





Yemen Red Crescent Society (YRCS)

Cash and Voucher Assistance (CVA)
Position Paper 2025



I take pride in our comprehensive approach to delivering effective CVA programs, including our Cash Preparedness initiative. These programs are designed not only to address the immediate needs of vulnerable populations in Yemen but also to empower communities to regain their dignity and autonomy. In times of crisis, our rapid cash delivery mechanisms enable us to respond swiftly and effectively, ensuring that assistance reaches those who need it most. By prioritizing preparedness and collaboration, we enhance our interventions' relevance and impact. Our commitment to continuous learning and community engagement drives us to adapt our strategies, fostering resilience and hope in the face of adversity



-YRCS Cash and Voucher Assistance Senior Officer

Yemen Red Crescent Society Cash and Voucher Assistance Vision

The Yemen Red Crescent Society (YRCS) is committed to enhancing its Cash and Voucher Assistance (CVA) programming to effectively respond to the urgent needs of vulnerable populations. Our vision to target 50% of our humanitarian programming through CVA by 2026 and our mission of providing timely, effective support resonate strongly with the overarching global CVA strategy set forth by the International Federation of Red Cross and Red Crescent Societies (IFRC) and the International Committee of the Red Cross (ICRC).

YRCS aims to lead in CVA by prioritizing needs-based support across key sectors such as Shelter, Livelihoods, WASH, Health, Education, and Protection. This aligns with the global CVA strategy, which emphasizes the importance of CVA as a transformative tool in humanitarian response. The global strategy recognizes that cash and voucher assistance are preferred by crisis-affected populations, enabling them to make choices that best meet their needs.

YRCS's approach to strengthening systems and partnerships for CVA aligns with [the Red Cross Red Crescent Movement's \(RCRM\)](#) Global Strategy's emphasis on integrating CVA into core organizational processes. Both frameworks promote timely, efficient, and accountable assistance, with a shared focus on building resilience and empowering communities.

Empowerment is a core principle, with CVA enabling individuals to make decisions that reflect their own priorities during times of crisis. This approach promotes dignity and self-reliance, while contributing to longer-term resilience. YRCS has committed to allocating at least 10% of its CVA programming to preparedness and recovery, ensuring communities are better equipped to manage future shocks.

