-position pilot.
7 Nov 2025	Team of staff and volunteers commissioned to perform full assessments.
10-14 Nov 2025	Verification of affected households conducted over four days.
14-18 Nov 2025	The list of affected households was sent to MoMo for verification and the team worked on the issues.
19 Nov 2025	Cash disbursement completed following data cleaning and beneficiary validation.
28-29 Nov 2025	Post Distribution Monitoring was completed.

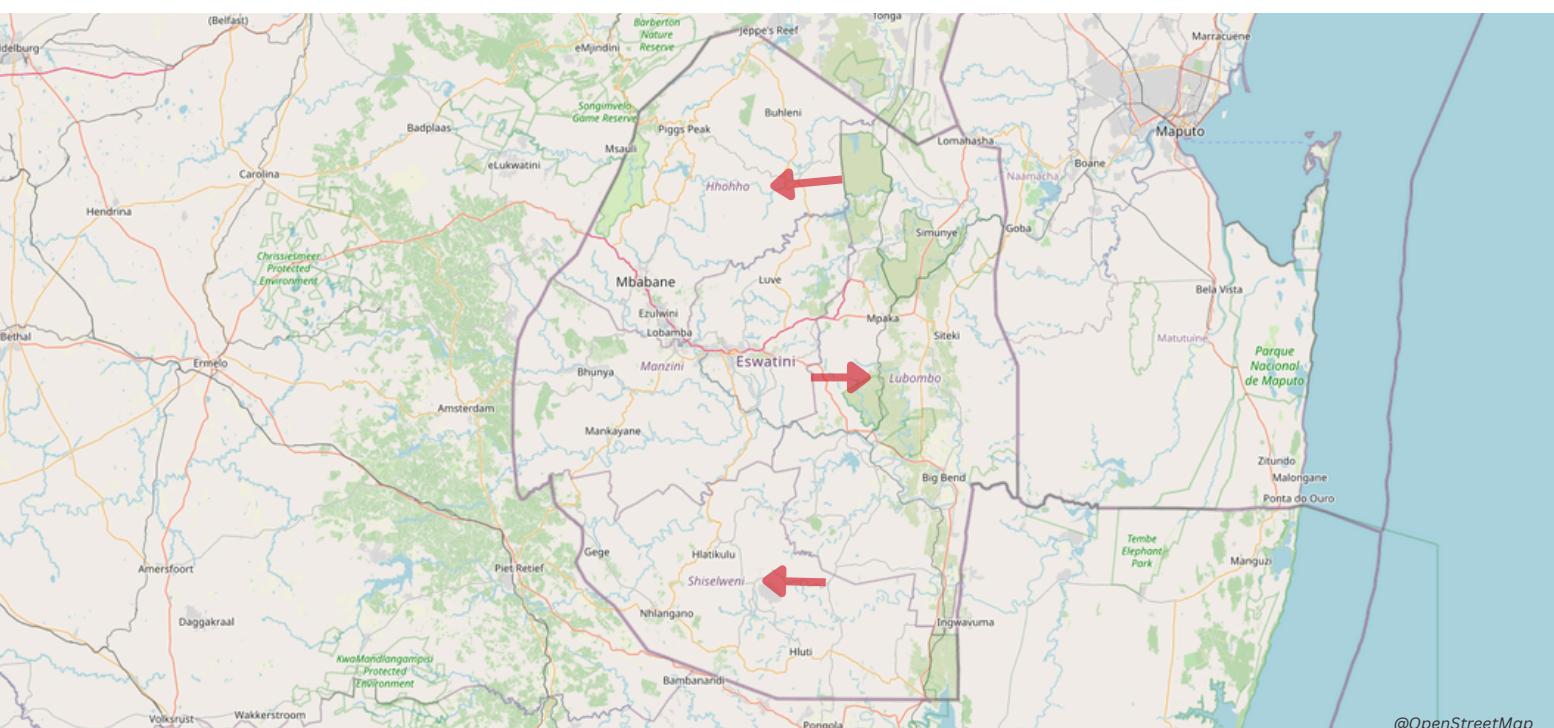
Hhohho: December

2 Dec 2025	Severe winds and hailstorm cause widespread damage in the Hhohho region affecting 3 constituencies.
3 Dec 2025	BERCS and NDMA conducts rapid assessment; 576 households affected. Email to management requesting CVA pre-position pilot activation.
4 Dec 2025	Management approves activation of CVA pre-position pilot. Team of staff and volunteers commissioned to perform full assessments.
4-9 Dec 2025	Team conducted household level assessment.
10-11 Dec 2025	Verification of affected households conducted over two days.
12 Dec 2025	The list of affected households was sent to MoMo for verification and the team worked on the issues.
13-17 Dec 2025	Data cleaning and validation by the team
18 Dec 2025	Cash disbursement completed following data cleaning and beneficiary validation.

Introduction

BERCS is the first RCRC National Society that has utilised funding from the CVA prepositioning pilot that BRC started in 2024. It is a dedicated pot of funding for NS to be able to rapidly release cash assistance immediately after a disaster, rather than waiting for larger funding mechanisms to activate. It aims to test whether pre-positioned funds can improve response timelines and the overall quality of CVA. BERCS had £50,000 in a separate bank account waiting to be used for an emergency disaster response in country.

On 1 November 2025, the Kingdom of Eswatini was struck by a severe hailstorm that primarily affected communities in the Shiselweni and Lubombo regions. This was followed by another major hailstorm impacting the Hhohho region on 2 December 2025, with both events accompanied by strong winds and heavy rainfall that caused extensive damage to housing structures, crops, household assets, and community infrastructure, particularly in Matsanjeni South, Somntongo, Hosea, and Lubulini in Shiselweni/Lubombo, and Mayiwane, Mhlangatane, and Ndzingeni in Hhohho.