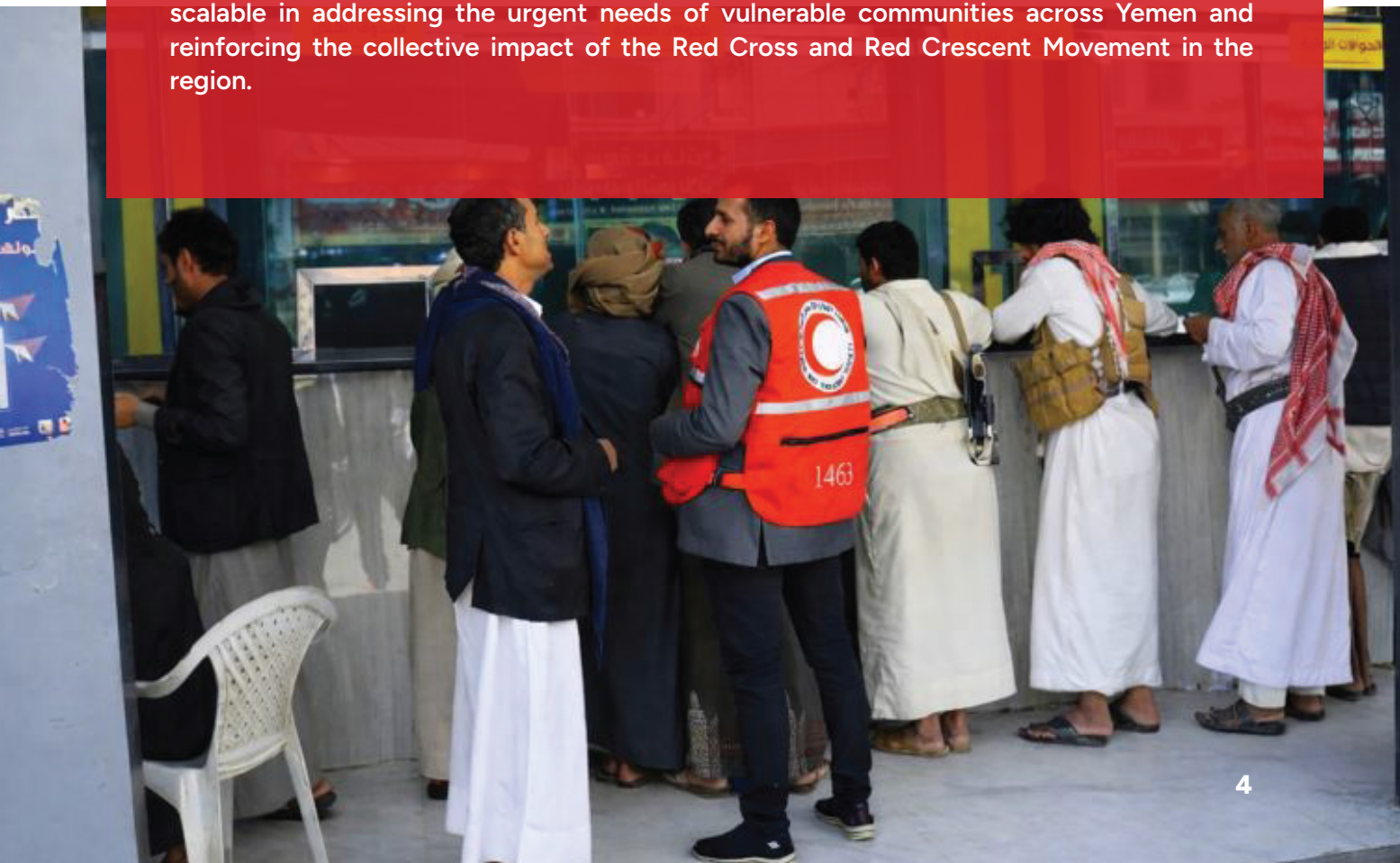
Collaboration with other actors is central to YRCS's strategy, helping to maximise resources and technical expertise. Programming is designed to be inclusive, with mechanisms in place to ensure that vulnerable groups are reached and supported through meaningful community engagement.

By aligning its CVA mission with the RCRM's Global Strategy, YRCS is better positioned to respond to the evolving needs of communities in Yemen. This alignment strengthens operational readiness and supports the delivery of scalable assistance in line with Red Cross and Red Crescent principles.

Overview of RCRC MENA Cash and Voucher Assistance

The [MENA Cash and Voucher Assistance \(CVA\) Regional Roadmap](#) for 2024-2025 aims to enhance the RCRM's cash-based responses to evolving crises in the region, prioritizing adaptability and community empowerment. Key focus areas include strengthening CVA preparedness, improving training for staff and volunteers, enhancing coordination among National Societies (NS) and Partner National Societies (PNS), and mainstreaming CVA across various sectors. A recent survey highlighted that 9 out of 17 National Societies in the MENA region have made significant investments in CVA preparedness, reflecting a strong commitment to capacity building and revealing shared priorities among NS and PNS, emphasizing the importance of investing in organizational capacity and improving coordination in protracted crises. In this context, YRCS is committed to enhancing its capacity for delivering effective cash assistance through a comprehensive plan that encompasses advocacy, tool development, targeted training, community engagement, strategic partnerships, resource allocation, and CVA scaling up.

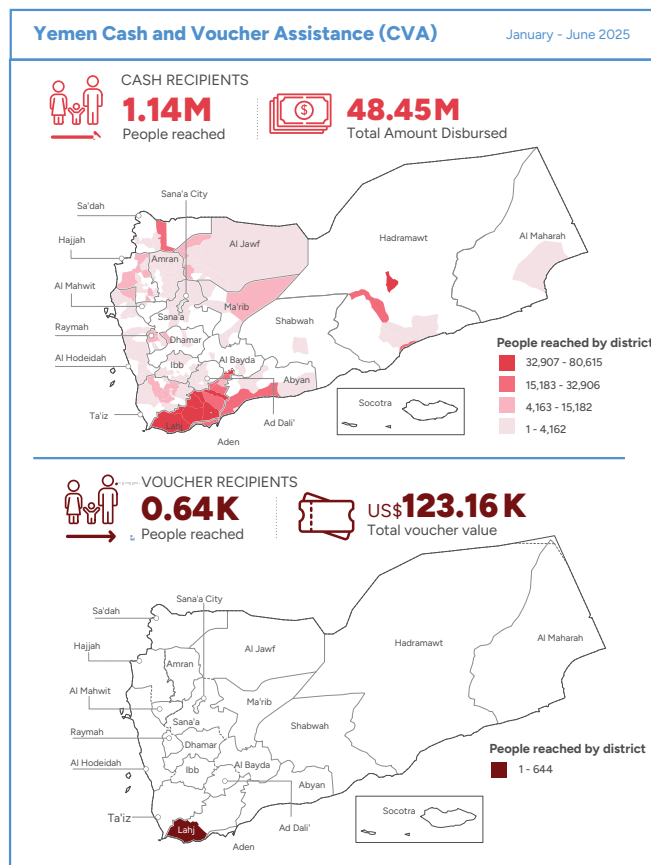
Supported by the International Committee of the Red Cross (ICRC), the British Red Cross (BRC), and other Movement partners, including the International Federation of Red Cross and Red Crescent Societies (IFRC), Norwegian Red Cross (NoRC), German Red Cross (GRC), and Danish Red Cross (DRC), YRCS aims to align its efforts with the MENA Regional Roadmap to strengthen its CVA capabilities, ensuring interventions are effective and scalable in addressing the urgent needs of vulnerable communities across Yemen and reinforcing the collective impact of the Red Cross and Red Crescent Movement in the region.



Cash and Voucher Assistance in Yemen

CVA has become a critical part of humanitarian response in Yemen, where years of conflict and economic collapse have left millions unable to meet even the most basic needs. It allows families to make their own choices through local markets rather than relying on fixed distributions, helping preserve dignity in a context of severe hardship. The first cash initiatives appeared during the escalation of conflict in 2014 and grew steadily as agencies looked for faster, more flexible ways to respond. By 2017, a dedicated coordination platform was established to harmonize approaches and improve standards across humanitarian actors.

Since then, the scale of assistance has grown significantly. By 2020, [cash and voucher programs had reached more than seven million people across 22 governorates](#), injecting over USD 435 million into local markets.



Most transfers were delivered through systems trusted by communities, such as hawala networks and exchange offices, which remain essential for accessibility in hard-to-reach areas. In the first half of 2025 alone, [58 partners provided USD 48.45 million in assistance to 1.14 million people](#), including 274,000 who received multipurpose cash to cover urgent needs like food, shelter, and transport. These interventions have helped families cope with displacement, economic collapse, and the ongoing impact of conflict.

Despite these efforts, Yemen remains one of the most food-insecure countries in the world. [Projections show 18.1 million people will face crisis-level hunger or worse through early 2026](#), while humanitarian funding stands at just 24% of what is needed. Rising malnutrition, inflation, and market disruptions make cash assistance more important than ever.

Strengthening the framework for CVA in Yemen and scaling up these programs is not simply operational; it is essential to help families survive and maintain a measure of stability in the face of a crisis that the population confronts daily.

Cash and Voucher Assistance in YRCS

YRCS has been implementing CVA since 2017 as part of its humanitarian response to conflict and disaster. Over this period, YRCS has supported 50,450 households through a range of modalities, including sector-specific cash transfers, vouchers for food and health needs, and multipurpose cash assistance enabling families to meet essential priorities.

Delivery mechanisms have evolved significantly. Initial distributions relied on physical cash and paper vouchers, but YRCS has transitioned to more secure electronic systems, including bank transfers, over-the-counter withdrawals, and services through fixed agents and mobile teams. Since 2024, all cash distributions have been managed through contracted Financial Service Providers operating across multiple governorates. Work is now underway to map suppliers and traders to expand voucher-based assistance and strengthen market engagement.

These achievements have been made possible through strong partnerships with Movement actors and donors, including UNHCR, ICRC, IFRC, British Red Cross, German Red Cross, Danish Red Cross, and Norwegian Red Cross. Their support has enabled YRCS to adapt its CVA programming to the evolving needs of affected communities and deliver timely, accountable assistance in complex and challenging contexts.