With widespread destruction reported, the disaster left many families vulnerable. Preliminary assessment information conducted by the National Disaster Management Agency (NDMA), in collaboration with the Baphalali Eswatini Red Cross Society (BERCS), revealed that **1022 households were impacted, affecting approximately 5110 people**. Nhlangano and Siteki Red Cross Branches were affected by the disaster, revealing gaps in capacity as some branch staff and volunteers lacked sufficient training. Nevertheless, cash assistance was quickly identified as the most appropriate response modality; markets for basic food commodities in the affected regions remained functional. Access to services such as cash-out agents, network infrastructure, and roads were not disrupted. This made cash transfers both feasible and effective in meeting immediate household needs.

01 What happened?

Overview of cash programme

The response was delivered through MPCA designed to address the immediate food security of the affected households. Cash transfers were calculated at 75% of the established food basket, amounting to E195 per household member: 2-to-8 people. Distribution was facilitated through MoMo, leveraging BERCS's long-standing framework agreement and experience working with this financial service provider. The programme was implemented in partnership with MoMo Eswatini and the NDMA. Implementation involved close collaboration with BERCS's National Response Team, community leaders, and the affected communities themselves; ensuring localised, coordinated, and well-informed action throughout the response.

Why the CVA prepositioned funding was activated

BERCS activated the CVA prepositioned funding because the National Society's strategic vision commits to delivering 50% of its assistance through cash and voucher interventions by 2026, making cash the preferred modality where appropriate; particularly for immediate food security and household support. BERCS has been working on CVA Preparedness since 2020 and has achieved a remarkable level of both, CVA organizational capacity and CVA operational readiness.

A feasibility assessment (conducted in 2024) had shown that households strongly favoured cash transfers and preferred purchasing items from local shops and markets, valuing its autonomy and dignity. The rapid-onset disaster required swift action, and the availability of prepositioned funds enabled BERCS to disburse aid quickly (and effectively through MoMo) without waiting for external funding approvals. The, still functioning, local markets immediately supported economic activity. This made cash both feasible and cost-effective compared to in-kind alternatives that would have required greater logistical and financial efforts (e.g. transporting, storing, and distributing). Cash also provided flexibility to address varied household needs, from staple foods to other essential items. Without prescribing a one-size-fits-all package, this adaptability aligned with BERCS's emphasis on responsive programming that pivots as needs evolve.