Year	Project Donors	Type of Disaster	Households Reached	Modality	Number of Governorates	Delivery Mechanism
2017-2024	UNHCR	Conflict	3,840	Cash Assistance	1	Cash in Hands
2017-2024	UNHCR	Conflict	34,589	Cash Assistance	1	Bank Transfer
2019	OCHA	Conflict	2,350	Cash Assistance	2	Bank Transfer
2022	ICRC/BRC	Pilot Project	1,000	Cash Assistance	2	Bank Transfer
2023	ICRC/BRC	Pilot Project	1,000	Cash Assistance	2	Bank Transfer
2023	Kuwait RC	Malnutrition	600	Vouchers for Food	1	Paper Vouchers
2024	ICRC/BRC	Malnutrition	1,300	Cash Assistance	2	Bank transfer
2024	NorRC	Pilot Project	1,395	Cash Assistance	3	Bank Transfer
2025	NorRC	Conflict	683	Vouchers for Health	5	Paper Vouchers
2025	ICRC	Conflict	100	Cash Assistance	1	Bank Transfer
2025	ICRC/BRC	Conflict	1,300	Cash Assistance	2	Bank Transfer
2025	IFRC	Flood	700	Cash Assistance	1	Bank Transfer
2025	NorRC	Flood	1,800	Cash Assistance	3	Bank Transfer
2025	DRC	Flood	1,200	Cash Assistance	1	Bank Transfer
2025	ICRC	Flood	1,000	Cash Assistance	1	Bank Transfer
2025	ICRC	Conflict	2,000	Cash Assistance	1	Bank Transfer
2025	GRC/ BRC	Conflict	355	Cash and Vouchers for health	1	Bank transfer and Paper Vouchers

Cash and Voucher Assistance Preparedness

The Cash and Voucher Assistance Preparedness (CVAP) initiative builds on YRCS's operational experience to embed CVA as a core component of its humanitarian response. Its purpose is to move beyond individual projects and establish systems, processes, and capacities that ensure readiness to respond at scale and deliver assistance effectively and accountably.

Launched in 2021 with support from the International Committee of the Red Cross (ICRC) and the British Red Cross (BRC), the initiative has since expanded with contributions from other Movement partners, including IFRC, Norwegian Red Cross, Danish Red Cross, German Red Cross, and Kuwait Red Crescent. This collective effort is critical to integrating CVA as a sustainable and standardised element of YRCS's response toolkit.

The CVAP plan includes a comprehensive set of actions:

- advocacy,
- development of tools and standard operating procedures,
- staff training,
- community engagement,
- resource mobilisation,
- partnerships,
- piloting and scaling of CVA interventions.

These measures aim to create a robust institutional framework for CVA, incorporating risk assessments, contingency planning, and mechanisms for continuous improvement.

The plan of action and priorities for YRCS were informed by a series of structured reviews and consultations. A comprehensive capacity self-assessment was conducted in November 2021, followed by a midterm review in December 2024 using [standardised tools](#) developed by the Red Cross Red Crescent Movement. These assessments established a baseline of YRCS's CVA capacity and guided the development of a tailored action plan to address identified gaps.

Implementation of this plan is ongoing under YRCS leadership, supported by technical expertise from the ICRC CVA Preparedness Delegate. The programme has also drawn on insights from a [Lessons Learned Workshop](#) held in late 2023 and a [partnership review](#) completed in early 2024, ensuring that the approach reflects both operational experience and collaborative input.

YRCS CVAP Programme – Key Achievements and Successes

Since launching the Cash and Voucher Assistance Preparedness Program (CVAP) with support from BRC and ICRC in 2021, YRCS has significantly scaled its cash assistance delivery, reaching over 59,185 individuals by 2025, up from 7,000 in 2022. Key achievements include:

- **CVA has been integrated into YRCS's strategic plan**, with senior leadership ensuring it is prioritised in decision-making and resource allocation.

- **Targeted capacity strengthening has equipped 50% of YRCS HQ staff to support CVA**, including the Senior CVA Officer. CVA training has reached 23 branches, with 14 currently implementing cash or voucher programmes.

- **A CVA Technical Working Group has been established**, alongside the recruitment of a Senior CVA Officer, improving coordination and execution across departments and partners.

- **CVA Standard Operating Procedures (SoPs) have been developed and endorsed** to ensure timely and accountable CVA delivery, and available in both English and Arabic.