In-depth Assessment and verification

The in-depth assessment was carried out at the household level using the National Disaster Assessment 2025 tool on Kobo. Its purpose was to gather detailed information on the extent of the damage and to determine the immediate response that could be provided. For the Shiselweni/Lubombo regions out of the 576 households that were reported, 315 were captured during the assessment; and for Hhohho another 576 were reported and 445 were captured during the assessment. The gap was primarily due to the unavailability of household members at home because of the disaster. Verification was conducted at the chiefdom level between the 10th and 18th of November 2025 using the Disaster Verification 2025 tool on Kobo. The purpose of this exercise was to confirm the information collected during the assessment, as well as to share the programme plan and progress with the community.

All transfers were completed within 18 days

Cash Disbursements	Shiselweni/Lubombo	Hhohho
Households	632	392
Estimated people	3160	1960
Males	621	156
Females	209	236



Cash assistance reached more than 5000 people



Cash assistance reached more than 1000 homes



Efficient digital cash transfers through MoMo

Community Engagement and Accountability

(Information Sharing and Feedback Mechanisms)

Information sharing was carried out through community meetings held at the chiefdom level, during the verification process, where programme plans and progress were shared openly. Beneficiaries were also informed of available feedback channels, including the Baphalali hotline, which was shared during house-to-house visits and received more than 50 calls from community members seeking clarification, raising concerns, sharing opinions, and receiving updates throughout the process.

02 Results and Programme Outcomes



The cash assistance enabled affected households to meet their immediate food needs following the hailstorm.



Transfers were delivered in a timely manner, supporting rapid recovery and reducing the negative coping strategies that households may have adopted.



Community feedback indicated appreciation for the flexibility and dignity associated with cash assistance.



Some non-targeted households indirectly benefited through shared resources, local market stimulation, and improved household purchasing power.



No major negative unintended effects were reported, although demand for assistance among non-targeted households increased.

03 Factors of Success

- Efficiency of processes: BERCS had the funds in country to be mobilised any time. The use of MoMo, enabled rapid and secure cash transfers whilst reducing logistical costs.
- Functional local markets after the disaster; households could immediately use the cash to meet their urgent needs.
- Community participation played a central role: robust CEA activities fostered trust, transparency, and accountability.
- The intervention was highly relevant to community priorities, aligning directly with household food security needs and preferred coping strategies.
- The close coordination with NDMA, MoMo Eswatini, and community leaders ensured coherent, well-organised operations.



Post distribution monitoring

Results indicate that the majority of households (approximately 62%) had acceptable food consumption after the cash assistance, suggesting relatively adequate access to food in terms of quantity and dietary diversity. However, the other 38% were found to have inadequate food consumption, with 28% classified as borderline and 10% as poor. Although the overall food consumption situation appears relatively stable for most households, the presence of a sizeable proportion of households with poor and borderline food consumption highlights underlying vulnerability. These households may be at increased risk of malnutrition, particularly among children, pregnant and lactating women, and other vulnerable groups. The limited consumption of animal-source foods, dairy, fruits, and legumes suggests that dietary diversity remains insufficient. This potentially points to issues related to food affordability, access, and livelihood constraints.

Findings indicate that a considerable proportion of households are engaging in coping strategies to manage food shortages. The average rCSI score was 4.8; ranging from 0 to 30, reflecting varying levels of food access stress. Although most households are primarily using less severe coping mechanisms, the existence of high rCSI scores among some households could constitute the potential need for targeted food security interventions. Strengthening household resilience through timely assistance, livelihood support, and improved access to food is essential to prevent further escalation of negative coping behaviours.