- **Framework agreements are in place with four financial service providers (FSPs)**, supporting reliable and scalable CVA delivery across the country.

- **A CVA vision paper has been developed** as a means of communicating YRCS's achievements, successes and future plans.

- **A complaints and feedback mechanism has been rolled out**, including a hotline, designated phone numbers, and a compliance desk at distribution points. Beneficiaries are sensitised on how to provide feedback, which is analysed to improve programme delivery. PMER staff document all complaints and ensure responses within 14 days.

CVAP Operational Readiness Indicators	2021	2022	2023	2024	2025
# of people supported with CVA	0	7,000	11,200	23,646	59,185
% branches using CVA	0% 0 branches	9% 2 branches	18% 5 (3 new branches)	36% 10 (5 new branches)	61% 14 (4 new branches)
# days from disaster to CVA delivery (timeliness)	N/A	More than 60 days	More than 60 days	Within 30 days	Between 7-30 days
% CVA through framework agreement (FA) delivery mechanism	N/A	0% (Used ICRC FSPs)	0% (Used ICRC FSPs)	60% through YRCS FSPs (40% ICRC FSPs)	70% through YRCS FSPs (30% ICRC FSPs)
# of CVA with key CEA/AAP activities	N/A	<ul style="list-style-type: none"> - Post-Distribution Monitoring (PDM) - Toll-Free Hotline - Suggestion Boxes - Focus Group Discussions (FGDs) - Key Informant Interviews (KIs) with Traders, Community Leaders, & Households - Dissemination of Key Messages on Project Activities 	<ul style="list-style-type: none"> - Post-Distribution Monitoring (PDM) - Toll-Free Hotline - Suggestion Boxes - Focus Group Discussions (FGDs) - Key Informant Interviews (KIs) with Traders, Community Leaders, & Households - Dissemination of Key Messages on Project Activities 	<ul style="list-style-type: none"> - Post-Distribution Monitoring (PDM) - Toll-Free Hotline - Suggestion Boxes - Focus Group Discussions (FGDs) - Key Informant Interviews (KIs) with Traders, Community Leaders, & Households - Dissemination of Key Messages on Project Activities 	<ul style="list-style-type: none"> - Post-Distribution Monitoring (PDM) - Toll-Free Hotline - Suggestion Boxes - Focus Group Discussions (FGDs) - Key Informant Interviews (KIs) with Traders, Community Leaders, & Households - Dissemination of Key Messages on Project Activities

YRCS CVA Interventions to date

The Way Forward

Despite the successes and achievements of YRCS, there remains further challenges to address and steps to be taken to fulfil the ambitions of 2026 and beyond.



1

Strengthen CVA Capacity Across HQ and Branches

YRCS will undertake a comprehensive CVA HR competency mapping exercise to assess current staff capabilities and identify gaps in knowledge and practice. This will inform tailored training and mentoring plans, ensuring staff at HQ and across branches are equipped to design, implement, and monitor CVA effectively. Dedicated CVA focal points will be established in each branch, supported by HQ-based technical leads, to ensure consistent quality and coordination across all levels of the organisation.

2

Fully Test Contracted Financial Service Providers (FSPs)

YRCS will conduct structured performance reviews of all contracted FSPs to assess their operational capacity, reliability, and ability to deliver assistance at scale. This will include field-level testing of systems, liquidity management, and beneficiary-facing services. Feedback will be collected from recipients and frontline staff to identify areas for improvement. Findings will inform future contracting decisions and strengthen accountability mechanisms with service providers.

Expand CVA Programming Horizontally and Vertically

3

YRCS will scale up CVA programming in two directions: horizontally, by increasing the number of recipients reached across different regions; and vertically, by expanding the types of assistance provided through CVA. This includes integrating CVA into additional sectors such as health, education, and protection, and adapting transfer values and modalities to meet the specific needs of different population groups. Expansion will be guided by vulnerability analysis and market assessments.

Introduce Voucher-Based Assistance

4

YRCS will develop and pilot voucher-based assistance as a complementary modality to cash transfers. Vouchers offer a controlled yet flexible mechanism for meeting household needs, particularly in contexts where markets are functional, but liquidity is limited or where specific goods and services need to be prioritised, hence their relevance and added value in the Yemeni context. Vouchers can also help mitigate risks related to misuse of cash and improve targeting of support. YRCS will work with local suppliers and traders to establish redemption systems, ensuring that voucher programmes support local economies while maintaining accountability and choice for beneficiaries.