04 Constraints and Challenges

- Teams experienced significant difficulty locating affected populations during household assessments, and in many cases, people provided incomplete or incorrect information, which contributed to data gaps and inaccuracies.
- Volunteers also struggled with inconsistent data capture, partly due to time pressure and the urgency of the response.
- As the process continued, additional households emerged during verification, requiring re-assessment and adding to the workload.
- Some marginalised groups were at risk of exclusion due to communication barriers, while the errors in data collection tools prolonged the analysis.

Together, these issues created delays and highlighted systemic weaknesses that needed to be addressed in future rapid-onset responses.

How these challenges were handled

To improve targeting, teams began by identifying the affected population chiefdom based on the volunteer data collecting. The verification tool was updated to include chiefdom identification, which helped streamline the process and reduce confusion at community level. Communities were asked to ensure that all affected households were present during verification, enabling teams to capture missing cases and address gaps from initial assessments. Volunteers who had made errors when capturing data were identified and provided with support to correct issues and improve data quality. Households that had been unintentionally excluded were accommodated for during verification, as they had been previously assessed before verification, ensuring that no eligible families were left out of assistance.

05 Lessons Learnt

General lessons and lessons regarding the CVA Prepositioning

- Compared to previous emergencies, this response was notably quicker due to ready funds and established systems. **BERCS was able to deliver the first cash transfers 18 days after the disaster, significantly improving timeliness from the normal slow onset disasters timelines (30 - 90 days)**
- Coordination with NDMA strengthened government collaboration and increased recognition of CVA as an effective response tool. The CTWG should prioritise convening during the first quarter of 2026. Primarily, to engage with active members and develop a common criterion for MPCA. Specifically, to establish a revised value of the cash transfer to the effected households and the percentage of the MPCA value they will receive. In addition, further developing the specific inclusion/exclusion criteria (last review took place 2022, thus directly impacting people's purchasing power given the present cost of living).
- The tools used in data collection must be tested beforehand in order to ensure that all the necessary information is captured accurately. Communities should be made aware of the importance of providing complete and correct information. The communication of data collection and outreach efforts should intentionally reach marginalised groups to minimise exclusion errors.
- BERCS was more familiar with delivering CVA support in contexts of slower onset disasters; mostly, drought and dry spells. In this context BERCS should adapt their Standard Operating Procedures and implementation guidelines. Additionally, as with any similar response, it would have been beneficial for Financial Service Providers to operate quicker.

Some unexpected outcomes included higher than expected numbers of households presenting themselves during verification (this can be seen as a positive learning to improve targeting) and an overall increased level of community trust due to the transparent nature of the programme's communication processes.



06 Next Steps and Recommendations

BERCS would benefit from exploring further sustainable options to maintain CVA prepositioned funds, whether through internal mechanisms or in partnership with Movement actors and donors. The positive lessons learnt from this pilot can definitely be used to mobilise and push for additional funding to expand CVA programming ensuring its **timeliness**.

The successes of this pilot have strong potential to be scalable and replicated in other contexts, particularly where markets remain stable and relatively functional. Building on the success of this pilot, all data collection tools should be reviewed and tested in advance to ensure that they capture all necessary fields (full names, accurate phone numbers, ID numbers, household composition, and chiefdoms). Strengthening verification processes will also help enhance accuracy/fairness and continued community sensitisation will help to reinforce the importance of providing correct and full information during assessments. BERCS should keep investing in their data collection design through the 121 digital platform. To prevent errors caused by fatigue or rushed fieldwork, volunteers should be provided with refresher trainings.

Ensuring transfer values are consistently reviewed and updated and establishing key parameters (e.g., transfer values, timelines, and selection criteria) during non-emergency periods would allow for faster and more accurate deployment during crises.

BERCS could use these aforementioned lessons and recommendations to keep working on its CVAP journey: strengthening digital data tools, enhancing volunteer training for rapid assessments, and improving coordination with government social protection systems to better support the targeting, identification and registration of affected populations.



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