Integrate CVA into Sector Strategies

5

YRCS will review and revise sector strategies to ensure CVA is embedded as a core modality across all programme areas. This includes aligning CVA objectives with sector-specific outcomes and ensuring that CVA is considered during programme design, budgeting, and implementation. Sector leads will be supported to identify where CVA can add value and improve outcomes for affected populations.

Include CVA in Resource Mobilisation Efforts

6

YRCS will ensure CVA is systematically included in Emergency Appeals (EA) and Disaster Relief Emergency Fund (DREF) submissions. This will involve pre-positioning CVA components in contingency plans and ensuring that funding proposals reflect the operational capacity and readiness of YRCS to deliver CVA. Early engagement with donors and Movement partners will be prioritised to secure flexible funding for CVA.

Strengthen Community Engagement and Accountability (CEA)

7

YRCS will reinforce its commitment to community engagement by ensuring that CVA programmes are designed and implemented in consultation with affected populations. Feedback mechanisms—including hotlines, feedback desks, and community meetings—will be strengthened to ensure transparency and responsiveness. Beneficiaries will be informed of their rights and entitlements, and feedback will be systematically analysed to improve programme quality and accountability.

8

Improve Coordination and Partnerships

YRCS will continue to build strong partnerships with key stakeholders, including government entities, humanitarian actors, and financial institutions. Coordination mechanisms will be strengthened at national and local levels to ensure harmonised approaches to CVA, avoid duplication, and promote shared learning. YRCS will actively participate in national CVA working groups and contribute to joint planning and response efforts.

9

Promote Continuous Learning and Documentation

YRCS will establish systems to capture lessons learned and good practices from CVA implementation. This will include routine documentation of programme performance, beneficiary feedback, and operational challenges. Findings will be used to inform future programming and shared with Movement partners and external stakeholders to contribute to the broader humanitarian knowledge base.

A series of case studies documenting voices from the field and illustrating the impact of YRCS' cash assistance on the lives, livelihoods and wellbeing of its recipients have also been produced and published on the RCRM's Cash Hub platform:

- [Key learnings from applying the CVAP methodology in fragile contexts: The case of Yemen](#) (2023)
- [Yemen: When conflict comes with disaster or disease, cash assistance can save lives](#) (2023)
- [Nouria and Nima's story: Cash assistance in Amran, Yemen](#) (2023)
- [Mohammed's story: Cash assistance in Amran, Yemen](#) (2023)
- [Voices from Yemen: Ahmed's story](#) (2024)
- [Voices from Yemen: Yahya's story](#) (2024)
- [Voices from Yemen: From Conflict to Hope – How cash assistance helped Bashir rebuild](#) (2025)
- [Voices from Yemen: How cash assistance empowered Abdel Fattah's family](#) (2025)
- [Voices from Yemen: Finding dignity in crisis – Maha Ahmed's story](#) (2025)
- [Voices from Yemen: Mohammed Ghalib Hussein on receiving cash assistance](#) (2025)
- [Improving maternal care in Yemen: The impact of a life-saving voucher initiative](#) (2025)

YRCS is committed to restoring dignity and strengthening resilience through the use of Cash and Voucher Assistance. YRCS's partners have played, and continue to play, a vital role in enabling the organisation to reach those most in need with timely and accountable support. Together, we can build on this progress - meeting needs more effectively and offering hope to communities across Yemen in the face of adversity.

Fundamental Principles of the Red Cross Red Crescent Movement

YRCS operates under the following fundamental principles, which guide all its humanitarian efforts:

Voluntary Service



Operate as a voluntary relief movement without desire for gain.

Humanity



Prevent and alleviate human suffering wherever it may be found.

Universality



The Movement is worldwide, with equal status and responsibilities among all Societies.

Impartiality



Provide relief without discrimination based on nationality, race, religious beliefs, or political opinions.

Unity



There can be only one Red Cross or Red Crescent Society in any one country.

Independence



Maintain autonomy to act in accordance with Red Cross principles.

Neutrality



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

Contact Information

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